


# EMPOWER

Monthly Factsheet | December 2021

(Data as on 30<sup>th</sup> November 2021)

MUTUAL  
FUNDS  
Sahi Hai



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For more details, refer to page no. 20

Aditya Birla Sun Life  
Mutual Fund



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1800-270-7000

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Micro SIP available @ ₹ 100 per month

# Foreword

December 2021

Mr. Bhavdeep Bhatt  
Head – Retail Sales  
Aditya Birla Sun Life AMC Limited



Equity market rally that started in 2020 is the longest rally in the last 3 decades, without a significant correction. It had many investors waiting on the sidelines to participate in equity market. The recent correction we believe is a bull market and investors may buy equity over the next few weeks. I believe that Systematic Transfer Plan is the best way to step up your equity allocation.

Let me thank all of you, our partners, and investors, for participating and supporting our recently concluded NFO, Aditya Birla Sun Life Business Cycle Fund. This fund could be a solution for your sector and thematic allocation needs, wherein fund manager will rotate sectoral allocation basis unfolding business cycle. It takes away the need for you to worry about entry and exit timing; Aditya Birla Sun Life Business Cycle Fund: your Sector Allocation Needs, and Aditya Birla Sun Life Balanced Advantage Fund: your asset allocation needs.

Given the market environment, investors can choose the following funds:

1. Aditya Birla Sun Life Frontline Equity Fund: 2% alpha over the last 15 years. Disciplined fund that is aimed at providing stability to your portfolio. (Refer Page no. 61)
2. Aditya Birla Sun Life Flexicap Fund: 23% CAGR over the last 23 years. A fund solution for investors seeking consistent compounding. (Refer Page no. 63)
3. Aditya Birla Sun Life Balanced Advantage Fund: a dependable solution as an alternative to conventional savings options for over 5-year horizon. An all-weather fund. (Refer Page no. 58)
4. Aditya Birla Sun Life Asset Allocator Fund of Funds: A one stop solution that invests in Equity, Debt, Gold, and International Equity. (Refer Page no. 89)
5. Aditya Birla Sun Life ESG Fund: Adoption of ESG as a way of investing is on the rise. Over 12% of global funds are ESG fund now, as against about 2% just 4 years back. This fund is effectively a sector and market cap agnostic fund that makes it a flexi cap fund of ESG compliant companies. (Refer Page no. 98)
6. Aditya Birla Sun Life Banking and Financial Services Fund: The Fund invests not only in banks but also in NBFCs, AMCs, Insurance companies, rating agencies, brokerage firms among other financial services companies. Given the valuations, rates outlook and credit growth, we believe that it makes a great investment opportunity. (Refer Page no. 71)
7. Aditya Birla Sun Life Nifty SDL Plus & PSU Bond Sept 2026 60:40 Index Fund: The fund offers a great SLR proposition. The underlying investments are in PSUs and SDLs (sovereign backed investments), daily liquidity and fixed maturity nature offers a greater visibility of what investors can expect if investments are held till maturity. Tax efficiency due to indexation makes it, in my view, a compelling investment opportunity.

Happy investing!

Please refer to page no. 14-17 for the riskometer and scheme type.

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



# Equity Outlook

December 2021

**Mr. Satyabrata Mohanty**  
Head - Research & Sr. Portfolio Manager  
Aditya Birla Sun Life AMC Limited



Nifty declined by nearly 8% from the 52-week high to the 17,000 market in the first week of December. The corporate earnings commentary in Q2 FY22 was largely stable, despite the sharp input cost inflation seen in various sectors. Much of the market anxiety can be attributed to global factors (Fed's taper announcement, rising bond yields, higher crude oil prices and strengthening of the US Dollar Index). A big fundraise in the primary market also put some pressure on the secondary market. Sentiments were battered across global equity markets on 26th Nov'21 with the detection of a new COVID-19 variant – Omicron – in South Africa.

Nifty is down 8-9% from the 52-week high, while 19% of the NSE 500 companies have declined by more than 20% in the same period. While the indices have not declined in percentage terms a lot there seems to be some rationalization in prices in the broader markets.

Wise men have also said “NEVER WASTE A GOOD CRISIS”. We live in a Vaccine year not a Virus year. The crack in global markets, particularly in India, is mainly on account of the scare from the Omicron variant. When I say NEVER WASTE A GOOD CRISIS, to my mind this correction looked more like a revert from overpriced stock prices. We have seen these times before and how these times have been god sent opportunities to BUY quality franchises.

**Fund flows:** Foreign institutional investments have seen sustained outflows of USD 2.3b in Oct'21 and around USD 0.8b in Nov'21. More importantly, if one looks at the breakup of the flows between the primary and secondary markets, it reveals a major divergence. Foreign institutional investments have been net buyers of USD 3.8b in primary markets in Oct-Nov'21, while they have sold about USD 6.8b in secondary markets. Domestic institutional investments, on the other hand, have been net buyers of USD 4.2b in Oct-Nov'21. Despite the recent blip, Indian markets, however, have remained resilient and midcap and small cap indices have continued to outperform the Nifty. Midcap100/Small cap 100 are still up 42%/50% CY21 YTD. Sectorally, metals, real estate, PSU banks, technology are lead gainers in CY21 YTD.

Primary markets have been active as companies have raised approximately INR 964b in the first seven months of FY22. The euphoria in primary markets has ebbed a little recently; there remains a long pipeline of interesting companies lining up to list in FY22.

The resilience in Q2 FY22 earnings season is the biggest source of strength for the markets as companies delivered in line earnings and estimates for Nifty FY22/FY23 have remained largely unchanged. For the first time in a while Nifty FY estimates have not seen their usual downgrade cycle but are relatively stable and have, in fact, seen upgrades since start of the year. Nifty FY22/FY23 estimates are up 4%/5% YTD which is the biggest source of support for markets in the current volatile situation.

Moreover, high frequency indicators like Purchasing Managers' Index (PMI), trade, GST collection, government receipts, E-way bill generation, UPI transactions, mobility indicators, fuel consumption, etc. continue to indicate rebound in the economy. Q2 FY22 real GDP growth of 8.4% YoY albeit on a weaker base had no negative surprises which was a positive for the economy. Incrementally, however, voices from the Fed, on accelerated tapering may dampen the sentiments in the short run. With the Fed already announcing a taper of USD 15b/month there seems to be increasing noises around inflation which touched a record high of 6.2% YoY which was the highest since Nov'1990. Crude coming off sharply from USD 80/bl to USD 70/bl on renewed demand concerns surrounding Omicron should, however, provide temporary relief against the rising prices.

Risk-reward continue to be favourable post the recent correction as companies continue to deliver strong earnings. Key risks are likely to be higher inflation and any change in stance by RBI or central banks across the world. However, we expect that companies would benefit from revival in domestic demand as long term structural themes like China +1, Production Linked Incentive, Digitization, Chemicals and APIs, Electric Vehicles, renewables etc. would do well in the current environment if we continue to focus on quality companies which would benefit from these structural tailwinds over the next few years.

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





# Debt Outlook

December 2021

Mr. Bhupesh Bameta  
Fund Manager & Economist  
Aditya Birla Sun Life AMC Limited



**Global:** High frequency indicators continue to reflect strong momentum in the global economy with growth data from most major economies, particularly US, coming very strong amidst indications of easing of supply bottlenecks, which have been constraining even stronger recovery and fuelling inflationary pressures. World economy appears to be on course to record 6% growth in 2021 and consensus estimates for 2022 is 4.5%, compared to potential GDP estimates which range from 3 -3.5%, with large economies particularly US and Europe expected to continue with strong growth run.

The key worry for global policymakers and markets emanates from still elevated inflation and emergence of the new Omicron variant of the Coronavirus, which has resulted in sharp rise in cases in South Africa and has quickly spread to about 60 countries. There is still lot of uncertainty surrounding the virus with respect to its virulence and whether vaccines and natural immunity gives protection against it. Even before the discovery of this new variant, cases have been going up very sharply, particularly in Europe and US resulting in some increase in restriction in many countries, although the level of restrictions is very low compared to earlier waves.

Global inflation remains elevated, particularly in US, and remains the biggest economic risk for the markets and economy, as Central Banks led by US Fed have started reversing the extraordinarily easy policy in response to the rising inflation numbers. Inflation is both due to excess demand because of mother of all stimuluses, and supply disruptions due to Covid. While supply side issues had started easing out recently, the Omicron variant has added a risk element to the improving supply chains. We expect announcement of faster tapering by US Fed in the upcoming FOMC meeting in mid-December.

**India:** Headline growth continued to recover at a steady pace in India. GDP data for the quarter ending September '21 showed the 2 year CAGR growth returning to positive territory after Covid shock due to delta wave had resulted in contraction in Q1 growth number. However, the level of economic activity remains 12% below per-Covid trend and many sectors of the economy (high contact services sector in particular) are still below pre-Covid levels, which means that continuous policy support is required for the economy.

Inflationary pressure also remains elevated, although some easing is expected due to cut in excise taxes on fuel and likely reversal in vegetable prices. However, recent hike in telecom tariffs and pass-through of earlier rise in commodity prices as demand conditions improve, would put some upward pressure. We expect Q4 inflation to average around 5.9% and to decline from then onwards. We would be closely watching the evolution of Omicron virus to guide our growth and inflation expectations. The reason why India has escaped another Covid wave post Delta was because of high natural immunity as almost everybody got exposed to virus and acquired some natural immunity. Hence, the speculation on whether Omicron escapes natural or vaccine acquired immunity is a very pertinent one.

**Market Outlook:** The December RBI MPC meeting maintained status quo on policy rates, keeping the stance of monetary policy as accommodative with no change in forward guidance. While market expectations were diverse, the median expectation was for a 15-20bps reverse repo rate hike which did not fructify. The key policy move was again directed to withdrawal of excess liquidity from the system with Variable Rate Reverse Repo (VRRR) being further increased to 7.5tn by end December.

Overall, the policy turned out to be more dovish than the median market expectations, which was expecting a small Reverse Repo hike. Overarching priority for RBI remains growth, even though they maintain that they are also having a look at the price angle. With economy below pre-Covid levels, RBI remains committed to give the economy all the help it needs. The Omicron variant would have also likely caused a more gradual approach to policy normalisation.

Commentary from RBI was also very dovish with Dr. Patra saying that output gap is very wide and will take several years to fill. They also expect inflation peaking in Q4 FY22 and then falling towards 4% mark by end FY23. Moreover, the view is that the monetary policy is for medium term and they see inflation peaking in Q4 and close to 4% inflation by end FY23 and thus, they should keep on supporting growth, which needs support from all sides. RBI also reiterated that Indian policy would be guided more by what happens domestically and not on what global central banks are doing, given that our inflation is much closer to target than in other economies.

By increasing the Variable Rate Reverse Repo (VRRR) amount, RBI has moved another step forward in normalising the excess liquidity. We expect some upside to very short end rates as our expectation is that with higher VRRRs, wherein cut-offs are coming closer to Repo, banks will be able to better intermediate the excess liquidity in the system from that segment of the market which does not have access to VRRR. Also, with increase in VRRR amount, surplus money left with banking system will be less than 1% of NDTL. Thus, overnight rates could be more volatile compared to our experience in recent past.

The OIS curve is currently factoring 167bps hike in effective rate in the next 12 months which we continue to believe is aggressive. We highlight that the current RBI regime has repeatedly shown its inclination to support growth to the extent possible and thus, we continue to see a gradual normalisation path. Repo hike is H2 story and thus, shorter end seems good to carry trade. Overall, yield curves remain steep; and though duration gains are behind us, higher carry (steepness) will continue to provide both insurance and compensation for higher volumes compared to operative rates. One needs to choose appropriate points depending upon their investment horizon.

Source: Bloomberg, CEIC, RBI

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

# Potential Risk Class Matrix

The Potential Risk class position of the debt schemes of Aditya Birla Sun Life Mutual Fund are as under:				
Serial No.	Scheme Name	Potential Risk Class Matrix		
1	Aditya Birla Sun Life Overnight Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓		Relatively High (Class C)
		Relatively Low (Class I)	A-I	
		Moderate (Class II)		
2	Aditya Birla Sun Life Government Securities Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓		Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		
3	Aditya Birla Sun Life Liquid Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓		Relatively High (Class C)
		Relatively Low (Class I)		B-I
		Moderate (Class II)		
4	Aditya Birla Sun Life Money Manager Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓		Relatively High (Class C)
		Relatively Low (Class I)		B-I
		Moderate (Class II)		
5	Aditya Birla Sun Life Savings Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓		Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		B-II
6	Aditya Birla Sun Life Floating Rate Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓		Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		B-III
7	Aditya Birla Sun Life Short Term Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓		Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		B-III
8	Aditya Birla Sun Life Corporate Bond Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓		Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		B-III
9	Aditya Birla Sun Life Banking & PSU Debt Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓		Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		B-III
10	Aditya Birla Sun Life Income Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓		Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		B-III
11	Aditya Birla Sun Life Low Duration Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓		Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		B-III
12	Aditya Birla Sun Life Dynamic Bond Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓		Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		C-III
13	Aditya Birla Sun Life Medium Term Plan	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓		Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		C-III
14	Aditya Birla Sun Life Credit Risk Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓		Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		C-III

## SAVINGS SOLUTIONS

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.	
	PLAN*	OPTION				
Aditya Birla Sun Life Liquid Fund	Regular Plan	Daily IDCW (Reinvestment of IDCW)	Daily Reinvestment of IDCW	₹ 500/-	Investor Exit upon subscription	
		Weekly IDCW (Payout/Reinvestment)			Day 1	0.0070%
					Day 2	0.0065%
	Direct Plan	IDCW (Payout/Reinvestment)			Day 3	0.0060%
		Growth			Day 4	0.0055%
					Day 5	0.0050%
					Day 6	0.0045%
Aditya Birla Sun Life Money Manager Fund	Regular Plan	Daily IDCW (Reinvestment of IDCW)	Daily Reinvestment of IDCW	₹ 1,000/-	Day 7 onwards	
	Direct Plan	Weekly IDCW (Reinvestment of IDCW) Growth			0.0000%	
Aditya Birla Sun Life Low Duration Fund	Regular Plan	Daily IDCW (Reinvestment of IDCW)	Daily Reinvestment of IDCW	₹ 100/-	Nil	
	Direct Plan	Weekly IDCW (Reinvestment of IDCW) Growth			Nil	
Aditya Birla Sun Life Overnight Fund	Regular Plan	Daily IDCW (Reinvestment of IDCW)	Daily IDCW Option	₹ 5,000/-	Nil	
	Direct Plan	Weekly IDCW (Reinvestment of IDCW) Growth			Nil	
		Monthly IDCW (Payout/Reinvestment/IDCW Sweep Facility)			Nil	
Aditya Birla Sun Life Savings Fund	Regular Plan	Daily IDCW (Reinvestment of IDCW)	Daily Reinvestment of IDCW	₹ 1,000/-	Nil	
	Direct Plan	Weekly IDCW (Payout/Reinvestment) Growth			Nil	
Aditya Birla Sun Life Floating Rate Fund	Regular Plan	Daily IDCW (Reinvestment of IDCW)	Daily Reinvestment of IDCW	₹ 1,000/-	Nil	
	Direct Plan	Weekly IDCW (Reinvestment of IDCW) Growth			Nil	
Aditya Birla Sun Life Arbitrage Fund	Regular Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility)	Reinvestment of IDCW	₹ 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			Nil	
Aditya Birla Sun Life Corporate Bond Fund	Regular Plan	Monthly IDCW (Payout/Reinvestment) IDCW (Payout/Reinvestment/)	Reinvestment of IDCW	₹ 100/-	Nil	
	Direct Plan	Growth			Nil	
Aditya Birla Sun Life Short Term Fund	Regular Plan	Quarterly IDCW (Payout / Reinvestment) IDCW (Payout / Reinvestment)	Growth	₹ 1,000/-	Nil	
	Direct Plan	Growth			Nil	
Aditya Birla Sun Life Banking & PSU Debt Fund	Regular Plan	Monthly IDCW (Payout / Reinvestment) Quarterly IDCW (Payout / Reinvestment)	Monthly Reinvestment of IDCW	₹ 1,000/-	Nil	
	Direct Plan	IDCW (Payout / Reinvestment) Growth			Nil	
Aditya Birla Sun Life Medium Term Plan - Number of Segregated Portfolios – 1	Regular Plan	Quarterly IDCW (Payout / Reinvestment) Half Yearly IDCW (Payout / Reinvestment) IDCW (Payout / Reinvestment /IDCW Sweep Facility)	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			Nil	
Aditya Birla Sun Life Credit Risk Fund - Number of Segregated Portfolios – 1	Regular Plan	IDCW (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			Nil	
Aditya Birla Sun Life Dynamic Bond Fund - Number of Segregated Portfolios – 1	Regular Plan	Monthly IDCW Sweep Facility	• Choice of Option : Quarterly IDCW • Choice of Sub-Option : Reinvestment of IDCW	₹ 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	
	Direct Plan	Monthly IDCW (Payout / Reinvestment /IDCW Sweep Facility) Quarterly IDCW (Payout / Reinvestment /IDCW Sweep Facility) Growth IDCW (Payout / Reinvestment /IDCW Sweep Facility)			Nil	
Aditya Birla Sun Life Income Fund	Regular Plan	IDCW (Payout / Reinvestment)	IDCW Option / Reinvestment of IDCW	₹ 5,000/-	Nil	
	Direct Plan	Quarterly IDCW (Payout / Reinvestment) Growth			Nil	
Aditya Birla Sun Life Government Securities Fund	Regular Plan	Quarterly IDCW (Payout / Reinvestment /IDCW Sweep Facility)	Growth	₹ 1,000/-	Nil	
	Direct Plan	Growth (Quarterly Gain / Annual Gain)			Nil	
Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	Regular Plan	IDCW (Payout/Reinvestment)	Reinvestment of IDCW	₹ 100/-	For redemption/switch out of units within 15 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 15 days from the date of allotment: Nil.	
	Direct Plan	Growth			Nil	
Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	Regular Plan	IDCW (Payout/Reinvestment)	Reinvestment of IDCW	₹ 100/-	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	
	Direct Plan	Growth			Nil	
Aditya Birla Sun Life Financial Planning FOF Moderate Plan	Regular Plan	IDCW (Payout/Reinvestment)	Reinvestment of IDCW	₹ 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	
	Direct Plan	Growth			Nil	
Aditya Birla Sun Life Retirement Fund - The 50s Plus Debt Plan	Regular Plan	IDCW (Payout/Reinvestment)	NA	₹ 1,000/-	Nil	
	Direct Plan	Growth			Nil	

Last Friday of the month and penultimate business day if that day is March 31 of any Financial Year. Every Tuesday of the week and next business day in case that day is a non-business day.

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

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IDCW - Income Distribution cum Capital Withdrawal

# Product Labeling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
<b>Aditya Birla Sun Life Liquid Fund</b> (An Open Ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk.)	<ul style="list-style-type: none"> <li>reasonable returns with high levels of safety and convenience of liquidity over short term</li> <li>investments in high quality debt and money market instruments with maturity of upto 91 days</li> </ul>	<b>Aditya Birla Sun Life Liquid Fund</b> 	<b>CRISIL Liquid Fund Index</b> 
<b>Aditya Birla Sun Life Money Manager Fund</b> (An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in debt and money market instruments with maturity of upto 1 year</li> </ul>	<b>Aditya Birla Sun Life Money Manager Fund</b> 	<b>Nifty Money Market Index</b> 
<b>Aditya Birla Sun Life Short Term Fund</b> (An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1-3 years. A relatively high interest rate risk and moderate credit risk.)	<ul style="list-style-type: none"> <li>Income with capital growth over short term</li> <li>investments in debt and money market instruments</li> </ul>	<b>Aditya Birla Sun Life Short Term Fund</b> 	<b>CRISIL Short Term Bond Fund Index</b> 
<b>Aditya Birla Sun Life Banking &amp; PSU Debt Fund</b> (An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk.)	<ul style="list-style-type: none"> <li>Generation of reasonable returns and liquidity over short term</li> <li>investment primarily in securities issued by Banks, Public Sector Undertakings and Public Financial Institutions in India</li> </ul>	<b>Aditya Birla Sun Life Banking &amp; PSU Debt Fund</b> 	<b>Nifty Banking &amp; PSU Debt Index</b> 
<b>Aditya Birla Sun Life Income Fund</b> (An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4-7 years. A relatively high interest rate risk and moderate credit risk.)	<ul style="list-style-type: none"> <li>Income with capital growth over medium to long term</li> <li>investments in a combination of debt and money market instruments</li> </ul>	<b>Aditya Birla Sun Life Income Fund</b> 	<b>CRISIL Composite Bond Fund Index</b> 
<b>Aditya Birla Sun Life Government Securities Fund</b> (An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.)	<ul style="list-style-type: none"> <li>income with capital growth over medium to long term</li> <li>investments exclusively in Government Securities</li> </ul>	<b>Aditya Birla Sun Life Government Securities Fund</b> 	<b>Nifty All Duration G-Sec Index</b> 
<b>Aditya Birla Sun Life Retirement Fund - The 50s Plus Debt Plan</b> (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"> <li>Capital appreciation &amp; income over long term to achieve retirement goals</li> <li>investments in debt &amp; money market instruments as well as equity and equity related securities</li> </ul>	<b>Aditya Birla Sun Life Retirement Fund - The 50s Plus Debt Plan</b> 	<b>CRISIL Short Term Bond Fund Index</b> 
<b>Aditya Birla Sun Life Savings Fund</b> (An open ended ultra-short term debt scheme investing in instruments such that Macaulay duration of the portfolio is between 3 months and 6 months . A moderate interest rate risk and moderate credit risk.)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in debt and money market instruments.</li> </ul>	<b>Aditya Birla Sun Life Savings Fund</b> 	<b>CRISIL Ultra Short Term Debt Index</b> 
<b>Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme</b> (An open-ended fund of funds scheme investing in dynamically managed portfolio of Debt Funds)	<ul style="list-style-type: none"> <li>Capital appreciation in the long term</li> <li>Investment in a dynamically managed portfolio of debt funds</li> </ul>	<b>Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme</b> 	<b>CRISIL Composite Bond Fund Index</b> 
<b>Aditya Birla Sun Life Corporate Bond Fund</b> (An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.)	<ul style="list-style-type: none"> <li>income with capital growth over short term</li> <li>investments in debt and money market instruments</li> </ul>	<b>Aditya Birla Sun Life Corporate Bond Fund</b> 	<b>NIFTY Corporate Bond Index</b> 
<b>Aditya Birla Sun Life Low Duration Fund</b> (An open ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between 6 months and 12 months. A relatively high interest rate risk and moderate credit risk.)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in a basket of debt and money market instruments of short maturities</li> </ul>	<b>Aditya Birla Sun Life Low Duration Fund</b> 	<b>NIFTY Low Duration Debt Index</b> 
<b>Aditya Birla Sun Life Floating Rate Fund</b> (An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives. A relatively high interest rate risk and moderate credit risk.)	<ul style="list-style-type: none"> <li>income with capital growth over short term</li> <li>investments in a mix of fixed and floating rate debt and money market instruments</li> </ul>	<b>Aditya Birla Sun Life Floating Rate Fund</b> 	<b>CRISIL Liquid Fund Index</b> 



# Product Labeling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
<b>Aditya Birla Sun Life Overnight Fund</b> (An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.)	<ul style="list-style-type: none"> <li>reasonable returns with high levels of safety and convenience of liquidity over short term</li> <li>investment in debt and Money Market Instruments upto 1 day</li> </ul>	<b>Aditya Birla Sun Life Overnight Fund</b> 	<b>CRISIL Overnight Index</b> 
<b>Aditya Birla Sun Life Arbitrage Fund</b> (An open ended scheme investing in arbitrage opportunities)	<ul style="list-style-type: none"> <li>income over short term</li> <li>investments in equity and equity related securities including derivatives for taking advantage from the price differentials/mis-pricing prevailing for stock/index in various segments (Cash &amp; Futures)</li> </ul>	<b>Aditya Birla Sun Life Arbitrage Fund</b> 	<b>Nifty 50 Arbitrage Index</b> 
<b>Aditya Birla Sun Life Medium Term Plan</b> (An open ended medium term - debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3-4 years. A relatively high interest rate risk and relatively high credit risk.) Number of Segregated Portfolios - 1	<ul style="list-style-type: none"> <li>Income with capital growth over medium term</li> <li>investments in debt and money market instruments</li> </ul>	<b>Aditya Birla Sun Life Medium Term Plan</b> 	<b>CRISIL Medium Term Debt Index</b> 
<b>Aditya Birla Sun Life Financial Planning FOF - Moderate Plan</b> 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"> <li>capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Prudent) of investors in the long term</li> <li>investment in portfolio of mutual fund schemes (predominantly in a combination of Equity Schemes, Exchange Traded Funds and Debt &amp; Liquid Schemes)</li> </ul>	<b>Aditya Birla Sun Life Financial Planning FOF - Moderate Plan</b> 	<b>CRISIL Hybrid 50+50 - Moderate Index</b> 
<b>Aditya Birla Sun Life Credit Risk Fund</b> (An open ended debt scheme predominantly investing in AA and below rated corporate bonds. A relatively high interest rate risk and relatively high credit risk.) Number of Segregated Portfolios - 1	<ul style="list-style-type: none"> <li>Income with capital growth over short to medium term</li> <li>Investment in portfolio of corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade.</li> </ul>	<b>Aditya Birla Sun Life Credit Risk Fund</b> 	<b>NIFTY Credit Risk Bond Index</b> 
<b>Aditya Birla Sun Life Dynamic Bond Fund</b> (An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk.) Number of Segregated Portfolios - 1	<ul style="list-style-type: none"> <li>Income with capital growth</li> <li>investments in actively managed portfolio of debt and money market instruments including government securities</li> </ul>	<b>Aditya Birla Sun Life Dynamic Bond Fund</b> 	<b>NIFTY Composite Debt Index</b> 
<b>Aditya Birla Sun Life Financial Planning FOF - Conservative Plan</b> (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"> <li>capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Conservative) of investors in the long term</li> <li>investment in portfolio of mutual fund schemes (predominantly in Debt and Liquid schemes)</li> </ul>	<b>Aditya Birla Sun Life Financial Planning FOF - Conservative Plan</b> 	<b>CRISIL Short Term Debt Hybrid 75+25 Fund Index</b> 
<b>*Investors should consult their financial advisors if in doubt whether the product is suitable for them.</b>			





## 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 IDCW (Payout/Reinvestment/IDCW Sweep Facility) Monthly Payment Growth	<ul style="list-style-type: none"> <li>Choice of Option : Growth</li> <li>Choice of Sub-Option within Monthly IDCW Option : Reinvestment of IDCW</li> </ul>	₹ 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.

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## 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	IDCW (Payout/IDCW Sweep Facility)	IDCW Payout	₹ 500/-	Nil
	Direct Plan	Growth			
Aditya Birla Sun Life Tax Plan*	Regular Plan	IDCW (Payout/IDCW Sweep Facility)	IDCW Payout	NA as the scheme does not accept fresh subscriptions/Switch in	Nil
	Direct Plan	Growth			

\*The Reinvestment of IDCW Facility under the scheme have been discontinued w.e.f. February 12, 2015. Please refer addendum no. 07/2015 dated February 09, 2015 for further details.

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IDCW - Income Distribution cum Capital Withdrawal



# Product Labeling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
<b>Aditya Birla Sun Life Regular Savings Fund</b> (An open ended hybrid scheme investing predominantly in debt instruments)	<ul style="list-style-type: none"> <li>regular income with capital growth over medium to long term</li> <li>investments in debt and money market instruments as well as equity and equity related securities [10-15%]</li> </ul>	<b>Aditya Birla Sun Life Regular Savings Fund</b> 	<b>CRISIL Hybrid 85+15 - Conservative Index</b> 
<b>Aditya Birla Sun Life Tax Relief '96</b> (An open ended Equity Linked Saving Scheme with a statutory lock in of 3 years and tax benefit)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility</li> </ul>	<b>Aditya Birla Sun Life Tax Relief '96</b> 	<b>S&amp;P BSE 200 TRI</b> 
<b>Aditya Birla Sun Life Tax Plan</b> (An Open ended Equity Linked Savings Scheme (ELSS) (All investments in the scheme are subject to a lock-in period of 3 years from the date of allotment))	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility</li> </ul>	<b>Aditya Birla Sun Life Tax Plan</b> 	<b>S&amp;P BSE Sensex TRI</b> 
<b>Aditya Birla Sun Life Dual Advantage Fund – Series 2</b> (A Close ended Hybrid Scheme)	<ul style="list-style-type: none"> <li>Income and capital appreciation</li> <li>investments primarily in Debt and Money Market instruments for regular returns &amp; Equity and Equity related instruments for capital appreciation</li> </ul>	<b>Aditya Birla Sun Life Dual Advantage Fund – Series 2</b> 	<b>CRISIL Hybrid 75+25 - Conservative Index</b> 
<b>*Investors should consult their financial advisors if in doubt whether the product is suitable for them.</b>			



## 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 <sup>a</sup>	OPTION			
<b>Aditya Birla Sun Life Equity Savings Fund</b>	Regular Plan Direct Plan	IDCW (Payout, Reinvestment & IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 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.
<b>Aditya Birla Sun Life Balanced Advantage Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 100/-	Nil
<b>Aditya Birla Sun Life Equity Hybrid '95 Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 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.
<b>Aditya Birla Sun Life Index Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 100/-	Nil
<b>Aditya Birla Sun Life Frontline Equity Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 100/-	For redemption/switch-out of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 90 days from the date of allotment: Nil
<b>Aditya Birla Sun Life Focused Equity Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 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
<b>Aditya Birla Sun Life Flexi Cap Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 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
<b>Aditya Birla Sun Life Equity Advantage Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 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
<b>Aditya Birla Sun Life MNC Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 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
<b>Aditya Birla Sun Life Midcap Fund</b>	Regular Plan Direct Plan	IDCW (Payout / Reinvestment / IDCW Sweep Facility) Growth (Growth with Triggered Facility)	Reinvestment of IDCW	₹ 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
<b>Aditya Birla Sun Life Small Cap Fund</b>	Regular Plan Direct Plan	IDCW (Payout /Reinvestment) Growth	IDCW 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
<b>Aditya Birla Sun Life Pure Value Fund</b>	Regular Plan Direct Plan	IDCW (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
<b>Aditya Birla Sun Life Manufacturing Equity Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 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.
<b>Aditya Birla Sun Life Banking and Financial Services Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 1,000/-	For redemption/switch-out of units on or before 30 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 30 days from the date of allotment: Nil
<b>Aditya Birla Sun Life Dividend Yield Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 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.
<b>Aditya Birla Sun Life Infrastructure Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-	For redemption/switch-out of units on or before 30 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 30 days from the date of allotment: Nil
<b>Aditya Birla Sun Life Digital India Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 100/-	For redemption/switch-out of units on or before 30 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 30 days from the date of allotment: Nil
<b>Aditya Birla Sun Life India GenNext Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-	For redemption/switch-out of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 90 days from the date of allotment: Nil
<b>Aditya Birla Sun Life International Equity Fund (Plan A)</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Growth / Reinvestment of IDCW	₹ 1,000/-	For redemption/switch-out of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 90 days from the date of allotment: Nil
<b>Aditya Birla Sun Life International Equity Fund (Plan B)</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Growth / Reinvestment of IDCW	₹ 1,000/-	For redemption/switch-out of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 90 days from the date of allotment: Nil

<sup>a</sup>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.

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IDCW - Income Distribution cum Capital Withdrawal

## WEALTH SOLUTIONS

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan	Regular Plan Direct Plan	IDCW (Payout/Reinvestment / IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 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	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 100/-	For redemption/switch out of units within 28 days from the date of allotment: 0.25% of applicable NAV. For redemption/ switch out of units after 28 days from the date of allotment: Nil
Aditya Birla Sun Life Global Excellence Equity Fund of Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 100/-	For redemption/switch out of units within 28 days from the date of allotment: 0.25% of applicable NAV. For redemption/ switch out of units after 28 days from the date of allotment: Nil
Aditya Birla Sun Life Gold Fund	Regular Plan Direct Plan	Growth IDCW Payout /Reinvestment	Growth / Reinvestment of IDCW	₹ 100/-	For redemption/switch out of units within 15 days from the date of allotment: 1.00% of applicable NAV For redemption/ switch out of units after 15 days from the date of allotment: Nil
Aditya Birla Sun Life Asset Allocator FoF	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 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	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 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 Pharma & Healthcare Fund	Regular Plan Direct Plan	Growth Reinvestment of IDCW	Reinvestment of IDCW	₹ 1,000/-	For redemption/switch-out of units on or before 30 days from the date of allotment: 1.00% of applicable NAV. For redemption/ switch-out of units after 30 days from the date of allotment: Nil
Aditya Birla Sun Life Bal Bhavishya Yojna	Regular Plan Direct Plan	Growth Reinvestment of IDCW	Growth Option	₹ 1,000/-	Nil
Aditya Birla Sun Life Retirement Fund - The 30s Plan	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 1,000/-	Nil
Aditya Birla Sun Life Retirement Fund - The 40s Plan	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 1,000/-	Nil
Aditya Birla Sun Life Retirement Fund - The 50s Plan	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 1,000/-	Nil
Aditya Birla Sun Life PSU Equity Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 500/-	For redemption/switch-out of units on or before 30 days from the date of allotment: 1.00% of applicable NAV. For redemption/ switch-out of units after 30 days from the date of allotment: Nil
Aditya Birla Sun Life Special Opportunities Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 500/-	For redemption / switch-out of units within 90 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment: Nil
Aditya Birla Sun Life ESG Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 500/-	For redemption / switch-out of units on or before 90 days from the date of allotment: 1.00% of the applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment - Nil
Aditya Birla Sun Life Multi-Cap Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 500/-	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 SENSEX ETF	NA	NA	NA	The Creation Unit size for the scheme shall be 1,00,000 units and in multiples thereof.	Nil
Aditya Birla Sun Life Banking ETF	NA	NA	NA	The Creation Unit size for the scheme shall be 10,000 units and in multiples thereof.	Nil
Aditya Birla Sun Life Nifty Next 50 ETF	NA	NA	NA	The Creation Unit size for the scheme shall be 1,00,000 units and in multiples thereof.	Nil
Aditya Birla Sun Life Nifty ETF	NA	NA	NA	The Creation Unit size for the scheme shall be 5,00,000 units and in multiples thereof.	Nil
Aditya Birla Sun Life Gold ETF	NA	NA	NA	The Creation Unit size for the scheme shall be 1,00,000 units and in multiples thereof.	Nil
Aditya Birla Sun Life Nifty Midcap 150 Index Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 100/-	For redemption / switch-out of units on or before 15 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 15 days from the date of allotment - Nil
Aditya Birla Sun Life Nifty Smallcap 50 Index Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 100/-	For redemption / switch-out of units on or before 15 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 15 days from the date of allotment - Nil

\*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 may be, 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.

IDCW - Income Distribution cum Capital Withdrawal

# Product Labeling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
<b>Aditya Birla Sun Life Equity Hybrid '95 Fund</b> (An open ended hybrid scheme investing predominantly in equity and equity related instruments.)	<ul style="list-style-type: none"> <li>long term capital growth and income</li> <li>investment predominantly in equity and equity related securities as well as debt and money market instruments</li> </ul>	<b>Aditya Birla Sun Life Equity Hybrid '95 Fund</b> 	<b>CRISIL Hybrid 35+65 - Aggressive Index</b> 
<b>Aditya Birla Sun Life Index Fund</b> (An open ended scheme tracking Nifty 50 TRI)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in stocks in line with Nifty 50 TRI and / or in exchange traded derivatives on the Nifty 50 TRI to generate comparable returns, subject to tracking errors.</li> </ul>	<b>Aditya Birla Sun Life Index Fund</b> 	<b>Nifty 50 TRI</b> 
<b>Aditya Birla Sun Life Frontline Equity Fund</b> (An Open ended equity scheme predominantly investing in large cap stocks)	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>investments in equity and equity related securities, diversified across various industries in line with the benchmark index, Nifty 50 TRI</li> </ul>	<b>Aditya Birla Sun Life Frontline Equity Fund</b> 	<b>Nifty 50 TRI</b> 
<b>Aditya Birla Sun Life Focused Equity Fund</b> (An Open ended Large cap Equity Scheme investing in maximum 30 stocks)	<ul style="list-style-type: none"> <li>long term capital growth with exposure limited to a maximum of 30 stocks</li> <li>investments in equity and equity related securities to form a concentrated portfolio</li> </ul>	<b>Aditya Birla Sun Life Focused Equity Fund</b> 	<b>Nifty 50 TRI</b> 
<b>Aditya Birla Sun Life Flexi Cap Fund</b> (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities</li> </ul>	<b>Aditya Birla Sun Life Flexi Cap Fund</b> 	<b>S&amp;P BSE AllCap TRI</b> 
<b>Aditya Birla Sun Life Equity Advantage Fund</b> (An open ended equity scheme investing in both large cap and mid cap stocks)	<ul style="list-style-type: none"> <li>long term capital growth and income</li> <li>investments predominantly in equity and equity related securities as well as debt and money market instruments</li> </ul>	<b>Aditya Birla Sun Life Equity Advantage Fund</b> 	<b>NIFTY Large Midcap 250 TRI</b> 
<b>Aditya Birla Sun Life MNC Fund</b> (An open ended equity scheme following the MNC theme in its investments)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments primarily in equity and equity related securities of multinational companies (MNCs)</li> </ul>	<b>Aditya Birla Sun Life MNC Fund</b> 	<b>Nifty MNC TRI</b> 
<b>Aditya Birla Sun Life Midcap Fund</b> (An open ended equity scheme predominantly investing in mid cap stocks)	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investments primarily in mid cap stocks</li> </ul>	<b>Aditya Birla Sun Life Midcap Fund</b> 	<b>Nifty Midcap 100 TRI</b> 
<b>Aditya Birla Sun Life Small Cap Fund</b> (An open ended equity scheme predominantly investing in small cap stocks)	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>investments primarily in small cap companies</li> </ul>	<b>Aditya Birla Sun Life Small Cap Fund</b> 	<b>Nifty Smallcap 100 TRI</b> 
<b>Aditya Birla Sun Life Pure Value Fund</b> (An open ended equity scheme following a value investment strategy)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities by following value investing strategy</li> </ul>	<b>Aditya Birla Sun Life Pure Value Fund</b> 	<b>S&amp;P BSE Enhanced Value Index TRI</b> 
<b>Aditya Birla Sun Life Manufacturing Equity Fund</b> (An open ended equity scheme following the Manufacturing theme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities of companies engaged in manufacturing sector</li> </ul>	<b>Aditya Birla Sun Life Manufacturing Equity Fund</b> 	<b>S&amp;P BSE 500 TRI</b> 
<b>Aditya Birla Sun Life Banking and Financial Services Fund</b> (An open ended equity scheme investing in the Banking & Financial Services sectors)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>Investments in equity and equity related securities of companies engaged in banking and financial services</li> </ul>	<b>Aditya Birla Sun Life Banking and Financial Services Fund</b> 	<b>Nifty Financial Services TRI</b> 





# Product Labeling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
<b>Aditya Birla Sun Life PSU Equity Fund</b> (An Open ended equity scheme following PSU theme)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Invests in stocks of Public Sector Undertakings</li> </ul>	<b>Aditya Birla Sun Life PSU Equity Fund</b> 	<b>S&amp;P BSE PSU TRI</b> 
<b>Aditya Birla Sun Life Dividend Yield Fund</b> (An open ended equity scheme predominantly investing in Dividend Yielding stocks)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities of companies having relatively high Dividend Yield</li> </ul>	<b>Aditya Birla Sun Life Dividend Yield Fund</b> 	<b>Nifty Dividend Opportunities 50 TRI</b> 
<b>Aditya Birla Sun Life Infrastructure Fund</b> (An open ended equity scheme investing in infrastructure sector)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India</li> </ul>	<b>Aditya Birla Sun Life Infrastructure Fund</b> 	<b>Nifty Infrastructure TRI</b> 
<b>Aditya Birla Sun Life Digital India Fund</b> (An open ended equity scheme investing in the Technology, Telecom, Media, Entertainment and other related ancillary sectors)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>Investments in equity and equity related securities with a focus on investing in IT, Media, Telecom related and other technology enabled companies</li> </ul>	<b>Aditya Birla Sun Life Digital India Fund</b> 	<b>S&amp;P BSE Tech TRI</b> 
<b>Aditya Birla Sun Life India GenNext Fund</b> (An open ended equity scheme following Consumption theme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities of companies that are expected to benefit from the rising consumption patterns in India fuelled by high disposable incomes</li> </ul>	<b>Aditya Birla Sun Life India GenNext Fund</b> 	<b>S&amp;P BSE 500 TRI</b> 
<b>Aditya Birla Sun Life International Equity Fund-Plan A</b> (An open ended equity scheme following international theme by investing predominantly in Global Equities)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments predominantly in equity and equity related securities in the international markets</li> </ul>	<b>Aditya Birla Sun Life International Equity Fund-Plan A</b> 	<b>S&amp;P Global 1200 TRI</b> 
<b>Aditya Birla Sun Life International Equity Fund-Plan B</b> (An open ended equity scheme following international theme by investing in Global Equities and also Indian Equities.)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities in the domestic market (65 to 75%) and in international markets (25 to 35%)</li> </ul>	<b>Aditya Birla Sun Life International Equity Fund-Plan B</b> 	<b>S&amp;P BSE 200, S&amp;P Global 1200</b> 
<b>Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan</b> (An open ended equity scheme following the global agriculture theme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in stocks of Agri commodity companies, i.e., companies engaged in or focusing on the Agri business, whether issued in India or overseas</li> </ul>	<b>Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan</b> 	<b>S&amp;P Global Agribusiness Index</b> 
<b>Aditya Birla Sun Life Global Emerging Opportunities Fund</b> (An open ended fund of fund scheme investing primarily in units of Julius Baer Equity Next Generation Fund)	<ul style="list-style-type: none"> <li>Capital appreciation in the long term</li> <li>investment in units of Julius Baer Equity Next Generation Fund</li> </ul>	<b>Aditya Birla Sun Life Global Emerging Opportunities Fund</b> 	<b>S&amp;P Global 1200 TRI</b> 
<b>Aditya Birla Sun Life Global Excellence Equity Fund of Fund</b> (An open ended fund of fund scheme investing primarily in units of Julius Baer Global Excellence Equity Fund)	<ul style="list-style-type: none"> <li>Capital appreciation in the long term</li> <li>Investment in Units of Julius Baer Global Excellence Equity Fund</li> </ul>	<b>Aditya Birla Sun Life Global Excellence Equity Fund of Fund</b> 	<b>MSCI World Index</b> 
<b>Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan</b> (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"> <li>capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Aggressive) of investors in the long term</li> <li>investment in portfolio of mutual fund schemes (predominantly in Equity Schemes and Exchange Traded Funds)</li> </ul>	<b>Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan</b> 	<b>CRISIL Hybrid 35+65 - Aggressive Index</b> 

# Product Labeling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
<b>Aditya Birla Sun Life Pharma &amp; Healthcare Fund</b> (An Open Ended equity scheme investing in Pharma and Healthcare Services Sector)	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>investments in equity &amp; equity related instruments of the companies in the Pharmaceuticals, Healthcare and Allied sectors in India.</li> </ul>	<b>Aditya Birla Sun Life Pharma &amp; Healthcare Fund</b> 	<b>S&amp;P BSE Healthcare TRI</b> 
<b>Aditya Birla Sun Life Bal Bhavishya Yojna</b> (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"> <li>long term capital growth</li> <li>investment in predominantly equity and equity related securities as well as debt and money market instruments</li> </ul>	<b>Aditya Birla Sun Life Bal Bhavishya Yojna</b> 	<b>S&amp;P BSE 200 TRI</b> 
<b>Aditya Birla Sun Life Retirement Fund - The 30s Plan</b> (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"> <li>long term capital growth</li> <li>investments in equity and equity related securities</li> </ul>	<b>Aditya Birla Sun Life Retirement Fund - The 30s Plan</b> 	<b>S&amp;P BSE 200 TRI</b> 
<b>Aditya Birla Sun Life Retirement Fund - The 40s Plan</b> (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"> <li>Long term capital growth and income</li> <li>investment predominantly in equity and equity related securities as well as debt and money market instruments</li> </ul>	<b>Aditya Birla Sun Life Retirement Fund - The 40s Plan</b> 	<b>CRISIL Hybrid 35+65 - Aggressive Index</b> 
<b>Aditya Birla Sun Life ESG Fund</b> (An open-ended equity scheme investing in companies following Environment, Social & Governance (ESG) theme)	<ul style="list-style-type: none"> <li>Long Term Capital Appreciation</li> <li>An equity scheme that invests in companies following the Environment, Social &amp; Governance (ESG) theme</li> </ul>	<b>Aditya Birla Sun Life ESG Fund</b> 	<b>NIFTY 100 ESG TRI</b> 
<b>Aditya Birla Sun Life Multi-Cap Fund</b> (An open ended equity scheme investing across large cap, mid cap & small cap stocks)	<ul style="list-style-type: none"> <li>Long term capital growth and income</li> <li>Investment predominantly in equity and equity related instruments as well as debt and money market instruments.</li> </ul>	<b>Aditya Birla Sun Life Multi-Cap Fund</b> 	<b>NIFTY 500 Multicap 50:25:25 TRI</b> 
<b>Aditya Birla Sun Life SENSEX ETF</b> (An open ended scheme replicating BSE SENSEX index)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in stocks in line with BSE SENSEX to generate comparable returns, subject to tracking errors</li> </ul>	<b>Aditya Birla Sun Life SENSEX ETF</b> 	<b>S&amp;P BSE Sensex TRI</b> 
<b>Aditya Birla Sun Life Banking ETF</b> (An Open ended exchange traded fund tracking Nifty Bank Index)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in stocks comprising the underlying index and endeavors to track the benchmark index</li> </ul>	<b>Aditya Birla Sun Life Banking ETF</b> 	<b>Nifty Bank TRI</b> 
<b>Aditya Birla Sun Life Nifty Next 50 ETF</b> (An Open ended Scheme tracking Nifty Next 50 Index)	<ul style="list-style-type: none"> <li>long term investments</li> <li>Investments in securities covered by Nifty Next 50 Index</li> </ul>	<b>Aditya Birla Sun Life Nifty Next 50 ETF</b> 	<b>Nifty Next 50 TRI</b> 
<b>Aditya Birla Sun Life Nifty ETF</b> (An open ended scheme replicating NIFTY 50 TR Index)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in stocks in line with Nifty 50 TRI to generate comparable returns, subject to tracking errors</li> </ul>	<b>Aditya Birla Sun Life Nifty ETF</b> 	<b>Nifty 50 TRI</b> 
<b>Aditya Birla Sun Life Equity Savings Fund</b> (An open ended scheme investing in equity, arbitrage and debt)	<ul style="list-style-type: none"> <li>long term capital growth and income</li> <li>An open ended equity scheme investing in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments</li> </ul>	<b>Aditya Birla Sun Life Equity Savings Fund</b> 	<b>30% S&amp;P BSE 200 TRI + 30% Crisil Short Term Bond Fund Index + 40% Nifty 50 Arbitrage Index</b> 
<b>Aditya Birla Sun Life Gold Fund</b> (An open ended fund of funds scheme investing in Aditya Birla Sun Life Gold ETF)	<ul style="list-style-type: none"> <li>returns in line with performance of Aditya Birla Sun Life Gold ETF (ABSL GETF) over long term</li> <li>investments predominantly in units of Aditya Birla Sun Life Gold ETF. ABSL GETF invests in physical gold of 99.5% purity (fineness)</li> </ul>	<b>Aditya Birla Sun Life Gold Fund</b> 	<b>Prices of Gold</b> 



# Product Labeling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
<b>Aditya Birla Sun Life Gold ETF</b> (An open ended scheme tracking physical price of Gold)	<ul style="list-style-type: none"> <li>Returns that are in line with the performance of gold over long term, subject to tracking errors.</li> <li>Investments in physical gold of 99.5% purity (fineness)</li> </ul>	<b>Aditya Birla Sun Life Gold ETF</b> 	<b>Prices of Gold</b> 
<b>Aditya Birla Sun Life Balanced Advantage Fund</b> (An open ended Dynamic Asset Allocation fund)	<ul style="list-style-type: none"> <li>Capital appreciation and regular income in the long term</li> <li>Investment in equity &amp; equity related securities as well as fixed income securities (Debt &amp; Money Market securities)</li> </ul>	<b>Aditya Birla Sun Life Balanced Advantage Fund</b> 	<b>CRISIL Hybrid 50+50 - Moderate Index</b> 
<b>Aditya Birla Sun Life Special Opportunities Fund</b> (An open-ended equity scheme following special situations theme)	<ul style="list-style-type: none"> <li>Long Term Capital Appreciation</li> <li>An equity Scheme that invests in stocks based on special situations theme</li> </ul>	<b>Aditya Birla Sun Life Special Opportunities Fund</b> 	<b>S&amp;P BSE 500 TRI</b> 
<b>Aditya Birla Sun Life Asset Allocator FoF</b> An open ended fund of fund scheme investing predominantly in equity schemes, Exchange Traded Funds (ETFs) & debt schemes	<ul style="list-style-type: none"> <li>capital appreciation in the long term</li> <li>investment in portfolio of equity schemes, Exchange Traded Funds &amp; debt schemes</li> </ul>	<b>Aditya Birla Sun Life Asset Allocator FoF</b> 	<b>CRISIL Hybrid 50+50 - Moderate Index</b> 
<b>Aditya Birla Sun Life Retirement Fund - The 50s Plan</b> 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"> <li>regular income with capital growth over medium to long term</li> <li>Investments in debt and money market instruments as well as equity and equity related securities</li> </ul>	<b>Aditya Birla Sun Life Retirement Fund - The 50s Plan</b> 	<b>CRISIL Short Term Debt Hybrid 75+25 Fund Index</b> 
<b>Aditya Birla Sun Life Nifty Midcap 150 Index Fund</b> An Open ended scheme tracking the Nifty Midcap 150 TR Index	<ul style="list-style-type: none"> <li>Long term Capital Appreciation</li> <li>Investments in Equity and equity related securities replicating the composition of the Nifty Midcap 150 Index</li> </ul>	<b>Aditya Birla Sun Life Nifty Midcap 150 Index Fund</b> 	<b>Nifty Midcap 150 Index TRI</b> 
<b>Aditya Birla Sun Life Nifty Smallcap 50 Index Fund</b> An open ended scheme tracking Nifty Smallcap 50 TR Index	<ul style="list-style-type: none"> <li>Long Term Capital Appreciation</li> <li>Investments in Equity and Equity related securities and replicates the composition of the Nifty Smallcap 50 Index</li> </ul>	<b>Aditya Birla Sun Life Nifty Smallcap 50 Index Fund</b> 	<b>Nifty Smallcap 50 TRI</b> 
<b>*Investors should consult their financial advisors if in doubt whether the product is suitable for them.</b>			



# Mutual Funds

Aditya Birla Sun Life Mutual Fund



**ADITYA BIRLA  
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

## Tax Reckoner 2021-22

### Snapshot of Tax rates specific to Mutual Funds

Tax rates applicable for the Financial Year 2021-22.

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

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

\* As per section 194K, tax is not deductible if IDCW 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 IDCW paid to non-resident non-corporate investors (namely individual, HUF, AOP, BOI, artificial judicial person etc.)

## Capital Gains Taxation

	Individual/HUF	Domestic Company®	NRI§#
<b>Equity Oriented Schemes</b>			
• 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%##	10%##	10%##
Short Term Capital Gains	15%	15%	15%
<b>Other Than Equity Oriented Schemes</b>			
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%&	20%&	Listed - 20%& Unlisted - 10%*
Short Term Capital Gains	30%^	30%/25%^^/22%*** / 15%****	30%^
<b>Tax Deducted at Source (Applicable only to NRI Investors)</b>			
		Short term capital gains	Long term capital gains
Equity oriented schemes		15%	10%
Other than equity oriented schemes		30%^	10%* (for unlisted) 20%& (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 by way of IDCW or income under provisions of section 111A and 112A of the Income Tax Act, 1961 ('the Act')

# 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.

& After providing indexation.

\* Without indexation.

^ Assuming the investor falls into highest tax bracket.

^^ If total turnover or gross receipts during the financial year 2019-20 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.

Further, the domestic companies are subject to minimum alternate tax (except those who opt for lower rate of tax of 22%/15%) not specified in above tax rates.

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

- (a) In the case of a resident individual of the age of 60 years or above but below 80 years, the basic exemption limit is ₹ 300,000.  
 (b) In case of a resident individual of age of 80 years or above, the basic exemption limit is ₹ 500,000.  
 (c) Surcharge Applicable in case of Individual/HUF/AOP/BOI/Artificial juridical 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) Individuals having total income upto Rs. 5,00,000 can avail rebate of lower of actual tax liability or Rs. 12,500.  
 Specified income - Total income excluding income by way of IDCW or income under provisions of section 111A and 112A of the Act.

#### 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

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

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

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

- (a) These rates will further increase by applicable surcharge and health and education cess.  
 (b) In case the non-resident has a Permanent Establishment (PE) in India and the royalty/fees for technical services paid is effectively connected with such PE, the same could be taxed at 40% (plus applicable surcharge and health and education cess) on net basis.  
 (c) Interest payable to a non-resident in respect of monies borrowed by any Indian company or business trust from a source outside India by way of issue of rupee denominated bond during the period 17th September 2018 to 31st March 2019 is exempt from tax.  
 (2) Tax on non-resident sportsmen or sports association on specified income @ 20% plus applicable surcharge and health and education cess.

## 4 Capital Gains

Transaction	Short Term Capital Gains <sup>(a)</sup>	Long Term Capital Gains <sup>(a)(b)</sup>
Sale transactions of equity shares/unit of an equity oriented fund which attract STT	15%	10%*
<b>Sale transaction other than mentioned above:</b>		
Individuals (resident and non-resident)	Progressive slab rates	20% / 10% <sup>(b)</sup>
Partnerships	30%	
Resident companies	30%/25% <sup>(c)</sup> /22% <sup>(c)</sup> /15% <sup>(c)</sup>	
Overseas financial organisations specified in section 115AB	40% (corporate) 30% non corporate	10%
FIs	30%	10%
Other Foreign companies	40%	20% / 10% <sup>(c)</sup>
Local authority	30%	20% / 10%
Co-operative society rates	Progressive slab or 20% <sup>(d)</sup>	20% / 10%

- \* Long term capital gains exceeding ₹1 lakh will be taxable at 10% (without indexation and foreign exchange fluctuation)  
 (a) These rates will further increase by applicable surcharge & education cess.  
 (b) Income tax rate of 20% with indexation and 10% without indexation.  
 (c) Long term capital gains arising to a non-resident from transfer of unlisted securities or shares of a company, not being a company in which the public are substantially interested, subject to 10 per cent tax (without benefit of indexation and foreign currency fluctuation).  
 (d) If total turnover or gross receipts of the financial year 2019-20 does not exceed ₹400 crores.  
 (e) The lower rate is optional and subject to fulfillment of certain conditions provided in section 115BAA.  
 (f) 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.  
 (g) Co-operative societies have the option to be taxed at progressive tax rate or 20% subject to fulfillment of certain conditions as provided in section 115BAD.

## 5 Personal income tax scenarios (Amount in Rupees)

Resident Individual	Total income								
	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)	Total income								
	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 very Senior citizens (aged above 80 years)	Total income								
	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, 2021, applicable for the FY 2021-22 relevant to AY 2022-23. 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.

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

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**HOW CAN A FAMILY PLAN  
AND ACHIEVE MULTIPLE  
GOALS TOGETHER?**

**#WINWITHSIP**

**Aditya Birla Sun Life  
Mutual Fund**



**ADITYA BIRLA  
CAPITAL**

1800-270-7000

There is great joy in a family when their common goals are fulfilled. But in a family, there are individual goals too. Do you know of all the individual goals your family members have? Don't you want to help fulfill these goals? You can now easily do so by investing in Multiple SIPs. An SIP for every goal.



### What is an SIP?

A Systematic Investment Plan (SIP) is a facility with which you can invest in mutual funds through small and periodic instalments. You can initiate your investment on any day of the month by investing a fixed amount in a scheme of your choice.

Over a period of time, you can accumulate enough wealth to turn your dreams into actionable decisions.



### Key features of investing via Multiple SIPs

- **Goal planning**

Investing via Multiple SIPs can be a great way to achieve individual goals. It ensures that an investment is made for one particular goal and not used for another. This way, you can keep track of your specific goals and achieve them easily.

- **Asset allocation**

Long-term goals can be fulfilled by investing in equity-oriented mutual funds. However, short-term and mid-term goals have a shorter timeline and can be achieved by investing in debt mutual funds. Investing in Multiple SIPs aims to help you build portfolio consisting of a mix of various assets.

- **Diversification**

Mutual funds invest in different companies within each asset class. They work as a great asset diversification product, thereby having potential of lower risk. Further, multiple SIPs can provide diversification for both asset class and time.

- **Risk mitigation**

Asset performance depends on various factors like market conditions and the performance of each asset class. Investing via Multiple SIPs can help reduce the impact of market volatility on your overall portfolio and help mitigate risk in your portfolio.

Multiple SIPs, the best way to help achieve the individual goals in your family.





## Why you should invest via SIP?



**Flexibility:** You can adjust the investment amount as per your convenience.



**Convenience:** You can also choose the frequency of your investments (weekly, monthly, quarterly instalments) as per your convenience.



**Pocket Friendly:** You can start an SIP for as low as ₹500.



**Power of Compounding:** An SIP not only inculcates financial discipline but also helps you earn better returns as the interest on the invested amount gets compounded each time.



**Limit Uncertainty by Investing Over Time:** An SIP limits risks by spreading the investments over months, giving an even spread of investments across market movements.



**Simplified Goal Planning:** A disciplined approach towards your SIP can help you map out your goals for the present as well as the future.



**Balances Market Volatility:** An SIP helps you avoid timing the market. This means that when the cost is low, you get to buy more no. of units thus averaging the cost per unit.



**Stability in Investment:** When the market is down, you get more units. And when the market is up, you get more value of all the units allocated to you.

## 6

## Golden Rules for Investing in SIPs:



### Start Early:

An early investment in SIP allows you to invest smaller amounts over a longer period. This way, your goals seem well within reach.



### Stay committed for the long term:

A long-term investment in SIPs can help you realize your goals through the power of compounding.



### Link one investment to one goal:

Focus is the key to achieve all your goals. Have a goal-specific investment approach and invest regularly towards them. This helps you analyze your investments regularly and helps keep track of your goals.



### Diversify SIPs:

Consider your risk appetite and then diversify your SIPs keeping your goals in mind.

Invest via Multiple SIPs so that you and your family can **#WINWITHSIP**





#### **Avoid withdrawals based on market movements:**

SIPs are an investment tool that helps you create wealth in the long term. It is important to keep calm during weaker market times and avoid redemption.



#### **Invest in multiple SIPs:**

One SIP cannot be enough to take care of all your desires. Invest in Multiple SIPs and let all your goals come true.



### **An SIP for every need:**

You can invest in an SIP from these available variants:

#### **Step Up SIP:**

This facility allows you to gradually increase the amount you want to invest based on investment appetite or increase in earnings.

#### **Any day SIP:**

You are given the flexibility to choose an investment date (from the 1st till the 28th of the month) as per your convenience.

#### **Micro SIP:**

Here, the minimum application amount in select schemes is as low as ₹100. This allows you to spend time in the market and gradually step-up the SIP amount.

#### **SIP Pause:**

This facility will give you the option to pause your SIP for a specified number of installments, and your SIP would restart from the immediate month after completion of the pause period.

#### **Perpetual SIP:**

Typically, an SIP comes with a pre-determined tenure. Here, you have the choice to not enter the end date in the SIP mandate. Thus, allowing you to redeem the fund after achieving the desired financial goal.

#### **Fast Forward SIP:**

This facility allows you increase the SIP frequency from monthly to weekly or quarterly to monthly and fast forward your investment journey to reach your goals faster.

SIP does not assure a profit or guarantee protection against loss in a declining market. The illustration mentioned above is not based on any judgments of the future return of the debt and equity markets / sectors or of any individual security and should not be construed as promise on minimum returns and/or safeguard of capital. Information gathered and material used in the above illustration is believed to be from reliable sources. ABSLAMC however does not warrant the accuracy, reasonableness and/or completeness of any such information. The illustration do not purport to represent the performance of any security or investments. Nothing contained herein shall amount to an offer, invitation, advertisement, promotion or sponsor of any product or services. In view of individual nature of tax consequences, each investor is advised to consult his/her own professional tax advisor before taking any investment decision.

We offer a wide range of Mutual Fund solutions to cater to your specific investing needs.

To know more about the various solutions, please contact our advisor or visit our website [adityabirlasunlifemf.com](http://adityabirlasunlifemf.com)

Savings

Regular  
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Saving

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





## What makes banking and financials, realty and allied sectors interesting?

An authored article by our CIO – Equity, Mr Mahesh Patil – Aditya Birla Sun Life AMC Limited which was published in the Economic Times on 2nd December 2021.



The equity market is meant for long-haul investments because of its characteristic volatility. A correction of 10-12 percent that the market has witnessed through the last week, however, offers a potentially good entry point.

“It is also better for long-term investors to maintain their target equity allocation,”

says **Mahesh Patil, Chief Investment Officer at Aditya Birla Sun Life AMC.**

The veteran fund and investment management professional is bullish on the recovery in Indian economic activities. In an interview with Moneycontrol, he shares his chosen sectors that, he believes, would fetch good returns. Excerpts from the interview:

### **The Indian economy has grown at 8.4 percent in the second quarter. What are your thoughts?**

The numbers present a picture of steady recovery in the economy. On year-on-year basis, the headline number came higher than what the market had estimated, helped by very negative base of -7.4 percent contraction last year. On a two-year CAGR basis, which is a cleaner

Continued...





way to estimate, since it removes the base effects of last year, growth improved from -4 percent in Q1 and returned to the positive territory at 0.3 percent, which is quite respectable.

Importantly, both industry and gross fixed capital formation returned to positive territory after negative numbers in Q1 and there was a healthy rebound in services as well, though it still remain in the negative zone. Nominal growth stood at 18 percent YoY and 6 percent 2-year CAGR.

Remember, these numbers are from July to September and, at least in the first half of the quarter, COVID was still having a big impact in the economy. Since then, most high-frequency indicators suggested that the recovery momentum has gained steam.

We expect the sequential growth momentum to keep improving and an upward revision in market consensus estimate of growth for FY22 (currently at 9.2 percent as per Bloomberg). However, we are closely watching the evolving omicron situation, which is a key risk to growth upturn.

**Do you think it's time to increase exposure to debt and go slow on equity, given the expected change in the central bank's stance?**

Given the low interest rates, returns from debt will be low in the current environment. And, considering the fact that central banks are expected to raise rates going forward, it would not be advisable to increase exposure to debt as the value of a bond goes down when rates increase and hence returns get impacted.

At the same time, we have seen a 10-12 percent correction in equity markets over the past couple of months providing a potentially good entry point. Hence, it would be better for long-term investors to maintain their target equity allocation.

Continued...



Investors who want to put in incremental lump sum amount can invest in a Balanced Advantage Fund or an Asset Allocator FOF as the decision to switch between asset classes is then taken in the fund.

**What are the two sectors that one must have in the portfolio now to get healthy returns by end of 2022?**

To capture the overall economic recovery, we like the banking and financial services sector. Banks have taken provisions for potential NPAs (non-performing assets) and raised equity capital. Asset quality has also improved. Since the bank balance sheets are in good shape now, they should benefit from the pick-up in credit growth. Since banks and NBFCs have corrected, their valuations have also come down to attractive levels.

We also like real estate and allied or dependent sectors like building materials and home improvement. After facing some headwinds for the last 5-7 years, some recovery is visible in housing demand, triggered by genuine demand. Lower interest rates and stagnant property prices have resulted in faster absorption of housing inventory. Organised funding to the sector has increased after RERA (Real Estate Regulatory Authority) implementation because the lenders are more confident now, and this has brought down the borrowing costs for developers dramatically.

**The IT story is expected to remain solid going ahead, but is it time to reduce exposure to the segment as the number of positive surprises have reduced?**

The IT sector has seen a run-up over the past 1.5 years. This sector should continue to see steady growth going forward, based on continued spending by corporates for their digital and cloud migration. It offers reasonable visibility to growth. And even in case the uncertainty due to COVID rises, the IT sector should continue to do well. So, we would maintain neutral exposure to this sector versus benchmark.

Continued...



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**What are the biggest events to watch out for in the rest of FY22?**

Two big factors to monitor over the rest of FY22 are the spread of new COVID variants and the trajectory of Fed tapering and rate hikes. New COVID variants like the recent omicron can spread quickly across the globe, leading to travel restrictions and lockdowns. This can have a negative impact on the economic growth and earnings growth which are key drivers for equity markets.

Given the strong economic growth in the US, the Fed was expected to accelerate tapering and rate hikes. However, with the new COVID variant coming into the picture, we will need to see whether it will slow down the Fed's tapering and rate hike plans.

**Have you changed your earnings estimates for FY22-FY23 after the September quarter earnings season?**

The Q2FY22 earnings season was better than expected, driven by sectors such as technology, private banks, commodities and consumer and retail. However, there has been no change in our earnings estimates for FY22-FY23, given the uncertainties created by the new COVID variant, which can potentially impact earnings in the second half of FY22. Our estimates for the Nifty earnings growth continue to be 35 percent for FY22 and 15 percent for FY23.

**You have recently launched a business cycle fund. How is this fund different and where can it fit into an investor's portfolio?**

As we know, any economy or sector goes through a cycle, which has four phases – expansion, peaking, contraction, and slump. And, different sectors perform well in different phases. While non-defensive sectors like consumer durables, retail, real estate, cement, banking and financials do well in the expansion phase, defensive sectors like FMCG, pharma and IT do well in the contraction phase. The key point is that the difference in returns between the top-performing and

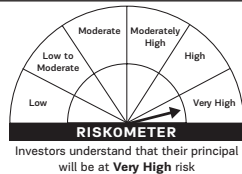
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bottom-performing sectors in any phase can be as high as 25-35 percent.

So, in the ABSL Business Cycle Fund, based on our top-down view on the phase of the business cycle we are in, we will be taking relatively aggressive calls on being overweight or underweight certain sectors as compared to diversified funds. The idea is to capture the difference in returns between the top-performing and bottom-performing sectors in any phase. Also, instead of having a fixed template, we will understand the cycle of each industry to decide which sectors to allocate to. The fund also has the flexibility to invest in International stocks as well as in Fixed Income.

In terms of risk-reward, the ABSL Business Cycle Fund will fall between the diversified multi-cap funds and thematic funds. The fund has full flexibility to invest across sectors and market caps and will be a bit more aggressive than a typical diversified fund. At the same time, it will be less concentrated than a typical thematic fund. So, though the fund is classified as a thematic, it can be part of investor's core diversified allocation.

Scheme:	This product is suitable for investors who are seeking*:	
<b>Aditya Birla Sun Life Business Cycle Fund</b> (An open ended equity scheme following business cycles based investing theme)	<ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• An equity scheme investing in Indian equity &amp; equity related securities with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy</li> </ul> <p>*Investors should consult their financial advisors, if in doubt whether the product is suitable for them.</p>	 <p><b>RISKOMETER</b> Investors understand that their principal will be at <b>Very High</b> risk</p>

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

Amol Patwari & Pallavi Mohadikar Patwari | Entrepreneurs



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## COULD AN ALL-SEASON FUND HELP MITIGATE RISK FROM MARKET CONDITIONS?

The market goes through many cycles and with it, comes certain risks.

**Aditya Birla Sun Life Balanced Advantage Fund** aims to mitigate risk by balancing your portfolio and through asset allocation.

### Why invest?

- Participates in growing stocks and limits investments in low-yield stocks.
- Invests in both equity and debt asset classes, but seeks to maintain gross equity exposure of minimum 65% with the benefit of equity taxation.
- Conservative stock selection approach to keep a reasonable margin of safety at the time of investment.

**Aditya Birla Sun Life  
Mutual Fund**



**ADITYA BIRLA  
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Scheme	This product is suitable for investors who are seeking*:	
<b>Aditya Birla Sun Life Balanced Advantage Fund</b> (An open ended Dynamic Asset Allocation fund)	<ul style="list-style-type: none"> <li>• Capital appreciation and regular income in the long term</li> <li>• Investment in equity &amp; equity related securities as well as fixed income securities (Debt &amp; Money Market securities)</li> </ul>	<p><b>RISKOMETER</b> Investors understand that their principal will be at <b>High</b> risk</p>

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

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

## 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

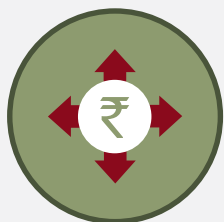
- High Capital safety

#### 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 3 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 IDCW:** Finance Act, 2020 has abolished dividend distribution tax (DDT) w.e.f. 1st April 2020. IDCW 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 requested to consult their tax advisor before investing for individual nature of tax benefit as the information provided above is neither designed nor intended to be a substitute for professional tax advice

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 Overnight Fund

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



Savings Solutions

<b>Fund Category</b>	Overnight Fund (Debt)
<b>Investment Objective</b>	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.

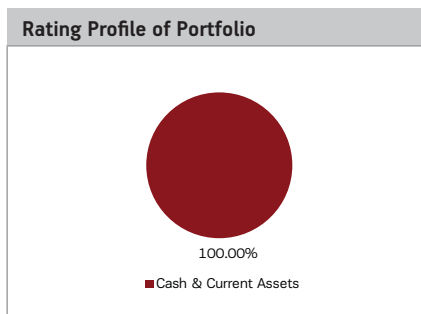


Fund Details	
<b>Fund Manager:</b>	Mr. Kaustubh Gupta
<b>Managing Fund Since:</b>	November 1, 2018
<b>Experience in Managing the Fund:</b>	3.1 years
<b>Date of Allotment:</b>	November 1, 2018
<b>Type of Scheme:</b>	An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.
<b>Application Amount for fresh subscription:</b>	₹ 5,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 5,000 (plus in multiples of ₹ 1)
<b>NAV of Plans / Options (₹)^</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	1132.4956
<b>Daily IDCW<sup>§</sup>:</b>	1000.0200
<b>Weekly IDCW<sup>§</sup>:</b>	1000.3583
<b>Monthly IDCW<sup>§</sup>:</b>	1000.3581
<b>Direct Plan</b>	
<b>Growth:</b>	1136.7967
<b>Daily IDCW<sup>§</sup>:</b>	1000.0200
<b>Weekly IDCW<sup>§</sup>:</b>	1000.3724
<b>Monthly IDCW<sup>§</sup>:</b>	1000.3715
<b>Benchmark:</b>	CRISIL Overnight Index
<b>Monthly Average AUM:</b>	₹ 11303.69 Crores
<b>AUM as on last day:</b>	₹ 9430.73 Crores
<b>Load Structure (as % of NAV)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameters</b>	
<b>Portfolio Turnover:</b>	0.0
<b>Modified Duration:</b>	0.00 day
<b>Average Maturity:</b>	0.00 day
<b>Yield to Maturity:</b>	3.37%
<b>Macaulay Duration:</b>	0.00 day
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	0.22%
<b>Direct</b>	0.10%

Income Distribution cum capital withdrawal			
Declared on date	25-Nov-21	28-Oct-21	23-Sep-21
IDCW Yield (Regular Plan)	0.24%	0.29%	0.23%
IDCW (₹) Per Unit	2.4452	2.9240	2.2764
Cum IDCW NAV	1002.3815	1002.8595	1002.2117
IDCW Yield (Direct Plan)	0.25%	0.30%	0.24%
IDCW (₹) Per Unit	2.5377	3.0398	2.3683
Cum IDCW NAV	1002.4707	1002.9719	1002.3002

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 1000.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.  
Data as on 30<sup>th</sup> November 2021 unless otherwise specified

Top Portfolio Holdings	
Issuer	% to net Assets
Cash & Current Assets	100.00%



Investment Performance - Regular Plan - Growth		NAV as on November 30, 2021: ₹ 1132.4956		
Inception - November 1, 2018		1 Year	3 Years	Since Inception
Aditya Birla Sun Life Overnight Fund		3.07%	4.06%	4.12%
Value of Std Investment of ₹ 10,000		10307	11268	11325
Benchmark - CRISIL Overnight Index		3.25%	4.23%	4.29%
Value of Std Investment of ₹ 10,000		10325	11324	11382
Additional Benchmark - CRISIL 1 Year T-Bill Index		3.49%	5.82%	5.94%
Value of Std Investment of ₹ 10,000		10349	11850	11947

- **Past performance may or 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 10. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- **The scheme is currently managed by Mr. Kaustubh Gupta since November 1, 2018 (3.1) 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. A relatively low interest rate risk and moderate credit risk.



Savings Solutions

What is it?

Fund Category

Investment Objective

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 Repo on Government securities or treasury bills, etc with residual maturity profile of <= 91 days

Liquid Fund

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

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha & Mr. Harshil Suvarnkar
<b>Managing Fund Since:</b>	July 15, 2011 & June 09, 2021
<b>Experience in Managing the Fund:</b>	10.4 years & 0.5 Years
<b>Date of Allotment:</b>	June 16, 1997
<b>Type of Scheme:</b>	An Open Ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk.
<b>Application Amount for fresh subscription:</b>	₹ 500
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1)
<b>NAV of Plans / Options (₹) ^</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Retail Plan®</b>	
Growth:	546.0299
IDCW*:	163.6940
<b>Institutional Plan®</b>	
Growth:	560.3397
IDCW*:	108.0230
<b>Weekly IDCW*:</b>	108.1115
<b>Regular Plan</b>	
Growth:	336.4768
Daily IDCW*:	100.1950
<b>Weekly IDCW*:</b>	100.2654
IDCW*:	140.7907
<b>Direct Plan</b>	
Growth:	339.0026
Daily IDCW*:	100.1950
<b>Weekly IDCW*:</b>	100.2665
IDCW*:	184.0513

^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:** ₹ 29322.24 Crores  
**AUM as on last day:** ₹ 26523.56 Crores

## Load Structure (as % of NAV)

<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	<b>Investor Exit upon subscription</b> <b>Exit load as % of redemption proceeds</b>
	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

<b>Modified Duration:</b>	0.10 years
<b>Average Maturity:</b>	0.10 years
<b>Yield to Maturity:</b>	3.67%
<b>Macaulay Duration:</b>	0.10 years

## Total Expense Ratio (TER)

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

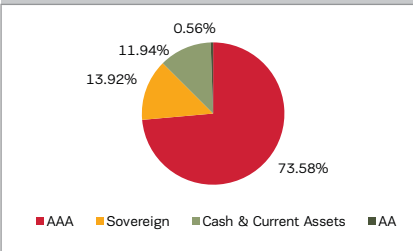
<b>Regular</b>	0.33%
<b>Direct</b>	0.21%

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	13.92%	SOV
Reliance Jio Infocomm Limited	9.48%	CRISIL A1+
Housing Development Finance Corporation Limited	6.49%	ICRA A1+/ICRA AAA
Reliance Retail Ventures Limited	5.95%	CRISIL A1+
Adani Ports and Special Economic Zone Limited	5.52%	ICRA A1+
Reliance Industries Limited	3.21%	CRISIL A1+/ICRA A1+
Tata Steel Limited	2.95%	IND A1+
Citicorp Finance India Limited	2.57%	ICRA A1+
Shriram Transport Finance Company Limited	2.21%	CRISIL A1+
Birla Group Holdings Private Limited	2.11%	ICRA A1+

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 336.4768

Inception - June 16, 1997	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Liquid Fund	3.20%	4.85%	5.70%	7.10%
Value of Std Investment of ₹ 10,000	10320	11528	13196	33648
Benchmark - CRISIL Liquid Fund Index	3.57%	5.13%	5.89%	6.73%
Value of Std Investment of ₹ 10,000	10357	11621	13314	31645
Additional Benchmark - CRISIL 1 Year T-Bill Index	3.49%	5.82%	5.91%	5.98%
Value of Std Investment of ₹ 10,000	10349	11850	13328	27939

• **Past performance may or 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 10. Total Schemes managed by Ms. Sunaina Da Cunha is 4. Total Schemes managed by Mr. Harshil Suvarnkar is 9. Refer annexure on page no. 100 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 (10.4) years & Mr. Harshil Suvarnkar since June 09, 2021 (0.5) 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 Money Manager Fund

An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.

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

<b>Fund Manager:</b>	Mr. Kaustubh Gupta , Mr. Mohit Sharma & Mr. Anuj Jain
<b>Managing Fund Since:</b>	July 15, 2011, April 01, 2017 & March 22, 2021
<b>Experience in Managing the Fund:</b>	10.4 years & 4.7 years & 0.8 years
<b>Date of Allotment:</b>	June 05, 2003
<b>Type of Scheme:</b>	An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 1000/-
<b>NAV of Plans / Options (₹)^</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	292.2365
<b>Daily IDCW<sup>§</sup>:</b>	100.0200
<b>Weekly IDCW<sup>§</sup>:</b>	100.1193
<b>Retail Plan<sup>®</sup></b>	
<b>Growth:</b>	360.1733
<b>Daily IDCW<sup>§</sup>:</b>	100.0150
<b>Weekly IDCW<sup>§</sup>:</b>	103.7899
<b>Direct Plan</b>	
<b>Growth:</b>	294.7160
<b>Daily IDCW<sup>§</sup>:</b>	100.0200
<b>Weekly IDCW<sup>§</sup>:</b>	100.1206

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

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

**Benchmark:** Nifty Money Market Index  
**Monthly Average AUM:** ₹ 13280.24 Crores  
**AUM as on last day:** ₹ 14652.52 Crores

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

**Entry Load:** Nil  
**Exit Load:** Nil

**Other Parameters**

**Modified Duration:** 0.29 years  
**Average Maturity:** 0.30 years  
**Yield to Maturity:** 3.99%  
**Macaulay Duration:** 0.30 years

**Total Expense Ratio (TER)**

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

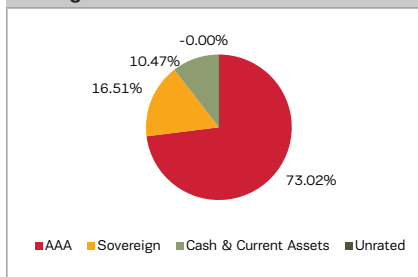
**Regular** 0.33%  
**Direct** 0.21%

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government Bond	6.98%	SOV
Panatone Finvest Limited	6.66%	CRISIL A1+
Government of India	6.00%	SOV
Axis Bank Limited	4.85%	ICRA A1+
Jamnagar Utilities & Power Private Limited	4.14%	CRISIL A1+
Reliance Industries Limited	3.90%	CRISIL A1+/ICRA A1+
LIC Housing Finance Limited	3.88%	ICRA A1+
State Government bond	3.53%	SOV
Ashok Leyland Limited	3.26%	ICRA A1+
Small Industries Development Bank of India	3.12%	CARE A1+

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 292.2365

Inception - June 05, 2003	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Money Manager Fund</b>	3.79%	6.32%	6.67%	6.87%
<b>Value of Std Investment of ₹ 10,000</b>	10382	12021	13810	29224
<b>Benchmark - Nifty Money Market Index</b>	3.55%	5.46%	6.00%	7.61%
<b>Value of Std Investment of ₹ 10,000</b>	10358	11730	13385	32687
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	3.49%	5.82%	5.91%	6.16%
<b>Value of Std Investment of ₹ 10,000</b>	10352	11850	13328	26270

• **Past performance may or 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 10. Total Schemes managed by Mr. Mohit Sharma is 39. Total Schemes managed by Mr. Anuj Jain is 1. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Kaustubh Gupta, Mr. Mohit Sharma & Mr. Anuj Jain since July 15, 2011, April 01, 2017 & March 22, 2021 (10.4) years (4.7) years & (0.8) years respectively.**

**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
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1940000
<b>Market Value of amount Invested</b>	122453	389976	701117	3639390
<b>Scheme Returns (CAGR)</b>	3.82%	5.27%	6.17%	7.33%
<b>Nifty Money Market Index returns# (CAGR)</b>	3.64%	4.54%	5.42%	7.33%
<b>CRISIL 1 Year T-Bill Index returns## (CAGR)</b>	3.46%	4.75%	5.57%	6.36%

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 IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

# Aditya Birla Sun Life Low Duration Fund

An open ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between **6 months and 12 months**. A relatively high interest rate risk and moderate credit risk.



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

<b>Fund Manager:</b>	Mr. Kaustubh Gupta, Mr. Mohit Sharma & July 15, 2011
<b>Managing Fund Since:</b>	April 01, 2017
<b>Experience in Managing the Fund:</b>	10.4 years, 4.7 years
<b>Date of Allotment:</b>	May 14, 1998
<b>Retail Plan:</b>	(An open ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between 6 months and 12 months. A relatively high interest rate risk and moderate credit risk.)
<b>Type of Scheme:</b>	
<b>Application Amount for fresh subscription:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)^</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
Growth:	529.0998
Daily IDCW <sup>§</sup> :	100.3123
Weekly IDCW <sup>§</sup> :	101.0051
<b>Institutional Plan<sup>®</sup></b>	
Growth:	370.9821
Daily IDCW <sup>§</sup> :	100.0000
Weekly IDCW <sup>§</sup> :	-
<b>Direct Plan</b>	
Growth:	569.4070
Daily IDCW <sup>§</sup> :	100.4179
Weekly IDCW <sup>§</sup> :	101.0762

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

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

**Benchmark:** NIFTY Low Duration Debt Index

**Monthly Average AUM:** ₹ 17151.31 Crores

**AUM as on last day:** ₹ 17430.99 Crores

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

**Entry Load:** Nil

**Exit Load:** Nil

**Other Parameters**

**Modified Duration:** 0.59 years

**Average Maturity:** 0.93 years

**Yield to Maturity:** 4.57%

**Macaulay Duration:** 0.61 years

**Total Expense Ratio (TER)**

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

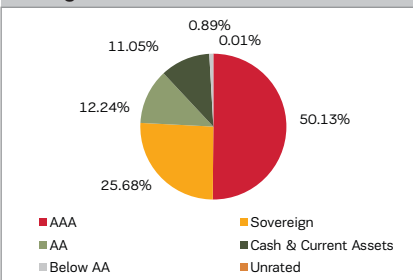
**Regular** 1.23%

**Direct** 0.40%

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government Bond	10.80%	SOV
State Government bond	9.35%	SOV
National Bank For Agriculture and Rural Development	7.86%	CRISIL A1+/CRISIL AAA/ICRA AAA/IND A1+
Government of India	5.53%	SOV
REC Limited	4.90%	CRISIL AAA/ICRA AAA
Power Finance Corporation Limited	3.33%	CRISIL AAA/ICRA AAA
Axis Bank Limited	2.96%	CRISIL A1+/ICRA A1+
Housing Development Finance Corporation Limited	2.48%	ICRA AAA
Housing & Urban Development Corporation Limited	2.47%	ICRA AAA
L&T Finance Limited	2.28%	CRISIL AAA/ICRA A1+

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 529.0998

Inception - May 14, 1998	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Low Duration Fund</b>	3.50%	6.65%	6.56%	7.33%
<b>Value of Std Investment of ₹ 10,000</b>	10353	12133	13744	52910
<b>Benchmark - NIFTY Low Duration Debt Index</b>	3.92%	6.43%	6.60%	NA
<b>Value of Std Investment of ₹ 10,000</b>	10395	12059	13767	NA
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	3.49%	5.82%	5.91%	6.48%
<b>Value of Std Investment of ₹ 10,000</b>	10352	11850	13328	43905

• **Past performance may or 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 10. Total Schemes managed by Mr. Mohit Sharma is 39. Refer annexure on page no. 100 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(10.4) years, (4.7) years respectively.**

**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 30<sup>th</sup> November 2021 unless otherwise specified

# Aditya Birla Sun Life Savings Fund

An open ended ultra-short term debt scheme investing in instruments such that Macaulay duration of the portfolio is between **3 months and 6 months**. A moderate interest rate risk and moderate credit risk.



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

<b>Fund Manager:</b>	Mr. Kaustubh Gupta, Ms. Sunaina Da Cunha & Ms. Monika Gandhi
<b>Managing Fund Since:</b>	July 15, 2011, June 20, 2014 & March 22, 2021
<b>Experience in Managing the Fund:</b>	10.4 years, 7.5 years & 0.8 years
<b>Date of Allotment:</b>	April 15, 2003
<b>Regular Plan:</b>	An open ended ultra-short term debt scheme investing in instruments such that Macaulay duration of the portfolio is between 3 months and 6 months. A moderate interest rate risk and moderate credit risk.
<b>Type of Scheme:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Application Amount for fresh subscription:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>SIP:</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>NAV of Plans / Options (₹) ^</b>	420.1749
<b>Retail Plan®</b>	100.4756
<b>Growth:</b>	100.6951
<b>Daily IDCW®:</b>	434.2138
<b>Weekly IDCW®:</b>	100.6192
<b>Regular Plan</b>	100.6950
<b>Growth:</b>	438.9126
<b>Daily IDCW®:</b>	100.4920
<b>Weekly IDCW®:</b>	100.7025
<b>Direct Plan</b>	
<b>Growth:</b>	
<b>Daily IDCW®:</b>	
<b>Weekly IDCW®:</b>	

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

**Benchmark:** CRISIL Ultra Short Term Debt Index

**Monthly Average AUM:** ₹ 16896.93 Crores  
**AUM as on last day:** ₹ 16757.95 Crores

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

**Entry Load:** Nil  
**Exit Load:** Nil

**Other Parameters**

**Modified Duration:** 0.47 years  
**Average Maturity:** 0.48 years  
**Yield to Maturity:** 4.34%  
**Macaulay Duration:** 0.49 years

**Total Expense Ratio (TER)**

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

**Regular** 0.48%  
**Direct** 0.34%

## Income Distribution cum capital withdrawal

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

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

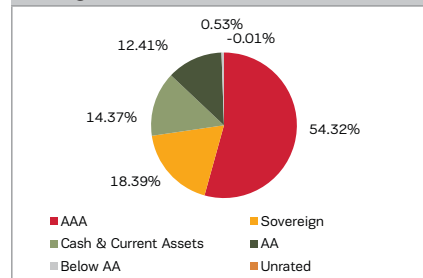
The Face Value - 100.00 Per Unit

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
State Government bond	13.03%	SOV
Reliance Industries Limited	7.73%	CRISIL A1+/CRISIL AAA
Government Bond	5.29%	SOV
IDFC First Bank Limited	3.26%	CRISIL A1+/ICRA A1+
IndusInd Bank Limited	2.98%	CRISIL A1+
REC Limited	2.59%	CRISIL AAA/ICRA AAA
Tata Steel Limited	2.37%	ICRA A1+
Reliance Jio Infocomm Limited	2.37%	CRISIL A1+
Power Finance Corporation Limited	2.35%	CRISIL AAA/ICRA AAA
Bajaj Housing Finance Limited	2.24%	CRISIL AAA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 434.2138

Inception - Apr 15, 2003	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Savings Fund	3.89%	6.62%	6.78%	7.57%
Value of Std Investment of ₹ 10,000	10392	12124	13882	38952
Benchmark - CRISIL Ultra Short Term Debt Index	4.12%	6.19%	6.61%	7.33%
Value of Std Investment of ₹ 10,000	10416	11977	13773	37397
Additional Benchmark - CRISIL 1 Year T-Bill Index	3.49%	5.82%	5.91%	5.94%
Value of Std Investment of ₹ 10,000	10352	11850	13328	29307

• **Past performance may or 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 10. Total Schemes managed by Ms. Sunaina Da Cunha is 4. Total Schemes managed by Ms. Monika Gandhi is 1. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Kaustubh Gupta, Ms. Sunaina Da Cunha & Ms. Monika Gandhi since July 15, 2011, June 20, 2014 & March 22, 2021 (10.4) years, (7.5) years & (0.8) years respectively.**

**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 30<sup>th</sup> November 2021 unless otherwise specified



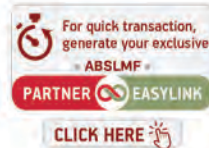
# Aditya Birla Sun Life Floating Rate Fund



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). A relatively high interest rate risk and moderate credit risk.

<b>What is it?</b>	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.
<b>Fund Category</b>	Floater Fund
<b>Investment Objective</b>	The primary objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments. The scheme may invest a portion of its net assets in fixed rate debt securities and money market instruments.



Fund Details	
<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Mr. Harshil Suvarnkar
<b>Managing Fund Since:</b>	June 20, 2014 & March 22, 2021
<b>Experience in Managing the Fund:</b>	7.5 years & 0.8 years
<b>Date of Allotment:</b>	June 05, 2003
<b>Type of Scheme:</b>	An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives). A relatively high interest rate risk and moderate credit risk.
<b>Application Amount for fresh subscription:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)^</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Retail Plan*</b>	396.4331
<b>Weekly IDCW*:</b>	100.7716
<b>Regular Plan</b>	
<b>Growth:</b>	274.0911
<b>Daily IDCW*:</b>	100.2238
<b>Weekly IDCW*:</b>	100.7718
<b>Direct Plan</b>	
<b>Growth:</b>	279.4293
<b>Daily IDCW*:</b>	100.0122
<b>Weekly IDCW*:</b>	100.8163

^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:** ₹ 19586.80 Crores  
**AUM as on last day:** ₹ 18920.25 Crores

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

**Entry Load:** Nil  
**Exit Load:** Nil

**Other Parameters**

**Modified Duration:** 0.86 years  
**Average Maturity:** 1.75 years  
**Yield to Maturity:** 4.70%  
**Macaulay Duration:** 0.90 years

**Total Expense Ratio (TER)**

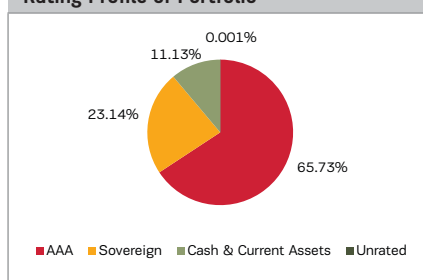
Including additional expenses and goods and service tax on management fees.

**Regular** 0.46%  
**Direct** 0.23%

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

Top Ten Portfolio Holdings		
Issuer	% to net Assets	Rating
Government Bond	10.53%	SOV
State Government bond	9.31%	SOV
National Bank For Agriculture and Rural Development	7.94%	CRISIL AAA/ICRA AAA
Power Finance Corporation Limited	5.18%	CRISIL AAA/ICRA AAA
Sikka Ports and Terminals Limited	4.49%	CRISIL A1+/CRISIL AAA
REC Limited	4.44%	CRISIL AAA/ICRA AAA
L&T Finance Limited	4.23%	CRISIL AAA/ICRA A1+
LIC Housing Finance Limited	4.05%	CARE AAA/CRISIL AAA/ICRA A1+/ICRA AAA
Government of India	3.30%	SOV
Axis Bank Limited	3.21%	CRISIL A1+/ICRA A1+

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 274.0911

Inception - June 05, 2003	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Floating Rate Fund	3.79%	7.14%	7.00%	8.27%
Value of Std Investment of ₹ 10,000	10382	12300	14026	27409
Benchmark - CRISIL Liquid Fund Index	3.57%	5.13%	5.89%	6.89%
Value of Std Investment of ₹ 10,000	10360	11621	13314	23309
Additional Benchmark - CRISIL 1 Year T-Bill Index	3.49%	5.82%	5.91%	6.18%
Value of Std Investment of ₹ 10,000	10352	11850	13328	21422

- Past performance may or 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 10. Total Schemes managed by Mr. Harshil Suvarnkar is 9. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kaustubh Gupta since & Mr. Harshil Suvarnkar June 20, 2014 (7.5) years & March 22, 2021 (0.8) 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.

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III **	INE062A08165	7.86%	5.85%
State Bank of India - Tier II - Basel III **	INE062A08264	6.19%	6.54%
State Bank of India - Tier II - Basel III **	INE062A08207	7.07%	5.74%

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

# Aditya Birla Sun Life Arbitrage Fund

An open ended scheme investing in arbitrage opportunities



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## 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).



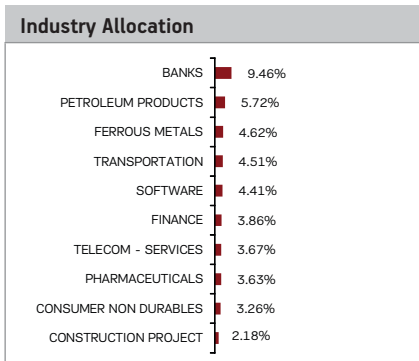
Fund Details	
<b>Fund Manager:</b>	Mr. Lovelish Solanki
<b>Managing Fund Since:</b>	December 15, 2014
<b>Experience in Managing the Fund:</b>	7.0 years
<b>Date of Allotment:</b>	July 24, 2009
<b>Type of Scheme:</b>	An open ended scheme investing in arbitrage opportunities
<b>Application Amount for fresh subscription:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	21.3888
<b>IDCW:</b>	11.1118
<b>Direct Plan</b>	
<b>Growth:</b>	22.4820
<b>IDCW:</b>	11.2504
<b>Benchmark:</b>	Nifty 50 Arbitrage TRI
<b>Monthly Average AUM:</b>	₹ 9053.17 Crores
<b>AUM as on last day:</b>	₹ 9036.22 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 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 Reinvestment of IDCW.
<b>Other Parameters</b>	
<b>Modified Duration:</b>	0.40 years
<b>Average Maturity:</b>	0.57 years
<b>Yield to Maturity:</b>	4.12%
<b>Macaulay Duration:</b>	0.41 years
<b>Portfolio Turnover:</b>	11.27
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.00%
<b>Direct</b>	0.32%

Income Distribution cum capital withdrawal			
<b>Declared on date</b>	<b>24-Sep-21</b>	<b>20-Aug-21</b>	<b>21-May-21</b>
IDCW Yield (Regular Plan)	0.33%	0.50%	0.48%
IDCW (₹) Per Unit	0.0370	0.0550	0.0530
Cum IDCW NAV	11.0777	11.1090	11.0192
<b>Declared on date</b>	<b>23-Nov-21</b>	<b>22-Oct-21</b>	<b>24-Sep-21</b>
IDCW Yield (Direct Plan)	0.25%	0.25%	0.33%
IDCW (₹) Per Unit	0.0280	0.0280	0.0370
Cum IDCW NAV	11.2723	11.2436	11.2571

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

Top Ten Portfolio Holdings		
Issuer	% to net Assets	Rating
Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan	21.77%	
Aditya Birla Sunlife Floating Rate Fund - Direct Plan - Growth	5.04%	
LIC Housing Finance Limited	0.17%	ICRA AAA
NMDC Limited	0.00%	
PVR Limited	0.00%	
The Indian Hotels Company Limited	0.00%	
Bosch Limited	0.00%	
Firstsource Solutions Limited	0.00%	
Indian Energy Exchange Limited	0.00%	
POLYCAB INDIA Limited	0.00%	



Investment Performance - Regular Plan - Growth		NAV as on November 30, 2021: ₹ 21.3888			
Inception - July 24, 2009		1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Arbitrage Fund		4.10%	4.76%	5.23%	6.34%
Value of Std Investment of ₹ 10,000		10413	11499	12903	21389
Benchmark - Nifty 50 Arbitrage TRI		4.14%	4.33%	4.41%	NA
Value of Std Investment of ₹ 10,000		10417	11356	12411	NA
Additional Benchmark - CRISIL 1 Year T-Bill Index		3.49%	5.82%	5.91%	6.21%
Value of Std Investment of ₹ 10,000		10352	11850	13328	21071

- Past performance may or 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 15. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since December 15, 2014 (7.0) 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. A relatively high interest rate risk and moderate credit risk.)



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## What is it?

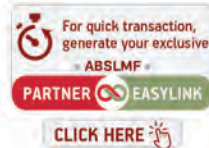
A debt scheme investing predominantly in a portfolio comprising of corporate debt securities with 80% investment in highest rated corporate bonds (AA+ & above).

## 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

<b>Fund Manager:</b>	Mr. Kaustubh Gupta
<b>Managing Fund Since:</b>	April 12, 2021
<b>Experience in Managing the Fund:</b>	0.7 years
<b>Date of Allotment:</b>	March 3, 1997
<b>Type of Scheme:</b>	An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.

<b>Application Amount for fresh subscription:</b>	₹ 100
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1)
<b>SIP:</b>	₹ 100
	(plus in multiples of ₹ 1)
	<b>Monthly: Minimum ₹ 100/-</b>

<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
Growth:	89.0368
IDCW <sup>§</sup> :	12.9028
Monthly IDCW <sup>§</sup> :	12.3792
<b>Direct Plan</b>	
Growth:	89.9918
IDCW <sup>§</sup> :	11.8435
Monthly IDCW <sup>§</sup> :	12.4907

<b>Benchmark:</b>	NIFTY Corporate Bond Index
<b>Monthly Average AUM:</b>	₹ 20364.01 Crores
<b>AUM as on last day:</b>	₹ 19778.72 Crores

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

<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil

## Other Parameters

<b>Modified Duration:</b>	2.09 years
<b>Average Maturity:</b>	2.99 years
<b>Yield to Maturity:</b>	5.40%
<b>Macaulay Duration:</b>	2.18 years

## Total Expense Ratio (TER)

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

<b>Regular</b>	0.46%
<b>Direct</b>	0.30%

## Income Distribution cum capital withdrawal

Declared on date	15-Nov-21	18-Oct-21	15-Sep-21
IDCW Yield (Regular Plan)	0.34%	0.45%	0.39%
IDCW (₹) Per Unit	0.0427	0.0561	0.0492
Cum IDCW NAV	12.3943	12.4217	12.4592
IDCW Yield (Direct Plan)	0.34%	0.45%	0.40%
IDCW (₹) Per Unit	0.0431	0.0566	0.0497
Cum IDCW NAV	12.5052	12.5313	12.5674

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

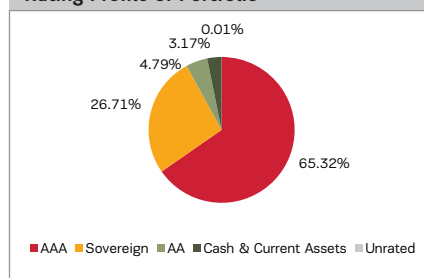
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Data as on 30<sup>th</sup> November 2021 unless otherwise specified.

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
State Government bond	14.75%	SOV
Government Bond	11.96%	SOV
Power Finance Corporation Limited	5.72%	CRISIL AAA/ICRA AAA
Sikka Ports and Terminals Limited	5.70%	CRISIL AAA
National Bank For Agriculture and Rural Development	4.74%	CRISIL AAA/ICRA AAA
Larsen & Toubro Limited	4.38%	CRISIL AAA
Reliance Industries Limited	4.13%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	3.04%	IND AAA
L&T Finance Limited	2.89%	CRISIL AAA
HDB Financial Services Limited	2.67%	CRISIL AAA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 89.0368

Inception - March 3, 1997	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Corporate Bond Fund	4.29%	8.74%	7.67%	9.23%
Value of Std Investment of ₹ 10,000	10433	12862	14472	89037
Benchmark - NIFTY Corporate Bond Index	4.75%	9.12%	7.81%	NA
Value of Std Investment of ₹ 10,000	10479	12995	14570	NA
Additional Benchmark - CRISIL 10 Year Gilt Index	2.38%	7.83%	5.12%	NA
Value of Std Investment of ₹ 10,000	10239	12539	12838	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 managed by Mr. Kaustubh Gupta is 10. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kaustubh Gupta since April 12, 2021 (0.7) 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.

Company Name	ISIN	YTM	YTC
Bank of Baroda - Tier II - Basel III **	INE028A08190	6.91%	6.28%
State Bank of India - Tier II - Basel III **	INE062A08264	6.19%	6.54%
Indian Bank - Tier II - Basel III **	INE428A08101	7.95%	6.16%
Union Bank of India - Tier II - Basel III **	INE692A08094	7.19%	6.97%
Punjab National Bank - Tier II - Basel III **	INE160A08167	7.07%	6.91%
State Bank of India - Tier II - Basel III **	INE062A08256	6.24%	6.25%

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

# Aditya Birla Sun Life Short Term Fund

An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1-3 years. A relatively high interest rate risk and moderate credit risk.



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## 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

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Mr. Mohit Sharma
<b>Managing Fund Since:</b>	September 11, 2014 & August 06, 2020
<b>Experience in Managing the Fund:</b>	7.3 years & 1.4 years
<b>Date of Allotment:</b>	May 09, 2003
<b>Type of Scheme:</b>	An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1-3 years. A relatively high interest rate risk and moderate credit risk.
<b>Application Amount for fresh subscription:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) Monthly: Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	37.8191
<b>IDCW<sup>§</sup>:</b>	17.5140
<b>Quarterly IDCW<sup>§</sup>:</b>	10.6968
<b>Direct Plan</b>	
<b>Growth:</b>	39.9517
<b>IDCW<sup>§</sup>:</b>	15.4736
<b>Quarterly IDCW<sup>§</sup>:</b>	11.0757

<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 10188.50 Crores
<b>AUM as on last day:</b>	₹ 10298.11 Crores

<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil (w.e.f May 28, 2020)
<b>Other Parameters</b>	
<b>Modified Duration:</b>	1.82 years
<b>Average Maturity:</b>	2.44 years
<b>Yield to Maturity:</b>	5.33%
<b>Macaulay Duration:</b>	1.90 years

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

## Total Expense Ratio (TER)

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

<b>Regular</b>	1.13%
<b>Direct</b>	0.43%

## Income Distribution cum capital withdrawal

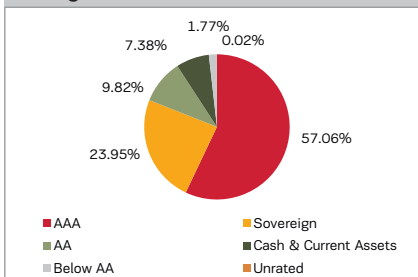
Declared on date	15-Sep-21	15-Jun-21	15-Mar-21
IDCW Yield (Regular Plan)	1.24%	1.23%	1.24%
IDCW (₹) Per Unit	0.1340	0.1326	0.1317
Cum IDCW NAV	10.7786	10.7624	10.6523
IDCW Yield (Direct Plan)	1.24%	1.23%	1.23%
IDCW (₹) Per Unit	0.1383	0.1366	0.1354
Cum IDCW NAV	11.1439	11.1073	10.9775

**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 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government Bond	13.89%	SOV
State Government bond	9.71%	SOV
National Bank For Agriculture and Rural Development	5.85%	CRISIL AAA/ICRA AAA
Housing Development Finance Corporation Limited	5.49%	CRISIL AAA/ICRA AAA
REC Limited	4.76%	CRISIL AAA/ICRA AAA
Reliance Industries Limited	3.95%	CRISIL AAA/ICRA AAA
L&T Finance Limited	3.70%	CRISIL AAA/ICRA A1+
State Bank of India - Tier II - Basel III	2.98%	CRISIL AAA/CRISIL AAA/ICRA AAA
Export Import Bank of India	2.07%	ICRA A1+
LIC Housing Finance Limited	2.05%	CARE AAA/CRISIL AAA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 37.8191

Inception - May 09, 2003	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Short Term Fund	4.08%	8.05%	6.85%	7.42%
Value of Std Investment of ₹ 10,000	10411	12616	13933	37819
Benchmark - CRISIL Short Term Bond Fund Index	4.43%	8.34%	7.31%	7.32%
Value of Std Investment of ₹ 10,000	10446	12720	14235	37129
Additional Benchmark - CRISIL 10 Year Gilt Index	2.38%	7.83%	5.12%	6.04%
Value of Std Investment of ₹ 10,000	10239	12539	12838	29711

• **Past performance may or 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 10. Total Schemes managed Mr. Mohit Sharma is 39. Refer annexure on page no. 100 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 (7.3) years & (1.4) years respectively.**

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III **	INE062A08207	7.07%	5.74%
Punjab National Bank - Tier II - Basel III	INE160A08167	7.07%	6.91%
Union Bank of India - Tier II - Basel III **	INE112A08044	7.62%	5.95%
State Bank of India - Tier II - Basel III **	INE062A08256	6.24%	6.25%
State Bank of India - Tier II - Basel III **	INE062A08264	6.19%	6.54%
State Bank of India - Tier II - Basel III **	INE062A08165	7.86%	5.85%

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

# Aditya Birla Sun Life Banking & PSU Debt Fund

An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk.



Savings Solutions

## What is it?

Aditya Birla Sun Life Banking & 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

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Mr. Harshil Suvarmkar
<b>Managing Fund Since:</b>	September 29, 2009 & March 22, 2021
<b>Experience in Managing the Fund:</b>	12.2 years & 0.8 years
<b>Date of Allotment:</b>	April 19, 2002
<b>Type of Scheme:</b>	An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk.
<b>Application Amount for fresh subscription:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹) ^</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Retail Plan®</b>	
<b>Growth:</b>	440.1082
<b>Monthly IDCW®:</b>	111.7649
<b>Quarterly IDCW®:</b>	113.0952
<b>Regular Plan</b>	
<b>Growth:</b>	293.1852
<b>Monthly IDCW®:</b>	111.9073
<b>Quarterly IDCW®:</b>	110.2900
<b>IDCW®:</b>	164.9752
<b>Direct Plan</b>	
<b>Growth:</b>	300.5740
<b>Monthly IDCW®:</b>	114.6306
<b>Quarterly IDCW®:</b>	112.8597
<b>IDCW®:</b>	131.9668

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

**Benchmark:** NIFTY Banking & PSU Debt Index

**Monthly Average AUM:** ₹ 17755.59 Crores

**AUM as on last day:** ₹ 17460.36 Crores

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

**Entry Load:** Nil

**Exit Load:** Nil

**Other Parameters**

**Modified Duration:** 1.86 years

**Average Maturity:** 2.54 years

**Yield to Maturity:** 4.98%

**Macaulay Duration:** 1.95 years

**Total Expense Ratio (TER)**

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

**Regular** 0.70%

**Direct** 0.37%

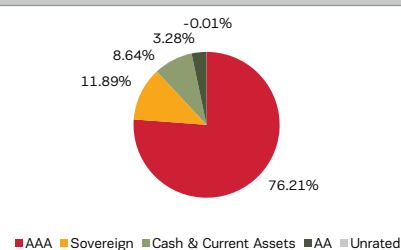
## Income Distribution cum capital withdrawal

Declared on date	26-Nov-21	29-Oct-21	24-Sep-21
IDCW Yield (Regular Plan)	0.34%	0.43%	0.38%
IDCW (₹) Per Unit	0.3860	0.4844	0.4305
Cum IDCW NAV	112.2252	112.3012	112.6824
IDCW Yield (Direct Plan)	0.34%	0.43%	0.38%
IDCW (₹) Per Unit	0.3953	0.4959	0.4406
Cum IDCW NAV	114.9520	115.0006	115.3538

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
REC Limited	11.36%	CRISIL AAA/ICRA AAA
National Bank For Agriculture and Rural Development	10.02%	CRISIL AAA/ICRA AAA
Axis Bank Limited	8.78%	CRISIL A1+ /CRISIL AAA ICRA A1+ /ICRA AAA
Government Bond	8.48%	SOV
Power Finance Corporation Limited	7.92%	CRISIL AAA/ICRA AAA
Housing & Urban Development Corporation Limited	5.99%	ICRA AAA
State Bank of India - Tier I - Basel III/ Tier II - Basel III	5.66%	CRISIL AAA/CRISIL AA+ CRISIL AAA/ICRA AAA
State Government bond	3.09%	SOV
National Highways Authority of India	2.77%	CRISIL AAA
Export Import Bank of India	2.32%	CRISIL AAA/ ICRA A1+ /ICRA AAA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 293.1852

Inception - April 19, 2002	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Banking & PSU Debt Fund	3.70%	8.39%	7.03%	8.24%
Value of Std Investment of ₹ 10,000	10373	12736	14046	29319
Benchmark - NIFTY Banking & PSU Debt Index	4.17%	8.28%	7.00%	8.29%
Value of Std Investment of ₹ 10,000	10420	12700	14030	29527
Additional Benchmark - CRISIL 10 Year Gilt Index	2.38%	7.83%	5.12%	6.68%
Value of Std Investment of ₹ 10,000	10239	12539	12838	24084

- **Past performance may or 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 10. Total Schemes managed Mr. Harshil Suvarmkar is 9. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- **The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Harshil Suvarmkar since September 29, 2009 & March 22, 2021 (12.2) years & (0.8) years respectively.**

**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 IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 100.00 Per Unit

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

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III **	INE062A08207	7.07%	5.74%
State Bank of India - Tier II - Basel III	INE062A08256	6.24%	6.25%
State Bank of India - Tier I - Basel III **	INE062A08215	7.98%	6.63%
State Bank of India - Tier I - Basel III **	INE062A08173	8.59%	6.10%
Bank of Baroda - Tier II - Basel III **	INE028A08190	6.91%	6.28%
State Bank of India - Tier II - Basel III **	INE062A08264	6.19%	6.54%
ICICI Bank Limited - Tier II - Basel III **	INE090A08UD0	6.56%	5.94%
Indian Bank - Tier II - Basel III **	INE562A08081	6.12%	6.06%
Bank of Baroda - Tier II - Basel III **	INE028A08141	7.69%	6.10%
Indian Bank - Tier II - Basel III **	INE428A08101	7.95%	6.16%
Punjab National Bank - Tier II - Basel III **	INE160A08159	7.06%	6.88%
Bank of Baroda - Tier I - Basel III **	INE028A08182	8.14%	6.85%
ICICI Bank Limited - Tier I - Basel III ***	INE090A08TW2	9.01%	4.77%
State Bank of India - Tier II - Basel III **	INE062A08165	7.86%	5.85%

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

# Aditya Birla Sun Life Medium Term Plan

(An open ended medium - term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between **3-4 years**. A relatively high interest rate risk and relatively high credit risk.) Number of Segregated Portfolios - 1



Savings Solutions

## 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:	7.3 years & 1.4 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. A relatively high interest rate risk and relatively high credit risk.	
Application Amount for fresh subscription^:	₹ 1,000 (plus in multiples of ₹ 1)	
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)	
SIP:	<b>Monthly:</b> Minimum ₹ 1,000/-	
NAV of Plans / Options (₹)	<b>*Income Distribution cum capital withdrawal</b>	
	<b>Main Portfolio</b>	<b>Segregated Portfolio</b>
Regular Plan		
Growth:	25.1827	1.3322
Quarterly IDCW <sup>5</sup> :	10.4669	0.5789
Half Yearly IDCW <sup>5</sup> :	10.5605	0.5863
IDCW <sup>5</sup> :	13.0928	0.7754
Direct Plan		
Growth:	26.6873	1.3931
Quarterly IDCW <sup>5</sup> :	10.6756	0.5853
Half Yearly IDCW <sup>5</sup> :	10.9114	0.6152
IDCW <sup>5</sup> :	13.9278	0.8145

Benchmark:	CRISIL Medium Term Debt Index	
	Main Portfolio	Segregated Portfolio
Monthly Average AUM:	₹ 1581.10 Cr	₹ 318.94 Cr
AUM as on last day:	₹ 1564.53 Cr	₹ 318.94 Cr

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

**Entry Load:** Nil

**Exit Load<sup>\*\*</sup>:**

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 <sup>\*\*Exit Load is NIL for units issued in Reinvestment of IDCW.</sup>

Exit Load: Not applicable for Segregated Portfolio

## Other Parameter

<b>Modified Duration:</b>	3.08 years
<b>Average Maturity:</b>	4.09 years
<b>Yield to Maturity:</b>	7.00%
<b>Macaulay Duration:</b>	3.18 years
Calculation of YTM doesn't include Stressed Assets (ITPCL, JRPCL & VIL). Refer the Annexure for Update on Stressed Assets.	

## Total Expense Ratio (TER)

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

	<b>Main Portfolio</b>	<b>Segregated Portfolio</b>
<b>Regular</b>	1.58%	-
<b>Direct</b>	0.93%	-

## Income Distribution cum capital withdrawal

<b>Declared on date</b>	<b>15-Sep-21</b>	<b>15-Jun-21</b>	<b>15-Mar-21</b>
IDCW Yield (Regular Plan)	1.24%	1.23%	1.21%
IDCW (₹) Per Unit	0.1306	0.1289	0.1249
Cum IDCW NAV	10.5175	10.4889	10.3518
<b>Declared on date</b>	<b>15-Sep-21</b>	<b>15-Jun-21</b>	<b>15-Mar-21</b>
IDCW Yield (Direct Plan)	1.24%	1.23%	1.21%
IDCW (₹) Per Unit	0.1328	0.1309	0.1268
Cum IDCW NAV	10.7125	10.6657	10.5159

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings - Main portfolio

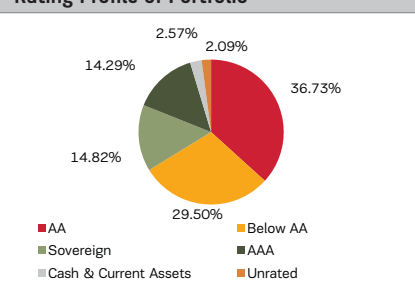
Issuer	% to net Assets	Rating
Jharkand Road Projects Implementation Company Limited	12.47%	CARE D/CRISIL C
Government Bond	12.31%	SOV
U.P. Power Corporation Limited	8.21%	BWR AA- (SO)/CRISIL A+ (SO)
Shriram City Union Finance Limited	6.54%	IND AA
Bharti Hexacom Limited	5.62%	CRISIL AA+
Embassy Office Parks REIT	3.21%	CRISIL AAA
Mahindra Rural Housing Finance Limited	3.15%	IND AA+
TATA Realty & Infrastructure Limited	3.10%	ICRA AA
Andhra Pradesh Capital Region Development Authority	2.94%	BWR A+ (SO)
Sundew Properties Limited	2.86%	CRISIL AAA

## 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



Company Name	ISIN	YTM	YTC
IndusInd Bank Limited - Tier I - Basel III **	INE095A08082	9.94%	8.78%
Union Bank of India - Tier I - Basel III **	INE692A08110	8.66%	8.58%
Punjab National Bank - Tier II - Basel III	INE160A08167	7.07%	6.91%

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

## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 25.1827

Inception - March 25, 2009	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Medium Term Plan	7.45%	3.70%	4.45%	7.55%
Value of Std Investment of ₹ 10,000	10751	11154	12433	25183
Benchmark - CRISIL Medium Term Debt Index	4.68%	9.76%	7.89%	8.84%
Value of Std Investment of ₹ 10,000	10472	13225	14622	29302
Additional Benchmark - CRISIL 10 Year Gilt Index	2.38%	7.83%	5.12%	6.25%
Value of Std Investment of ₹ 10,000	10239	12539	12838	21576

- Past performance may or 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 39. Total Schemes managed by Ms. Sunaina Da Cunha is 4. Refer annexure on page no. 100 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 (7.3 years & (1.4) years respectively.**

## 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 IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

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





# Aditya Birla Sun Life Credit Risk Fund

(An open ended debt scheme predominantly investing in AA and below rated corporate bonds. A relatively high interest rate risk and relatively high credit risk.) Number of Segregated Portfolios – 1



Savings Solutions

## 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		
<b>Fund Manager:</b>	Ms. Sunaina Da Cunha & Mr. Mohit Sharma	
<b>Managing Fund Since:</b>	April 17, 2015 & August 06, 2020.	
<b>Experience in Managing the Fund:</b>	6.7 years & 1.4 years	
<b>Date of Allotment:</b>	April 17, 2015	
<b>Type of Scheme:</b>	An open ended debt scheme predominantly investing in AA and below rated corporate bonds. A relatively high interest rate risk and relatively high credit risk.	
<b>Application Amount for fresh subscription^:</b>	₹ 100 (plus in multiples of ₹ 1)	
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)	
<b>SIP:</b>	<b>Monthly: Minimum ₹ 100/-</b>	
<b>NAV of Plans / Options (₹)^</b>	<b>*Income Distribution cum capital withdrawal</b>	
	<b>Main Portfolio</b>	<b>Segregated Portfolio</b>
<b>Regular Plan</b>		
<b>Growth:</b>	15.9822	0.3980
<b>IDCW:</b>	11.0588	0.3038
<b>Bonus:</b>	16.0017	0.3985
<b>Direct Plan</b>		
<b>Growth:</b>	16.9690	0.4157
<b>IDCW:</b>	11.7553	0.3178
<b>Bonus:</b>	16.9681	0.4157
<b>Benchmark:</b>	NIFTY Credit Risk Bond Index	
	<b>Main Portfolio</b>	<b>Segregated Portfolio</b>
<b>Monthly Average AUM:</b>	₹ 1433.73 Cr	₹ 162.07 Cr
<b>AUM as on last day:</b>	₹ 1417.03 Cr	₹ 162.07 Cr
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	Nil	
<b>Entry Load:</b>	Nil	
<b>Exit Load**:</b>	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 Reinvestment of IDCW.

Exit Load: Not applicable for Segregated Portfolio

## Other Parameters

**Modified Duration:** 1.88 years

**Average Maturity:** 2.52 years

**Yield to Maturity:** 6.43%

**Macaulay Duration:** 1.98 years

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

## Total Expense Ratio (TER)

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

	<b>Main Portfolio</b>	<b>Segregated Portfolio</b>
<b>Regular</b>	1.91%	-
<b>Direct</b>	1.15%	-

## Income Distribution cum capital withdrawal

<b>Declared on date</b>	<b>24-Sep-21</b>	<b>25-Jun-21</b>	<b>25-Mar-21</b>
<b>IDCW Yield (Regular Plan)</b>	1.24%	1.26%	1.27%
<b>IDCW (₹) Per Unit</b>	0.1380	0.1400	0.1400
<b>Cum IDCW NAV</b>	11.1132	11.0738	11.0020
<b>IDCW Yield (Direct Plan)</b>	1.25%	1.28%	1.20%
<b>IDCW (₹) Per Unit</b>	0.1470	0.1500	0.1400
<b>Cum IDCW NAV</b>	11.7971	11.7348	11.6219

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings - Main portfolio

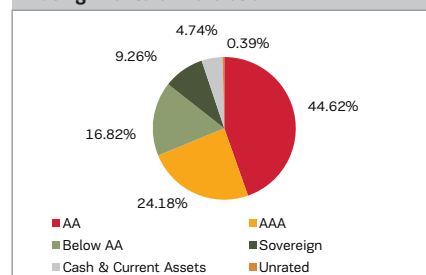
<b>Issuer</b>	<b>% to net Assets</b>	<b>Rating</b>
Government Bond	9.26%	SOV
Shriram City Union Finance Limited	7.23%	IND AA
U.P. Power Corporation Limited	6.38%	BWR AA- (SO)/CRISIL A+ (SO)
TATA Realty & Infrastructure Limited	5.50%	ICRA AA
Bharti Hexacom Limited	5.50%	CRISIL AA+
LIC Housing Finance Limited	5.03%	CRISIL AAA
IndusInd Bank Limited - Tier I - Basel III	4.45%	CRISIL AA
Andhra Pradesh Capital Region Development Authority	3.77%	BWR A+ (SO)
Punjab National Bank - Tier I - Basel III/ Tier II - Basel III	3.04%	IND AA+/CARE AA+
Vedanta Limited	3.03%	CRISIL A1+/CRISIL AA-

## Segregated Portfolios Holdings

<b>Issuer</b>	<b>% to net Assets</b>	<b>Rating</b>
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



<b>Company Name</b>	<b>ISIN</b>	<b>YTM</b>	<b>YTC</b>
IndusInd Bank Limited - Tier I - Basel III **	INE095A08082	9.94%	8.78%
Punjab National Bank - Tier I - Basel III **	INE160A08126	9.02%	5.21%

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

## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 15.9822

<b>Inception - Apr 17, 2015</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Since Inception</b>
<b>Aditya Birla Sun Life Credit Risk Fund</b>	6.74%	6.09%	6.28%	7.33%
<b>Value of Std Investment of ₹ 10,000</b>	10680	11942	13565	15982
<b>Benchmark - NIFTY Credit Risk Bond Index</b>	7.91%	9.66%	8.56%	8.92%
<b>Value of Std Investment of ₹ 10,000</b>	10798	13189	15084	17617
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	2.38%	7.83%	5.12%	6.98%
<b>Value of Std Investment of ₹ 10,000</b>	10239	12539	12838	15642

• **Past performance may or 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 39. Total Schemes managed by Ms. Sunaina Da Cunha is 4. Refer annexure on page no. 100 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 (6.7) years & (1.4) years respectively.**

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

<b>Name of the schemes</b>	<b>Impact on the NAV due to segregation(%)</b>
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 IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 10.00 Per Unit

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

**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 Dynamic Bond Fund

An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk. Number of Segregated Portfolios – 1



Savings Solutions

## 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		
<b>Fund Manager:</b>	Mr. Mohit Sharma & Mr. Bhupesh Bameta	
<b>Managing Fund Since:</b>	March 22, 2021 & August 06, 2020	
<b>Experience in Managing the Fund:</b>	0.8 years & 1.4 years	
<b>Date of Allotment:</b>	September 27, 2004	
<b>Type of Scheme:</b>	An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk.	
<b>Application Amount for fresh subscription:</b>	₹ 1,000 (plus in multiples of ₹ 1)	
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)	
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-	
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>	
	<b>Main Portfolio</b>	<b>Segregated Portfolio</b>
<b>Regular Plan</b>		
<b>Growth:</b>	35.8715	1.3985
<b>Monthly IDCW*:</b>	10.3634	0.4367
<b>Quarterly IDCW*:</b>	10.4191	0.4332
<b>IDCW*:</b>	12.2123	0.5009
<b>Direct Plan</b>		
<b>Growth:</b>	37.6761	1.4523
<b>Monthly IDCW*:</b>	10.5604	0.4492
<b>Quarterly IDCW*:</b>	10.4862	0.4327
<b>IDCW*:</b>	12.9433	0.5247

<b>Benchmark:</b>	NIFTY Composite Debt Index	
	<b>Main Portfolio</b>	<b>Segregated Portfolio</b>
<b>Monthly Average AUM:</b>	₹ 1568.65 Cr	₹ 122.31 Cr
<b>AUM as on last day:</b>	₹ 1565.95 Cr	₹ 122.31 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 90 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment: Nil

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

Exit Load: Not applicable for Segregated Portfolio

## Other Parameters

**Modified Duration:** 2.87 years

**Average Maturity:** 4.08 years

**Yield to Maturity:** 6.54%

**Macaulay Duration:** 2.98 years

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

**Total Expense Ratio (TER)**

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

	<b>Main Portfolio</b>	<b>Segregated Portfolio</b>
<b>Regular</b>	1.65%	-
<b>Direct</b>	1.05%	-

## Income Distribution cum capital withdrawal

Declared on date	26-Nov-21	29-Oct-21	24-Sep-21
IDCW Yield (Regular Plan)	0.38%	0.48%	0.38%
IDCW (₹) Per Unit	0.0397	0.0498	0.0397
Cum IDCW NAV	10.4003	10.4004	10.4309
Declared on date	26-Nov-21	29-Oct-21	24-Sep-21
IDCW Yield (Direct Plan)	0.38%	0.48%	0.38%
IDCW (₹) Per Unit	0.0404	0.0507	0.0404
Cum IDCW NAV	10.5972	10.5924	10.6174

## Top Ten Portfolio Holdings - Main Portfolio

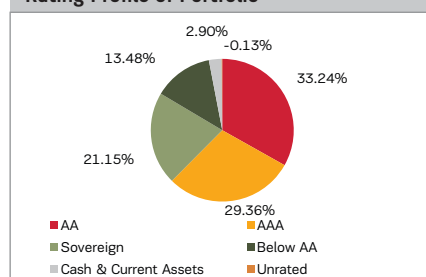
Issuer	% to net Assets	Rating
Government Bond	17.04%	SOV
U.P. Power Corporation Limited	6.64%	CRISIL A+ (SO)
First Business Receivables Trust	4.33%	CRISIL AAA(SO)
Punjab National Bank - Tier I - Basel III/Tier II - Basel III	4.13%	IND AA+/IND AAA
State Government bond	4.12%	SOV
Tata Housing Development Company Limited	3.75%	CARE AA
Pipeline Infrastructure Limited	3.40%	CRISIL AAA
TATA Realty & Infrastructure Limited	2.96%	ICRA AA
Bharti Hexacom Limited	2.93%	CRISIL AA+
Sundew Properties Limited	2.85%	CRISIL AAA

## 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



Company Name	ISIN	YTM	YTC
Punjab National Bank - Tier II - Basel III **	INE160A08159	7.06%	6.88%
Punjab National Bank - Tier I - Basel III **	INE160A08100	9.00%	5.11%
Bank of Baroda - Tier I - Basel III **	INE028A08083	5.01%	5.01%

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

## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 35.8715

Inception - Sept 27, 2004	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Dynamic Bond Fund	5.36%	4.95%	3.46%	7.72%
Value of Std Investment of ₹ 10,000	10541	11562	11853	35872
Benchmark - NIFTY Composite Debt Index	4.43%	9.60%	7.23%	7.46%
Value of Std Investment of ₹ 10,000	10446	13168	14181	34446
Additional Benchmark - CRISIL 10 Year Gilt Index	2.38%	7.83%	5.12%	6.17%
Value of Std Investment of ₹ 10,000	10239	12539	12838	27994

• **Past performance may or 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 39. Total Schemes managed by Mr. Bhupesh Bameta is 3. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Mohit Sharma & Mr. Bhupesh Bameta since March 22, 2021 & August 06, 2020 (0.8) years & (1.4) years respectively.**

## 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 30<sup>th</sup> November 2021 unless otherwise specified

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

The Face Value - 10.00 Per Unit

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

# Aditya Birla Sun Life Income Fund

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between **4-7 years**. A relatively high interest rate risk and moderate credit risk.)



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## 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.

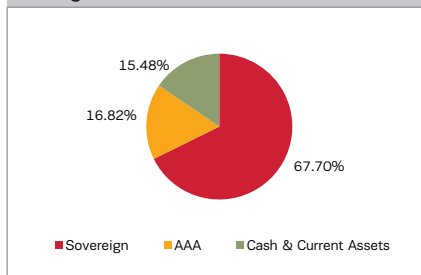


Fund Details	
<b>Fund Manager:</b>	Mr. Bhupesh Bameta
<b>Managing Fund Since:</b>	August 06, 2020
<b>Experience in Managing the Fund:</b>	1.4 years
<b>Date of Allotment:</b>	October 21, 1995
<b>Type of Scheme:</b>	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4-7 years. A relatively high interest rate risk and moderate credit risk.
<b>Application Amount for fresh subscription:</b>	₹ 5,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)^</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	102.0927
<b>Quarterly IDCW<sup>§</sup>:</b>	13.6539
<b>IDCW<sup>§</sup>:</b>	12.5558
<b>Direct Plan</b>	
<b>Growth:</b>	108.3881
<b>Quarterly IDCW<sup>§</sup>:</b>	14.4292
<b>IDCW<sup>§</sup>:</b>	13.1753
<b>Benchmark:</b>	CRISIL Composite Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 3493.55 Crores
<b>AUM as on last day:</b>	₹ 3524.48 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameters</b>	
<b>Modified Duration:</b>	3.56 years
<b>Average Maturity:</b>	4.43 years
<b>Yield to Maturity:</b>	5.61%
<b>Macaulay Duration:</b>	3.69 years
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	0.80%
<b>Direct</b>	0.40%

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government Bond	50.10%	SOV
State Government bond	14.94%	SOV
Power Finance Corporation Limited	5.54%	ICRA AAA
Food Corporation Of India	4.73%	CRISIL AAA
Government of India	2.66%	SOV
REC Limited	1.23%	CRISIL AAA/ICRA AAA
LIC Housing Finance Limited	1.22%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.87%	CRISIL AAA/ICRA AAA
National Highways Authority of India	0.76%	CRISIL AAA
L&T Finance Limited	0.74%	CRISIL AAA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 102.0927

Inception - Oct 21, 1995	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Income Fund	4.40%	9.21%	6.09%	9.30%
Value of Std Investment of ₹ 10,000	10444	13028	13444	102093
Benchmark - CRISIL Composite Bond Fund Index	4.03%	9.39%	7.13%	NA
Value of Std Investment of ₹ 10,000	10407	13094	14111	NA
Additional Benchmark - CRISIL 10 Year Gilt Index	2.38%	7.83%	5.12%	NA
Value of Std Investment of ₹ 10,000	10239	12539	12838	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 managed by Mr. Bhupesh Bameta is 3. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Bhupesh Bameta since, August 06, 2020 (1.4) 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.

Income Distribution cum capital withdrawal			
Declared on date	15-Sep-21	15-Jun-21	15-Mar-21
IDCW Yield (Regular Plan)	1.24%	1.22%	1.25%
IDCW (₹) Per Unit	0.1697	0.1660	0.1673
Cum IDCW NAV	13.7144	13.6336	13.3368
IDCW Yield (Direct Plan)	1.24%	1.22%	1.25%
IDCW (₹) Per Unit	0.1790	0.1749	0.1761
Cum IDCW NAV	14.4808	14.3808	14.0503

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

The Face Value - 10.00 Per Unit

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

Data as on 30<sup>th</sup> November 2021 unless otherwise specified





# Aditya Birla Sun Life Government Securities Fund



Savings Solutions

An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.

## What is it?

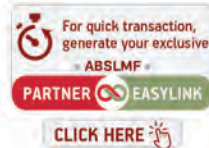
This is an actively managed income fund dedicated to investing in sovereign bonds of varying tenors. Being a dedicated Government Securities Fund, the credit risk of the fund portfolio is extremely low but it may run high duration risk owing to investments made in long maturity or dated Governments bonds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

<b>Fund Manager:</b>	Mr. Bhupesh Bameta
<b>Managing Fund Since:</b>	August 06, 2020
<b>Experience in Managing the Fund:</b>	1.4 years
<b>Date of Allotment:</b>	October 11, 1999
<b>Type of Scheme:</b>	An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.
<b>Application Amount for fresh subscription:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1)
<b>SIP:</b>	₹ 1,000
<b>NAV of Plans / Options (₹)</b>	(plus in multiples of ₹ 1)
<b>Regular Plan</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>Growth:</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Quarterly IDCW*:</b>	65.9727
<b>Direct Plan</b>	11.5679
<b>Growth:</b>	69.2564
<b>Quarterly IDCW*:</b>	12.0449

<b>Benchmark:</b>	NIFTY All Duration G-Sec Index
<b>Monthly Average AUM:</b>	₹ 988.93 Crores
<b>AUM as on last day:</b>	₹ 997.69 Crores

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

<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil

## Other Parameters

<b>Modified Duration:</b>	3.90 years
<b>Average Maturity:</b>	4.72 years
<b>Yield to Maturity:</b>	6.05%
<b>Macaulay Duration:</b>	4.02 years

## Total Expense Ratio (TER)

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

<b>Regular</b>	0.94%
<b>Direct</b>	0.29%

## Income Distribution cum capital withdrawal

Declared on date	15-Sep-21	15-Jun-21	15-Mar-21
IDCW Yield (Regular Plan)	1.24%	1.22%	1.26%
IDCW (₹) Per Unit	0.1442	0.1409	0.1424
Cum IDCW NAV	11.6264	11.5821	11.3192
IDCW Yield (Direct Plan)	1.24%	1.21%	1.26%
IDCW (₹) Per Unit	0.1497	0.1460	0.1473
Cum IDCW NAV	12.0891	12.0231	11.7291

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

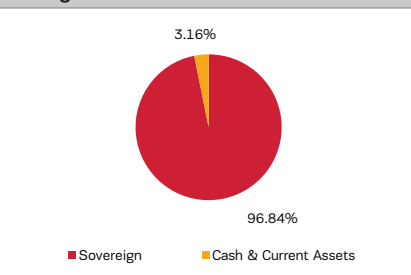
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC	9.32%	SOV
6.79% GOI (MD 15/05/2027)	8.33%	SOV
5.63% GOI 12APR2026	6.01%	SOV
7.39% MAHARASHTRA 09NOV2026 SDL	5.81%	SOV
7.16% MAHARASHTRA 28SEP2026 SDL	5.23%	SOV
7.02% GUJARAT 28AUG2026 SDL	4.68%	SOV
7.59% GOI(MD 11/01/2026)	4.30%	SOV
GUJARAT 07.83% 13JUL2026 SDL	4.28%	SOV
7.84% MAHARASHTRA 13JUL2026 SDL	3.21%	SOV
7.18% TAMIL NADU SDL 26JUL2027	3.13%	SOV

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 65.9727

Inception - Oct 11, 1999	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Government Securities Fund	4.13%	9.53%	6.80%	8.89%
Value of Std Investment of ₹ 10,000	10416	13142	13897	65973
Benchmark - NIFTY All Duration G-Sec Index	3.75%	9.23%	6.67%	NA
Value of Std Investment of ₹ 10,000	10378	13036	13812	NA
Additional Benchmark - CRISIL 10 Year Gilt Index	2.38%	7.83%	5.12%	NA
Value of Std Investment of ₹ 10,000	10239	12539	12838	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 managed by Mr. Bhupesh Bameta is 3. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Bhupesh Bameta since, August 06, 2020 (1.4) 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

<b>Fund Manager:</b>	Mr. Kaustubh Gupta
<b>Managing Fund Since:</b>	March 22, 2021
<b>Experience in Managing the Fund:</b>	0.8 years
<b>Date of Allotment:</b>	December 29, 2006
<b>Type of Scheme:</b>	An open-ended fund of funds scheme investing in dynamically managed portfolio of Debt Funds
<b>Application Amount for fresh subscription:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	30.1618
<b>Growth:</b>	18.9155
<b>IDCW*:</b>	
<b>Direct Plan</b>	31.4542
<b>Growth:</b>	19.6960
<b>IDCW*:</b>	
<b>Benchmark:</b>	CRISIL Composite Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 10.17 Crores
<b>AUM as on last day:</b>	₹ 10.14 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 15 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 15 days from the date of allotment: NIL. **Exit Load is NIL for units issued in Reinvestment of IDCW.
<b>Other Parameter</b>	
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	0.65%
<b>Direct</b>	0.16%

(In addition to the above, the scheme will also incur 0.34% i.e total weighted average of the expense ratio levied by the underlying schemes.)

## Income Distribution cum capital withdrawal

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

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

The Face Value - 10.00 Per Unit

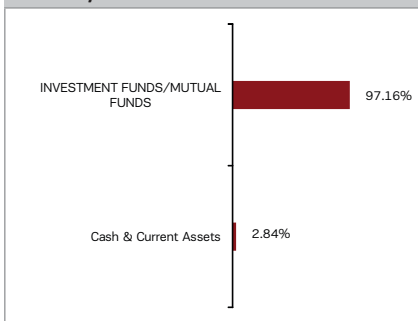
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Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets
IDFC-IDFC Banking & PSU Debt Fund - Direct Growth	49.35%
Aditya Birla Sunlife Floating Rate Fund - Direct Plan - Growth	9.98%
ICICI Prudential Corporate Bond Fund - Direct Plan - Growth	7.72%
Aditya Birla Sun Life Corporate Bond Fund - Growth - Direct Plan	7.71%
IDFC Corporate Bond Fund - Direct Growth	7.71%
Aditya Birla Sun Life Low duration Fund - Growth - Direct Plan	3.70%
IDFC Dynamic Bond Fund-Direct Plan-Growth	3.60%
Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Growth	3.21%
Aditya Birla Sun Life Savings Fund - Growth - Direct Plan	3.17%
Aditya Birla Sun Life Credit Risk Fund- Segregated Portfolio 1- Direct Plan- Growth	1.00%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 30.1618

Inception - Dec 29, 2006	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	4.69%	7.64%	5.64%	7.67%
Value of Std Investment of ₹ 10,000	10473	12475	13162	30162
Benchmark - CRISIL Composite Bond Fund Index	4.03%	9.39%	7.13%	7.83%
Value of Std Investment of ₹ 10,000	10407	13094	14111	30828
Additional Benchmark - CRISIL 10 Year Gilt Index	2.38%	7.83%	5.12%	6.68%
Value of Std Investment of ₹ 10,000	10239	12539	12838	26250

- Past performance may or 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 10. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kaustubh Gupta since March 22, 2021 (0.8) 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?

Fund Category

Investment Objective

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)

FoFs (Overseas/Domestic)

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

<b>Fund Manager:</b>	Mr. Vinod Bhat
<b>Managing Fund Since:</b>	August 16, 2019
<b>Experience in Managing the Fund:</b>	2.4 years
<b>Date of Allotment:</b>	May 09, 2011
<b>Type of Scheme:</b>	An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Debt & Liquid Schemes).

<b>Application Amount for fresh subscription*:</b>	₹ 100
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1)
<b>SIP:</b>	₹ 100
	(plus in multiples of ₹ 1)
	<b>Monthly: Minimum ₹ 100/-</b>

<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	23.8509
<b>IDCW*:</b>	21.6999
<b>Direct Plan</b>	
<b>Growth:</b>	24.9866
<b>IDCW*:</b>	16.9653

<b>Benchmark:</b>	CRISIL Short Term Debt Hybrid 75+25 Fund Index
<b>Monthly Average AUM:</b>	₹ 14.06 Crores
<b>AUM as on last day:</b>	₹ 13.90 Crores

<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption / switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV For redemption/switch out of units after 365 days from the date of allotment: Nil

**Other Parameter**

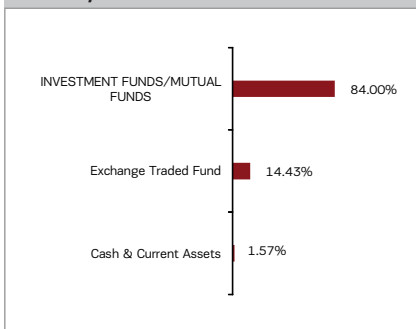
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	0.73%
<b>Direct</b>	0.38%

(In addition to the above, the scheme will also incur 0.47% i.e. total weighted average of the expense ratio levied by the underlying schemes.)  
Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets
ICICI Prudential Savings Fund - Direct Plan - Growth	17.39%
HDFC Corporate Bond Fund - Growth Option - Direct Plan	13.51%
IDFC-IDFC Banking & PSU Debt Fund - Direct Growth	13.39%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	11.68%
BIRLA SUN LIFE GOLD ETF	9.12%
HDFC Low Duration Fund - Direct Plan - Growth	8.60%
Aditya Birla Sun Life Nifty ETF	5.32%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	4.04%
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan	3.86%
Kotak Emerging Equity Scheme - Growth - Direct	3.11%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 23.8509

Inception - May 09, 2011	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Financial Planning FOF - Conservative Plan</b>	12.64%	10.18%	8.50%	8.57%
Value of Std Investment of ₹ 10,000	11275	13380	15039	23851
<b>Benchmark - CRISIL Short Term Debt Hybrid 75+25 Fund Index</b>	11.78%	11.36%	10.13%	9.93%
Value of Std Investment of ₹ 10,000	11188	13816	16204	27207
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	2.38%	7.83%	5.12%	7.09%
Value of Std Investment of ₹ 10,000	10239	12539	12838	20624

- Past performance may or 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 12. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (2.4) 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
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1270000
<b>Market Value of amount Invested</b>	126321	432306	767883	2058944
<b>Scheme Returns (CAGR)</b>	9.94%	12.27%	9.81%	8.81%
<b>CRISIL Short Term Debt Hybrid 75+25 Fund Index returns# (CAGR)</b>	9.94%	12.36%	10.85%	10.33%
<b>CRISIL 10 Year Gilt Index returns## (CAGR)</b>	2.61%	5.45%	6.23%	7.01%

# 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 IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

# Aditya Birla Sun Life Financial Planning FOF - 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

<b>Fund Manager:</b>	Mr. Vinod Bhat
<b>Managing Fund Since:</b>	August 16, 2019
<b>Experience in Managing the Fund:</b>	2.4 years
<b>Date of Allotment:</b>	May 09, 2011
<b>Type of Scheme:</b>	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)
<b>Application Amount for fresh subscription*:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	27.7231
<b>IDCW*:</b>	24.8656
<b>Direct Plan</b>	
<b>Growth:</b>	29.0623
<b>IDCW*:</b>	26.3519

<b>Benchmark:</b>	CRISIL Hybrid 50+50 - Moderate Index
<b>Monthly Average AUM:</b>	₹ 28.55 Crores
<b>AUM as on last day:</b>	₹ 27.95 Crores

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

<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption / switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil**Exit Load is NIL for units issued in Reinvestment of IDCW.
<b>Other Parameter</b>	

## Total Expense Ratio (TER)

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

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

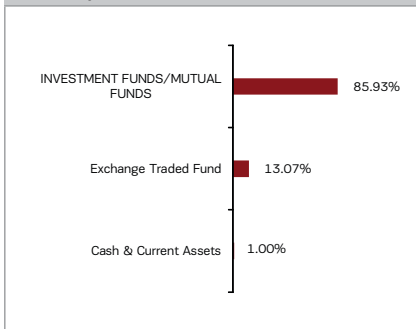
(In addition to the above, the scheme will also incur 0.58% i.e. total weighted average of the expense ratio levied by the underlying schemes.)

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets
ICICI Prudential Savings Fund - Direct Plan - Growth	10.99%
HDFC Corporate Bond Fund - Growth Option - Direct Plan	9.22%
IDFC-IDFC Banking & PSU Debt Fund - Direct Growth	9.18%
BIRLA SUN LIFE GOLD ETF	8.89%
HDFC Low Duration Fund - Direct Plan - Growth	8.21%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	8.14%
SBI FLEXICAP FUND - DIRECT PLAN - GROWTH	8.12%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	7.59%
Kotak Flexicap Fund - Growth - Direct	6.58%
Tata Large & Mid Cap Fund -Direct Plan Growth	5.65%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 27.7231

Inception - May 09, 2011	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Financial Planning FOF - Moderate Plan	18.56%	12.78%	10.59%	10.13%
Value of Std Investment of ₹ 10,000	11873	14349	16546	27723
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	19.29%	14.64%	12.65%	11.38%
Value of Std Investment of ₹ 10,000	11946	15072	18148	31256
Additional Benchmark - Nifty 50 TRI	32.19%	17.38%	17.04%	12.56%
Value of Std Investment of ₹ 10,000	13249	16182	21968	34913

- Past performance may or 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 12. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (2.4) 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	1270000
Market Value of amount Invested	128818	458752	817080	2306672
Scheme Returns (CAGR)	13.94%	16.41%	12.31%	10.82%
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	15.26%	17.67%	14.09%	12.55%
Nifty 50 TRI returns## (CAGR)	22.64%	24.54%	18.21%	14.70%
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 IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

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

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



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

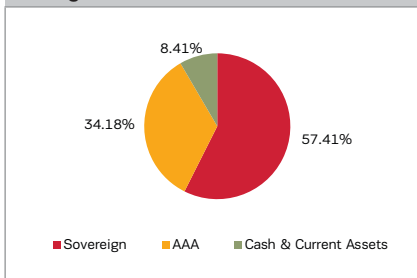
<b>Fund Manager:</b>	Mr. Ajay Garg & Mr. Harshil Suvamkar
<b>Managing Fund Since:</b>	March 11, 2019 & March 22, 2021
<b>Experience in Managing the Fund:</b>	2.8 years & 0.8 years
<b>Date of Allotment:</b>	March 11, 2019
<b>Type of Scheme:</b>	An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
<b>Application Amount for fresh subscription:</b>	₹ 1000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	11.3267
<b>Growth:</b>	11.3276
<b>IDCW:</b>	11.3276
<b>Direct Plan</b>	
<b>Growth:</b>	11.7690
<b>IDCW:</b>	11.7690
<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 42.33 Crores
<b>AUM as on last day:</b>	₹ 41.67 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameters</b>	
<b>Portfolio Turnover</b>	0.25
<b>50s Plus Debt Plan</b>	
<b>Modified Duration:</b>	3.49 years
<b>Average Maturity:</b>	4.36 years
<b>Yield to Maturity:</b>	5.85%
<b>Macaulay Duration:</b>	3.61 years
<b>Total Expense Ratio (TER)</b>	
<b>Regular</b>	2.06%
<b>Direct</b>	0.75%

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
7.27% GOI 08APR26	25.45%	SOV
Bharat Petroleum Corporation Limited	15.14%	CRISIL AAA
Summit Digitel Infrastructure Private Limited	11.85%	CRISIL AAA
7.59% GOI(MD 11/01/2026)	10.29%	SOV
6.57% GOI (MD 05/12/2033)	7.14%	SOV
7.20 % KARNATAKA 25JAN2027 SDL	5.01%	SOV
REC Limited	4.56%	ICRA AAA
Government of India	4.22%	SOV
TAMIL NADU 08.21% 24JUN25 SDL	3.89%	SOV
Housing Development Finance Corporation Limited	2.63%	CRISIL AAA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 11.3267

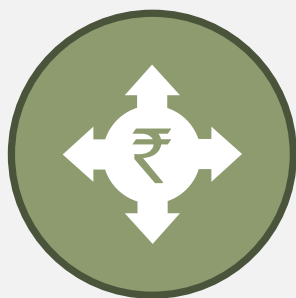
Inception - March 11, 2019	1 Year	Since Inception
Aditya Birla Sun Life Retirement Fund - The 50s Plus Debt Plan	2.29%	4.68%
Value of Std Investment of ₹ 10,000	10231	11327
Benchmark - CRISIL Short Term Bond Fund Index	4.43%	8.17%
Value of Std Investment of ₹ 10,000	10446	12388
Additional Benchmark - CRISIL 10 Year Gilt Index	2.38%	7.64%
Value of Std Investment of ₹ 10,000	10239	12222

• **Past performance may or 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 6. Total Schemes managed by Mr. Harshil Suvamkar is 9. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Ajay Garg & Mr. Harshil Suvamkar since March 11, 2019 & March 22, 2021 (2.8) years & (0.8) years Respectively**

**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.





## 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 IDCW:** You may opt for a monthly IDCW 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 IDCW Finance Act, 2020 has abolished dividend distribution tax (DDT) w.e.f 1st April 2020. IDCW 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 requested to consult their tax advisor before investing for individual nature of tax benefit as the information provided above is neither designed nor intended to be a substitute for professional tax advice

Wherever mentioned, Regular Income / Second Income / Monthly IDCW 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?

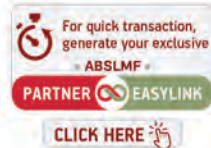
Fund Category

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.



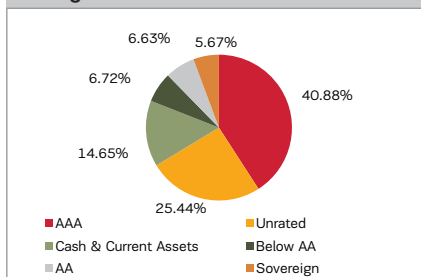
## Fund Details

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty, Mr. Harshil Suvarnkar & Mr. Dhaval Shah
<b>Managing Fund Since:</b>	June 18, 2009, March 22, 2021 & May 14, 2020 respectively
<b>Experience in Managing the Fund:</b>	12.5 years, 0.8 years & 1.6 years respectively
<b>Date of Allotment:</b>	May 22, 2004
<b>Type of Scheme:</b>	An open ended hybrid scheme investing predominantly in debt instruments
<b>Application Amount for fresh subscription:</b>	₹ 500 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 500 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 500/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	49.9423
<b>Growth:</b>	15.4677
<b>Monthly IDCW*:</b>	
<b>Direct Plan</b>	53.9623
<b>Growth:</b>	24.4176
<b>Monthly IDCW*:</b>	
<b>Benchmark:</b>	CRISIL Hybrid 85+15 - Conservative Index
<b>Monthly Average AUM:</b>	₹ 1357.74 Crores
<b>AUM as on last day:</b>	₹ 1373.92 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of
Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. **Exit Load is NIL for units issued in Reinvestment of IDCW.	
<b>Other Parameters</b>	
<b>Modified Duration:</b>	2.34 years
<b>Average Maturity:</b>	3.31 years
<b>Yield to Maturity:</b>	5.68%
<b>(for Debt Component)</b>	
<b>Macaulay Duration:</b>	2.46 years
<b>Portfolio Turnover:</b>	0.65
<b>(for Equity Component)</b>	
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.99%
<b>Direct</b>	1.26%

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
REC Limited	7.80%	CRISIL AAA/ICRA AAA
U.P. Power Corporation Limited	5.44%	BWR AA- (SO)/ CRISIL A+ (SO)
Power Finance Corporation Limited	4.64%	CRISIL AAA/ICRA AAA
Government Bond	4.33%	SOV
National Bank For Agriculture and Rural Development	4.06%	CRISIL AAA/ICRA AAA
State Bank of India - Tier II - Basel III	3.61%	CRISIL AAA/ICRA AAA
Bharti Telecom Limited	2.91%	CRISIL AA+
Mahindra & Mahindra Financial Services Limited	2.89%	IND AAA
Reliance Industries Limited	2.69%	CRISIL AAA
Bajaj Finance Limited	2.56%	CRISIL AAA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 49.9423

Inception - May 22, 2004	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Regular Savings Fund</b>	15.72%	9.63%	7.45%	9.60%
<b>Value of Std Investment of ₹ 10,000</b>	11586	13181	14323	49942
<b>Benchmark - CRISIL Hybrid 85+15 - Conservative Index</b>	8.47%	11.11%	8.87%	8.72%
<b>Value of Std Investment of ₹ 10,000</b>	10854	13721	15301	43355
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	2.38%	7.83%	5.12%	5.77%
<b>Value of Std Investment of ₹ 10,000</b>	10239	12539	12838	26725

- Past performance may or 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 4. Total Schemes managed by Mr. Harshil Suvarnkar is 9. Total Schemes managed by Mr. Dhaval Shah is 5. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Satyabrata Mohanty, Mr. Harshil Suvarnkar & Mr. Dhaval Shah since June 18, 2009, March 22, 2021 & May 14, 2020 (12.5) years (0.8) years & (1.6) years respectively.**

**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 30<sup>th</sup> November 2021 unless otherwise specified

## Income Distribution cum capital withdrawal

Declared on date	26-Nov-21	29-Oct-21	24-Sep-21
IDCW Yield (Regular Plan)	0.38%	0.48%	0.37%
IDCW (₹) Per Unit	0.0595	0.0749	0.0586
Cum IDCW NAV	15.5116	15.5920	15.6739
Declared on date	26-Nov-21	29-Oct-21	24-Sep-21
IDCW Yield (Direct Plan)	0.38%	0.48%	0.37%
IDCW (₹) Per Unit	0.0939	0.1180	0.0924
Cum IDCW NAV	24.4849	24.5963	24.7059

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

The Face Value - 10.00 Per Unit

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

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<https://mutualfund.adityabirlacapital.com>







## 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 IDCW:** While your money is locked-in for 3 years, you may opt for the IDCW option and can receive cash flows through IDCW during this time.
- **Earn market linked returns:** Since investments are made in stocks of Indian companies, the value of your investment moves with the stock market with an aim to minimize such risks. 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.
- **Capital Gain Taxed:** When you withdraw your investment after 3 years, upto Rs 1 Lakhs, gain will be tax free and above Rs 1 Lakhs have to pay taxed at 10% (plus applicable surcharge and cess) and not at marginal tax rate.

**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 requested to consult their tax advisor before investing for individual nature of tax benefit as the information provided above is neither designed nor intended to be a substitute for professional tax advice.

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

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

The Financial Solution (Tax 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.



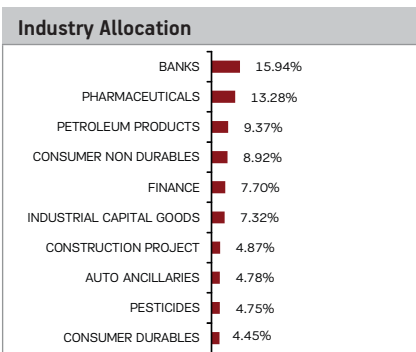
Fund Details	
<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	October 01, 2006
<b>Experience in Managing the Fund:</b>	15.2 years
<b>Date of Allotment:</b>	March 29, 1996
<b>Type of Scheme:</b>	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit
<b>Application Amount for fresh subscription*:</b>	₹ 500 (plus in multiples of ₹ 500)
<b>Min. Addl. Investment:</b>	₹ 500 (plus in multiples of ₹ 500)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 500/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth (w.e.f. 06/03/08):</b>	41.50
<b>IDCW*:</b>	173.20
<b>Direct Plan</b>	
<b>Growth:</b>	45.03
<b>IDCW*:</b>	310.54
<b>Benchmark:</b>	S&P BSE 200 TRI
<b>Monthly Average AUM:</b>	₹ 14871.95 Crores
<b>AUM as on last day:</b>	₹ 14343.97 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	19.27%
<b>Sharpe Ratio:</b>	0.38
<b>Beta:</b>	0.85
<b>Portfolio Turnover:</b>	0.13
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.76%
<b>Direct</b>	0.97%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.41% (FBIL Overnight MIBOR as on 30 Nov 2021) for calculating Sharpe Ratio

Income Distribution cum capital withdrawal			
Declared on date	25-Nov-20	28-Nov-19	30-Nov-18
IDCW Yield (Regular Plan)	5.48%	6.13%	6.10%
IDCW (₹) Per Unit	8.22	9.39	9.47
Cum IDCW NAV	149.92	153.16	155.35

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.  
Data as on 30<sup>th</sup> November 2021 unless otherwise specified

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Reliance Industries Limited	9.37%
Honeywell Automation India Limited	7.32%
Housing Development Finance Corporation Limited	6.91%
Pfizer Limited	6.80%
Kotak Mahindra Bank Limited	6.27%
Larsen & Toubro Limited	4.87%
Bayer Cropscience Limited	4.75%
ICICI Bank Limited	4.48%
GlaxoSmithKline Pharmaceuticals Limited	4.42%
Gillette India Limited	3.56%



Investment Performance - Regular Plan - Growth		NAV as on November 30, 2021: ₹ 41.50			
Inception - Mar 29, 1996	1 Year	3 Years	5 Years	Since Inception	
Aditya Birla Sun Life Tax Relief '96	20.07%	10.78%	12.92%	10.91%	
Value of Std Investment of ₹ 10,000	12025	13598	18363	41500	
Benchmark - S&P BSE 200 TRI	35.95%	18.29%	17.17%	11.22%	
Value of Std Investment of ₹ 10,000	13630	16561	22097	43131	
Additional Benchmark - Nifty 50 TRI	32.19%	17.38%	17.04%	10.74%	
Value of Std Investment of ₹ 10,000	13249	16182	21968	40687	

- Past performance may or 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 6. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers. All IDCW declared prior to the splitting of the Scheme into IDCW & Growth Options are assumed to be reinvested in the units of the Scheme at the then prevailing NAV (ex-IDCW NAV).
- The scheme is currently managed by Mr. Ajay Garg since October 01, 2006 (15.2) 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	1650000
Market Value of amount Invested	127279	456348	805348	4649854
Scheme Returns (CAGR)	11.47%	16.04%	11.73%	13.97%
S&P BSE 200 TRI returns# (CAGR)	25.45%	26.54%	18.84%	14.57%
Nifty 50 TRI returns## (CAGR)	22.64%	24.47%	18.19%	13.74%
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 IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

**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 Reinvestment of IDCW Facility under the scheme have been discontinued w.e.f. February 12, 2015. Please refer addendum no. 07/2015 dated February 09, 2015 for further details.



# 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

<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	October 17, 2011
<b>Experience in Managing the Fund:</b>	10.2 years
<b>Date of Allotment:</b>	February 16, 1999
<b>Type of Scheme:</b>	An Open ended Equity Linked Savings Scheme (ELSS) (All investments in the scheme are subject to a lock-in period of 3 years from the date of allotment)
<b>Application Amount for fresh subscription*:</b>	NA as the scheme does not accept fresh subscriptions/Switch in
<b>Min. Addl. Investment:</b>	NA as the scheme does not accept fresh subscriptions/Switch in
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	50.52
<b>IDCW*:</b>	100.79
<b>Direct Plan</b>	
<b>Growth:</b>	54.73
<b>IDCW*:</b>	180.15
<b>Benchmark:</b>	S&P BSE SENSEX TRI
<b>Monthly Average AUM:</b>	₹ 465.19 Crores
<b>AUM as on last day:</b>	₹ 442.87 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameters</b>	
<b>Standard Deviation</b>	19.72%
<b>Sharpe Ratio*</b>	0.33
<b>Beta</b>	0.85
<b>Portfolio Turnover:</b>	0.09
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.54%
<b>Direct</b>	1.99%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 3.41% (FBIL Overnight MIBOR as on 30 Nov 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

Declared on date	25-Nov-20	29-Nov-19	30-Nov-18
IDCW Yield (Regular Plan)	5.49%	5.26%	6.10%
IDCW (₹) Per Unit	4.81	4.70	5.58
Cum IDCW NAV	87.68	89.46	91.45

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

The Face Value - 10.00 Per Unit

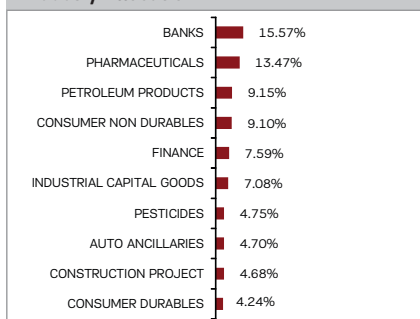
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Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Reliance Industries Limited	9.15%
Honeywell Automation India Limited	7.08%
Pfizer Limited	6.83%
Housing Development Finance Corporation Limited	6.62%
Kotak Mahindra Bank Limited	6.01%
Bayer Cropsience Limited	4.75%
Larsen & Toubro Limited	4.68%
GlaxoSmithKline Pharmaceuticals Limited	4.43%
ICICI Bank Limited	4.31%
Gillette India Limited	3.80%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 50.52

Inception - Feb 16, 1999	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Tax Plan	19.46%	9.97%	12.18%	11.27%
Value of Std Investment of ₹ 10,000	11963	13302	17770	50520
Benchmark - S&P BSE SENSEX TRI	30.28%	17.67%	17.80%	12.06%
Value of Std Investment of ₹ 10,000	13056	16301	22697	56240
Additional Benchmark - Nifty 50 TRI	32.19%	17.38%	17.04%	12.17%
Value of Std Investment of ₹ 10,000	13249	16182	21968	57116

- Past performance may or 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 6. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Ajay Garg since October 17, 2011 (10.2) 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	1820000
Market Value of amount Invested	126746	451581	790668	5178142
Scheme Returns (CAGR)	10.62%	15.30%	10.98%	12.70%
S&P BSE SENSEX TRI returns# (CAGR)	22.12%	24.21%	18.67%	13.49%
Nifty 50 TRI returns## (CAGR)	22.64%	24.54%	18.21%	13.07%

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 IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

**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 Reinvestment of IDCW Facility under the scheme have been discontinued w.e.f. February 12, 2015. Please refer addendum no. 07/2015 dated February 09, 2015 for further details.



## 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:

**Capital Gain Taxed:** When you withdraw your investment after 1 year, capital gain upto Rs 1 Lakh will be tax free. Any gain above Rs 1 Lakh will be taxable at 10% plus cess and not at marginal tax rate.

**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 as the information provided above is neither designed nor intended to be a substitute for professional tax advice

The Financial Solution (Wealth 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	
<b>Fund Manager:</b>	Mr. Dhaval Shah, Mr. Harshil Suvarnkar & Mr. Lovelish Solanki
<b>Managing Fund Since:</b>	May 07, 2021, March 22, 2021 & August 26, 2015 respectively
<b>Experience in Managing the Fund:</b>	0.6 years, 0.8 Years & 6.3 years
<b>Date of Allotment:</b>	November 28, 2014
<b>Type of Scheme:</b>	An open ended scheme investing in equity, arbitrage and debt
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	17.48
<b>IDCW*:</b>	13.50
<b>Direct Plan</b>	
<b>Growth:</b>	18.83
<b>IDCW*:</b>	15.46

<b>Benchmark:</b>	30% S&P BSE 200 TRI + 30% Crisil Short Term Bond Fund Index + 40% Nifty 50 Arbitrage Index
<b>Monthly Average AUM:</b>	₹ 543.31 Crores
<b>AUM as on last day:</b>	₹ 539.79 Crores

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

<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of

Units, upto 15% of the units may be redeemed /switched out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load:For redemption / switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption /switchout of units after 365 days from the date of allotment: Nil \*\*Exit Load is NIL for units issued in Reinvestment of IDCW.

**Other Parameters**

<b>Modified Duration:</b>	1.09 years
<b>Average Maturity:</b>	1.38 years
<b>Yield to Maturity:</b>	4.49%
<b>Macaulay Duration:</b>	1.16 years
<b>Portfolio Turnover:</b>	4.30

**Net Equity Exposure 43.11%**

**Total Expense Ratio (TER)**

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

<b>Regular</b>	2.48%
<b>Direct</b>	1.36%

## Income Distribution cum capital withdrawal

Declared on date	27-Sep-21	30-Jun-21	30-Mar-21
IDCW Yield (Regular Plan)	1.37%	1.36%	1.38%
IDCW (₹) Per Unit	0.19	0.18	0.18
Cum IDCW NAV	13.81	13.26	13.01
IDCW Yield (Direct Plan)	1.37%	1.39%	1.35%
IDCW (₹) Per Unit	0.22	0.21	0.20
Cum IDCW NAV	15.77	15.11	14.78

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

The Face Value - 10.00 Per Unit

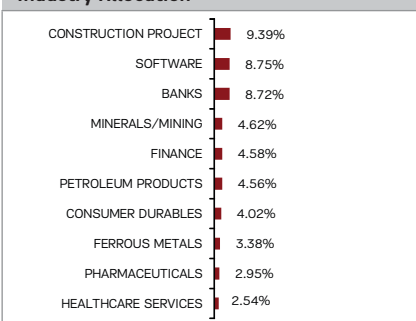
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**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers. Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan	3.81%	
Infosys Limited	3.74%	
HDFC Bank Limited	3.09%	
ICICI Bank Limited	2.86%	
Aditya Birla Sun Life Liquid Fund - Growth - Direct Plan	2.83%	
State Bank of India	2.69%	CRISIL AAA
REC Limited	1.95%	CRISIL AAA
Larsen & Toubro Infotech Limited	1.71%	
Bajaj Finance Limited	1.43%	
Housing Development Finance Corporation Limited	1.25%	

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 17.48

Inception - Nov 28, 2014	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Equity Savings Fund	15.55%	10.59%	8.75%	8.29%
Value of Std Investment of ₹ 10,000	11568	13529	15213	17480
Benchmark - 30% S&P BSE 200 TRI + 30% Crisil Short Term Bond Fund Index + 40% Nifty 50 Arbitrage Index	13.17%	10.09%	9.35%	8.58%
Value of Std Investment of ₹ 10,000	11329	13344	15637	17805
Additional Benchmark - CRISIL 10 Year Gilt Index	2.38%	7.83%	5.12%	7.33%
Value of Std Investment of ₹ 10,000	10239	12539	12838	16417

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Dhaval Shah is 5. Total Schemes managed by Mr. Harshil Suvarnkar is 9. Total Schemes managed by Mr. Lovelish Solanki is 15. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Dhaval Shah, Mr. Harshil Suvarnkar & Mr. Lovelish Solanki since May 07, 2021, March 22, 2021 & August 26, 2015 (0.6) years, (0.8) years & (6.3) years respectively.**

## 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	850000
Market Value of amount Invested	127826	439794	769563	1181753
Scheme Returns (CAGR)	12.35%	13.45%	9.90%	9.15%
30% S&P BSE 200 TRI + 30% Crisil Short Term Bond Fund Index + 40% Nifty 50 Arbitrage Index returns# (CAGR)	10.43%	11.70%	9.92%	9.37%
CRISIL 10 Year Gilt Index returns## (CAGR)	2.61%	5.44%	6.22%	6.59%

# 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 IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.



# Aditya Birla Sun Life Balanced Advantage Fund

An open ended Dynamic Asset Allocation fund



Wealth Solutions

**What is it?**

**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

<b>Fund Manager:</b>	Mr. Mohit Sharma , Mr. Vineet Maloo & Mr. Lovelish Solanki
<b>Managing Fund Since:</b>	April 01, 2017 , October 11, 2014 & October 9, 2019
<b>Experience in Managing the Fund</b>	4.7 years, 7.2 years & 2.2 years
<b>Date of Allotment:</b>	April 25, 2000
<b>Type of Scheme:</b>	An open ended Dynamic Asset Allocation fund
<b>Application Amount for fresh subscription*:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	72.24
<b>IDCW*:</b>	23.20
<b>Direct Plan</b>	
<b>Growth:</b>	78.56
<b>IDCW*:</b>	25.27

<b>Benchmark:</b>	CRISIL Hybrid 50+50 - Moderate Index
<b>Monthly Average AUM:</b>	₹ 6286.00 Crores
<b>AUM as on last day:</b>	₹ 6280.90 Crores

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

<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil **Exit Load is NIL for units issued in Reinvestment of IDCW.

## Other Parameters

<b>Modified Duration:</b>	1.50 years
<b>Average Maturity:</b>	1.76 years
<b>Yield to Maturity:</b>	5.16%
<b>Macaulay Duration:</b>	1.56 years
<b>Standard Deviation:</b>	14.34%
<b>Sharpe Ratio<sup>1</sup></b>	0.61
<b>Beta:</b>	1.29
<b>Portfolio Turnover:</b>	4.01
<b>Net Equity Exposure</b>	<b>38.27%</b>
(S&P BSE 100 Index Trailing PE "23.11")	

## Total Expense Ratio (TER)

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

<b>Regular</b>	1.80%
<b>Direct</b>	0.58%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 3.41% (FBIL Overnight MIBOR as on 30 Nov 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

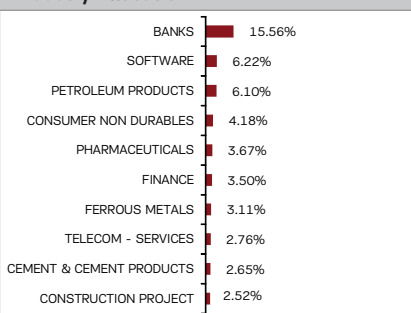
Declared on date	25-Nov-21	25-Oct-21	27-Sep-21
IDCW Yield (Regular Plan)	0.50%	0.50%	0.50%
IDCW (₹) Per Unit	0.1190	0.1210	0.1190
Cum IDCW NAV	23.6400	24.0600	23.9800
Declared on date	25-Nov-21	25-Oct-21	27-Sep-21
IDCW Yield (Direct Plan)	0.50%	0.50%	0.50%
IDCW (₹) Per Unit	0.1300	0.1320	0.1290
Cum IDCW NAV	25.7500	26.1800	26.0600

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Aditya Birla Sun Life Liquid Fund - Growth - Direct Plan	7.32%	
HDFC Bank Limited	6.09%	CRISIL AAA
ICICI Bank Limited	2.68%	
Reliance Industries Limited	2.46%	
Panatone Finvest Limited	2.15%	CRISIL A1 +
Cholamandalam Investment and Finance Company Limited	1.99%	ICRA AA+
State Bank of India	1.94%	CRISIL AAA
Housing Development Finance Corporation Limited	1.87%	
Tata Capital Financial Services Limited	1.85%	CRISIL AAA/ICRA AAA
Infosys Limited	1.64%	

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 72.24

Inception - Apr 25, 2000	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Balanced Advantage Fund	16.45%	12.15%	10.35%	9.58%
Value of Std Investment of ₹ 10,000	11659	14109	16370	72240
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	19.29%	14.64%	12.65%	NA
Value of Std Investment of ₹ 10,000	11946	15072	18148	NA
Additional Benchmark - S&P BSE SENSEX TRI	30.28%	17.67%	17.80%	13.47%
Value of Std Investment of ₹ 10,000	13056	16301	22697	153393

- Past performance may or 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 39. Total Schemes managed by Mr. Vineet Maloo is 6. Total Schemes managed by Mr. Lovelish Solanki is 15 Refer annexure on page no. 100 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 (4.7) years , (7.2) years & (2.2) years respectively.**

## 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	2590000
Market Value of amount Invested	127658	456423	809217	10937416
Scheme Returns (CAGR)	12.08%	16.05%	11.92%	11.81%
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	15.26%	17.67%	14.09%	NA
S&P BSE SENSEX TRI returns## (CAGR)	22.12%	24.21%	18.67%	16.30%
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 IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

Data as on 30<sup>th</sup> November 2021 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

<b>What is it?</b>	It is an open-ended hybrid scheme investing predominantly in equity and equity related instruments
<b>Fund Category</b>	Aggressive Hybrid Fund
<b>Investment Objective</b>	The objective of the scheme is to generate long term growth of capital and current income, through a portfolio investing in equity, debt and money market securities. The secondary objective is income generation and distribution of IDCW.



Fund Details	
<b>Fund Manager:</b>	Mr. Satyabrata Mohanty, Mr. Harshil Suvarnkar & Mr. Dhaval Shah
<b>Managing Fund Since:</b>	April 27, 2020, March 22, 2021 & November 23, 2016
<b>Experience in Managing the Fund:</b>	1.7 years, 0.8 years & 5.1 years
<b>Date of Allotment:</b>	February 10, 1995
<b>Type of Scheme:</b>	An open ended hybrid scheme investing predominantly in equity and equity related instruments
<b>Application Amount for fresh subscription*:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	1054.43
<b>Growth:</b>	158.79
<b>IDCW*:</b>	
<b>Direct Plan</b>	1147.94
<b>Growth:</b>	263.69
<b>IDCW*:</b>	
<b>Benchmark:</b>	CRISIL Hybrid 35+65 - Aggressive Index
<b>Monthly Average AUM:</b>	₹ 8032.41 Crores
<b>AUM as on last day:</b>	₹ 7736.42 Crores

<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of

Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil.\*\*Exit Load is NIL for units issued in Reinvestment of IDCW.

<b>Other Parameters</b>	
<b>Modified Duration:</b>	2.71 years
<b>Average Maturity:</b>	3.80 years
<b>Yield to Maturity:</b>	5.47%
<b>Macaulay Duration:</b>	2.81 years
<b>Standard Deviation:</b>	17.85%
<b>Sharpe Ratio:</b>	0.55
<b>Beta:</b>	1.25
<b>Portfolio Turnover:</b>	0.30
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.89%
<b>Direct</b>	1.12%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.41% (FBIL Overnight MIBOR as on 30 Nov 2021) for calculating Sharpe Ratio

Income Distribution cum capital withdrawal				
<b>Declared on date</b>	<b>27-Sep-21</b>	<b>30-Jun-21</b>	<b>30-Mar-21</b>	
IDCW Yield (Regular Plan)	1.36%	1.36%	1.37%	
IDCW (₹) Per Unit	2.26	2.08	1.97	
Cum IDCW NAV	166.43	152.48	143.88	
<b>Declared on date</b>	<b>27-Sep-21</b>	<b>30-Jun-21</b>	<b>31-Dec-19</b>	
IDCW Yield (Direct Plan)	1.36%	1.36%	1.55%	
IDCW (₹) Per Unit	3.74	3.43	3.06	
Cum IDCW NAV	276.00	252.33	198.23	

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

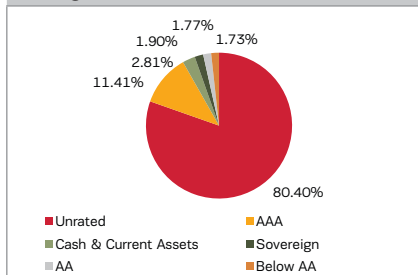
Company Name	ISIN	YTM	YTC
Union Bank of India - Tier I - Basel III **	INE692A08086	8.92%	6.38%
Union Bank of India - Tier I - Basel III **	INE692A08110	8.66%	8.58%
State Bank of India - Tier II - Basel III **	INE062A08256	6.24%	6.25%
State Bank of India - Tier II - Basel III **	INE062A08264	6.19%	6.54%
State Bank of India - Tier II - Basel III **	INE062A08165	7.86%	5.85%

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

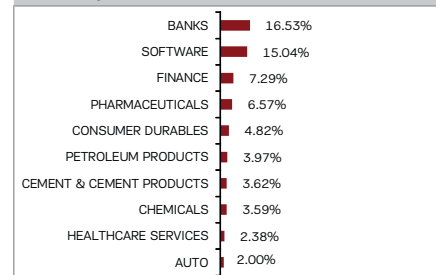
## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Infosys Limited	6.52%	
HDFC Bank Limited	5.76%	
ICICI Bank Limited	4.85%	
Reliance Industries Limited	4.64%	CRISIL AAA
Housing Development Finance Corporation Limited	3.03%	ICRA AAA
State Bank of India - Tier II - Basel III	2.70%	CRISIL AAA/ICRA AAA
UltraTech Cement Limited	2.65%	
REC Limited	2.64%	CRISIL AAA/ICRA AAA
Bajaj Finance Limited	2.41%	CRISIL AAA
MindTree Limited	2.22%	

## Rating Profile of Portfolio



## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 1054.43				
Inception - Feb 10, 1995	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Equity Hybrid '95 Fund	29.33%	13.18%	11.02%	18.97%
Value of Std Investment of ₹ 10,000	12960	14504	16871	1054430
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	24.14%	15.92%	14.13%	NA
Value of Std Investment of ₹ 10,000	12436	15584	19369	NA
Additional Benchmark - Nifty 50 TRI	32.19%	17.38%	17.04%	12.49%
Value of Std Investment of ₹ 10,000	13249	16182	21968	234814

• **Past performance may or 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 4. Total Schemes managed by Mr. Harshil Suvarnkar is 9. Total Schemes managed by Mr. Dhaval Shah is 5. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Satyabrata Mohanty, Mr. Harshil Suvarnkar & Mr. Dhaval Shah since April 27, 2020, March 22, 2021 & November 23, 2016 (1.7) years, (0.8) years & (5.1) years respectively.**

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

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	3210000
<b>Market Value of amount Invested</b>	133219	488343	840764	65341195
<b>Scheme Returns (CAGR)</b>	21.10%	20.86%	13.47%	18.43%
<b>CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)</b>	18.25%	20.46%	15.67%	NA
<b>Nifty 50 TRI returns## (CAGR)</b>	22.64%	24.54%	18.21%	14.32%

Date of First Installment: March 01, 1995 & Scheme Inception Date: February 10, 1995 . Past Performance may or may not be sustained in future.

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

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

**Note:** The exit load (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 IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit. The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

# Aditya Birla Sun Life Index Fund

An open ended scheme tracking Nifty 50 TR 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

<b>Fund Manager:</b>	Mr. Lovelish Solanki & Mr. Kedarnath Mirajkar
<b>Managing Fund Since:</b>	May 07, 2021 & August 05, 2021
<b>Experience in Managing the Fund:</b>	0.6 years & 0.4 Years
<b>Date of Allotment:</b>	September 18, 2002
<b>Type of Scheme:</b>	An open ended scheme tracking Nifty 50 TRI
<b>Application Amount for fresh subscription*:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	167.9679
<b>IDCW*:</b>	17.1648
<b>Direct Plan</b>	
<b>Growth:</b>	169.8551
<b>IDCW*:</b>	17.5609
<b>Benchmark:</b>	Nifty 50 TRI
<b>Monthly Average AUM:</b>	₹ 299.21 Crores
<b>AUM as on last day:</b>	₹ 296.33 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	21.38%
<b>Sharpe Ratio:</b>	0.60
<b>Beta:</b>	0.99
<b>Tracking Error</b>	0.41%
<b>Portfolio Turnover:</b>	0.18
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	0.59%
<b>Direct</b>	0.20%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.41% (FBIL Overnight MIBOR as on 30 Nov 2021) for calculating Sharpe Ratio. Tracking Ratio for ABSL Index Fund is computed based on Nifty 50 TRI

## Income Distribution cum capital withdrawal

Declared on date	30-Mar-21	29-Mar-19	20-Mar-18
IDCW Yield (Regular Plan)	5.44%	7.09%	10.32%
IDCW (₹) Per Unit	0.86	0.95	1.34
Cum IDCW NAV	15.81	13.37	12.99
IDCW Yield (Direct Plan)	5.45%	7.04%	10.33%
IDCW (₹) Per Unit	0.88	0.96	1.36
Cum IDCW NAV	16.14	13.58	13.17

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit. The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

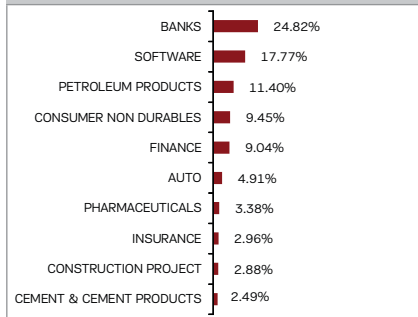
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Reliance Industries Limited	10.52%
HDFC Bank Limited	8.84%
Infosys Limited	8.59%
ICICI Bank Limited	6.70%
Housing Development Finance Corporation Limited	6.52%
Tata Consultancy Services Limited	4.94%
Kotak Mahindra Bank Limited	3.89%
Larsen & Toubro Limited	2.88%
Hindustan Unilever Limited	2.80%
ITC Limited	2.62%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 167.9679

Inception - Sept 18, 2002	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Index Fund</b>	31.16%	16.38%	15.77%	15.82%
Value of Std Investment of ₹ 10,000	13145	15768	20803	167968
<b>Benchmark - Nifty 50 TRI</b>	32.19%	17.38%	17.04%	17.50%
Value of Std Investment of ₹ 10,000	13249	16182	21968	221736
<b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>	30.28%	17.67%	17.80%	17.57%
Value of Std Investment of ₹ 10,000	13056	16301	22697	224067

- Past performance may or 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 9. Total Schemes managed by Mr. Lovelish Solanki is 15. Total Schemes managed by Mr. Kedarnath Mirajkar is 11. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since May 07, 2021 (0.6) years. & Mr. Kedarnath Mirajkar since August 05, 2021 (0.4) years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	2310000
<b>Market Value of amount Invested</b>	133624	506709	920275	9562133
<b>Scheme Returns (CAGR)</b>	21.77%	23.53%	17.14%	13.15%
<b>Nifty 50 TRI returns# (CAGR)</b>	22.64%	24.54%	18.21%	14.83%
<b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>	22.12%	24.21%	18.67%	16.04%
Date of First Installment: October 01, 2002, & Scheme Inception Date: September 18, 2002. Past Performance may or may not be sustained in future.				

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

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

# Aditya Birla Sun Life Frontline Equity Fund

An Open ended equity scheme predominantly investing in large cap stocks



Wealth Solutions

## What is it?

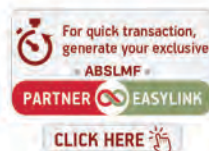
It is a diversified equity scheme predominantly investing in large cap stocks across sectors in line with Nifty 50 TRI

## 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 IDCW.



Fund Details	
<b>Fund Manager:</b>	Mr. Mahesh Patil
<b>Managing Fund Since:</b>	November 17, 2005
<b>Experience in Managing the Fund:</b>	16.1 years
<b>Date of Allotment:</b>	August 30, 2002
<b>Type of Scheme:</b>	An Open ended equity scheme predominantly investing in large cap stocks
<b>Application Amount for fresh subscription*:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	333.60
<b>IDCW*:</b>	32.54
<b>Direct Plan</b>	
<b>Growth:</b>	359.80
<b>IDCW*:</b>	75.83
<b>Benchmark:</b>	Nifty 50 TRI
<b>Monthly Average AUM:</b>	₹ 22558.44 Crores
<b>AUM as on last day:</b>	₹ 21541.54 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch-out of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 90 days from the date of allotment: Nil (w.e.f Nov 17, 2020)
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	21.64%
<b>Sharpe Ratio:</b>	0.57
<b>Beta:</b>	0.99
<b>Portfolio Turnover:</b>	0.40
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.77%
<b>Direct</b>	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 3.41% (FBIL Overnight MIBOR as on 30 Nov 2021) for calculating Sharpe Ratio

Income Distribution cum capital withdrawal			
Declared on date	25-Oct-21	23-Oct-20	25-Oct-19
IDCW Yield (Regular Plan)	5.58%	5.44%	6.06%
IDCW (₹) Per Unit	2.03	1.34	1.58
Cum IDCW NAV	36.45	24.64	26.01
Declared on date	25-Oct-21		
IDCW Yield (Regular Plan)	5.58%		
IDCW (₹) Per Unit	4.74		
Cum IDCW NAV	84.90		

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

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

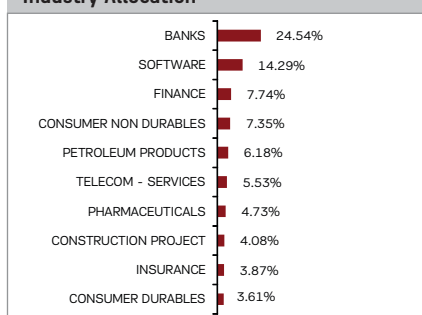
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets
ICICI Bank Limited	9.11%
Infosys Limited	8.00%
HDFC Bank Limited	7.33%
Reliance Industries Limited	4.79%
Bharti Airtel Limited	4.60%
Larsen & Toubro Limited	4.08%
Axis Bank Limited	3.32%
Housing Development Finance Corporation Limited	2.96%
State Bank of India	2.90%
HCL Technologies Limited	2.71%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 333.60

Inception - Aug 30, 2002	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Frontline Equity Fund	35.02%	15.78%	14.14%	19.97%
Value of Std Investment of ₹ 10,000	13536	15528	19376	333600
Benchmark - Nifty 50 TRI	32.19%	17.38%	17.04%	17.36%
Value of Std Investment of ₹ 10,000	13249	16182	21968	218417
Additional Benchmark - S&P BSE SENSEX TRI	30.28%	17.67%	17.80%	18.60%
Value of Std Investment of ₹ 10,000	13056	16301	22697	267615

- Past performance may or 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. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Mahesh Patil since November 17, 2005 (16.1) 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	2310000
Market Value of amount Invested	135647	512957	901802	14947023
Scheme Returns (CAGR)	25.11%	24.42%	16.31%	16.94%
Nifty 50 TRI returns# (CAGR)	22.64%	24.54%	18.21%	14.83%
S&P BSE SENSEX TRI returns## (CAGR)	22.12%	24.21%	18.67%	16.03%

# 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 IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

# Aditya Birla Sun Life Focused Equity Fund

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	
<b>Fund Manager:</b>	Mr. Mahesh Patil & Mr. Kunal Sangoi
<b>Managing Fund Since:</b>	July 29, 2010 & May 07, 2021
<b>Experience in Managing the Fund:</b>	11.4 years & 0.6 years
<b>Date of Allotment:</b>	October 24, 2005
<b>Type of Scheme:</b>	An Open ended Large cap Equity Scheme investing in maximum 30 stocks
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	90.1074
<b>Growth:</b>	20.1267
<b>Direct Plan</b>	
<b>Growth:</b>	98.0418
<b>IDCW:</b>	45.7901
<b>Benchmark:</b>	Nifty 50 TRI
<b>Monthly Average AUM:</b>	₹ 5417.19 Crores
<b>AUM as on last day:</b>	₹ 5162.76 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Reinvestment of IDCW.
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	21.22%
<b>Sharpe Ratio:</b>	0.65
<b>Beta:</b>	0.97
<b>Portfolio Turnover:</b>	0.83
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.97%
<b>Direct</b>	1.05%

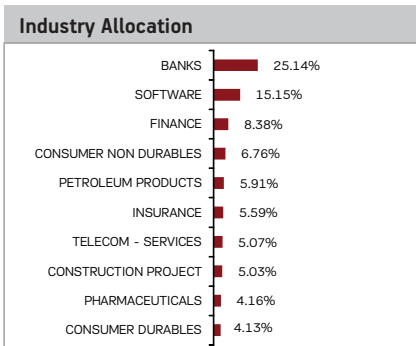
**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.41% (FBIL Overnight MIBOR as on 30 Nov 2021) for calculating Sharpe Ratio

Income Distribution cum capital withdrawal			
Declared on date	28-Jul-21	30-Jul-20	25-Jul-19
IDCW Yield (Regular Plan)	5.59%	5.94%	6.85%
IDCW (₹) Per Unit	1.10	0.87	1.09
Cum IDCW NAV	19.68	14.64	15.89
Declared on date	28-Jul-21	30-Jul-20	25-Jul-19
IDCW Yield (Direct Plan)	5.56%	5.96%	6.85%
IDCW (₹) Per Unit	2.48	1.96	2.43
Cum IDCW NAV	44.62	32.90	35.40

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit. The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**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.

Top Ten Portfolio Holdings	
Issuer	% to net Assets
ICICI Bank Limited	9.22%
HDFC Bank Limited	8.36%
Infosys Limited	8.34%
Reliance Industries Limited	6.12%
Bharti Airtel Limited	5.07%
Larsen & Toubro Limited	5.03%
Housing Development Finance Corporation Limited	4.26%
State Bank of India	3.81%
Axis Bank Limited	3.74%
SBI Life Insurance Company Limited	3.69%



Investment Performance - Regular Plan - Growth		NAV as on November 30, 2021: ₹ 90.1074			
Inception - Oct 24, 2005	1 Year	3 Years	5 Years	Since Inception	
Aditya Birla Sun Life Focused Equity Fund	33.80%	17.26%	14.65%	14.62%	
Value of Std Investment of ₹ 10,000	13412	16129	19815	90107	
Benchmark - Nifty 50 TRI	32.19%	17.38%	17.04%	14.31%	
Value of Std Investment of ₹ 10,000	13249	16182	21968	86310	
Additional Benchmark - S&P BSE SENSEX TRI	30.28%	17.67%	17.80%	14.43%	
Value of Std Investment of ₹ 10,000	13056	16301	22697	87804	

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Mahesh Patil is 3. Total Schemes managed by Mr. Kunal Sangoi is 3. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Mahesh Patil since July 29, 2010 (11.4) years & Mr. Kunal Sangoi since May 07, 2021 (0.6) 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	1940000
Market Value of amount Invested	135473	513113	911193	6731034
Scheme Returns (CAGR)	24.82%	24.45%	16.74%	13.99%
Nifty 50 TRI returns## (CAGR)	22.64%	24.54%	18.21%	13.08%
S&P BSE SENSEX TRI returns## (CAGR)	22.12%	24.21%	18.67%	13.73%
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 IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

Data as on 30<sup>th</sup> November 2021 unless otherwise specified





# Aditya Birla Sun Life Flexi Cap Fund

An open ended dynamic 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

Flexi Cap Fund

## Investment Objective

The objective of the scheme is long term growth of capital, through investment in equity & equity related instruments across market cap (large, mid & small) companies.



Fund Details	
<b>Fund Manager:</b>	Mr. Anil Shah & Mr. Vinod Bhat
<b>Managing Fund Since:</b>	October 03, 2012 & January 30, 2021
<b>Experience in Managing the Fund:</b>	9.2 years & 0.9 Years
<b>Date of Allotment:</b>	August 27, 1998
<b>Type of Scheme:</b>	An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks
<b>Application Amount for fresh subscription*:</b>	₹ 100/- (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100/- (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	1123.25
<b>IDCW*:</b>	126.27
<b>Direct Plan</b>	
<b>Growth:</b>	1218.49
<b>IDCW*:</b>	173.11
<b>Benchmark:</b>	S&P BSE All Cap Index TRI
<b>Monthly Average AUM:</b>	₹ 16184.41 Crores
<b>AUM as on last day:</b>	₹ 15513.84 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365
days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Reinvestment of IDCW.	
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	22.93%
<b>Sharpe Ratio:</b>	0.59
<b>Beta:</b>	1.02
<b>Portfolio Turnover:</b>	0.17
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.83%
<b>Direct</b>	0.99%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.41% (FBIL Overnight MIBOR as on 30 Nov 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

Declared on date	25-Nov-21	25-Nov-20	29-Nov-19
IDCW Yield (Regular Plan)	5.62%	5.48%	6.15%
IDCW (₹) Per Unit	7.76	5.63	6.32
Cum IDCW NAV	158.11	102.78	102.76
Declared on date	25-Nov-21	29-Nov-19	30-Nov-18
IDCW Yield (Direct Plan)	5.62%	6.15%	6.97%
IDCW (₹) Per Unit	10.63	8.05	9.08
Cum IDCW NAV	189.32	130.93	130.12

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

The Face Value - 10.00 Per Unit

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

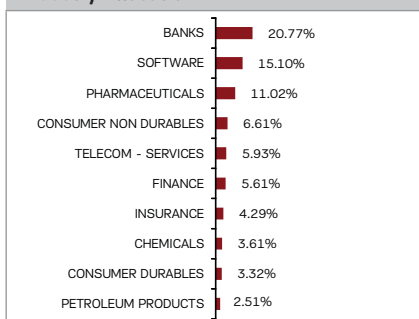
Data as on 30<sup>th</sup> November 2021 unless otherwise specified

**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.

## Top Ten Portfolio Holdings

Issuer	% to net Assets
ICICI Bank Limited	9.33%
Infosys Limited	8.27%
HDFC Bank Limited	6.60%
Bharti Airtel Limited	5.93%
Dr. Reddys Laboratories Limited	5.21%
HCL Technologies Limited	4.68%
Sun Pharmaceutical Industries Limited	2.89%
Bajaj Finance Limited	2.68%
United Spirits Limited	2.34%
Kotak Mahindra Bank Limited	2.29%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 1123.25

Inception - Aug 27, 1998	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Flexi Cap Fund	35.24%	17.03%	14.86%	22.49%
Value of Std Investment of ₹ 10,000	13558	16037	19998	1123250
Benchmark - S&P BSE All Cap Index TRI	39.22%	18.80%	17.06%	NA
Value of Std Investment of ₹ 10,000	13959	16775	21986	NA
Additional Benchmark - Nifty 50 TRI	32.19%	17.38%	17.04%	15.13%
Value of Std Investment of ₹ 10,000	13249	16182	21968	265481

- Past performance may or 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 Anil Shah is 4. Total Schemes managed by Mr. Vinod Bhat is 12. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Anil Shah since October 03, 2012 (9.2) years. & Mr. Vinod Bhat since January 30, 2021 (0.9) 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	2800000
Market Value of amount Invested	135252	524991	926764	42777961
Scheme Returns (CAGR)	24.45%	26.13%	17.43%	19.51%
S&P BSE All Cap Index TRI# (CAGR)	28.24%	28.24%	19.15%	NA
Nifty 50 TRI returns## (CAGR)	22.64%	24.54%	18.21%	14.99%
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 IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.



# Aditya Birla Sun Life Equity Advantage Fund

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	
<b>Fund Manager:</b>	Mr. Satyabrata Mohanty
<b>Managing Fund Since:</b>	October 17, 2011
<b>Experience in Managing the Fund:</b>	10.2 years
<b>Date of Allotment:</b>	February 24, 1995
<b>Type of Scheme:</b>	An open ended equity scheme investing in both large cap and mid cap stocks
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	669.30
<b>IDCW*:</b>	127.48
<b>Direct Plan</b>	
<b>Growth:</b>	722.46
<b>IDCW*:</b>	190.14
<b>Benchmark:</b>	Nifty Large Midcap 250 TRI
<b>Monthly Average AUM:</b>	₹ 6251.77 Crores
<b>AUM as on last day:</b>	₹ 6008.53 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Reinvestment of IDCW.
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	24.02%
<b>Sharpe Ratio:</b>	0.69
<b>Beta:</b>	1.03
<b>Portfolio Turnover:</b>	0.38
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.94%
<b>Direct</b>	1.06%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.41% (FBIL Overnight MIBOR as on 30 Nov 2021) for calculating Sharpe Ratio

Income Distribution cum capital withdrawal			
Declared on date	27-Aug-21	25-Aug-20	30-Aug-19
IDCW Yield (Regular Plan)	5.45%	5.74%	6.19%
IDCW (₹) Per Unit	7.00	4.96	5.31
Cum IDCW NAV	128.47	86.36	85.76
Declared on date	27-Aug-21	30-Aug-18	18-Aug-17
IDCW Yield (Direct Plan)	5.45%	5.31%	9.99%
IDCW (₹) Per Unit	10.42	7.29	14.18
Cum IDCW NAV	191.17	137.19	141.96

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

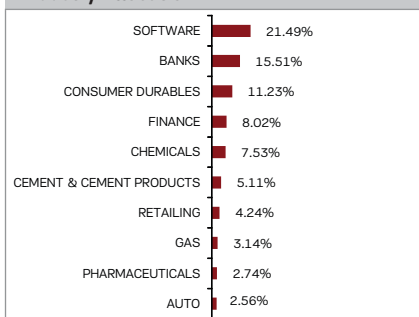
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets
ICICI Bank Limited	6.95%
Bajaj Finance Limited	6.18%
Larsen & Toubro Infotech Limited	5.24%
Infosys Limited	4.77%
Voltas Limited	3.84%
Crompton Greaves Consumer Electricals Limited	3.71%
State Bank of India	3.52%
MindTree Limited	3.49%
JK Cement Limited	3.43%
Gujarat Gas Limited	3.14%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 669.30

Inception - Feb 24, 1995	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Equity Advantage Fund</b>	42.31%	20.04%	15.30%	16.99%
Value of Std Investment of ₹ 10,000	14272	17307	20387	669300
<b>Benchmark - Nifty Large Midcap 250 TRI</b>	42.16%	20.16%	18.06%	NA
Value of Std Investment of ₹ 10,000	14257	17357	22948	NA
<b>Additional Benchmark - Nifty 50 TRI</b>	32.19%	17.38%	17.04%	12.57%
Value of Std Investment of ₹ 10,000	13249	16182	21968	238332

- Past performance may or 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 4. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Satyabrata Mohanty since October 17, 2011 (10.2) years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	3220000
<b>Market Value of amount Invested</b>	140554	557162	960849	52465904
<b>Scheme Returns (CAGR)</b>	33.32%	30.55%	18.91%	17.13%
<b>Nifty Large Midcap 250 TRI returns## (CAGR)</b>	31.41%	30.75%	20.49%	NA
<b>Nifty 50 TRI returns## (CAGR)</b>	22.64%	24.54%	18.21%	14.30%

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 IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.





# Aditya Birla Sun Life MNC Fund

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



Wealth Solutions

## What is it?

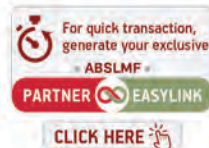
It is a thematic fund that invests in securities of multinational companies in order to achieve long-term growth of capital. These companies have proven to be market performers due to their corporate governance, strong business models, brands & market leadership.

## 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	
<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	June 18, 2009
<b>Experience in Managing the Fund:</b>	12.5 years
<b>Date of Allotment:</b>	December 27, 1999
<b>Type of Scheme:</b>	An open ended equity scheme following the MNC theme in its investments
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	964.58
<b>IDCW<sup>§</sup>:</b>	166.59
<b>Direct Plan</b>	
<b>Growth:</b>	1045.61
<b>IDCW<sup>§</sup>:</b>	334.52
<b>Benchmark:</b>	Nifty MNC TRI
<b>Monthly Average AUM:</b>	₹ 4002.51 Crores
<b>AUM as on last day:</b>	₹ 3874.84 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil**Exit Load is NIL for units issued in Reinvestment of IDCW.
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	17.18%
<b>Sharpe Ratio<sup>†</sup>:</b>	0.36
<b>Beta:</b>	0.91
<b>Portfolio Turnover:</b>	0.00
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.09%
<b>Direct</b>	1.31%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.41% (FBIL Overnight MIBOR as on 30 Nov 2021) for calculating Sharpe Ratio

Income Distribution cum capital withdrawal			
Declared on date	25-Oct-21	23-Oct-20	25-Oct-19
IDCW Yield (Regular Plan)	5.75%	5.49%	6.00%
IDCW (₹) Per Unit	10.20	8.18	9.54
Cum IDCW NAV	177.42	149.05	158.96
Declared on date	25-Oct-21		
IDCW Yield (Regular Plan)	5.75%		
IDCW (₹) Per Unit	20.46		
Cum IDCW NAV	355.98		

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

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

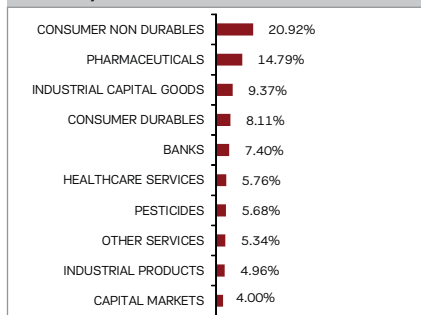
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Honeywell Automation India Limited	8.47%
Pfizer Limited	7.35%
GlaxoSmithKline Pharmaceuticals Limited	7.07%
Fortis Healthcare Limited	5.76%
Bayer Cropsience Limited	5.68%
Procter & Gamble Hygiene and Health Care Limited	5.36%
Quess Corp Limited	5.34%
Gillette India Limited	5.18%
Kansai Nerolac Paints Limited	4.99%
Bata India Limited	4.50%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 964.58

Inception - Dec 27, 1999	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life MNC Fund	16.49%	9.67%	11.03%	16.15%
Value of Std Investment of ₹ 10,000	11664	13194	16877	267123
Benchmark - Nifty MNC TRI	25.27%	12.00%	15.42%	13.14%
Value of Std Investment of ₹ 10,000	12550	14054	20495	150197
Additional Benchmark - Nifty 50 TRI	32.19%	17.38%	17.04%	13.51%
Value of Std Investment of ₹ 10,000	13249	16182	21968	161181

• **Past performance may or 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 6. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Ajay Garg since June 18, 2009 (12.5) 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	2640000
Market Value of amount Invested	125473	438045	772716	27265110
Scheme Returns (CAGR)	8.59%	13.18%	10.06%	18.03%
Nifty MNC TRI returns# (CAGR)	20.14%	19.70%	14.00%	15.67%
Nifty 50 TRI returns## (CAGR)	22.64%	24.54%	18.21%	15.00%

# 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 IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.



# Aditya Birla Sun Life Midcap Fund

An open ended equity scheme predominantly investing in mid cap stocks



Wealth Solutions

## What is it?

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

## 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

<b>Fund Manager:</b>	Mr. Anil Shah
<b>Managing Fund Since:</b>	April 27, 2020
<b>Experience in Managing the Fund:</b>	1.7 years
<b>Date of Allotment:</b>	October 03, 2002
<b>Type of Scheme:</b>	An open ended equity scheme predominantly investing in mid cap stocks
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	462.83
<b>Growth:</b>	42.16
<b>IDCW*:</b>	
<b>Direct Plan</b>	499.67
<b>Growth:</b>	69.73
<b>IDCW*:</b>	
<b>Benchmark:</b>	Nifty Midcap 100 TRI
<b>Monthly Average AUM:</b>	₹ 3472.83 Crores
<b>AUM as on last day:</b>	₹ 3332.16 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil**Exit Load is NIL for units issued in Reinvestment of IDCW.
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	24.75%
<b>Sharpe Ratio:</b>	0.59
<b>Beta:</b>	0.89
<b>Portfolio Turnover:</b>	0.15
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.08%
<b>Direct</b>	1.21%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.41% (FBIL Overnight MIBOR as on 30 Nov 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

Declared on date	27-Aug-21	24-Dec-20	25-Feb-20
IDCW Yield (Regular Plan)	5.52%	5.46%	6.34%
IDCW (₹) Per Unit	2.29	1.74	1.97
Cum IDCW NAV	41.39	31.88	31.13
Declared on date	27-Aug-21	25-Feb-20	30-Aug-18
IDCW Yield (Direct Plan)	5.52%	6.32%	5.29%
IDCW (₹) Per Unit	3.77	3.03	2.93
Cum IDCW NAV	68.29	47.92	55.44

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

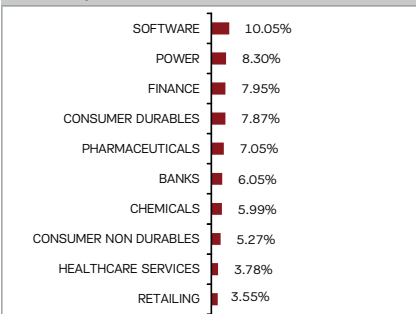
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Mphasis Limited	5.53%
Tata Power Company Limited	3.82%
MindTree Limited	3.22%
Cholamandalam Financial Holdings Limited	3.04%
Cholamandalam Investment and Finance Company Limited	3.01%
Voltas Limited	2.88%
Gujarat Fluorochemicals Limited	2.84%
K.P.R. Mill Limited	2.68%
Sona BLW Precision Forgings Limited	2.66%
Coromandel International Limited	2.59%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 462.83

Inception - Oct 03, 2002	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Midcap Fund	54.44%	18.09%	13.51%	22.14%
Value of Std Investment of ₹ 10,000	15499	16474	18849	462830
Benchmark - Nifty Midcap 100 TRI	51.38%	20.34%	15.94%	21.75%
Value of Std Investment of ₹ 10,000	15190	17438	20957	434975
Additional Benchmark - Nifty 50 TRI	32.19%	17.38%	17.04%	17.84%
Value of Std Investment of ₹ 10,000	13249	16182	21968	232671

- Past performance may or 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. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Anil Shah since April 27, 2020 (1.7) 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	2300000
Market Value of amount Invested	148429	576980	955836	17095264
Scheme Returns (CAGR)	46.81%	33.19%	18.70%	18.19%
Nifty Midcap 100 TRI returns# (CAGR)	38.42%	35.24%	20.66%	17.53%
Nifty 50 TRI returns## (CAGR)	22.64%	24.47%	18.19%	14.78%

Date of First Installment: November 01, 2002 & Scheme Inception Date: October 03, 2002. Past Performance may or may not be sustained in future.

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

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



# Aditya Birla Sun Life Small Cap Fund

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	
<b>Fund Manager:</b>	Mr. Kunal Sangoi, Mr. Dhaval Gala & Mr. Nitesh Jain
<b>Managing Fund Since:</b>	May 14, 2020
<b>Experience in Managing the Fund:</b>	1.6 years
<b>Date of Allotment:</b>	May 31, 2007
<b>Type of Scheme:</b>	An open ended equity scheme predominantly investing in small cap stocks.
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	53.8318
<b>IDCW*:</b>	29.0627
<b>Direct Plan</b>	
<b>Growth:</b>	58.8828
<b>IDCW*:</b>	53.9176
<b>Benchmark:</b>	Nifty Small Cap 100 TRI
<b>Monthly Average AUM:</b>	₹ 2988.28 Crores
<b>AUM as on last day:</b>	₹ 2879.13 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil**Exit Load is NIL for units issued in Reinvestment of IDCW.
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	29.19%
<b>Sharpe Ratio:</b>	0.47
<b>Beta:</b>	0.90
<b>Portfolio Turnover:</b>	0.37
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.12%
<b>Direct</b>	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 3.41% (FBIL Overnight MIBOR as on 30 Nov 2021) for calculating Sharpe Ratio

Income Distribution cum capital withdrawal			
Declared on date	27-Aug-21	25-Aug-20	30-Aug-18
IDCW Yield (Regular Plan)	5.55%	4.69%	5.27%
IDCW (₹) Per Unit	1.63	0.84	1.31
Cum IDCW NAV	29.33	17.90	24.88
Declared on date	27-Aug-21	-	-
IDCW Yield (Direct Plan)	5.55%	-	-
IDCW (₹) Per Unit	3.01	-	-
Cum IDCW NAV	54.27	-	-

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

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

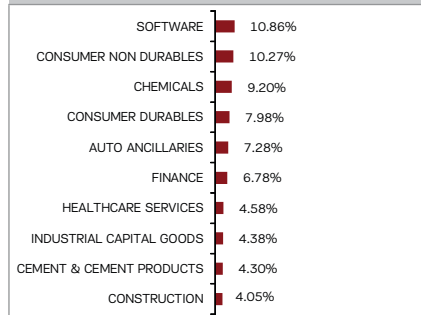
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets
JK Cement Limited	4.30%
Cyient Limited	3.69%
Deepak Nitrite Limited	2.86%
Cholamandalam Financial Holdings Limited	2.76%
Radico Khaitan Limited	2.75%
National Aluminium Company Limited	2.59%
Welspun India Limited	2.46%
BEML Limited	2.33%
Amber Enterprises India Limited	2.22%
V-Guard Industries Limited	2.08%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 53.8318

Inception - May 31, 2007	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Small Cap Fund	54.98%	17.15%	12.63%	12.30%
Value of Std Investment of ₹ 10,000	15554	16085	18134	53832
Benchmark - Nifty Small Cap 100 TRI	62.98%	20.90%	13.90%	9.25%
Value of Std Investment of ₹ 10,000	16363	17681	19178	36115
Additional Benchmark - Nifty 50 TRI	32.19%	17.38%	17.04%	11.25%
Value of Std Investment of ₹ 10,000	13249	16182	21968	46990

- Past performance may or 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 3. Total Schemes managed by Mr. Dhaval Gala is 2. Total Schemes managed by Mr. Nitesh Jain is 2. Refer annexure on page no. 100 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 (1.6) 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	1750000
Market Value of amount Invested	143268	584798	932427	6152179
Scheme Returns (CAGR)	37.93%	34.22%	17.68%	15.77%
Nifty Small Cap 100 TRI returns* (CAGR)	44.60%	39.29%	20.06%	13.01%
Nifty 50 TRI returns## (CAGR)	22.64%	24.54%	18.21%	13.23%
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 IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

# Aditya Birla Sun Life Multi Cap Fund

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



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## Fund Category

MultiCap

## Investment Objective

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



Fund Details	
<b>Fund Manager:</b>	Mr. Mahesh Patil, Mr. Dhaval Shah, Mr. Harshil Suvarnkar & Mr. Vinod Bhat
<b>Managing Fund Since:</b>	May 08,2021
<b>Experience in Managing the Fund:</b>	0.6 Years
<b>Date of Allotment:</b>	May 08,2021
<b>Type of Scheme:</b>	An open ended equity scheme investing across large cap, mid cap & small cap stocks
<b>Application Amount for fresh subscription*:</b>	₹ 500/- (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 500/- (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 500/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	12.24
<b>Growth:</b>	12.24
<b>IDCW*:</b>	12.24
<b>Direct Plan</b>	
<b>Growth:</b>	12.38
<b>IDCW*:</b>	12.38
<b>Benchmark:</b>	Nifty 500 Multicap 50:25:25 TRI
<b>Monthly Average AUM:</b>	₹ 3252.85 Crores
<b>AUM as on last day:</b>	₹ 3148.85 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	For redemption / switch-out of units 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
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.05%
<b>Direct</b>	0.20%

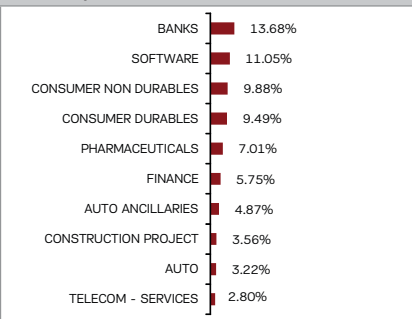
Data as on 30<sup>th</sup> November 2021 unless otherwise specified

**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 or from any of our Investor Service Centers.

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Infosys Limited	4.24%
Larsen & Toubro Limited	3.56%
HDFC Bank Limited	3.37%
ICICI Bank Limited	3.21%
State Bank of India	2.71%
Bharti Airtel Limited	2.63%
Housing Development Finance Corporation Limited	2.44%
Axis Bank Limited	2.41%
HCL Technologies Limited	2.17%
Tech Mahindra Limited	2.17%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 12.24

Inception - May 07, 2021	6 Months	Since Inception
Aditya Birla Sun Life Multi Cap Fund	32.61%	39.50%
Value of Std Investment of ₹ 10,000	11520	12078
Benchmark - NIFTY 500 Multicap 50:25:25 TRI	26.90%	35.22%
Value of Std Investment of ₹ 10,000	11269	11866
Additional Benchmark - Nifty 50 TRI	19.45%	27.47%
Value of Std Investment of ₹ 10,000	10932	11476

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Mahesh Patil is 3. Total Schemes managed by Mr. Dhaval Shah is 5. Total Schemes managed by Mr. Harshil Suvarnkar is 9. Total Schemes managed by Mr. Vinod Bhat is 12. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Mahesh Patil, Mr. Dhaval Shah, Mr. Harshil Suvarnkar & Mr. Vinod Bhat since May 08, 2021 (0.6) years**
- Simple annualized returns have been provided since scheme has completed more than 6 months but less than 1 year.**





# 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

<b>Fund Manager:</b>	Mr. Milind Bafna
<b>Managing Fund Since:</b>	January 16, 2014
<b>Experience in Managing the Fund:</b>	7.9 years
<b>Date of Allotment:</b>	March 27, 2008
<b>Type of Scheme:</b>	An open ended equity scheme following a value investment strategy
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	69.4576
<b>Growth:</b>	29.9305
<b>IDCW*:</b>	
<b>Direct Plan</b>	75.7510
<b>Growth:</b>	52.9155
<b>IDCW*:</b>	

<b>Benchmark:</b>	S&P BSE Enhanced Index Value TRI
<b>Monthly Average AUM:</b>	₹ 4318.37 Crores
<b>AUM as on last day:</b>	₹ 4018.03 Crores

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

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

## Other Parameters

<b>Standard Deviation:</b>	24.36%
<b>Sharpe Ratio:</b>	0.30
<b>Beta:</b>	0.72
<b>Portfolio Turnover:</b>	1.78

## Total Expense Ratio (TER)

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

<b>Regular</b>	2.06%
<b>Direct</b>	1.22%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.41% (FBIL Overnight MIBOR as on 30 Nov 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

Declared on date	23-Jul-21	26-Mar-18	20-Jul-17
IDCW Yield (Regular Plan)	5.48%	15.25%	9.94%
IDCW (₹) Per Unit	1.73	4.91	3.23
Cum IDCW NAV	31.55	32.20	32.50

Declared on date	26-Mar-18	20-Jul-17
IDCW Yield (Direct Plan)	11.32%	9.92%
IDCW (₹) Per Unit	5.61	4.92
Cum IDCW NAV	49.57	49.58

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

The Face Value - 10.00 Per Unit

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

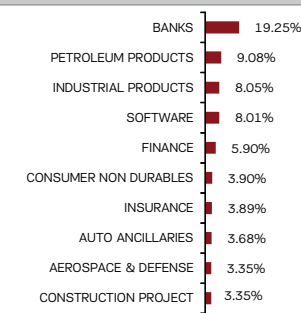
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets
State Bank of India	7.72%
Reliance Industries Limited	7.58%
ICICI Bank Limited	5.18%
Ramkrishna Forgings Limited	3.85%
IndusInd Bank Limited	3.59%
SBI Life Insurance Company Limited	3.18%
Larsen & Toubro Limited	3.15%
Poonawalla Fincorp Limited	2.84%
Bharat Forge Limited	2.80%
Apollo Tyres Limited	2.72%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 69.4576

Inception - Mar 27, 2008	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Pure Value Fund</b>	37.18%	10.82%	9.23%	15.21%
Value of Std Investment of ₹ 10,000	13754	13616	15556	69458
<b>Benchmark - S&amp;P BSE Enhanced Index Value TRI</b>	69.40%	19.64%	10.82%	9.98%
Value of Std Investment of ₹ 10,000	17014	17134	16722	36783
<b>Additional Benchmark - Nifty 50 TRI</b>	32.19%	17.38%	17.04%	10.95%
Value of Std Investment of ₹ 10,000	13249	16182	21968	41447

- Past performance may or 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 2. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Milind Bafna since January 16, 2014 (7.9) years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1650000
<b>Market Value of amount Invested</b>	132907	506801	805700	5188926
<b>Scheme Returns (CAGR)</b>	20.59%	23.54%	11.74%	15.38%
<b>S&amp;P BSE Enhanced Index Value TRI returns# (CAGR)</b>	38.48%	36.54%	18.16%	11.01%
<b>Nifty 50 TRI returns## (CAGR)</b>	22.64%	24.47%	18.19%	13.74%

# 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 IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

# Aditya Birla Sun Life Manufacturing Equity Fund

An open ended equity scheme following 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	
<b>Fund Manager:</b>	Mr. Anil Shah
<b>Managing Fund Since:</b>	January 31, 2015
<b>Experience in Managing the Fund:</b>	6.9 years
<b>Date of Allotment:</b>	January 31, 2015
<b>Type of Scheme:</b>	An open ended equity scheme following in the Manufacturing theme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	19.21
<b>IDCW*:</b>	14.06
<b>Direct Plan</b>	
<b>Growth:</b>	20.41
<b>IDCW*:</b>	14.84
<b>Benchmark:</b>	S&P BSE 500 TRI
<b>Monthly Average AUM:</b>	₹ 663.22 Crores
<b>AUM as on last day:</b>	₹ 633.01 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil**Exit Load is NIL for units issued in Reinvestment of IDCW.
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	18.14%
<b>Sharpe Ratio*</b>	0.55
<b>Beta:</b>	0.77
<b>Portfolio Turnover:</b>	0.11
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.58%
<b>Direct</b>	1.81%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 3.41% (FBIL Overnight MIBOR as on 30 Nov 2021) for calculating Sharpe Ratio

Income Distribution cum capital withdrawal			
Declared on date	25-Feb-21	25-Feb-20	28-Feb-18
IDCW Yield (Regular Plan)	5.46%	5.72%	9.94%
IDCW (₹) Per Unit	0.71	0.61	1.32
Cum IDCW NAV	13.00	10.69	13.28
IDCW Yield (Direct Plan)	5.49%	6.39%	9.91%
IDCW (₹) Per Unit	0.75	0.72	1.36
Cum IDCW NAV	13.66	11.23	13.72

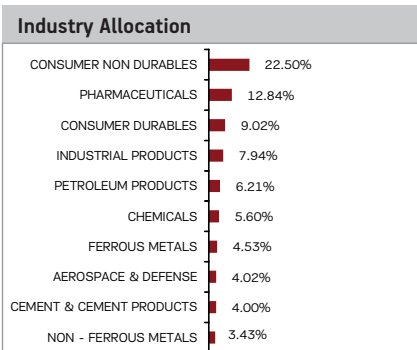
**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

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

**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 30<sup>th</sup> November 2021 unless otherwise specified

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Dr. Reddys Laboratories Limited	7.30%
Reliance Industries Limited	6.21%
Aarti Industries Limited	5.60%
Voltas Limited	4.55%
Tata Steel Limited	4.53%
Bharat Electronics Limited	4.02%
Asian Paints Limited	3.97%
Hindustan Unilever Limited	3.93%
United Breweries Limited	3.52%
Hindalco Industries Limited	3.43%



Investment Performance - Regular Plan - Growth		NAV as on November 30, 2021: ₹ 19.21			
Inception - Jan 31, 2015		1 Year	3 Year	5 Years	Since Inception
Aditya Birla Sun Life Manufacturing Equity Fund		28.57%	13.34%	11.59%	10.02%
Value of Std Investment of ₹ 10,000		12884	14564	17306	19210
Benchmark - S&P BSE 500 TRI		38.13%	18.70%	17.18%	12.50%
Value of Std Investment of ₹ 10,000		13850	16730	22105	22374
Additional Benchmark - Nifty 50 TRI		32.19%	17.38%	17.04%	11.47%
Value of Std Investment of ₹ 10,000		13249	16182	21968	21010

• **Past performance may or 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. 100 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Anil Shah January 31, 2015 (6.9) 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	820000
Market Value of amount Invested	129030	494800	841608	1258527
Scheme Returns (CAGR)	14.28%	21.80%	13.51%	12.34%
S&P BSE 500 TRI returns# (CAGR)	27.34%	27.65%	19.07%	16.84%
Nifty 50 TRI returns## (CAGR)	22.64%	24.47%	18.19%	16.10%

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 IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.



# Aditya Birla Sun Life Banking and Financial Services Fund

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



Wealth Solutions

## What is it?

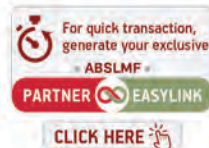
It is an open-ended equity scheme that concentrates on the companies engaged in banking & financial services businesses with a growth oriented investment style

## 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

<b>Fund Manager:</b>	Mr. Dhaval Gala
<b>Managing Fund Since:</b>	August 26, 2015
<b>Experience in Managing the Fund:</b>	6.3 years
<b>Date of Allotment:</b>	December 14, 2013
<b>Type of Scheme:</b>	An open ended equity scheme investing in the Banking & Financial Services sectors
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	37.71
<b>IDCW*:</b>	19.20
<b>Direct Plan</b>	
<b>Growth:</b>	40.85
<b>IDCW*:</b>	25.08

<b>Benchmark:</b>	Nifty Financial Services TRI
<b>Monthly Average AUM:</b>	₹ 2221.89 Crores
<b>AUM as on last day:</b>	₹ 2101.36 Crores

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

<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch-out of units on or before

30 days from the date of allotment : 1.00% of applicable NAV. For redemption/switch-out of units after 30 days from the date of allotment: Nil (w.e.f Nov 17, 2020)

## Other Parameters

<b>Standard Deviation:</b>	33.66%
<b>Sharpe Ratio:</b>	0.26
<b>Beta:</b>	1.09
<b>Portfolio Turnover:</b>	0.57

## Total Expense Ratio (TER)

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

<b>Regular</b>	2.21%
<b>Direct</b>	1.22%

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

Risk Free Rate assumed to be 3.41% (FBIL Overnight MIBOR as on 30 Nov 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

Declared on date	25-Jan-21	31-Jan-20	31-Jan-19
IDCW Yield (Regular Plan)	5.64%	6.27%	6.72%
IDCW (₹) Per Unit	0.95	1.12	1.11
Cum IDCW NAV	16.85	17.93	16.46
IDCW Yield (Direct Plan)	5.64%	6.24%	6.75%
IDCW (₹) Per Unit	1.23	1.43	1.41
Cum IDCW NAV	21.82	22.97	20.87

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

The Face Value - 10.00 Per Unit

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

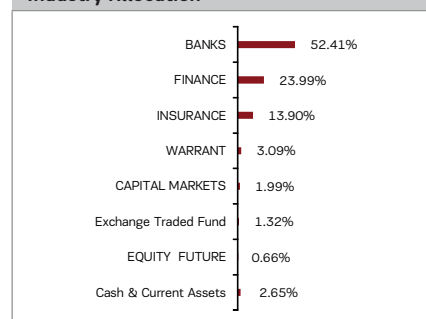
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	14.57%
ICICI Bank Limited	14.09%
State Bank of India	9.40%
Bajaj Finance Limited	7.06%
Bajaj Finserv Limited	4.83%
SBI Life Insurance Company Limited	4.71%
Axis Bank Limited	4.57%
Housing Development Finance Corporation Limited	4.15%
Bank of Baroda	3.67%
Kotak Mahindra Bank Limited	3.61%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 37.71

Inception - Dec 14, 2013	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Banking and Financial Services Fund	26.26%	12.26%	13.71%	18.13%
Value of Std Investment of ₹ 10,000	12650	14150	19017	37710
Benchmark - Nifty Financial Services TRI	23.11%	15.81%	18.90%	18.81%
Value of Std Investment of ₹ 10,000	12332	15539	23772	39474
Additional Benchmark - Nifty 50 TRI	32.19%	17.38%	17.04%	14.95%
Value of Std Investment of ₹ 10,000	13249	16182	21968	30355

- Past performance may or 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. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Dhaval Gala Since August 26, 2015 (6.3) 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	360000	600000	960000
Market Value of amount Invested	129917	484109	837317	1742670
Scheme Returns (CAGR)	15.72%	20.23%	13.30%	14.52%
Nifty Financial Services TRI returns# (CAGR)	14.54%	20.68%	17.39%	17.00%
Nifty 50 TRI returns## (CAGR)	22.64%	24.54%	18.21%	15.27%

Date of First Installment: January 01, 2014 & Scheme Inception Date: December 14, 2013. Past Performance may or may not be sustained in future.

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

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

# Aditya Birla Sun Life Dividend Yield Fund

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

<b>Fund Manager:</b>	Mr. Vineet Maloo & Mr. Vinod Bhat
<b>Managing Fund Since:</b>	January 16, 2014 & June 09, 2021
<b>Experience in Managing the Fund:</b>	7.9 years & 0.5 Years
<b>Date of Allotment:</b>	February 26, 2003
<b>Type of Scheme:</b>	An open ended equity scheme predominantly investing in Dividend yielding stocks
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	245.99
<b>Direct Plan</b>	18.70
<b>Growth:</b>	262.65
<b>IDCW:</b>	32.98
<b>Benchmark:</b>	Nifty Dividend Opportunities 50 Index TRI
<b>Monthly Average AUM:</b>	₹ 868.63 Crores
<b>AUM as on last day:</b>	₹ 832.33 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of
Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. **Exit Load is NIL for units issued in Reinvestment of IDCW.	
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	20.41%
<b>Sharpe Ratio:</b>	0.64
<b>Beta:</b>	1.07
<b>Portfolio Turnover:</b>	0.21
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.41%
<b>Direct</b>	1.69%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.41% (FBIIL Overnight MIBOR as on 30 Nov 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

Declared on date	30-Sep-21	30-Jun-21	30-Mar-21
IDCW Yield (Regular Plan)	1.38%	1.32%	1.23%
IDCW (₹) Per Unit	0.27	0.24	0.19
Cum IDCW NAV	19.44	18.16	15.46
Declared on date	30-Sep-21	30-Jun-21	30-Mar-21
IDCW Yield (Direct Plan)	1.38%	1.35%	2.05%
IDCW (₹) Per Unit	0.47	0.43	0.56
Cum IDCW NAV	34.25	31.95	27.38

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

The Face Value - 10.00 Per Unit

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

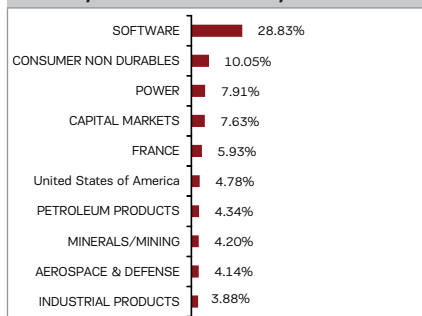
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Infosys Limited	8.64%
Larsen & Toubro Infotech Limited	5.73%
ITC Limited	4.64%
Persistent Systems Limited	4.48%
NTPC Limited	3.89%
LVMH MOET HENNESSY LOUIS VUITTON SE	3.22%
ICICI Securities Limited	3.21%
Bharat Electronics Limited	3.13%
Bharat Petroleum Corporation Limited	2.89%
Tata Consultancy Services Limited	2.88%

## Country Allocation / Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 245.99

Inception - Feb 26, 2003	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Dividend Yield Fund	38.46%	16.60%	11.45%	18.60%
Value of Std Investment of ₹ 10,000	13883	15858	17197	245990
Benchmark - Nifty Dividend Opportunities 50 Index TRI	38.52%	15.46%	14.29%	NA
Value of Std Investment of ₹ 10,000	13889	15398	19510	NA
Additional Benchmark - Nifty 50 TRI	32.19%	17.38%	17.04%	17.59%
Value of Std Investment of ₹ 10,000	13249	16182	21968	209445

- Past performance may or 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. Vineet Maloo is 6. Total Schemes managed by Mr. Vinod Bhat is 12. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vineet Maloo since January 16, 2014 (7.9) years & Mr. Vinod Bhat Since Jun 09, 2021 (0.5) years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	2260000
Market Value of amount Invested	138394	526270	880955	10108720
Scheme Returns (CAGR)	29.69%	26.31%	15.36%	14.14%
Nifty Dividend Opportunities 50 Index TRI returns# (CAGR)	27.05%	23.88%	16.10%	NA
Nifty 50 TRI returns## (CAGR)	22.64%	24.54%	18.21%	14.52%
Date of First Installment: March 01, 2003 & Scheme Inception Date: February 26, 2003. Past Performance may or may not be sustained in future. This scheme is jointly managed with Mr. Vineet Maloo.				

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

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



# Aditya Birla Sun Life Infrastructure Fund

An open ended equity scheme investing in infrastructure sector



Wealth Solutions

## What is it?

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

## 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	
<b>Fund Manager:</b>	Mr. Vineet Maloo
<b>Managing Fund Since:</b>	May 23, 2016
<b>Experience in Managing the Fund:</b>	5.6 years
<b>Date of Allotment:</b>	March 17, 2006
<b>Type of Scheme:</b>	An open ended equity scheme investing in infrastructure sector
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	47.49
<b>Growth:</b>	18.18
<b>IDCW*:</b>	
<b>Direct Plan</b>	50.77
<b>Growth:</b>	27.59
<b>IDCW*:</b>	
<b>Benchmark:</b>	Nifty Infrastructure TRI
<b>Monthly Average AUM:</b>	₹ 567.33 Crores
<b>AUM as on last day:</b>	₹ 535.04 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch-out of units on or before 30 days from the date of allotment : 1.00% of applicable NAV. For redemption/switch-out of units after 30 days from the date of allotment: Nil (w.e.f Nov 17, 2020)
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	30.06%
<b>Sharpe Ratio:</b>	0.42
<b>Beta:</b>	1.17
<b>Portfolio Turnover:</b>	0.30
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.63%
<b>Direct</b>	1.82%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.41% (FBIL Overnight MIBOR as on 30 Nov 2021) for calculating Sharpe Ratio

Income Distribution cum capital withdrawal			
Declared on date	30-Mar-21	25-Feb-20	16-Mar-18
IDCW Yield (Regular Plan)	5.02%	6.45%	12.01%
IDCW (₹) Per Unit	0.80	0.84	2.11
Cum IDCW NAV	15.95	13.05	17.57
Declared on date	30-Mar-21	25-Feb-20	16-Mar-18
IDCW Yield (Direct Plan)	4.98%	6.43%	10.02%
IDCW (₹) Per Unit	1.20	1.26	2.54
Cum IDCW NAV	24.08	19.54	25.34

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

The Face Value - 10.00 Per Unit

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

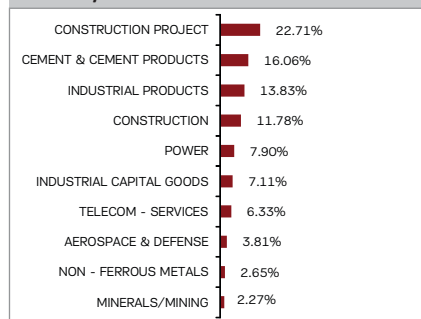
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Larsen & Toubro Limited	10.55%
Honeywell Automation India Limited	6.54%
Bharti Airtel Limited	6.33%
UltraTech Cement Limited	6.25%
NCC Limited	6.13%
PNC Infratech Limited	4.46%
H.G. Infra Engineering Limited	4.34%
Bharat Electronics Limited	3.81%
NTPC Limited	3.81%
Carborundum Universal Limited	3.41%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 47.49

Inception - Mar 17, 2006	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Infrastructure Fund</b>	57.14%	16.05%	12.49%	10.42%
<b>Value of Std Investment of ₹ 10,000</b>	15772	15637	18016	47490
<b>Benchmark - Nifty Infrastructure TRI</b>	46.56%	19.16%	14.12%	5.75%
<b>Value of Std Investment of ₹ 10,000</b>	14702	16929	19361	24078
<b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>	30.28%	17.67%	17.80%	12.54%
<b>Value of Std Investment of ₹ 10,000</b>	13056	16301	22697	64040

- Past performance may or 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. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vineet Maloo since May 23, 2016 (5.6) years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1890000
<b>Market Value of amount Invested</b>	139919	549785	892900	4965085
<b>Scheme Returns (CAGR)</b>	32.25%	29.55%	15.91%	11.32%
<b>Nifty Infrastructure TRI returns# (CAGR)</b>	35.83%	28.85%	18.10%	7.37%
<b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>	22.12%	24.14%	18.65%	13.56%

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 IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

# Aditya Birla Sun Life Digital India Fund

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.



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## 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 IDCW.



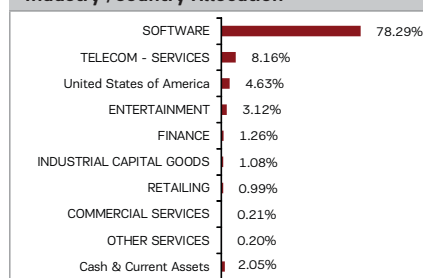
Fund Details	
<b>Fund Manager:</b>	Mr. Kunal Sangoi
<b>Managing Fund Since:</b>	January 16, 2014
<b>Experience in Managing the Fund:</b>	7.9 years
<b>Date of Allotment:</b>	January 15, 2000
<b>Type of Scheme:</b>	An open ended equity scheme investing in the Technology, Telecom, Media, Entertainment and other related ancillary sectors
<b>Application Amount for fresh subscription*:</b>	₹ 100
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 100
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	138.73
<b>IDCW*:</b>	45.12
<b>Direct Plan</b>	
<b>Growth:</b>	149.64
<b>IDCW*:</b>	58.83
<b>Benchmark:</b>	S&P BSE Teck TRI
<b>Monthly Average AUM:</b>	₹ 2797.22 Crores
<b>AUM as on last day:</b>	₹ 2842.50 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch-out of units on or before
30 days from the date of allotment : 1.00% of applicable NAV/For redemption/switch-out of units after 30 days from the date of allotment: Nil (w.e.f Nov 17, 2020)	
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	20.49%
<b>Sharpe Ratio:</b>	1.79
<b>Beta:</b>	1.00
<b>Portfolio Turnover:</b>	0.24
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.16%
<b>Direct</b>	0.88%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 3.41% (FBIL Overnight MIBOR as on 30 Nov 2021) for calculating Sharpe Ratio

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Infosys Limited	17.89%
Tata Consultancy Services Limited	11.48%
Tech Mahindra Limited	9.25%
HCL Technologies Limited	8.67%
Bharti Airtel Limited	6.27%
Persistent Systems Limited	3.72%
Wipro Limited	3.55%
Cyient Limited	3.49%
Mphasis Limited	2.52%
Birlasoft Limited	2.36%

## Industry /Country Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 138.73

Inception - Jan 15, 2000	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Digital India Fund	77.36%	40.20%	32.33%	12.77%
Value of Std Investment of ₹ 10,000	17820	27581	40612	138730
Benchmark - S&P BSE Teck TRI	55.65%	31.03%	25.38%	NA
Value of Std Investment of ₹ 10,000	15622	22513	31006	NA
Additional Benchmark - Nifty 50 TRI	32.19%	17.38%	17.04%	12.87%
Value of Std Investment of ₹ 10,000	13249	16182	21968	141609

- Past performance may or 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 3. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kunal Sangoi since January 16, 2014 (7.9) 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	2630000
Market Value of amount Invested	160043	771557	1578790	28414050
Scheme Returns (CAGR)	67.23%	56.40%	39.89%	18.43%
S&P BSE Teck TRI returns# (CAGR)	47.27%	41.94%	30.99%	NA
Nifty 50 TRI returns## (CAGR)	22.30%	24.45%	18.19%	15.01%

Date of First Installment: February 01, 2000 & Scheme Inception Date: January 15, 2000. Past Performance may or may not be sustained in future.

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

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

Income Distribution cum capital withdrawal			
Declared on date	28-Jul-21	30-Jul-20	31-Jul-19
IDCW Yield (Regular Plan)	5.46%	5.74%	6.20%
IDCW (₹) Per Unit	2.24	1.32	1.27
Cum IDCW NAV	40.99	23.00	20.58
Declared on date	28-Jul-21	30-Jul-20	31-Jul-19
IDCW Yield (Direct Plan)	4.33%	5.72%	6.19%
IDCW (₹) Per Unit	2.28	1.67	1.60
Cum IDCW NAV	52.61	29.18	25.87

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit

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**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 30<sup>th</sup> November 2021 unless otherwise specified

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<https://twitter.com/abcabslmf>

<https://mutualfund.adityabirlacapital.com>





# 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

<b>Fund Manager:</b>	Mr. Chanchal Khandelwal
<b>Managing Fund Since:</b>	August 26, 2015
<b>Experience in Managing the Fund:</b>	6.3 years
<b>Date of Allotment:</b>	August 05, 2005
<b>Type of Scheme:</b>	An open ended equity scheme following Consumption theme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	136.51
<b>Growth:</b>	33.09
<b>IDCW<sup>s</sup>:</b>	
<b>Direct Plan</b>	149.88
<b>Growth:</b>	40.29
<b>IDCW<sup>s</sup>:</b>	

**Benchmark:** S&P BSE 500 TRI

**Monthly Average AUM:** ₹ 2613.74 Crores

**AUM as on last day:** ₹ 2522.82 Crores

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

**Entry Load:** Nil

**Exit Load\*\*:** For redemption/switch-out of units on or before

90 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 90 days from the date of allotment: Nil (w.e.f Nov 17, 2020)

**Other Parameters**

**Standard Deviation:** 20.27%

**Sharpe Ratio<sup>1</sup>:** 0.82

**Beta:** 0.90

**Portfolio Turnover:** 0.25

**Total Expense Ratio (TER)**

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

**Regular** 2.22%

**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 3.41% (FBIL Overnight MIBOR as on 30 Nov 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

Declared on date	25-May-21	26-May-20	29-May-19
IDCW Yield (Regular Plan)	5.27%	5.81%	6.96%
IDCW (₹) Per Unit	1.56	1.13	1.71
Cum IDCW NAV	29.58	19.46	24.54
IDCW Yield (Direct Plan)	5.28%	5.80%	6.99%
IDCW (₹) Per Unit	1.89	1.35	2.03
Cum IDCW NAV	35.81	23.28	29.01

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

The Face Value - 10.00 Per Unit

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

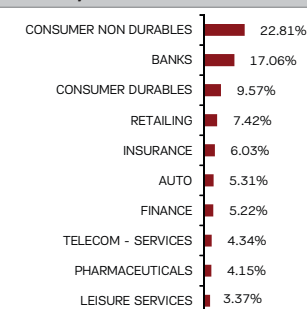
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Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets
ICICI Bank Limited	6.68%
HDFC Bank Limited	4.44%
Bharti Airtel Limited	4.34%
ITC Limited	2.94%
Hindustan Unilever Limited	2.77%
Bajaj Finserv Limited	2.62%
Tata Consumer Products Limited	2.27%
Avenue Supermarts Limited	2.21%
SBI Life Insurance Company Limited	2.15%
Procter & Gamble Hygiene and Health Care Limited	1.87%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 136.51

Inception - Aug 05, 2005	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life India GenNext Fund	38.86%	20.01%	18.04%	17.36%
Value of Std Investment of ₹ 10,000	13924	17293	22927	136510
Benchmark - S&P BSE 500 TRI	38.13%	18.70%	17.18%	14.30%
Value of Std Investment of ₹ 10,000	13850	16730	22105	88671
Additional Benchmark - S&P BSE SENSEX TRI	30.28%	17.67%	17.80%	14.38%
Value of Std Investment of ₹ 10,000	13056	16301	22697	89693

• **Past performance may or 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 2. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Chanchal Khandelwal since August 26, 2015 (6.3) 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	360000	600000	1960000
Market Value of amount Invested	140283	538304	984088	9485630
Scheme Returns (CAGR)	32.86%	27.98%	19.89%	17.28%
S&P BSE 500 TRI returns# (CAGR)	27.34%	27.65%	19.07%	13.75%
S&P BSE SENSEX TRI returns## (CAGR)	22.12%	24.14%	18.65%	13.80%

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 IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

# Aditya Birla Sun Life International Equity Fund - Plan A

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



Wealth Solutions

## What is it?

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

## 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

<b>Fund Manager:</b>	Mr. Vinod Bhat
<b>Managing Fund Since:</b>	May 07, 2021
<b>Experience in Managing the Fund:</b>	0.6 years
<b>Date of Allotment:</b>	October 31, 2007
<b>Type of Scheme:</b>	An open ended equity scheme following international theme by investing predominantly in Global Equities
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	29.9103
<b>Growth:</b>	18.0062
<b>IDCW*:</b>	
<b>Direct Plan</b>	31.4788
<b>Growth:</b>	31.4974
<b>IDCW*:</b>	

<b>Benchmark:</b>	S&P Global 1200 TRI
<b>Monthly Average AUM:</b>	₹ 128.68 Crores
<b>AUM as on last day:</b>	₹ 124.78 Crores

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

<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch-out of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 90 days from the date of allotment: Nil (w.e.f Nov 17, 2020)

## Other Parameters

**Portfolio Turnover:** 0.77

## Total Expense Ratio (TER)

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

<b>Regular</b>	2.53%
<b>Direct</b>	1.74%

## Income Distribution cum capital withdrawal

Declared on date	23-Apr-21	30-Jun-20	30-Apr-19
IDCW Yield (Regular Plan)	5.49%	6.17%	5.73%
IDCW (₹) Per Unit	1.05	0.97	0.91
Cum IDCW NAV	19.14	15.72	15.85

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

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

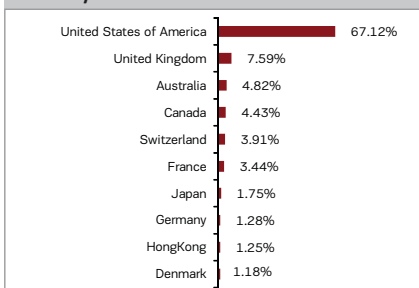
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets
MICROSOFT CORPORATION	2.64%
Facebook Inc	2.44%
Servicenow Inc	2.43%
THE TORONTO-DOMINION BANK	2.29%
Alphabet Inc A	2.28%
CONSTELLATION BRANDS INC-A	2.19%
ROYAL BANK OF CANADA	2.14%
Corteva Inc	2.13%
MCDONALD'S CORP	2.11%
Wells Fargo & Co	2.07%

## Country Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 29.9103

Inception - Oct 31, 2007	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life International Equity Fund - Plan A</b>	12.27%	13.59%	13.28%	8.08%
Value of Std Investment of ₹ 10,000	11238	14663	18663	29910
<b>Benchmark - S&amp;P Global 1200 TRI</b>	22.18%	19.86%	17.08%	12.03%
Value of Std Investment of ₹ 10,000	12238	17229	22012	49604
<b>Additional Benchmark - Nifty 50 TRI</b>	32.19%	17.38%	17.04%	9.08%
Value of Std Investment of ₹ 10,000	13249	16182	21968	34019

- Past performance may or 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 12. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since May 07, 2021 (0.6) years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1700000
<b>Market Value of amount Invested</b>	124356	450773	851696	3850818
<b>Scheme Returns (CAGR)</b>	6.82%	15.17%	13.99%	10.80%
<b>S&amp;P Global 1200 TRI returns# (CAGR)</b>	17.59%	22.78%	18.80%	15.66%
<b>Nifty 50 TRI returns## (CAGR)</b>	22.64%	24.47%	18.19%	13.40%

# 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 IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.



# Aditya Birla Sun Life International Equity Fund - Plan B

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



Wealth Solutions

## What is it?

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

## Fund Category

Sectoral/Thematic

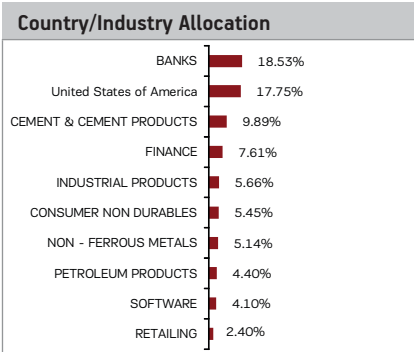
## Investment Objective

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	
<b>Fund Manager:</b>	Mr. Vinod Bhat
<b>Managing Fund Since:</b>	May 07, 2021
<b>Experience in Managing the Fund:</b>	0.6 years
<b>Date of Allotment:</b>	October 31, 2007
<b>Type of Scheme:</b>	An open ended equity scheme following international theme by investing in Global Equities and also Indian Equities
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plan / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	26.5422
<b>Growth:</b>	18.2804
<b>IDCW*:</b>	
<b>Direct Plan</b>	
<b>Growth:</b>	27.7192
<b>IDCW*:</b>	21.1769
<b>Benchmark:</b>	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.
<b>Monthly Average AUM:</b>	₹ 105.34 Crores
<b>AUM as on last day:</b>	₹ 100.85 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch-out of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 90 days from the date of allotment: Nil (w.e.f Nov 17, 2020)
<b>Other Parameters</b>	
<b>Portfolio Turnover:</b>	0.31
<b>Total Expense Ratio (TER)</b>	Including additional expenses and goods and service tax on management fees.
<b>Regular</b>	2.60%
<b>Direct</b>	2.19%

Top Ten Portfolio Holdings	
Issuer	% to net Assets
HDFC Bank Limited	6.93%
ICICI Bank Limited	6.07%
Housing Development Finance Corporation Limited	4.57%
Reliance Industries Limited	4.40%
RHI Magnesita India Limited	3.24%
Hindalco Industries Limited	3.15%
JK Cement Limited	2.57%
J.K. Lakshmi Cement Limited	2.54%
IFGL Refractories Limited	2.42%
V-Mart Retail Limited	2.40%



Investment Performance - Regular Plan - Growth		NAV as on November 30, 2021: ₹ 26.5422			
Inception - Oct 31, 2007		1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life International Equity Fund - Plan B		27.90%	14.06%	12.37%	7.17%
Value of Std Investment of ₹ 10,000		12816	14843	17920	26542
Benchmark - Customised Index †		31.30%	19.44%	17.59%	11.13%
Value of Std Investment of ₹ 10,000		13160	17045	22493	44243
Additional Benchmark - Nifty 50 TRI		32.19%	17.38%	17.04%	9.08%
Value of Std Investment of ₹ 10,000		13249	16182	21968	34019

• **Past performance may or 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 12. Refer annexure on page no. 100 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. Vinod Bhat since May 07, 2021 (0.6) 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.**

Income Distribution cum capital withdrawal			
Declared on date	23-Apr-21	30-Jun-20	30-Apr-19
IDCW Yield (Regular Plan)	5.51%	6.05%	6.14%
IDCW (₹) Per Unit	0.96	0.77	0.96
Cum IDCW NAV	17.44	12.72	15.56
IDCW Yield (Direct Plan)	5.51%	6.07%	6.15%
IDCW (₹) Per Unit	1.11	0.89	1.10
Cum IDCW NAV	20.14	14.65	17.85

**Note:** The NAV of the scheme, pursuant to payout of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**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 30<sup>th</sup> November 2021 unless otherwise specified

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	1700000
Market Value of amount Invested	130123	494505	860096	3891163
Scheme Returns (CAGR)	16.05%	21.76%	14.39%	10.94%
Customised Index † returns# (CAGR)	22.88%	25.71%	19.29%	15.14%
Nifty 50 TRI returns## (CAGR)	22.64%	24.47%	18.19%	13.40%

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 IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

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

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	
<b>Fund Manager:</b>	Mr. Milind Bafna
<b>Managing Fund Since:</b>	August 26, 2015
<b>Experience in Managing the Fund:</b>	6.3 years
<b>Date of Allotment:</b>	November 07, 2008
<b>Type of Scheme:</b>	An open ended equity scheme following the global agriculture theme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	32.8093
<b>Growth:</b>	18.9047
<b>IDCW*:</b>	
<b>Direct Plan</b>	33.9639
<b>Growth:</b>	19.6067
<b>IDCW*:</b>	
<b>Benchmark:</b>	S&P Global Agribusiness Index
<b>Monthly Average AUM:</b>	₹ 15.83 Crores
<b>AUM as on last day:</b>	₹ 15.69 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Reinvestment of IDCW.
<b>Other Parameters</b>	
<b>Portfolio Turnover:</b>	0.13
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.75%
<b>Direct</b>	1.30%

## Income Distribution cum capital withdrawal

Declared on date	25-May-21	29-May-19	25-May-18
IDCW Yield (Regular Plan)	5.40%	5.09%	5.41%
IDCW (₹) Per Unit	1.06	0.76	0.91
Cum IDCW NAV	19.62	14.86	16.79
IDCW Yield (Direct Plan)	5.42%	5.09%	5.40%
IDCW (₹) Per Unit	1.10	0.78	0.93
Cum IDCW NAV	20.30	15.28	17.21

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

The Face Value - 10.00 Per Unit

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

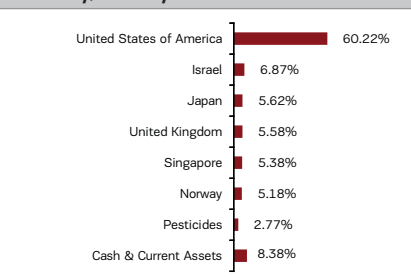
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Nutrien Limited	8.33%
BUNGE Limited	7.58%
CF Industries Holdings Inc Ord Shs	7.14%
Israel Chemicals Limited	6.87%
ARCHER-DANIELS-MIDLAND CO	6.60%
INGREDION INC	5.96%
Deere And Co Limited	5.77%
ASSOCIATED BRITISH FOODS PLC	5.58%
TYSON FOODS INC	4.99%
The Mosaic Company Limited	4.90%

## Industry/Country Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 32.8093

Inception - Nov 07, 2008	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan	30.86%	12.30%	8.97%	9.52%
Value of Std Investment of ₹ 10,000	13115	14166	15371	32809
Benchmark - S&P Global Agribusiness Index	20.28%	15.05%	12.10%	15.32%
Value of Std Investment of ₹ 10,000	12046	15236	17706	64408
Additional Benchmark - Nifty 50 TRI	32.19%	17.38%	17.04%	15.64%
Value of Std Investment of ₹ 10,000	13249	16182	21968	66821

- Past performance may or 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 2. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Milind Bafna since August 26, 2015 (6.3) 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	360000	600000	1570000
Market Value of amount Invested	133763	488808	835260	2744299
Scheme Returns (CAGR)	21.96%	20.92%	13.20%	8.14%
S&P Global Agribusiness Index returns# (CAGR)	9.35%	19.89%	14.86%	12.44%
Nifty 50 TRI returns## (CAGR)	22.30%	24.45%	18.19%	14.06%

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 IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.



# Aditya Birla Sun Life Global 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

<b>Fund Manager:</b>	Mr. Vinod Bhat
<b>Managing Fund Since:</b>	August 16, 2019
<b>Experience in Managing the Fund:</b>	2.4 years
<b>Date of Allotment:</b>	September 17, 2008
<b>Type of Scheme:</b>	An open ended fund of fund scheme investing primarily in units of Julius Baer Equity Next Generation Fund
<b>Application Amount for fresh subscription*:</b>	₹ 100
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1)
<b>SIP:</b>	₹ 100
	(plus in multiples of ₹ 1)
	<b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	21.6265
<b>IDCW*:</b>	21.6299
<b>Direct Plan</b>	
<b>Growth:</b>	22.2125
<b>IDCW*:</b>	19.6458

<b>Benchmark:</b>	S&P Global 1200 TRI
<b>Monthly Average AUM:</b>	₹ 281.40 Crores
<b>AUM as on last day:</b>	₹ 285.28 Crores

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

<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 28 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 28 days from the date of allotment: NIL **Exit Load is NIL for units issued in Reinvestment of IDCW.

## Other Parameters

### Total Expense Ratio (TER)

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

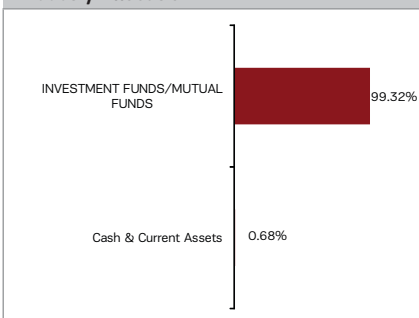
<b>Regular</b>	1.18%
<b>Direct</b>	0.68%

(In addition to the above, the scheme will also incur 0.94% i.e total weighted average of the expense ratio levied by the underlying schemes.)  
Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Portfolio Holdings

Issuer	% to net Assets
Julius Baer Equity Next Generation - USD Class C Shares	99.32%
Cash & Current Assets	0.68%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 21.6265

Inception - Sep 17, 2008	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Global Emerging Opportunities Fund</b>	26.09%	22.56%	12.57%	6.01%
Value of Std Investment of ₹ 10,000	12633	18420	18086	21627
<b>Benchmark - S&amp;P Global 1200 TRI</b>	22.18%	19.86%	17.08%	14.21%
Value of Std Investment of ₹ 10,000	12238	17229	22012	57850
<b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>	30.28%	17.67%	17.80%	13.20%
Value of Std Investment of ₹ 10,000	13056	16301	22697	51427

- Past performance may or 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 12. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (2.4) years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1590000
<b>Market Value of amount Invested</b>	134781	521216	935803	2764834
<b>Scheme Returns (CAGR)</b>	23.67%	25.59%	17.83%	7.96%
<b>S&amp;P Global 1200 TRI returns# (CAGR)</b>	17.59%	22.78%	18.80%	16.27%
<b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>	22.12%	24.14%	18.65%	14.29%

# 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 IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

**Note:** The exit load (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 Excellence Equity Fund of Fund

An open-ended fund of fund scheme investing primarily in units of Julius Baer Global Excellence Equity Fund



Wealth Solutions

## Fund Category

FoFs (Overseas/Domestic)

## Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Vinod Bhat
<b>Managing Fund Since:</b>	August 16, 2019
<b>Experience in Managing the Fund:</b>	2.4 years
<b>Date of Allotment:</b>	December 31, 2007
<b>Type of Scheme:</b>	An open-ended fund of fund scheme investing primarily in units of Julius Baer Global Excellence Equity Fund

<b>Application Amount for fresh subscription*:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 100/-

<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	25.3256
<b>IDCW*:</b>	25.3416
<b>Direct Plan</b>	
<b>Growth:</b>	26.3634
<b>IDCW*:</b>	26.3863

<b>Benchmark:</b>	MSCI World Index
<b>Monthly Average AUM:</b>	₹ 145.47 Crores
<b>AUM as on last day:</b>	₹ 152.95 Crores

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

<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 28 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 28 days from the date of allotment: NIL **Exit Load is NIL for units issued in Reinvestment of IDCW.

## Other Parameters

### Total Expense Ratio (TER)

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

<b>Regular</b>	1.33%
<b>Direct</b>	0.88%

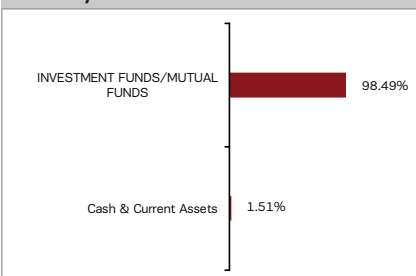
(In addition to the above, the scheme will also incur 0.92% i.e. total weighted average of the expense ratio levied by the underlying schemes.)

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Portfolio Holdings

Issuer	% to net Assets
JB GL EXCLLNCE EQ EUR-CUSD	98.49%
Cash & Current Assets	1.51%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 25.3256

Inception - Dec 31, 2007	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Global Excellence Equity Fund of Fund	30.21%	11.08%	8.06%	6.90%
Value of Std Investment of ₹ 10,000	13049	13708	14736	25326
Benchmark - MSCI World Index	22.60%	19.82%	16.72%	12.12%
Value of Std Investment of ₹ 10,000	12280	17209	21677	49161
Additional Benchmark - S&P BSE SENSEX TRI	30.28%	17.67%	17.80%	9.19%
Value of Std Investment of ₹ 10,000	13056	16301	22697	34010

- Past performance may or 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 12. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (2.4) years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1680000
<b>Market Value of amount Invested</b>	141620	462173	806262	3152753
<b>Scheme Returns (CAGR)</b>	35.06%	16.93%	11.77%	8.52%
<b>MSCI World Index returns# (CAGR)</b>	18.58%	23.01%	18.74%	15.37%
<b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>	21.74%	24.12%	18.64%	13.82%

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 IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

**Note:** The exit load (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 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 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	
<b>Fund Manager:</b>	Mr. Lovelish Solanki
<b>Managing Fund Since:</b>	June 30, 2018
<b>Experience in Managing the Fund</b>	3.5 Years
<b>Date of Allotment:</b>	March 20, 2012
<b>Type of Scheme:</b>	An open ended fund of funds scheme investing in Aditya Birla Sun Life Gold ETF
<b>Application Amount for fresh subscription*:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	14.7455
<b>IDCW<sup>§</sup>:</b>	14.7445
<b>Direct Plan</b>	
<b>Growth:</b>	15.1360
<b>IDCW<sup>§</sup>:</b>	15.1376
<b>Benchmark:</b>	Domestic price of physical gold
<b>Monthly Average AUM:</b>	₹ 258.30 Crores
<b>AUM as on last day:</b>	₹ 255.07 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load<sup>**</sup>:</b>	For redemption/switch out of units within 15 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 15 days from the date of allotment: NIL
	**Exit Load is NIL for units issued in Reinvestment of IDCW.
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	14.88%
<b>Sharpe Ratio<sup>†</sup>:</b>	0.75
<b>Beta:</b>	0.85
<b>Tracking Error:</b>	7.04%
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	0.53%
<b>Direct</b>	0.23%

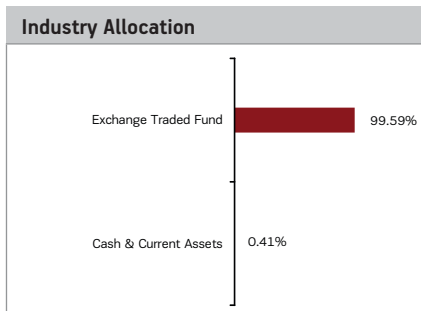
(In addition to the above, the scheme will also incur 0.58% i.e total weighted average of the expense ratio levied by the underlying schemes.)

**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 3.41% (FBIL Overnight MIBOR as on 30 Nov 2021) for calculating Sharpe Ratio

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

Top Portfolio Holdings	
Issuer	% to net Assets
BIRLA SUN LIFE GOLD ETF	99.59%
Cash & Current Assets	0.41%



Investment Performance - Regular Plan - Growth		NAV as on November 30, 2021: ₹ 14.7455			
Inception - Mar 20, 2012		1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Gold Fund		-2.99%	14.61%	9.07%	4.08%
Value of Std Investment of ₹ 10,000		9699	15061	15440	14746
Benchmark - Domestic price of physical gold		-0.65%	16.79%	10.48%	5.75%
Value of Std Investment of ₹ 10,000		9934	15938	16463	17211

- Past performance may or 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 15. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since June 30, 2018 (3.5) 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 Gold ETF

An open ended scheme tracking physical price of Gold



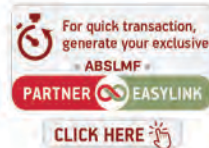
Wealth Solutions

Fund Category

ETF

Investment Objective

The investment objective of the Scheme is to generate returns that are in line with the performance of gold, subject to tracking error. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.



## Fund Details

<b>Fund Manager:</b>	Mr. Lovelish Solanki & Mr. Kedarnath Mirajkar
<b>Managing Fund Since:</b>	May 13, 2011 & August 05, 2021
<b>Experience in Managing the Fund:</b>	10.6 Years & 0.4 Years
<b>Date of Allotment:</b>	May 13, 2011
<b>Type of Scheme:</b>	An open ended scheme tracking physical price of Gold
<b>Application Amount for fresh subscription:</b>	The Creation Unit size for the scheme shall be 1,00,000 units and in multiples thereof.
<b>Min. Addl. Investment:</b>	
<b>NAV:</b>	43.9913
<b>Benchmark:</b>	Domestic Price of Physical Gold
<b>Monthly Average AUM:</b>	₹ 328.13 Crores
<b>AUM as on last day:</b>	₹ 329.42 Crores
<b>Load Structure (as % of NAV)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	14.83%
<b>Sharpe Ratio:</b>	0.85
<b>Beta:</b>	0.88
<b>Tracking Error:</b>	5.50%
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	0.58%

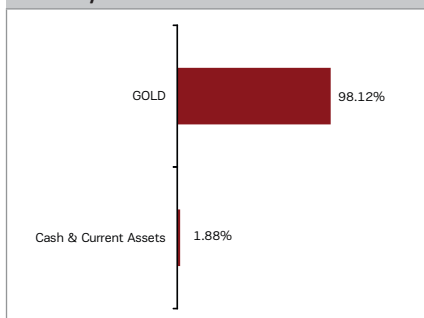
**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.41% (FBIL Overnight MIBOR as on 30 Nov 2021) for calculating Sharpe Ratio. Data as on 30<sup>th</sup> November 2021 unless otherwise specified.

**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 or from any of our Investor Service Centers.

## Top Portfolio Holdings

Issuer	% to net Assets
Gold	98.12%
Cash & Current Assets	1.88%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 43.9913

Inception - May 13, 2011	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Gold ETF	-1.12%	16.12%	9.65%	6.66%
Value of Std Investment of ₹ 10,000	9887	15663	15853	19746
Benchmark - Domestic Price of Physical Gold	-0.65%	16.79%	10.48%	7.63%
Value of Std Investment of ₹ 10,000	9934	15938	16463	21714

- Past performance may or 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 9. Total Schemes managed by Mr. Lovelish Solanki is 15. Total Schemes managed by Mr. Kedarnath Mirajkar is 11. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since May 13, 2011 (10.6) years. & Mr. Kedarnath Mirajkar since August 05, 2021 (0.4) years.**





### Fund Category

ETF

### Investment Objective

The investment objective of the Scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the Nifty Bank Index. However, the performance of scheme may differ from that of the underlying index due to tracking error. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.



### Fund Details

<b>Fund Manager:</b>	Mr. Lovelish Solanki & Mr. Kedarnath Mirajkar
<b>Managing Fund Since:</b>	October 23, 2019 & August 05, 2021
<b>Experience in Managing the Fund:</b>	2.2 Years & 0.4 Years
<b>Date of Allotment:</b>	October 23, 2019
<b>Type of Scheme:</b>	An Open ended exchange traded fund tracking Nifty Bank Index
<b>Application Amount for fresh subscription:</b>	The Creation Unit size for the scheme shall be 10,000 units and in multiples thereof.
<b>Min. Addl. Investment:</b>	
<b>NAV:</b>	35.5331
<b>Benchmark:</b>	Nifty Bank TRI
<b>Monthly Average AUM:</b>	₹ 79.02 Crores
<b>AUM as on last day:</b>	₹ 44.47 Crores
<b>Load Structure (as % of NAV)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	0.16%

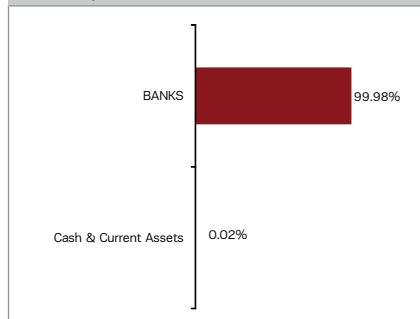
Data as on 30<sup>th</sup> November 2021 unless otherwise specified

**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 or from any of our Investor Service Centers.

### Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	27.51%
ICICI Bank Limited	22.35%
State Bank of India	13.89%
Kotak Mahindra Bank Limited	12.99%
Axis Bank Limited	11.08%
IndusInd Bank Limited	4.41%
AU Small Finance Bank Limited	1.99%
Bandhan Bank Limited	1.52%
The Federal Bank Limited	1.43%
IDFC First Bank Limited	1.15%

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 35.5331

Inception - October 23, 2019	1 Year	Since Inception
Aditya Birla Sun Life Banking ETF	20.60%	9.30%
Value of Std Investment of ₹ 10,000	12078	12062
Benchmark - Nifty Bank TRI	20.80%	9.73%
Value of Std Investment of ₹ 10,000	12099	12162
Additional Benchmark - Nifty 50 TRI	32.19%	21.09%
Value of Std Investment of ₹ 10,000	13249	14966

- Past performance may or 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 9. Total Schemes managed by Mr. Lovelish Solanki is 15. Total Schemes managed by Mr. Kedarnath Mirajkar is 11. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since October 23, 2019 (2.2) years. & Mr. Kedarnath Mirajkar since August 05, 2021 (0.4) years.**





### Fund Category

ETF

### Investment Objective

The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by Nifty 50 TRI, subject to tracking errors.  
The Scheme does not guarantee/indicate any returns. There can be no assurance that the scheme objectives will be achieved.



Fund Details	
<b>Fund Manager:</b>	Mr. Lovelish Solanki & Mr. Kedarnath Mirajkar
<b>Managing Fund Since:</b>	July 21, 2011 & August 05, 2021
<b>Experience in Managing the Fund:</b>	10.4 Years & 0.4 Years
<b>Date of Allotment:</b>	July 21, 2011
<b>Type of Scheme:</b>	An open ended scheme replicating NIFTY 50 TRI Index
<b>Application Amount for fresh subscription:</b>	The Creation Unit size for the scheme shall be 5,00,000 units and in multiples thereof.
<b>Min. Addl. Investment:</b>	
<b>NAV:</b>	18.8529
<b>Benchmark:</b>	Nifty 50 TRI
<b>Monthly Average AUM:</b>	₹ 461.94 Crores
<b>AUM as on last day:</b>	₹ 442.78 Crores
<b>Load Structure (as % of NAV)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	21.64%
<b>Sharpe Ratio:</b>	0.63
<b>Beta:</b>	1.00
<b>Tracking Error:</b>	0.17%
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	0.05%

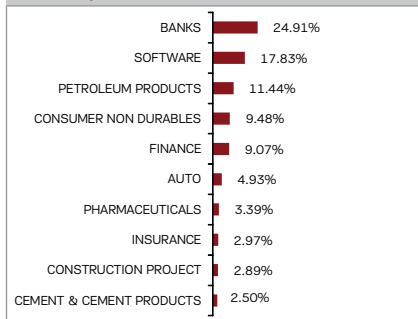
**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 3.41% (FBIL Overnight MIBOR as on 30 Nov 2021) for calculating Sharpe Ratio  
Data as on 30<sup>th</sup> November 2021 unless otherwise specified

**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 or from any of our Investor Service Centers.

### Top Ten Portfolio Holdings

Issuer	% to net Assets
Reliance Industries Limited	10.55%
HDFC Bank Limited	8.87%
Infosys Limited	8.62%
ICICI Bank Limited	6.72%
Housing Development Finance Corporation Limited	6.55%
Tata Consultancy Services Limited	4.96%
Kotak Mahindra Bank Limited	3.91%
Larsen & Toubro Limited	2.89%
Hindustan Unilever Limited	2.81%
ITC Limited	2.63%

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 18.8529

Inception - July 21, 2011	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Nifty ETF	32.10%	17.12%	16.73%	12.53%
Value of Std Investment of ₹ 10,000	13240	16074	21684	34021
Benchmark - Nifty 50 TRI	32.19%	17.38%	17.04%	12.77%
Value of Std Investment of ₹ 10,000	13249	16182	21968	34767
Additional Benchmark - S&P BSE Sensex TRI	30.28%	17.67%	17.80%	13.02%
Value of Std Investment of ₹ 10,000	13056	16301	22697	35578

- Past performance may or 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 9. Total Schemes managed by Mr. Lovelish Solanki is 15. Total Schemes managed by Mr. Kedarnath Mirajkar is 11. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since July 21, 2011 (10.4) years. & Mr. Kedarnath Mirajkar since August 05, 2021 (0.4) years.**





### Fund Category

ETF

### Investment Objective

The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by Nifty Next 50, subject to tracking errors.  
The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.



### Fund Details

<b>Fund Manager:</b>	Mr. Lovelish Solanki & Mr. Kedarnath Mirajkar
<b>Managing Fund Since:</b>	December 18, 2018 & August 05, 2021
<b>Experience in Managing the Fund:</b>	3.0 Years & 0.4 Years
<b>Date of Allotment:</b>	December 18, 2018
<b>Type of Scheme:</b>	An Open ended Scheme tracking Nifty Next 50 Index
<b>Application Amount for fresh subscription:</b>	The Creation Unit size for the scheme shall be 1,00,000 units and in multiples thereof.
<b>Min. Addl. Investment:</b>	
<b>NAV:</b>	42.4243
<b>Benchmark:</b>	Nifty Next 50 TR Index
<b>Monthly Average AUM:</b>	₹ 54.42 Crores
<b>AUM as on last day:</b>	₹ 52.99 Crores

### Load Structure (as % of NAV)

<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil

### Total Expense Ratio (TER)

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

<b>Regular</b>	0.05%
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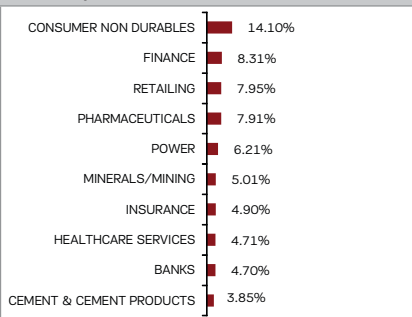
Data as on 30<sup>th</sup> November 2021 unless otherwise specified

**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 or from any of our Investor Service Centers.

### Top Ten Portfolio Holdings

Issuer	% to net Assets
Apollo Hospitals Enterprise Limited	4.71%
Avenue Supermarts Limited	4.27%
Adani Enterprises Limited	3.76%
Info Edge (India) Limited	3.69%
Vedanta Limited	3.62%
Adani Green Energy Limited	3.20%
ICICI Lombard General Insurance Company Limited	3.01%
Adani Transmission Limited	3.01%
Godrej Consumer Products Limited	2.87%
Dabur India Limited	2.85%

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 42.4243

Inception - December 18, 2018	1 Year	Since Inception
Aditya Birla Sun Life Nifty Next 50 ETF	37.83%	14.87%
Value of Std Investment of ₹ 10,000	13820	15060
Benchmark - Nifty Next 50 TR Index	38.15%	15.31%
Value of Std Investment of ₹ 10,000	13852	15229
Additional Benchmark - S&P BSE Sensex Next 50 TRI	41.71%	15.34%
Value of Std Investment of ₹ 10,000	14211	15241

- Past performance may or 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 9. Total Schemes managed by Mr. Lovelish Solanki is 15. Total Schemes managed by Mr. Kedarnath Mirajkar is 11. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since December 18, 2018 (3.0) years. & Mr. Kedarnath Mirajkar since August 05, 2021 (0.4) years.**





## Fund Category

ETF

## Investment Objective

The investment objective of the scheme is to provide returns before expenses that closely correspond to the total returns of securities as represented by S&P BSE SENSEX TRI, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.



## Fund Details

<b>Fund Manager:</b>	Mr. Lovelish Solanki & Mr. Kedarnath Mirajkar
<b>Managing Fund Since:</b>	July 18, 2016 & August 05, 2021
<b>Experience in Managing the Fund:</b>	5.4 Years & 0.4 Years
<b>Date of Allotment:</b>	July 18, 2016
<b>Type of Scheme:</b>	An open ended scheme replicating BSE SENSEX index
<b>Application Amount for fresh subscription:</b>	The Creation Unit size for the scheme shall be 1,00,000 units and in multiples thereof.
<b>Min. Addl. Investment:</b>	
<b>NAV:</b>	54.4437

<b>Benchmark:</b>	S&P BSE Sensex TRI
<b>Monthly Average AUM:</b>	₹ 12.12 Crores
<b>AUM as on last day:</b>	₹ 11.64 Crores

## Load Structure (as % of NAV)

<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil

## Other Parameters

<b>Standard Deviation:</b>	21.54%
<b>Sharpe Ratio:</b>	0.66
<b>Beta:</b>	0.99
<b>Tracking Error:</b>	0.27%

## Total Expense Ratio (TER)

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

<b>Regular</b>	0.08%
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**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.41% (FBIL Overnight MIBOR as on 30 Nov 2021) for calculating Sharpe Ratio

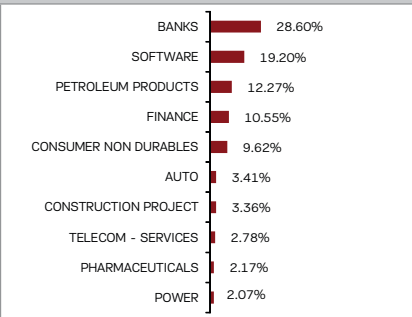
Data as on 30<sup>th</sup> November 2021 unless otherwise specified

**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 or from any of our Investor Service Centers.

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Reliance Industries Limited	12.27%
HDFC Bank Limited	10.29%
Infosys Limited	9.98%
ICICI Bank Limited	7.80%
Housing Development Finance Corporation Limited	7.62%
Tata Consultancy Services Limited	5.77%
Kotak Mahindra Bank Limited	4.05%
Larsen & Toubro Limited	3.36%
Hindustan Unilever Limited	3.26%
ITC Limited	3.05%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 54.4437

Inception - July 18, 2016	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life SENSEX ETF</b>	30.13%	17.68%	15.28%	13.40%
<b>Value of Std Investment of ₹ 10,000</b>	13041	16304	20371	19652
<b>Benchmark - S&amp;P BSE Sensex TRI</b>	30.28%	17.67%	17.80%	15.69%
<b>Value of Std Investment of ₹ 10,000</b>	13056	16301	22697	21885
<b>Additional Benchmark - Nifty 50 TRI</b>	32.19%	17.38%	17.04%	15.13%
<b>Value of Std Investment of ₹ 10,000</b>	13249	16182	21968	21317

• **Past performance may or 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 9. Total Schemes managed by Mr. Lovelish Solanki is 15. Total Schemes managed by Mr. Kedarnath Mirajkar is 11. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Lovelish Solanki since July 18, 2016 (5.4) years. & Mr. Kedarnath Mirajkar since August 05, 2021 (0.4) years.**





# Aditya Birla Sun Life Nifty Midcap 150 Index Fund

An Open ended scheme tracking the Nifty Midcap 150 TR Index



Wealth Solutions

## Fund Category

Index Funds

## Investment Objective

The investment objective of the Scheme is to provide returns that closely correspond to the total returns of securities as represented by Nifty Midcap 150 Index, subject to tracking errors.  
The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.



## Fund Details

<b>Fund Manager:</b>	Mr. Lovelish Solanki & Mr. Kedarnath Mirajkar
<b>Managing Fund Since:</b>	Apr 01, 2021 & August 05, 2021
<b>Experience in Managing the Fund:</b>	0.7 Years & 0.3 Years
<b>Date of Allotment:</b>	Apr 01, 2021
<b>Type of Scheme:</b>	An open ended scheme tracking the Nifty Midcap 150 TR Index
<b>Application Amount for fresh subscription:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	12.4445
<b>Growth:</b>	12.4429
<b>IDCW*:</b>	
<b>Direct Plan</b>	12.4932
<b>Growth:</b>	12.4929
<b>IDCW*:</b>	

<b>Benchmark:</b>	Nifty Midcap 150 Index TRI
<b>Monthly Average AUM:</b>	₹ 57.76 Crores
<b>AUM as on last day:</b>	₹ 56.03 Crores

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

<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	For redemption / switch-out of units on or before 15 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 15 days from the date of allotment - NIL

## Total Expense Ratio (TER)

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

<b>Regular</b>	1.02%
<b>Direct</b>	0.29%

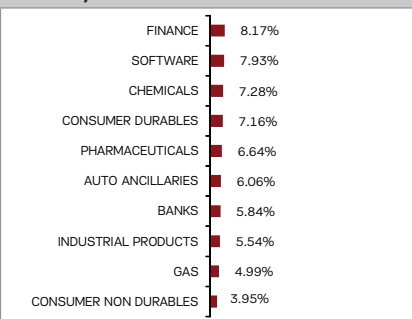
Data as on 30<sup>th</sup> November 2021 unless otherwise specified

**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 or from any of our Investor Service Centers.

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Adani Gas Limited	2.55%
Tata Power Company Limited	2.13%
Zee Entertainment Enterprises Limited	1.73%
SRF Limited	1.69%
Shriram Transport Finance Company Limited	1.64%
MindTree Limited	1.61%
Voltas Limited	1.61%
Crompton Greaves Consumer Electricals Limited	1.53%
Bharat Electronics Limited	1.41%
AU Small Finance Bank Limited	1.39%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 12.4445

Inception - April 01, 2021	6 Months	Since Inception
Aditya Birla Sun Life Nifty Midcap 150 Index Fund	31.16%	36.72%
Value of Std Investment of ₹ 10,000	11457	12315
Benchmark - Nifty Midcap 150 TRI	32.39%	35.74%
Value of Std Investment of ₹ 10,000	11511	12256
Additional Benchmark - Nifty 50 TRI	19.45%	22.96%
Value of Std Investment of ₹ 10,000	10932	11475

- Past performance may or 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 9. Total Schemes managed by Mr. Lovelish Solanki is 15. Total Schemes managed by Mr. Kedarnath Mirajkar is 11. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since April 01, 2021 (0.7) years. & Mr. Kedarnath Mirajkar since August 05, 2021 (0.3) years.**
- Simple annualized returns have been provided since scheme has completed more than 6 months but less than 1 year.**



# Aditya Birla Sun Life Nifty Smallcap 50 Index Fund

An open ended scheme tracking Nifty Smallcap 50 TR Index



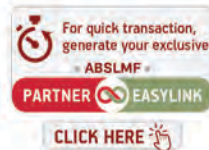
Wealth Solutions

## Fund Category

Index Funds

## Investment Objective

The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by Nifty Smallcap 50 Index, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.

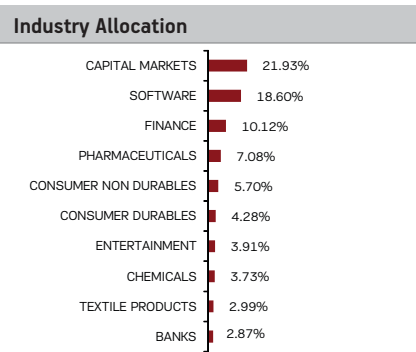


Fund Details	
<b>Fund Manager:</b>	Mr. Lovelish Solanki & Mr. Kedarnath Mirajkar
<b>Managing Fund Since:</b>	Apr 01, 2021 & August 05, 2021
<b>Experience in Managing the Fund:</b>	0.7 Years & 0.3 Years
<b>Date of Allotment:</b>	Apr 01, 2021
<b>Type of Scheme:</b>	An open ended scheme tracking Nifty Smallcap 50 TR Index
<b>Application Amount for fresh subscription:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	12.3869
<b>Growth:</b>	12.3868
<b>IDCW*:</b>	
<b>Direct Plan</b>	12.4398
<b>Growth:</b>	12.4374
<b>IDCW*:</b>	
<b>Benchmark:</b>	Nifty Smallcap 50 TRI
<b>Monthly Average AUM:</b>	₹ 41.50 Crores
<b>AUM as on last day:</b>	₹ 40.24 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	For redemption / switch-out of units on or before 15 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 15 days from the date of allotment - NIL
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.01%
<b>Direct</b>	0.29%

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

**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 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Indian Energy Exchange Limited	8.30%
Central Depository Services (India) Limited	5.37%
Radico Khaitan Limited	3.99%
Cyient Limited	3.71%
Multi Commodity Exchange of India Limited	3.61%
Indiabulls Housing Finance Limited	3.52%
Birlasoft Limited	3.45%
Happiest Minds Technologies Limited	3.06%
IDFC Limited	2.98%
Computer Age Management Services Limited	2.73%



Investment Performance - Regular Plan - Growth		NAV as on November 30, 2021: ₹ 12.3869	
Inception - April 01, 2021		6 Months	Since Inception
Aditya Birla Sun Life Nifty Smallcap 50 Index Fund		19.75%	35.85%
Value of Std Investment of ₹ 10,000		10946	12263
Benchmark - Nifty Smallcap 50 TRI		21.10%	35.61%
Value of Std Investment of ₹ 10,000		11007	12248
Additional Benchmark - Nifty 50 TRI		19.45%	22.96%
Value of Std Investment of ₹ 10,000		10932	11475

- Past performance may or 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 9. Total Schemes managed by Mr. Lovelish Solanki is 15. Total Schemes managed by Mr. Kedarnath Mirajkar is 11. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since April 01, 2021 (0.7) years. & Mr. Kedarnath Mirajkar since August 05, 2021 (0.3) years.**
- Simple annualized returns have been provided since scheme has completed more than 6 months but less than 1 year.**

# Aditya Birla Sun Life Asset Allocator FoF

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



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

<b>Fund Manager:</b>	Mr. Vinod Bhat
<b>Managing Fund Since:</b>	August 16, 2019
<b>Experience in Managing the Fund:</b>	2.4 years
<b>Date of Allotment:</b>	August 17, 2006
<b>Type of Scheme:</b>	An open ended fund of fund scheme investing predominantly in equity schemes, Exchange Traded Funds (ETFs) & debt schemes
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	42.8283
<b>IDCW*:</b>	39.4393
<b>Direct Plan</b>	
<b>Growth:</b>	21.7497
<b>IDCW*:</b>	20.7249
<b>Benchmark:</b>	CRISIL Hybrid 50+50 - Moderate Index
<b>Monthly Average AUM:</b>	₹ 49.09 Crores
<b>AUM as on last day:</b>	₹ 50.03 Crores

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

<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	If redeemed on or before 365 days from the date

of allotment: 1%. If redeemed after 365 days from the date of allotment: NIL \*\*Exit Load is NIL for units issued in Reinvestment of IDCW.

## Other Parameters

## Total Expense Ratio (TER)

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

<b>Regular</b>	1.46%
<b>Direct</b>	0.62%

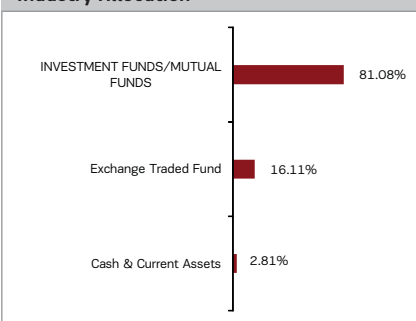
(In addition to the above, the scheme will also incur 0.63% i.e total weighted average of the expense ratio levied by the underlying schemes.)

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Aditya Birla Sun Life Low duration Fund - Growth - Direct Plan	32.29%
BIRLA SUN LIFE GOLD ETF	13.17%
Aditya Birla Sun Life Corporate Bond Fund - Growth - Direct Plan	8.39%
Aditya Birla Sun Life Equity Advantage Fund - Growth - Direct Plan	6.53%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	6.47%
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan	6.42%
SPDR S&P 500 ETF TRUST	4.41%
Aditya Birla Sun Life Digital India Fund - Growth - Direct Plan	4.30%
Aditya Birla Sun Life Small Cap Fund - Growth - Direct Plan	4.11%
Aditya Birla Sun Life Banking and Financial Services Fund - Direct Plan - Growth	4.09%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 42.8283

Inception - Aug 17, 2006	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Asset Allocator FoF	23.31%	15.55%	11.99%	9.97%
Value of Std Investment of ₹ 10,000	12352	15433	17618	42828
<b>Benchmark - CRISIL Hybrid 50+50 - Moderate Index</b>	<b>19.29%</b>	<b>14.64%</b>	<b>12.65%</b>	<b>11.09%</b>
Value of Std Investment of ₹ 10,000	11946	15072	18148	50007
<b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>	<b>30.28%</b>	<b>17.67%</b>	<b>17.80%</b>	<b>12.50%</b>
Value of Std Investment of ₹ 10,000	13056	16301	22697	60595

- Past performance may or 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 12. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (2.4) years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	<b>120000</b>	<b>360000</b>	<b>600000</b>	<b>1840000</b>
<b>Market Value of amount Invested</b>	<b>130968</b>	<b>484880</b>	<b>864743</b>	<b>4375103</b>
<b>Scheme Returns (CAGR)</b>	<b>17.42%</b>	<b>20.35%</b>	<b>14.61%</b>	<b>10.51%</b>
<b>CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)</b>	<b>15.26%</b>	<b>17.67%</b>	<b>14.09%</b>	<b>11.51%</b>
<b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>	<b>22.12%</b>	<b>24.21%</b>	<b>18.67%</b>	<b>13.49%</b>

# 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 IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

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

<b>Fund Manager:</b>	Mr. Vinod Bhat
<b>Managing Fund Since:</b>	August 16, 2019
<b>Experience in Managing the Fund:</b>	2.4 years
<b>Date of Allotment:</b>	May 09, 2011
<b>Type of Scheme:</b>	An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Equity Schemes and Exchange Traded Funds).
<b>Application Amount for fresh subscription*:</b>	₹ 100
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1)
<b>SIP:</b>	₹ 100
	(plus in multiples of ₹ 1)
	<b>Monthly:</b> Minimum ₹ 100/-

<b>NAV of Plans / Options (₹)</b>	<b>Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	33.1864
<b>IDCW:</b>	30.3763
<b>Direct Plan</b>	
<b>Growth:</b>	35.4273
<b>IDCW:</b>	32.4446

<b>Benchmark:</b>	CRISIL Hybrid 35+65 - Aggressive Index
<b>Monthly Average AUM:</b>	₹ 164.20 Crores
<b>AUM as on last day:</b>	₹ 159.24 Crores

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

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

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

## Other Parameters

## Total Expense Ratio (TER)

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

<b>Regular</b>	1.14%
<b>Direct</b>	0.32%

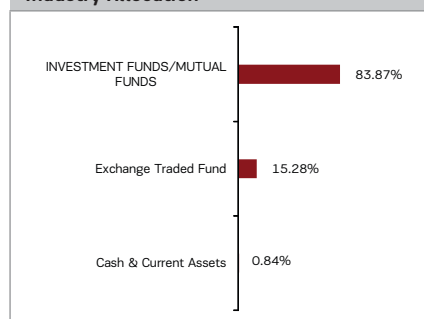
(In addition to the above, the scheme will also incur 0.69% i.e total weighted average of the expense ratio levied by the underlying schemes.)

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets
SBI FLEXICAP FUND - DIRECT PLAN - GROWTH	11.92%
Kotak Flexicap Fund - Growth - Direct	11.83%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	10.58%
Tata Large & Mid Cap Fund -Direct Plan Growth	10.09%
BIRLA SUN LIFE GOLD ETF	9.07%
Kotak Emerging Equity Scheme - Growth - Direct	7.13%
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan	6.83%
Aditya Birla Sun Life Nifty ETF	6.22%
ICICI Prudential Savings Fund - Direct Plan - Growth	5.43%
HDFC Low Duration Fund - Direct Plan - Growth	5.42%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 33.1864

Inception - May 09, 2011	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan	24.83%	15.05%	12.87%	12.02%
Value of Std Investment of ₹ 10,000	12506	15233	18321	33186
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	24.14%	15.92%	14.13%	12.06%
Value of Std Investment of ₹ 10,000	12436	15584	19369	33307
Additional Benchmark - Nifty 50 TRI	32.19%	17.38%	17.04%	12.56%
Value of Std Investment of ₹ 10,000	13249	16182	21968	34913

- Past performance may or 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 12. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (2.4) 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.

\*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.\*

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

Particulars	1 Year	3 Years	5 Years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	1270000
Market Value of amount Invested	131381	485677	864827	2645171
Scheme Returns (CAGR)	18.10%	20.46%	14.61%	13.23%
CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)	18.25%	20.46%	15.67%	13.57%
Nifty 50 TRI returns## (CAGR)	22.64%	24.54%	18.21%	14.70%

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 IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.



# Aditya Birla Sun Life 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	
<b>Fund Manager:</b>	Mr. Dhaval Shah
<b>Managing Fund Since:</b>	July 11, 2019
<b>Experience in Managing the Fund:</b>	2.5 Years
<b>Date of Allotment:</b>	Jul 11, 2019
<b>Type of Scheme:</b>	An open ended equity scheme investing in Pharma and Healthcare Services Sector
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	19.0500
<b>Growth:</b>	16.2100
<b>IDCW<sup>5</sup>:</b>	19.8700
<b>Direct Plan</b>	16.9200
<b>Growth:</b>	
<b>IDCW<sup>5</sup>:</b>	

<b>Benchmark:</b>	S&P BSE Healthcare TRI
<b>Monthly Average AUM:</b>	₹ 558.70 Crores
<b>AUM as on last day:</b>	₹ 545.10 Crores

<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	Nil
<b>Entry Load:</b>	For redemption/switch-out of units on or before 30 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 30 days from the date of allotment: Nil (w.e.f Nov 17, 2020)
<b>Exit Load:</b>	

<b>Other Parameters</b>	
<b>Portfolio Turnover:</b>	0.64

<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.51%
<b>Direct</b>	1.13%

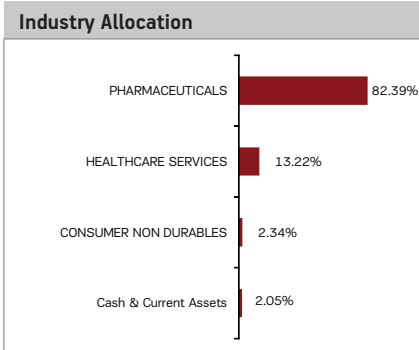
Income Distribution cum capital withdrawal		
Declared on date	27-Sep-21	30-Sep-20
IDCW Yield (Regular Plan)	7.03%	8.41%
IDCW (₹) Per Unit	1.26	1.28
Cum IDCW NAV	17.92	15.22
IDCW Yield (Direct Plan)	7.02%	8.40%
IDCW (₹) Per Unit	1.31	1.31
Cum IDCW NAV	18.65	15.60

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

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

**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 30<sup>th</sup> November 2021 unless otherwise specified

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Sun Pharmaceutical Industries Limited	12.53%
Cipla Limited	10.13%
Dr. Reddys Laboratories Limited	9.93%
Divi's Laboratories Limited	8.30%
Alkem Laboratories Limited	5.19%
Torrent Pharmaceuticals Limited	5.09%
Apollo Hospitals Enterprise Limited	4.20%
Aurobindo Pharma Limited	3.82%
Gland Pharma Limited	3.79%
Fortis Healthcare Limited	3.53%



Investment Performance - Regular Plan - Growth		NAV as on November 30, 2021: ₹ 19.0500
Inception - July 11, 2019	1 Year	Since Inception
Aditya Birla Sun Life Pharma & Healthcare Fund	23.25%	30.65%
Value of Std Investment of ₹ 10,000	12346	18955
Benchmark - S&P BSE Healthcare TRI	25.96%	34.22%
Value of Std Investment of ₹ 10,000	12620	20216
Additional Benchmark - Nifty 50 TRI	32.19%	18.75%
Value of Std Investment of ₹ 10,000	13249	15083

- **Past performance may or 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 5. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- **The scheme is currently managed by Mr. Dhaval Shah since July 11, 2019 (2.5) 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	NA	NA	290000
Market Value of amount Invested	129819	NA	NA	411592
Scheme Returns (CAGR)	15.56%	NA	NA	30.62%
S&P BSE Healthcare TRI# (CAGR)	17.21%	NA	NA	35.54%
Nifty 50 TRI## (CAGR)	22.64%	NA	NA	28.99%
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 IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

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



# 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)



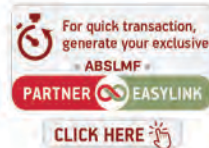
Wealth Solutions

## 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



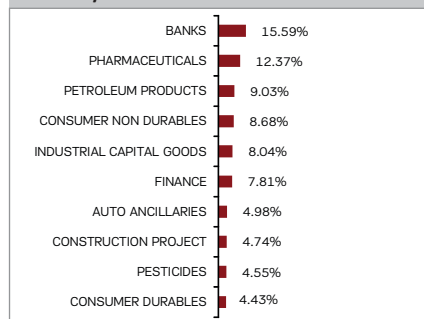
Fund Details	
<b>Fund Manager:</b>	Mr. Ajay Garg & Mr. Harshil Suvarnkar
<b>Managing Fund Since:</b>	February 11, 2019 & March 22, 2021
<b>Experience in Managing the Fund:</b>	2.9 years & 0.8 years
<b>Date of Allotment:</b>	February 11, 2019
<b>Type of Scheme:</b>	An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	13.70
<b>Growth:</b>	13.70
<b>IDCW*:</b>	
<b>Direct Plan</b>	14.42
<b>Growth:</b>	14.42
<b>IDCW*:</b>	
<b>Benchmark:</b>	S&P BSE 200 TRI
<b>Monthly Average AUM:</b>	₹ 530.90 Crores
<b>AUM as on last day:</b>	₹ 520.07 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	Compulsory Lock-in (5 years or till the child attains age of majority (whichever is earlier).
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameters</b>	
<b>Portfolio Turnover:</b>	0.13
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.61%
<b>Direct</b>	0.95%

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Reliance Industries Limited	9.03%
Honeywell Automation India Limited	7.07%
Housing Development Finance Corporation Limited	7.07%
Kotak Mahindra Bank Limited	6.36%
Pfizer Limited	6.18%
Larsen & Toubro Limited	4.74%
Bayer Cropsience Limited	4.55%
ICICI Bank Limited	4.33%
GlaxoSmithKline Pharmaceuticals Limited	4.29%
Gillette India Limited	3.33%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 13.70

Inception - February 11, 2019	1 Year	Since Inception
Aditya Birla Sun Life Bal Bhavishya Yojna	19.79%	11.89%
Value of Std Investment of ₹ 10,000	11996	13700
Benchmark - S&P BSE 200 TRI	35.95%	20.13%
Value of Std Investment of ₹ 10,000	13630	16720
Additional Benchmark - Nifty 50 TRI	32.19%	18.62%
Value of Std Investment of ₹ 10,000	13249	16137

- Past performance may or 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 6. Total Schemes managed by Mr. Harshil Suvarnkar is 9. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Ajay Garg & Mr. Harshil Suvarnkar since February 11, 2019 & March 22, 2021 (2.9) years & (0.8) years Respectively**

## 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	340000
Market Value of amount Invested	127688	NA	NA	425986
Scheme Returns (CAGR)	12.12%	NA	NA	16.16%
S&P BSE 200 TRI# (CAGR)	25.45%	NA	NA	27.71%
Nifty 50 TRI## (CAGR)	22.64%	NA	NA	25.43%

# 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 IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

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



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

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



Wealth Solutions

## 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.



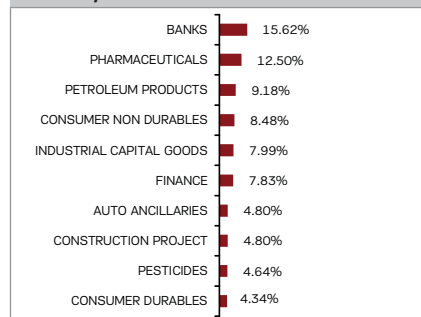
Fund Details	
Fund Manager:	Mr. Ajay Garg & Mr. Harshil Suvarnkar
Managing Fund Since:	March 11, 2019 & March 22, 2021
Experience in Managing the Fund:	2.8 years & 0.8 years
Date of Allotment:	March 11, 2019
Type of Scheme:	An open-ended retirement solution oriented scheme having a lock-in of 5 years 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:	<b>Monthly:</b> Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	<b>*Income Distribution cum capital withdrawal</b>
Regular Plan Growth:	13.2620
IDCW*:	13.2560
Direct Plan Growth:	13.9130
IDCW*:	13.9030
Benchmark:	S&P BSE 200 TRI
Monthly Average AUM:	₹ 238.35 Crores
AUM as on last day:	₹ 231.67 Crores
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load:	Nil
Other Parameters	
Portfolio Turnover	
30s Plan	0.15
Total Expense Ratio (TER)	
Including additional expenses and goods and service tax on management fees.	
Regular	2.49%
Direct	0.92%

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Reliance Industries Limited	9.18%
Housing Development Finance Corporation Limited	7.10%
Honeywell Automation India Limited	7.00%
Pfizer Limited	6.45%
Kotak Mahindra Bank Limited	6.42%
Larsen & Toubro Limited	4.80%
Bayer Cropscience Limited	4.64%
ICICI Bank Limited	4.33%
GlaxoSmithKline Pharmaceuticals Limited	4.12%
Gillette India Limited	3.44%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 13.2620

Inception - March 11, 2019	1 Year	Since Inception
Aditya Birla Sun Life Retirement Fund - The 30s Plan	20.16%	10.91%
Value of Std Investment of ₹ 10,000	12034	13262
Benchmark - S&P BSE 200 TRI	35.95%	19.19%
Value of Std Investment of ₹ 10,000	13630	16137
Additional Benchmark - Nifty 50 TRI	32.19%	18.05%
Value of Std Investment of ₹ 10,000	13249	15721

- Past performance may or 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 6. Total Schemes managed by Mr. Harshil Suvarnkar is 9. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Ajay Garg & Mr. Harshil Suvarnkar since March 11, 2019 & March 22, 2021 (2.8) years & (0.8) years respectively**

## 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	330000
Market Value of amount Invested	127778	NA	NA	413971
Scheme Returns (CAGR)	12.27%	NA	NA	16.77%
S&P BSE 200 TRI# (CAGR)	25.45%	NA	NA	28.15%
Nifty 50 TRI## (CAGR)	22.64%	NA	NA	25.82%

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 IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

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



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

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



Wealth Solutions

## Fund Category

Retirement Fund (Solution Oriented Fund)

## Investment Objective

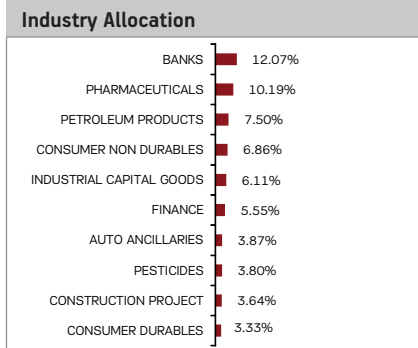
The primary investment objective of the Scheme is income generation and capital appreciation for its investors which will be in line with their retirement goals by investing in a mix of equity, equity related instruments along with debt and money market instruments. The Scheme does not guarantee/indicate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



Fund Details	
<b>Fund Manager:</b>	Mr. Ajay Garg & Mr. Harshil Suvamkar
<b>Managing Fund Since:</b>	March 11, 2019 & March 22, 2021
<b>Experience in Managing the Fund:</b>	2.8 years & 0.8 years
<b>Date of Allotment:</b>	March 11, 2019
<b>Type of Scheme:</b>	An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	13.0670
<b>IDCW*:</b>	13.0670
<b>Direct Plan</b>	
<b>Growth:</b>	13.6570
<b>IDCW*:</b>	13.6580
<b>Benchmark:</b>	CRISIL Hybrid 35+65 - Aggressive Index
<b>Monthly Average AUM:</b>	₹ 96.26 Crores
<b>AUM as on last day:</b>	₹ 92.73 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	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)
<b>Other Parameters</b>	
<b>Portfolio Turnover</b>	
<b>40s Plan</b>	0.17
<b>Modified Duration:</b>	1.58 years
<b>Average Maturity:</b>	1.95 years
<b>Yield to Maturity:</b>	4.56%
<b>Macaulay Duration:</b>	1.66 years
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.47%
<b>Direct</b>	0.96%

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

Top Ten Portfolio Holdings		
Issuer	% to net Assets	Ratings
Reliance Industries Limited	7.50%	
REC Limited	6.75%	CRISIL AAA/ICRA AAA
Housing Development Finance Corporation Limited	6.17%	CRISIL AAA
Honeywell Automation India Limited	5.41%	
Pfizer Limited	5.38%	
Kotak Mahindra Bank Limited	4.78%	
Bayer Cropscience Limited	3.80%	
Larsen & Toubro Limited	3.64%	
ICICI Bank Limited	3.32%	
GlaxoSmithKline Pharmaceuticals Limited	3.30%	



Investment Performance - Regular Plan - Growth		NAV as on November 30, 2021: ₹ 13.0670	
Inception - March 11, 2019		1 Year	Since Inception
Aditya Birla Sun Life Retirement Fund - The 40s Plan		16.80%	10.31%
Value of Std Investment of ₹ 10,000		11695	13067
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index		24.14%	16.56%
Value of Std Investment of ₹ 10,000		12436	15186
Additional Benchmark - Nifty 50 TRI		32.19%	18.05%
Value of Std Investment of ₹ 10,000		13249	15721

**\* Past performance may or 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 6. Total Schemes managed by Mr. Harshil Suvamkar is 9. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.

**\* The scheme is currently managed by Mr. Ajay Garg & Mr. Harshil Suvamkar since March 11, 2019 & March 22, 2021 (2.8 years & (0.8) years Respectively**

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	330000
Market Value of amount Invested	126759	NA	NA	402657
Scheme Returns (CAGR)	10.64%	NA	NA	14.64%
CRISIL Hybrid 35+65 - Aggressive Index# (CAGR)	18.25%	NA	NA	21.27%
Nifty 50 TRI## (CAGR)	22.64%	NA	NA	25.85%

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 IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered. **Note:** The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



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

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



Wealth Solutions

## 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

<b>Fund Manager:</b>	Mr. Ajay Garg & Mr. Harshil Suvarnkar
<b>Managing Fund Since:</b>	March 11, 2019 & March 22, 2021
<b>Experience in Managing the Fund:</b>	2.8 years & 0.8 years
<b>Date of Allotment:</b>	March 11, 2019
<b>Type of Scheme:</b>	An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	11.5413
<b>Growth:</b>	11.5404
<b>Direct Plan</b>	
<b>Growth:</b>	12.0044
<b>IDCW*:</b>	12.0042

<b>Benchmark:</b>	CRISIL Short Term Debt Hybrid 75+25 Fund Index
<b>Monthly Average AUM:</b>	₹ 30.95 Crores
<b>AUM as on last day:</b>	₹ 30.77 Crores

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

<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	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

<b>Portfolio Turnover</b>	
<b>50s Plan</b>	0.06
<b>Modified Duration:</b>	2.88 years
<b>Average Maturity:</b>	3.57 years
<b>Yield to Maturity:</b>	5.36%
<b>Macaulay Duration:</b>	2.99 years

## Total Expense Ratio (TER)

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

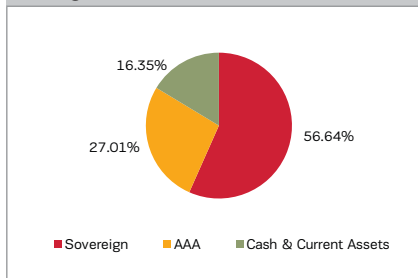
<b>Regular</b>	1.96%
<b>Direct</b>	0.65%

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
7.27% GOI 08APR26	34.46%	SOV
Hindustan Petroleum Corporation Limited	9.74%	ICRA AAA
7.20 % KARNATAKA 25JAN2027 SDL	8.48%	SOV
Housing Development Finance Corporation Limited	7.12%	CRISIL AAA
Bharat Petroleum Corporation Limited	6.84%	CRISIL AAA
TAMIL NADU 08.21% 24JUN25 SDL	5.27%	SOV
7.37% GOI (MD 16/04/2023)	3.37%	SOV
REC Limited	3.31%	CRISIL AAA
6.57% GOI (MD 05/12/2033)	3.22%	SOV
GUJARAT 08.58% 23JAN2023 SDL	1.12%	SOV

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 11.5413

Inception - March 11, 2019	1 Year	Since Inception
<b>Aditya Birla Sun Life Retirement Fund - The 50s Plan</b>	2.38%	5.40%
<b>Value of Std Investment of ₹ 10,000</b>	10240	11541
<b>Benchmark - CRISIL Short Term Debt Hybrid 75+25 Fund Index</b>	11.78%	11.50%
<b>Value of Std Investment of ₹ 10,000</b>	11188	13455
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	2.38%	7.64%
<b>Value of Std Investment of ₹ 10,000</b>	10239	12222

• **Past performance may or 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 6. Total Schemes managed by Mr. Harshil Suvarnkar is 9. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Ajay Garg & Mr. Harshil Suvarnkar since March 11, 2019 & March 22, 2021 (2.8) years & (0.8) years Respectively**

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

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	NA	NA	330000
<b>Market Value of amount Invested</b>	122223	NA	NA	351266
<b>Scheme Returns (CAGR)</b>	3.46%	NA	NA	4.47%
<b>CRISIL Short Term Debt Hybrid 75+25 Fund Index# (CAGR)</b>	9.94%	NA	NA	12.52%
<b>CRISIL 10 Year Gilt Index## (CAGR)</b>	2.61%	NA	NA	4.99%

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 IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

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

<b>Fund Manager:</b>	Mr. Vineet Maloo
<b>Managing Fund Since:</b>	May 07, 2021
<b>Experience in Managing the Fund:</b>	0.6 years
<b>Date of Allotment:</b>	December 30, 2019
<b>Type of Scheme:</b>	An Open ended equity scheme following PSU theme
<b>Application Amount for fresh subscription*:</b>	₹ 500/- (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 500/ (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 500/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	13.39
<b>Growth:</b>	13.39
<b>IDCW*:</b>	13.91
<b>Direct Plan</b>	13.92
<b>Growth:</b>	13.92
<b>IDCW*:</b>	

<b>Benchmark:</b>	S&P BSE PSU TR Index
<b>Monthly Average AUM:</b>	₹ 870.45 Crores
<b>AUM as on last day:</b>	₹ 812.45 Crores

<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
	For redemption/switch-out of units on or before 30 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 30 days from the date of allotment: Nil (w.e.f Nov 17, 2020)

<b>Other Parameters</b>	
<b>Portfolio Turnover</b>	0.26

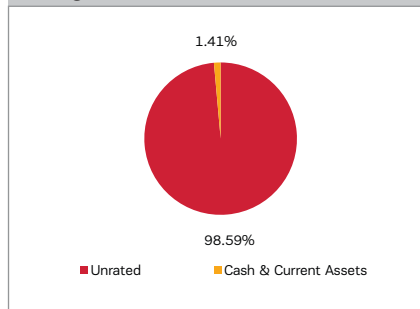
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.40%
<b>Direct</b>	0.53%

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

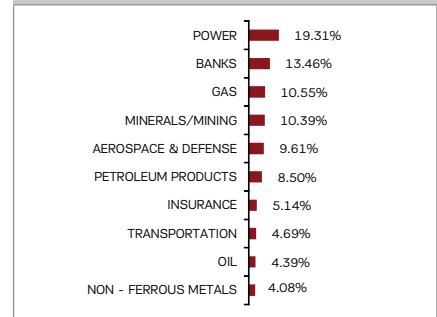
### Top Portfolio Holdings

Issuer	% to net Assets
Power Grid Corporation of India Limited	10.18%
State Bank of India	9.92%
NTPC Limited	9.13%
Coal India Limited	6.55%
Bharat Petroleum Corporation Limited	6.30%
Bharat Electronics Limited	6.26%
SBI Life Insurance Company Limited	5.14%
Container Corporation of India Limited	4.69%
Oil & Natural Gas Corporation Limited	4.39%
National Aluminium Company Limited	4.08%

### Rating Profile of Portfolio



### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 13.39

Inception - December 30, 2019	1 Year	Since Inception
Aditya Birla Sun Life PSU Equity Fund	46.84%	16.42%
Value of Std Investment of ₹ 10,000	14730	13390
Benchmark - S&P BSE PSU TRI Index	60.60%	14.18%
Value of Std Investment of ₹ 10,000	16122	12900
Additional Benchmark - Nifty 50 TRI	32.19%	19.89%
Value of Std Investment of ₹ 10,000	13249	14168

- Past performance may or 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. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vineet Maloo since May 07, 2021 (0.6) 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	240000
Market Value of amount Invested	140176	NA	NA	333998
Scheme Returns (CAGR)	32.62%	NA	NA	35.63%
S&P BSE PSU TRI Index# (CAGR)	37.10%	NA	NA	39.51%
Nifty 50 TRI## (CAGR)	22.30%	NA	NA	33.23%

Date of First Installment: January 01, 2020 & Scheme Inception Date: December 30, 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 IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

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



# Aditya Birla Sun Life Special Opportunities Fund

An open-ended equity scheme following special situations theme



Wealth Solutions

## Fund Category

Sectoral

## Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Anil Shah, Mr. Chanchal Khandelwal & Mr. Vinod Bhat
<b>Managing Fund Since:</b>	October 23, 2020
<b>Experience in Managing the Fund:</b>	1.2 years
<b>Date of Allotment:</b>	October 23, 2020
<b>Type of Scheme:</b>	An open-ended equity scheme following special situations theme
<b>Application Amount for fresh subscription*:</b>	₹ 500/- (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 500/ (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 500/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	15.55
<b>Growth:</b>	15.55
<b>IDCW*:</b>	
<b>Direct Plan</b>	
<b>Growth:</b>	15.88
<b>IDCW*:</b>	15.89

<b>Benchmark:</b>	S&P BSE 500 TR Index
<b>Monthly Average AUM:</b>	₹ 727.46 Crores
<b>AUM as on last day:</b>	₹ 650.12 Crores

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

<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
	For redemption / switch-out of units within 90 days from the date of allotment: 0.50% of applicable NAV.
	For redemption / switch-out of units after 90 days from the date of allotment: Nil

### Total Expense Ratio (TER)

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

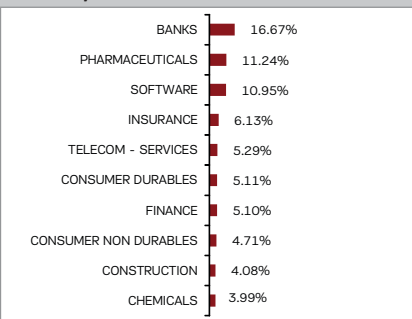
<b>Regular</b>	2.49%
<b>Direct</b>	0.62%

Data as on 30<sup>th</sup> November 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Infosys Limited	7.79%
ICICI Bank Limited	7.66%
Dr. Reddys Laboratories Limited	5.40%
Bharti Airtel Limited	5.29%
Bajaj Finserv Limited	4.60%
Phoenix Mills Limited	4.08%
Hindalco Industries Limited	3.21%
Crompton Greaves Consumer Electricals Limited	2.95%
Kotak Mahindra Bank Limited	2.88%
Tata Power Company Limited	2.72%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 15.55

Inception - October 23, 2020	1 Year	Since Inception
<b>Aditya Birla Sun Life Special Opportunities Fund</b>	41.60%	49.16%
<b>Value of Std Investment of ₹ 10,000</b>	14201	15550
<b>Benchmark - S&amp;P BSE 500 TRI</b>	38.13%	45.83%
<b>Value of Std Investment of ₹ 10,000</b>	13850	15168
<b>Additional Benchmark - Nifty 50 TRI</b>	32.19%	39.28%
<b>Value of Std Investment of ₹ 10,000</b>	13249	14417

- Past performance may or 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 Anil Shah is 4. Total Schemes managed by Mr. Chanchal Khandelwal is 2. Total Schemes managed by Mr. Vinod Bhat is 12. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Anil Shah, Mr. Chanchal Khandelwal & Mr. Vinod Bhat since October 19, 2020 (1.2) years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	NA	NA	140000
<b>Market Value of amount Invested</b>	141000	NA	NA	172069
<b>Scheme Returns (CAGR)</b>	34.01%	NA	NA	38.37%
<b>S&amp;P BSE 500 TRI# (CAGR)</b>	27.00%	NA	NA	32.69%
<b>Nifty 50 TRI## (CAGR)</b>	22.30%	NA	NA	27.43%

Date of First Installment: November 01, 2020 & Scheme Inception Date: October 23, 2020. 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 IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

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

# Aditya Birla Sun Life ESG Fund

An open-ended equity scheme investing in companies following Environment, Social & Governance (ESG) theme



Wealth Solutions

## Fund Category

Thematic

## Investment Objective

To generate long-term capital appreciation by investing in a diversified basket of companies following Environmental, Social and Governance (ESG) theme. The Scheme does not guarantee/indicate any returns. There can be no assurance that the scheme objectives will be achieved.



## Fund Details

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty & Mr. Vinod Bhat
<b>Managing Fund Since:</b>	December 24, 2020
<b>Experience in Managing the Fund:</b>	1.0 Years
<b>Date of Allotment:</b>	December 24, 2020
<b>Type of Scheme:</b>	An open-ended equity scheme investing in companies following Environment, Social & Governance (ESG) theme
<b>Application Amount for fresh subscription*:</b>	₹ 500/- (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 500/ (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 500/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	13.33
<b>IDCW*:</b>	13.33
<b>Direct Plan</b>	
<b>Growth:</b>	13.57
<b>IDCW*:</b>	13.58

<b>Benchmark:</b>	Nifty 100 ESG TRI
<b>Monthly Average AUM:</b>	₹ 1182.43 Crores
<b>AUM as on last day:</b>	₹ 1117.09 Crores

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

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

## Total Expense Ratio (TER)

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

<b>Regular</b>	2.16%
<b>Direct</b>	0.27%

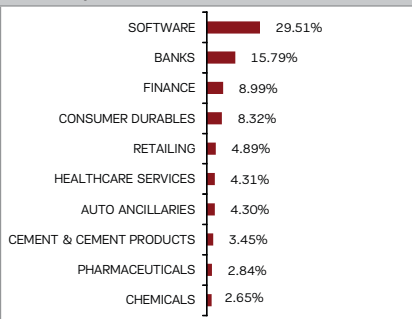
Data as on 30<sup>th</sup> November 2021 unless otherwise specified

**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 or from any of our Investor Service Centers.

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Infosys Limited	8.34%
Larsen & Toubro Infotech Limited	7.12%
Bajaj Finance Limited	5.89%
MindTree Limited	4.99%
HCL Technologies Limited	4.07%
HDFC Bank Limited	3.95%
METROPOLIS HEALTHCARE LIMITED	3.53%
JK Cement Limited	3.45%
State Bank of India	3.08%
Axis Bank Limited	3.04%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on November 30, 2021: ₹ 13.33

Inception - December 24, 2020	6 Months	Since Inception
<b>Aditya Birla Sun Life ESG Fund</b>	43.13%	35.64%
<b>Value of Std Investment of ₹ 10,000</b>	11970	13295
<b>Benchmark - Nifty 100 ESG TRI</b>	25.63%	32.50%
<b>Value of Std Investment of ₹ 10,000</b>	11212	13007
<b>Additional Benchmark - Nifty 50 TRI</b>	19.45%	26.70%
<b>Value of Std Investment of ₹ 10,000</b>	10932	12474

- Past performance may or 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 Satyabrata Mohanty is 4. Total Schemes managed by Mr. Vinod Bhat is 12. Refer annexure on page no. 100 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Satyabrata Mohanty, Mr. Vinod Bhat since December 24, 2020 (1.0) years.**
- Simple annualized returns have been provided since scheme has completed more than 6 months but less than 1 year.**

# Close Ended Scheme Performance

Aditya Birla Sun Life Dual Advantage - Series 2 - Regular Plan Growth NAV as on November 30, 2021: ₹ 13.14

Inception - Feb 01, 2019	1 Year	Since Inception
Aditya Birla Sun Life Dual Advantage - Series 2 - Growth	8.56%	10.14%
Value of Std Investment of ₹ 10,000	10864	13144
Benchmark - CRISIL Hybrid 75+25 Conservative Index	11.49%	12.61%
Value of Std Investment of ₹ 10,000	11159	13997
Additional Benchmark - CRISIL 10 Year Gilt Index	2.38%	7.86%
Value of Std Investment of ₹ 10,000	10239	12389

- **Past performance may or 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 39. Total Schemes managed by Mr. Vineet Maloo is 6. Total Schemes managed by Mr. Ajay Garg is 6. Refer annexure on page no. 100 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 (2.9) years.**



# Fund Manager-wise Scheme Details

Sr. no	Funds Managed By Mr. Ajay Garg	Refer page No
1	Aditya Birla Sun Life MNC Fund	65
2	Aditya Birla Sun Life Tax Plan	55
3	Aditya Birla Sun Life Tax Relief '96	54
4	Aditya Birla Sun Life Bal Bhavishya Yojna	92
5	Aditya Birla Sun Life Retirement Fund - The 30s Plan <sup>^</sup>	93
6	Aditya Birla Sun Life Retirement Fund - The 40s Plan <sup>^</sup>	94
7	Aditya Birla Sun Life Retirement Fund - The 50s Plan <sup>^</sup>	95
8	Aditya Birla Sun Life Retirement Fund - The 50s Plus Debt Plan <sup>^</sup>	50
9	Aditya Birla Sun Life Dual Advantage - Series 2 <sup>^</sup>	99

<sup>^</sup>Funds co-managed by Mr. Mohit Sharma <sup>^</sup>Funds co-managed by Mr. Vineet Maloo

<sup>^</sup>Funds co-managed by Mr. Harshil Suvarnkar

Sr. no	Funds Managed By Mr. Anil Shah	Refer page No
1	Aditya Birla Sun Life Midcap Fund	66
2	Aditya Birla Sun Life Flexi Cap Fund <sup>*</sup>	63
3	Aditya Birla Sun Life Manufacturing Equity Fund	70
4	Aditya Birla Sun Life Special Opportunities Fund <sup>^</sup>	97

<sup>^</sup>Funds co-managed by Mr. Vinod Bhat <sup>^</sup>Funds co-managed by Mr. Chanchal Khandelwal

Sr. no	Funds Managed By Mr. Chanchal Khandelwal	Refer page No
1	Aditya Birla Sun Life India GenNext Fund	75
2	Aditya Birla Sun Life Special Opportunities Fund <sup>^</sup>	97

<sup>^</sup>Funds co-managed by Mr. Vinod Bhat <sup>^</sup>Funds co-managed by Mr. Anil Shah

Sr. no	Funds Managed By Mr. Dhaval Gala	Refer page No
1	Aditya Birla Sun Life Banking and Financial Services Fund	71
2	Aditya Birla Sun Life Small Cap Fund <sup>^</sup>	67

<sup>^</sup>Funds co-managed by Mr. Kunal Sangoi <sup>^</sup>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 <sup>^</sup>	67

<sup>^</sup>Funds co-managed by Mr. Dhaval Gala <sup>^</sup>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	74
2	Aditya Birla Sun Life Small Cap Fund <sup>^</sup>	67
3	Aditya Birla Sun Life Focused Equity Fund <sup>^</sup>	62

<sup>^</sup>Funds co-managed by Mr. Mr. Nitesh Jain

<sup>^</sup>Funds co-managed by Mr. Dhaval Gala <sup>^</sup>Funds co-managed by Mr. Mahesh Patil

Sr. no	Funds Managed By Mr. Lovelish Solanki	Refer page No
1	Aditya Birla Sun Life Arbitrage Fund	38
2	Aditya Birla Sun Life Balanced Advantage Fund <sup>^</sup>	58
3	Aditya Birla Sun Life Equity Savings Fund <sup>^</sup>	57
4	Aditya Birla Sun Life Gold Fund	81
5	Aditya Birla Sun Life Index Fund <sup>^</sup>	60
6	Aditya Birla Sun Life Gold ETF <sup>^</sup>	82
7	Aditya Birla Sun Life Nifty ETF <sup>^</sup>	84
8	Aditya Birla Sun Life Sensex ETF <sup>^</sup>	86
9	Aditya Birla Sun Life Nifty Next 50 ETF <sup>^</sup>	85
10	Aditya Birla Sun Life Banking ETF <sup>^</sup>	83

<sup>^</sup>Funds co-managed by Mr. Dhaval Shah

<sup>^</sup>Funds co-managed by Mr. Harshil Suvarnkar <sup>^</sup>Funds co-managed by Mr. Kedarnath Mirajkar

<sup>^</sup>Funds co-managed by Mr. Vineet Maloo <sup>^</sup>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	61
2	Aditya Birla Sun Life Focused Equity Fund <sup>^</sup>	62
3	Aditya Birla Sun Life Multi Cap Fund @	68

<sup>^</sup>Funds co-managed by Mr. Kunal Sangoi <sup>^</sup>Funds co-managed by Mr. Dhaval Shah, Mr. Harshil Suvarnkar & Mr. Vinod Bhat

Sr. no	Funds Managed By Mr. Milind Bafna	Refer page No
1	Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan	78
2	Aditya Birla Sun Life Pure Value Fund	69

<sup>^</sup>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	79
2	Aditya Birla Sun Life Global Excellence Equity Fund of Fund	80
3	Aditya Birla Sun Life Asset Allocator FoF	89
4	Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan	90
5	Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	48
6	Aditya Birla Sun Life Financial Planning FOF - Moderate Plan	49
7	Aditya Birla Sun Life Flexi Cap Fund <sup>^</sup>	63
8	Aditya Birla Sun Life Special Opportunities Fund <sup>^</sup>	97
9	Aditya Birla Sun Life ESG Fund <sup>^</sup>	98
10	Aditya Birla Sun Life International Equity Fund - Plan A	76
11	Aditya Birla Sun Life International Equity Fund - Plan B	77

<sup>^</sup>Funds co-managed by Mr. Anil Shah <sup>^</sup>Funds co-managed by Mr. Chanchal Khandelwal

<sup>^</sup>Funds co-managed by Mr. Satyabrata Mohanty

Sr. no	Funds Managed By Mr. Vineet Maloo	Refer page No
1	Aditya Birla Sun Life Balanced Advantage Fund <sup>^</sup>	58
2	Aditya Birla Sun Life Dividend Yield Fund <sup>^</sup>	72
3	Aditya Birla Sun Life Infrastructure Fund	73
4	Aditya Birla Sun Life Dual Advantage - Series 2 <sup>^</sup>	99
5	Aditya Birla Sun Life PSU Equity Fund	96

<sup>^</sup>Funds co-managed by Mr. Lovelish Solanki <sup>^</sup>Funds co-managed by Mr. Mohit Sharma

<sup>^</sup>Funds co-managed by Mr. Ajay Garg <sup>^</sup>Funds co-managed by Mr. Vinod Bhat

Sr. no	Funds Managed By Mr. Kaustubh Gupta	Refer page No
1	Aditya Birla Sun Life Low Duration Fund <sup>^</sup>	35
2	Aditya Birla Sun Life Liquid Fund <sup>^</sup>	33
3	Aditya Birla Sun Life Floating Rate Fund <sup>^</sup>	37
4	Aditya Birla Sun Life Money Manager Fund <sup>^</sup>	34
5	Aditya Birla Sun Life Savings Fund <sup>^</sup>	36
6	Aditya Birla Sun Life Corporate Bond Fund	39
7	Aditya Birla Sun Life Short Term Fund <sup>^</sup>	40
8	Aditya Birla Sun Life Banking & PSU Debt Fund <sup>^</sup>	41
9	Aditya Birla Sun Life Overnight Fund	32
10	Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	47

<sup>^</sup>Funds co-managed by Ms. Sunaina Da Cunha & Ms. Monika Gandhi

<sup>^</sup>Funds co-managed by Mr. Mohit Sharma, & Mr. Anuj Jain

<sup>^</sup>Funds co-managed by Mr. Harshil Suvarnkar

Sr. no	Funds Managed By Mr. Bhupesh Bameta	Refer page No
1	Aditya Birla Sun Life Dynamic Bond Fund (Number of Segregated Portfolios - 1) <sup>^</sup>	44
2	Aditya Birla Sun Life Government Securities Fund	46
3	Aditya Birla Sun Life Income Fund	45

<sup>^</sup>Funds co-managed by Mr. Mohit Sharma

Sr. no	Funds Managed By Mr. Anuj Jain	Refer page No
1	Aditya Birla Sun Life Money Manager Fund <sup>^</sup>	34

<sup>^</sup>Funds co-managed by Mr. Kaustubh Gupta & Mr. Mohit Sharma

Sr. no	Funds Managed By Ms. Monika Gandhi	Refer page No
1	Aditya Birla Sun Life Savings Fund <sup>^</sup>	36

<sup>^</sup>Funds co-managed by Mr. Kaustubh Gupta & Ms. Sunaina da Cunha

Sr. no	Funds Managed By Mr. Harshil Suvarnkar	Refer page No
1	Aditya Birla Sun Life Equity Hybrid '95 Fund <sup>^</sup>	59
2	Aditya Birla Sun Life Equity Savings Fund <sup>^</sup>	57
3	Aditya Birla Sun Life Regular Savings Fund <sup>^</sup>	52
4	Aditya Birla Sun Life Bal Bhavishya Yojna <sup>^</sup>	92
5	Aditya Birla Sun Life Retirement Fund - The 30s Plan <sup>^</sup>	93
6	Aditya Birla Sun Life Retirement Fund - The 40s Plan <sup>^</sup>	94
7	Aditya Birla Sun Life Retirement Fund - The 50s Plan <sup>^</sup>	95
8	Aditya Birla Sun Life Retirement Fund - The 50s Plus Debt Plan <sup>^</sup>	50
9	Aditya Birla Sun Life Banking & PSU Debt Fund <sup>^</sup>	41
10	Aditya Birla Sun Life Floating Rate Fund <sup>^</sup>	37
11	Aditya Birla Sun Life Liquid Fund <sup>^</sup>	33

<sup>^</sup>Funds co-managed by Mr. Satyabrata Mohanty <sup>^</sup>Funds co-managed by Mr. Lovelish Solanki

<sup>^</sup>Funds co-managed by Mr. Dhaval Shah <sup>^</sup>Funds co-managed by Mr. Ajay Garg

<sup>^</sup>Funds co-managed by Mr. Bhupesh Bameta

<sup>^</sup>Funds co-managed by Mr. Kaustubh Gupta <sup>^</sup>Funds co-managed by Ms. Sunaina Da Cunha

Sr. no	Funds Managed By Mr. Mohit Sharma	Refer page No
1	Aditya Birla Sun Life Balanced Advantage Fund <sup>^</sup>	58
2	Aditya Birla Sun Life Low Duration Fund <sup>^</sup>	35
3	Aditya Birla Sun Life Money Manager Fund <sup>^</sup>	34
4	Aditya Birla Sun Life Dual Advantage Fund - Series 2 <sup>^</sup>	99
5	Aditya Birla Sun Life Short Term Fund <sup>^</sup>	40
6	Aditya Birla Sun Life Credit Risk Fund <sup>^</sup>	43
7	Aditya Birla Sun Life Medium Term Plan <sup>^</sup>	42
8	Aditya Birla Sun Life Dynamic Bond Fund (Number of Segregated Portfolios - 1) <sup>^</sup>	44

<sup>^</sup>Funds co-managed by Mr. Vineet Maloo <sup>^</sup>Funds co-managed by Mr. Kaustubh Gupta

<sup>^</sup>Funds co-managed by Mr. Lovelish Solanki

<sup>^</sup>Funds co-managed by Mr. Ajay Garg <sup>^</sup>Funds co-managed by Mr. Bhupesh Bameta

<sup>^</sup>Funds co-managed by Ms. Sunaina Da Cunha <sup>^</sup>Mr. Anuj Jain

Sr. no	Funds Managed By Mr. Satyabrata Mohanty	Refer page No
1	Aditya Birla Sun Life Equity Advantage Fund	64
2	Aditya Birla Sun Life Equity Hybrid '95 Fund <sup>^</sup>	59
3	Aditya Birla Sun Life Regular Savings Fund <sup>^</sup>	52
4	Aditya Birla Sun Life ESG Fund <sup>^</sup>	98

<sup>^</sup>Funds co-managed by Mr. Harshil Suvarnkar <sup>^</sup>Funds co-managed by Mr. Milind Bafna

<sup>^</sup>Funds co-managed by Mr. Dhaval Shah <sup>^</sup>Funds co-managed by Mr. Vinod Bhat

Sr. no	Funds Managed By Ms. Sunaina Da Cunha	Refer page No
1	Aditya Birla Sun Life Liquid Fund <sup>^</sup>	33
2	Aditya Birla Sun Life Credit Risk Fund (Number of Segregated Portfolios - 1) <sup>^</sup>	43
3	Aditya Birla Sun Life Medium Term Plan (Number of Segregated Portfolios - 1) <sup>^</sup>	42
4	Aditya Birla Sun Life Savings Fund <sup>^</sup>	36

<sup>^</sup>Funds co-managed by Mr. Kaustubh Gupta <sup>^</sup>Funds co-managed by Mr. Mohit Sharma <sup>^</sup>Ms. Monika Gandhi

Sr. no	Funds Managed By Mr. Dhaval Shah	Refer page No
1	Aditya Birla Sun Life Equity Hybrid '95 Fund <sup>^</sup>	59
2	Aditya Birla Sun Life Pharma & Healthcare Fund	91
3	Aditya Birla Sun Life Regular Savings Fund <sup>^</sup>	52
4	Aditya Birla Sun Life Equity Savings Fund <sup>^</sup>	57

<sup>^</sup>Funds co-managed by Mr. Satyabrata Mohanty

<sup>^</sup>Funds co-managed by Mr. Harshil Suvarnkar <sup>^</sup>Funds co-managed by Mr. Lovelish Solanki

Sr. no	Funds Managed By Mr. Kedarnath Mirajkar	Refer page No
1	Aditya Birla Sun Life Banking ETF <sup>^</sup>	83
2	Aditya Birla Sun Life Gold ETF <sup>^</sup>	82
3	Aditya Birla Sun Life Index Fund <sup>^</sup>	60
4	Aditya Birla Sun Life Nifty ETF <sup>^</sup>	84
5	Aditya Birla Sun Life Nifty Next 50 ETF <sup>^</sup>	85
6	Aditya Birla Sun Life Sensex ETF <sup>^</sup>	86
7	Aditya Birla Sun Life Nifty Midcap 150 Index Fund <sup>^</sup>	87
8	Aditya Birla Sun Life Nifty Smallcap 50 Index Fund <sup>^</sup>	88
9	Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund <sup>^</sup>	-

<sup>^</sup>Funds co-managed by Mr. Lovelish Solanki

The Fund Manager-wise Scheme Details appearing above are As on November 30, 2021.

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<https://mutualfund.adityabirlacapital.com>

## Savings Solutions

Aditya Birla Sun Life Liquid Fund		
Allocation as a % of Net Assets	Rating	%
Government of India	Sovereign	3.70%
Government of India	Sovereign	3.68%
Government of India	Sovereign	3.50%
Tata Steel Limited	IND A1+	2.95%
Adani Ports and Special Economic Zone Limited	ICRA A1+	2.76%
Adani Ports and Special Economic Zone Limited	ICRA A1+	2.76%
Reliance Jio Infocomm Limited	CRISIL A1+	2.76%
Citicorp Finance India Limited	ICRA A1+	2.57%
Government of India	Sovereign	2.34%
Housing Development Finance Corporation Limited	ICRA AAA	2.27%
Shriram Transport Finance Company Limited	CRISIL A1+	2.21%
Reliance Retail Ventures Limited	CRISIL A1+	2.11%
Reliance Retail Ventures Limited	CRISIL A1+	2.01%
Reliance Jio Infocomm Limited	CRISIL A1+	1.84%
JSW Steel Limited	ICRA A1+	1.84%
Reliance Retail Ventures Limited	CRISIL A1+	1.83%
Bharat Petroleum Corporation Limited	CRISIL A1+	1.83%
Reliance Jio Infocomm Limited	CRISIL A1+	1.83%
Reliance Industries Limited	ICRA A1+	1.83%
Housing Development Finance Corporation Limited	ICRA A1+	1.83%
Nabha Power Limited	ICRA A1+	1.65%
Chennai Petroleum Corporation Limited	ICRA A1+	1.47%
Tata Motors Finance Limited	ICRA A1+	1.46%
Reliance Jio Infocomm Limited	CRISIL A1+	1.46%
Reliance Industries Limited	CRISIL A1+	1.38%
HDFC Securities Limited	ICRA A1+	1.19%
Kotak Securities Limited	ICRA A1+	1.11%
Tata Capital Housing Finance Limited	ICRA A1+	1.10%
HDFC Bank Limited	CARE A1+	1.10%
Housing Development Finance Corporation Limited	ICRA A1+	0.92%
TVS Credit Services Limited	ICRA A1+	0.92%
Reliance Jio Infocomm Limited	CRISIL A1+	0.91%
Birla Group Holdings Private Limited	ICRA A1+	0.91%
Bajaj Housing Finance Limited	CRISIL A1+	0.91%
TVS Credit Services Limited	ICRA A1+	0.91%
Housing Development Finance Corporation Limited	ICRA AAA	0.74%
Muthoot Finance Limited	ICRA A1+	0.74%
Kotak Securities Limited	ICRA A1+	0.74%
Housing Development Finance Corporation Limited	ICRA A1+	0.73%
Tata Capital Financial Services Limited	ICRA A1+	0.73%
JSW ENERGY LTD	CARE A1+	0.73%
Reliance Jio Infocomm Limited	CRISIL A1+	0.73%
Birla Group Holdings Private Limited	ICRA A1+	0.73%
Government of India	Sovereign	0.70%
Bharti Telecom Limited	CRISIL AA-	0.56%
Tata Power Company Limited	CRISIL A1+	0.55%
Motilal Oswal Financial Services Limited	CRISIL A1+	0.55%
Hindustan Petroleum Corporation Limited	CRISIL A1+	0.55%
Tata Power Renewable Energy Limited	CRISIL A1+	0.55%
Standard Chartered Invest & Loans Limited	ICRA A1+	0.50%
Bajaj Finance Limited	ICRA A1+	0.46%
Indian Oil Corporation Limited	ICRA A1+	0.46%
Axis Bank Limited	ICRA A1+	0.46%
Tata Capital Limited	ICRA A1+	0.46%
Julius Baer Capital India Private Limited	ICRA A1+	0.37%
Bharti Hexacom Limited	ICRA A1+	0.37%
The Federal Bank Limited	CRISIL A1+	0.37%
ICICI Securities Limited	ICRA A1+	0.37%
Standard Chartered Invest & Loans Limited	ICRA A1+	0.37%
Barclays Invest & Loans India Limited	ICRA A1+	0.37%
TV18 Broadcast Limited	ICRA A1+	0.37%
KEC International Limited	ICRA A1+	0.37%
Tata Motors Finance Limited	ICRA A1+	0.37%
Bharti Enterprises Limited	CARE A1+	0.37%
Power Finance Corporation Limited	CRISIL AAA	0.33%
REC Limited	CRISIL AAA	0.31%
Pilani Investment & Industries Corporation Limited	CARE A1+	0.28%
Birla Group Holdings Private Limited	ICRA A1+	0.28%
Barclays Invest & Loans India Limited	ICRA A1+	0.28%
Pilani Investment & Industries Corporation Limited	CARE A1+	0.28%
Godrej Industries Limited	ICRA A1+	0.27%
Network 18 Media & Investments Limited	CARE A1+	0.27%
Hero Fincorp Limited	ICRA A1+	0.27%
TV18 Broadcast Limited	ICRA A1+	0.27%
Godrej Properties Limited	ICRA A1+	0.27%
Tata Power Renewable Energy Limited	CRISIL A1+	0.27%
Godrej Industries Limited	ICRA A1+	0.24%
Power Finance Corporation Limited	CRISIL AAA	0.22%
Godrej Industries Limited	ICRA A1+	0.22%
Godrej Agrovet Limited	ICRA A1+	0.18%
Dabur India Limited	ICRA A1+	0.18%
Godrej Agrovet Limited	ICRA A1+	0.18%
Credit Suisse Finance (India) Private Limited	ICRA A1+	0.18%
Motilal Oswal Finvest Limited	CRISIL A1+	0.18%
Can Fin Homes Limited	ICRA A1+	0.18%
Network 18 Media & Investments Limited	CARE A1+	0.18%
Godrej Agrovet Limited	ICRA A1+	0.18%
ICICI Securities Limited	ICRA A1+	0.18%
Julius Baer Capital India Private Limited	ICRA A1+	0.18%
Birla Group Holdings Private Limited	ICRA A1+	0.18%
Bharti Enterprises Limited	ICRA A1+	0.17%
Axis Securities Limited	ICRA A1+	0.15%
REC Limited	CRISIL AAA	0.09%
Julius Baer Capital India Private Limited	ICRA A1+	0.09%
Astec Lifesciences Limited	ICRA A1+	0.09%

Barclays Invest & Loans India Limited	ICRA A1+	0.09%
Julius Baer Capital India Private Limited	ICRA A1+	0.09%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	0.09%
ICICI Securities Limited	ICRA A1+	0.06%
Cash & Current Assets		11.94%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Money Manager Fund		
Allocation as a % of Net Assets	Rating	%
Panatone Finvest Limited	CRISIL A1+	5.07%
5.09% GOI 13APR2022	Sovereign	4.59%
Reliance Industries Limited	CRISIL A1+	3.60%
Government of India	Sovereign	3.00%
Government of India	Sovereign	2.98%
Sikka Ports and Terminals Limited	CRISIL A1+	2.35%
8.15% GOI (MD 11/06/2022)	Sovereign	2.30%
LIC Housing Finance Limited	ICRA A1+	2.10%
Tata Teleservices Limited	CRISIL A1+	2.00%
6.10% KARNATAKA SDL 11DEC2021 SDL	Sovereign	1.80%
The Federal Bank Limited	CRISIL A1+	1.78%
Ashok Leyland Limited	ICRA A1+	1.78%
Jammagar Utilities & Power Private Limited	CRISIL A1+	1.76%
Axis Bank Limited	ICRA A1+	1.74%
National Bank For Agriculture and Rural Development	CRISIL A1+	1.64%
Small Industries Development Bank of India	CARE A1+	1.63%
Panatone Finvest Limited	CRISIL A1+	1.59%
Jammagar Utilities & Power Private Limited	CRISIL A1+	1.50%
Axis Bank Limited	ICRA A1+	1.49%
Reliance Jio Infocomm Limited	CRISIL A1+	1.49%
Small Industries Development Bank of India	CARE A1+	1.49%
Larsen & Toubro Limited	ICRA A1+	1.48%
Ashok Leyland Limited	ICRA A1+	1.48%
Axis Bank Limited	ICRA A1+	1.47%
HDFC Bank Limited	CARE A1+	1.47%
LIC Housing Finance Limited	ICRA A1+	1.20%
TATA Realty & Infrastructure Limited	ICRA A1+	1.20%
Barclays Invest & Loans India Limited	ICRA A1+	1.19%
L&T Finance Limited	ICRA A1+	1.18%
Reliance Jio Infocomm Limited	CRISIL A1+	1.17%
Indusind Bank Limited	CRISIL A1+	1.05%
Tata Teleservices Maharashtra Limited	CRISIL A1+	0.98%
Piramal Enterprises Limited	ICRA A1+	0.90%
IDFC First Bank Limited	ICRA A1+	0.89%
Can Fin Homes Limited	ICRA A1+	0.89%
Tata Motors Finance Solutions Limited	ICRA A1+	0.89%
TATA Realty & Infrastructure Limited	ICRA A1+	0.89%
Tata Motors Finance Solutions Limited	ICRA A1+	0.89%
Tata Motors Limited	ICRA A1+	0.88%
Jammagar Utilities & Power Private Limited	CRISIL A1+	0.88%
Bajaj Housing Finance Limited	CRISIL A1+	0.88%
Tata Teleservices Limited	CRISIL A1+	0.83%
Kotak Mahindra Investments Limited	ICRA A1+	0.74%
Kotak Mahindra Investments Limited	ICRA A1+	0.71%
6.58% ODISHA 24MAR2022 SDL	Sovereign	0.61%
7.9% ASSAM 12DEC2021 SDL	Sovereign	0.60%
Tata Housing Development Company Limited	CARE A1+	0.60%
AU Small Finance Bank Limited	IND A1+	0.60%
Sikka Ports and Terminals Limited	CRISIL A1+	0.60%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.60%
AU Small Finance Bank Limited	CRISIL A1+	0.60%
Tata Steel Limited	ICRA A1+	0.60%
Can Fin Homes Limited	ICRA A1+	0.60%
L&T Finance Limited	CARE A1+	0.60%
Hero Fincorp Limited	ICRA A1+	0.59%
Tata Motors Limited	ICRA A1+	0.59%
Hero Fincorp Limited	ICRA A1+	0.59%
ICICI Securities Limited	ICRA A1+	0.59%
JM Financial Credit Solutions Ltd	ICRA A1+	0.58%
Can Fin Homes Limited	ICRA A1+	0.58%
Bahadur Chand Investments Pvt Limited	ICRA A1+	0.57%
8.88% UTTAR PRADESH 03OCT2022 SDL	Sovereign	0.51%
Godrej Properties Limited	ICRA A1+	0.45%
Godrej Properties Limited	ICRA A1+	0.45%
Indusind Bank Limited	CRISIL A1+	0.44%
National Bank For Agriculture and Rural Development	IND A1+	0.42%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	0.38%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	0.35%
AU Small Finance Bank Limited	IND A1+	0.30%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.30%
Reliance Industries Limited	ICRA A1+	0.30%
AU Small Finance Bank Limited	CRISIL A1+	0.30%
KEC International Limited	CRISIL A1+	0.30%
ICICI Securities Limited	ICRA A1+	0.30%
Tata Motors Finance Limited	ICRA A1+	0.29%
Tata Projects Limited	CRISIL A1+	0.29%
LIC Housing Finance Limited	ICRA A1+	0.29%
HDFC Bank Limited	CARE A1+	0.29%
LIC Housing Finance Limited	ICRA A1+	0.29%
L&T Finance Limited	ICRA A1+	0.29%
Fullerton India Credit Company Limited	ICRA A1+	0.24%
Tata Teleservices Maharashtra Limited	CRISIL A1+	0.23%
Can Fin Homes Limited	ICRA A1+	0.15%
Axis Bank Limited	ICRA A1+	0.15%
Export Import Bank of India	ICRA A1+	0.15%
8.35% GOI (MD 14/05/2022)	Sovereign	0.09%
ICICI Securities Limited	ICRA A1+	0.03%
Government of India	Sovereign	0.03%

HSBC Bank	-0.00%
HSBC Bank	-0.00%
Cash & Current Assets	10.47%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Low Duration Fund		
Allocation as a % of Net Assets	Rating	%
8.35% GOI (MD 14/05/2022)	Sovereign	4.39%
Government of India	Sovereign	2.86%
4.70% INDIA GOVT BOND 22SEP2033 FRB	Sovereign	2.52%
8.92% MADHYA PRADESH 08AUG2022 SDL	Sovereign	2.49%
6.58% ODISHA 24MAR2022 SDL	Sovereign	2.32%
6.84% GOI (MD 19/12/2022)	Sovereign	2.15%
Shriram Transport Finance Company Limited	IND AA+	1.81%
Reliance Industries Limited	ICRA AAA	1.81%
National Bank For Agriculture and Rural Development	CRISIL A1+	1.57%
National Bank For Agriculture and Rural Development	CRISIL A1+	1.42%
JM Financial Credit Solutions Ltd	ICRA AA	1.39%
REC Limited	ICRA AAA	1.22%
Shriram City Union Finance Limited	IND AA	1.17%
5.09% GOI 13APR2022	Sovereign	1.15%
4.75% HARYANA 06MAY2022 SDL	Sovereign	1.15%
Government of India	Sovereign	1.15%
Axis Bank Limited	CRISIL A1+	1.14%
Government of India	Sovereign	1.14%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.08%
Bajaj Finance Limited	CRISIL AAA	1.00%
Power Finance Corporation Limited	CRISIL AAA	0.99%
Axis Bank Limited	CRISIL A1+	0.99%
Bajaj Housing Finance Limited	CRISIL AAA	0.98%
REC Limited	CRISIL AAA	0.93%
Housing & Urban Development Corporation Limited	ICRA AAA	0.91%
Export Import Bank of India	ICRA A1+	0.86%
Indusind Bank Limited	CRISIL A1+	0.86%
HDFC Bank Limited	CARE A1+	0.85%
Bajaj Housing Finance Limited	CRISIL A1+	0.84%
L&T Finance Limited	ICRA A1+	0.83%
Mahindra Rural Housing Finance Limited	IND AA+	0.76%
Sikka Ports and Terminals Limited	CRISIL AAA	0.74%
REC Limited	ICRA AAA	0.74%
Housing Development Finance Corporation Limited	ICRA AAA	0.74%
National Bank For Agriculture and Rural Development	ICRA AAA	0.73%
Housing Development Finance Corporation Limited	ICRA AAA	0.73%
Aditya Birla Finance Limited	ICRA AAA	0.72%
Embassy Office Parks REIT	CRISIL AAA	0.72%
Housing & Urban Development Corporation Limited	ICRA AAA	0.70%
INDIA GRID TRUST	CRISIL AAA	0.67%
Tata Housing Development Company Limited	CARE AA	0.67%
Power Finance Corporation Limited	CRISIL AAA	0.62%
LIC Housing Finance Limited	CRISIL AAA	0.61%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.60%
8.90% ANDHRA PRADESH 04JUL22 SDL	Sovereign	0.59%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.58%
Power Finance Corporation Limited	CRISIL AAA	0.58%
Tata Capital Financial Services Limited	ICRA AAA	0.57%
National Bank For Agriculture and Rural Development	IND A1+	0.57%
Small Industries Development Bank of India	CARE A1+	0.57%
Small Industries Development Bank of India	CRISIL A1+	0.56%
L&T Finance Limited	ICRA A1+	0.56%
Tata Motors Finance Limited	CRISIL AA-	0.56%
Axis Bank Limited	ICRA A1+	0.55%
GIC Housing Finance Limited	CRISIL AA+	0.54%
Housing Development Finance Corporation Limited	ICRA AAA	0.53%
Shriram City Union Finance Limited	IND AA	0.53%
Small Industries Development Bank of India	CARE AAA	0.52%
GIC Housing Finance Limited	CRISIL AA+	0.52%
Shriram City Union Finance Limited	IND AA	0.51%
Muthoot Finance Limited	CRISIL AA+	0.50%
Larsen & Toubro Limited	CRISIL AAA	0.50%
Fullerton India Credit Company Limited	CARE AAA	0.47%
8.21% Haryana UDAY BOND (MD 31/03/2022)	Sovereign	0.47%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.46%
Tata Cleantech Capital Limited	CRISIL AAA	0.44%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.44%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.44%
Aditya Birla Finance Limited	ICRA AAA	0.43%
Tata Capital Financial Services Limited	ICRA AAA	0.43%
LIC Housing Finance Limited	CARE AAA	0.43%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.43%
Housing Development Finance Corporation Limited	ICRA AAA	0.43%
GOI FRB- 07NOV24	Sovereign	0.43%
Tata Capital Limited	CRISIL AAA	0.41%
LIC Housing Finance Limited	ICRA AAA	0.39%
Aditya Birla Finance Limited	ICRA AAA	0.39%
Housing & Urban Development Corporation Limited	ICRA AAA	0.38%
REC Limited	CRISIL AAA	0.38%
TATA Realty & Infrastructure Limited	ICRA AA	0.37%



TATA Realty & Infrastructure Limited	ICRA AA	0.35%
Bharti Hexacom Limited	CRISIL AA+	0.34%
Power Finance Corporation Limited	CRISIL AAA	0.32%
Aditya Birla Finance Limited	IND AAA	0.32%
Embassy Office Parks REIT	CRISIL AAA	0.32%
WEST BENGAL 09.01% 21NOV2022 SDL	Sovereign	0.30%
8.80% ANDHRA PRADESH 25OCT2022 SDL	Sovereign	0.30%
Manappuram Finance Limited	CARE AA	0.30%
L&T Finance Limited	CRISIL AAA	0.30%
Power Finance Corporation Limited	ICRA AAA	0.29%
L&T Finance Limited	CRISIL AAA	0.29%
HDB Financial Services Limited	CRISIL AAA	0.29%
HDB Financial Services Limited	CRISIL AAA	0.29%
HDB Financial Services Limited	CRISIL AAA	0.29%
REC Limited	CRISIL AAA	0.29%
Muthoot Finance Limited	ICRA AA+	0.29%
Manappuram Finance Limited	CRISIL AA	0.29%
Tata Capital Housing Finance Limited	CRISIL AAA	0.29%
Power Finance Corporation Limited	CRISIL AAA	0.29%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.29%
Tata Capital Housing Finance Limited	CRISIL AAA	0.29%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.29%
IndoStar Capital Finance Limited	CARE AA-	0.29%
Small Industries Development Bank of India	CARE A1+	0.29%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.28%
Axis Bank Limited	ICRA A1+	0.28%
Export Import Bank of India	ICRA A1+	0.28%
IndusInd Bank Limited	CRISIL A1+	0.28%
Tata Capital Financial Services Limited	ICRA AAA	0.28%
TATA Realty & Infrastructure Limited	ICRA A1+	0.28%
Power Finance Corporation Limited	CRISIL AAA	0.24%
HDB Financial Services Limited	CRISIL AAA	0.23%
Bajaj Finance Limited	CRISIL AAA	0.23%
Housing & Urban Development Corporation Limited	ICRA AAA	0.23%
8.21% Haryana UDAY BOND(MD 31/03/2023)	Sovereign	0.21%
L&T Finance Limited	CRISIL AAA	0.21%
Fullerton India Credit Company Limited	CRISIL AAA	0.21%
Aditya Birla Housing Finance Limited	ICRA AAA	0.20%
REC Limited	ICRA AAA	0.20%
REC Limited	ICRA AAA	0.20%
Sundew Properties Limited	CRISIL AAA	0.19%
LIC Housing Finance Limited	CRISIL AAA	0.18%
HDFC Credila Financial Services Pvt Limited	ICRA AAA	0.17%
8.44% UTTAR PRADESH 29MAR23 SDL	Sovereign	0.17%
8.29% ANDHRA PRADESH - 13JAN26 SDL	Sovereign	0.16%
8.39% Rajasthan UDAY BOND(MD 15/03/2023)	Sovereign	0.15%
RAJASTHAN 08.27% 23JUN2022 SDL	Sovereign	0.15%
8.93% Jharkhand SDL (MD 08/08/2022)	Sovereign	0.15%
8.92% PUNJAB 08AUG2022 SDL	Sovereign	0.15%
6.90% INDIA SPECIAL GOI BOND 04FEB2026	Sovereign	0.15%
REC Limited	ICRA AAA	0.15%
Reliance Industries Limited	CRISIL AAA	0.15%
Reliance Industries Limited	CRISIL AAA	0.15%
Housing & Urban Development Corporation Limited	ICRA AAA	0.15%
REC Limited	CRISIL AAA	0.15%
Bajaj Finance Limited	CRISIL AAA	0.15%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.15%
REC Limited	CRISIL AAA	0.15%
Godrej Industries Limited	ICRA AA	0.15%
Reliance Industries Limited	CRISIL AAA	0.15%
Vedanta Limited	CRISIL AA	0.14%
REC Limited	ICRA AAA	0.14%
Sundaram Home Finance Limited	ICRA AA+	0.14%
Cholamandalam Financial Holdings Limited	IND AA+	0.14%
Cholamandalam Financial Holdings Limited	IND AA+	0.14%
Hero FinCorp Limited	CRISIL AA	0.14%
DLF Cyber City Developers Limited	CRISIL AA	0.14%
Government of India	Sovereign	0.13%
Can Fin Homes Limited	Sovereign	0.13%
Government of India	IND AAA	0.12%
HARYANA 08.18% 15JUN2022 SDL	Sovereign	0.12%
RAJASTHAN 08.21% 31MAR23 SDL	Sovereign	0.12%
Housing & Urban Development Corporation Limited	ICRA AAA	0.11%
Manappuram Finance Limited	CRISIL AA	0.10%
8.55% RAJASTHAN 18OCT2022 SDL	Sovereign	0.10%
REC Limited	ICRA AAA	0.09%
India Grid Trust	CRISIL AAA	0.09%
TAMIL NADU 08.92% 08AUG2022 SDL	Sovereign	0.09%
L&T Finance Limited	CRISIL AAA	0.09%
Grasim Industries Limited	ICRA AAA	0.09%
Tata Capital Limited	CRISIL AAA	0.09%
8.55% UTTAR PRADESH 04OCT2022 SDL	Sovereign	0.07%
8.71% UTTAR PRADESH 04OCT2022 SDL	Sovereign	0.07%
Pipeline Infrastructure Limited	CRISIL AAA	0.06%
REC Limited	CRISIL AAA	0.06%
LIC Housing Finance Limited	CRISIL AAA	0.06%
Bajaj Finance Limited	CRISIL AAA	0.06%
HDB Financial Services Limited	CRISIL AAA	0.06%
Housing Development Finance Corporation Limited	ICRA AAA	0.06%
Sundaram Finance Limited	ICRA AAA	0.06%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.05%
Nabha Power Limited	ICRA AAA	0.03%
LIC Housing Finance Limited	CRISIL AAA	0.03%
Tata Capital Limited	CRISIL AAA	0.03%
Nuvoco Vistas Corp Limited	CRISIL AA	0.03%
Bharti Telecom Limited	CRISIL AA+	0.03%
9.02% RAJASTHAN 07DEC2021 SDL	Sovereign	0.03%
KERALA SDL 09.03% 07DEC21	Sovereign	0.03%

Hindustan Petroleum Corporation Limited	ICRA AAA	0.03%
Small Industries Development Bank of India	CARE A1+	0.03%
07.32% GS 28JAN2024	Sovereign	0.02%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.01%
HSBC Bank		0.00%
ICICI Securities Primary Dealership Limited		0.00%
HSBC Bank		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%
ICICI Bank Limited		0.00%
ICICI Bank Limited		0.00%
ICICI Securities Primary Dealership Limited		-0.00%
ICICI Bank Limited		-0.00%
HSBC Bank		-0.00%
HSBC Bank		-0.00%
HSBC Bank		-0.00%
Cash & Current Assets		11.05%
<b>Total</b>		<b>100.00%</b>

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

Aditya Birla Sun Life Savings Fund		
Allocation as a %	Rating	%
of Net Assets		
Reliance Industries Limited	CRISIL A1+	5.37%
IndusInd Bank Limited	CRISIL A1+	2.98%
8.83% GOI (MD 25/11/2023)	Sovereign	2.57%
Tata Steel Limited	ICRA A1+	2.37%
Reliance Jio Infocomm Limited	CRISIL A1+	2.37%
5.09% GOI 13APR2022	Sovereign	1.95%
Reliance Industries Limited	CRISIL AAA	1.83%
IDFC First Bank Limited	CRISIL A1+	1.79%
Can Fin Homes Limited	ICRA A1+	1.72%
Shriram Transport Finance Company Limited	IND AA	1.65%
Panatone Finvest Limited	CRISIL A1+	1.63%
Tata Motors Limited	ICRA A1+	1.62%
IDFC First Bank Limited	ICRA A1+	1.48%
L&T Finance Limited	ICRA A1+	1.46%
Axis Bank Limited	ICRA A1+	1.46%
8.21% Haryana UDAY BOND(MD 31/03/2023)	Sovereign	1.43%
Muthoot Finance Limited	ICRA AA	1.41%
8.24% GUJARAT 25APR23 SDL	Sovereign	1.31%
HARYANA 08.18% 15JUN2022 SDL	Sovereign	1.28%
4.88% KARNATAKA 17OCT2022 SDL	Sovereign	1.24%
REC Limited	ICRA AAA	1.20%
Bajaj Housing Finance Limited	CRISIL AAA	1.19%
The Federal Bank Limited	CRISIL A1+	1.18%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	1.15%
Sikka Ports and Terminals Limited	CRISIL AAA	1.08%
6.58% ODISHA 24MAR2022 SDL	Sovereign	1.05%
5.78% ODISHA 18FEB2022 SDL	Sovereign	1.05%
National Bank For Agriculture and Rural Development	ICRA AAA	1.04%
Tata Teleservices Maharashtra Limited	CRISIL A1+	0.93%
8.54% MAHARASHTRA 20MAR23 SDL	Sovereign	0.91%
6.10% KARNATAKA SDL 11DEC2021 SDL	Sovereign	0.90%
GIC Housing Finance Limited	CRISIL AA+	0.89%
Sikka Ports and Terminals Limited	CRISIL A1+	0.89%
ICICI Securities Limited	CARE A1+	0.88%
Manappuram Finance Limited	CARE AA	0.84%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.75%
Tata Motors Finance Limited	ICRA A1+	0.73%
L&T Finance Limited	CRISIL AAA	0.71%
6.84% GOI (MD 19/12/2022)	Sovereign	0.70%
Power Finance Corporation Limited	ICRA AAA	0.67%
8.60% MADHYA PRADESH 23JAN23 SDL	Sovereign	0.62%
Shriram City Union Finance Limited	IND AA	0.61%
Power Finance Corporation Limited	CRISIL AAA	0.60%
Bajaj Housing Finance Limited	CRISIL AAA	0.60%
LIC Housing Finance Limited	CARE AAA	0.60%
GIC Housing Finance Limited	CRISIL AA+	0.60%
Standard Chartered Invest & Loans Limited	ICRA A1+	0.58%
Tata Projects Limited	CRISIL A1+	0.58%
Shriram City Union Finance Limited	IND AA	0.48%
Bandhan Bank Limited	CRISIL AA	0.47%
TATA Realty & Infrastructure Limited	ICRA AA	0.46%
Power Finance Corporation Limited	ICRA AAA	0.46%
Bajaj Finance Limited	CRISIL AAA	0.46%
Sundaram Home Finance Limited	ICRA AA+	0.45%
Indian Oil Corporation Limited	ICRA AAA	0.45%
Indian Railway Finance Corporation Limited	ICRA AAA	0.45%
Fullerton India Credit Company Limited	CRISIL AAA	0.45%
Godrej Properties Limited	ICRA A1+	0.45%
LIC Housing Finance Limited	ICRA A1+	0.45%
Bajaj Housing Finance Limited	CRISIL AAA	0.45%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.44%
Tata Capital Financial Services Limited	ICRA AAA	0.43%
Hindalco Industries Limited	CRISIL AA+	0.43%
ANDHRA PRADESH 08.71% 08FEB22 SDL	Sovereign	0.42%
Dalmia Bharat Limited	ICRA AA+	0.41%
8.97% BIHAR 21NOV22 SDL	Sovereign	0.40%
Bharti Telecom Limited	CRISIL AA+	0.39%
TMF Holdings Limited	ICRA AA-	0.38%
REC Limited	ICRA AAA	0.37%
Manappuram Finance Limited	CRISIL AA	0.36%

8.80% PUDUCHERRY 22FEB2022 SDL	Sovereign	0.33%
Tata Teleservices Maharashtra Limited	CRISIL A1+	0.32%
Kotak Mahindra Investments Limited	CRISIL AAA	0.31%
8.38% KARNATAKA 31OCT2022 SDL	Sovereign	0.31%
Reliance Industries Limited	CRISIL AAA	0.31%
REC Limited	ICRA AAA	0.31%
LIC Housing Finance Limited	CARE AAA	0.30%
Shriram City Union Finance Limited	IND AA	0.30%
Nuvoco Vistas Corp Limited	CRISIL AA	0.30%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.30%
Godrej Industries Limited	ICRA AA	0.30%
National Highways Authority of India	CRISIL AAA	0.30%
Small Industries Development Bank of India	CARE AAA	0.30%
Sundaram Home Finance Limited	ICRA AA+	0.30%
Nabha Power Limited	ICRA AAA	0.30%
Bharti Telecom Limited	CRISIL AA+	0.30%
Bharti Telecom Limited	CRISIL AA+	0.30%
Can Fin Homes Limited	ICRA A1+	0.30%
Hero FinCorp Limited	ICRA A1+	0.30%
Barclays Invest & Loans India Limited	ICRA A1+	0.29%
Housing Development Finance Corporation Limited	ICRA AAA	0.27%
Larsen & Toubro Limited	CRISIL AAA	0.24%
REC Limited	CRISIL AAA	0.24%
Nuvoco Vistas Corp Limited	CRISIL AA	0.24%
Reliable Device Trust	ICRA AAA(SO)	0.24%
8.86% TAMIL NADU 07NOV2022 SDL	Sovereign	0.22%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.21%
REC Limited	CRISIL AAA	0.21%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	0.20%
REC Limited	ICRA AAA	0.18%
8.21% Rajasthan UDAY BOND (MD 31/03/2022)	Sovereign	0.18%
Sikka Ports and Terminals Limited	CRISIL AAA	0.16%
8.99% BIHAR 19DEC2022 SDL	Sovereign	0.16%
MAHARASHTRA 08.67% 06FEB23 SDL	Sovereign	0.16%
Reliance Industries Limited	CRISIL AAA	0.16%
Power Finance Corporation Limited	CRISIL AAA	0.15%
Larsen & Toubro Limited	CRISIL AAA	0.15%
Power Finance Corporation Limited	ICRA AAA	0.15%
LIC Housing Finance Limited	CRISIL AAA	0.15%
Power Finance Corporation Limited	ICRA AAA	0.15%
Indian Railway Finance Corporation Limited	ICRA AAA	0.15%
HDB Financial Services Limited	CRISIL AAA	0.15%
Mangalore Refinery and Petrochemicals Limited	ICRA AAA	0.15%
Housing Development Finance Corporation Limited	CRISIL AAA	0.15%
Power Finance Corporation Limited	CRISIL AAA	0.15%
7.43% CHATTISGARH 13MAR22 SDL	Sovereign	0.15%
Bajaj Finance Limited	CRISIL AAA	0.15%
Cholamandalam Financial Holdings Limited	IND AA+	0.15%
Cholamandalam Financial Holdings Limited	IND AA+	0.15%
Cholamandalam Financial Holdings Limited	IND AA+	0.15%
Tata Motors Finance Limited	CRISIL AA-	0.15%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	0.15%
Mahindra Rural Housing Finance Limited	IND AA+	0.15%
8.72% MAHARASHTRA 11JAN2022 SDL	Sovereign	0.15%
GUJARAT 08.84% 17OCT2022 SDL	Sovereign	0.13%
8.90% KARNATAKA 19DEC2022 SDL	Sovereign	0.12%
TAMIL NADU 08.92% 05SEP2022 SDL	Sovereign	0.12%
Tata Housing Development Company Limited	CARE AA	0.11%
Bajaj Finance Limited	CRISIL AAA	0.09%
Tata Power Renewable Energy Limited	CARE AA(CE)	0.09%
Muthoot Finance Limited	CRISIL AA+	0.09%
Government of India	Sovereign	0.07%
7.68% GOI (MD 15/12/2023)	Sovereign	0.06%
Reliance Industries Limited	CRISIL AAA	0.06%
8.90% MAHARASHTRA SDL 20SEP22	Sovereign	0.06%
8.90% JHARKHAND SDL 20JUN22	Sovereign	0.06%
RAJASTHAN 08.27% 23JUN2022 SDL	Sovereign	0.06%
Fullerton India Credit Company Limited	ICRA A1+	0.06%
REC Limited	CRISIL AAA	0.05%
Bhopal Dhule Transmission Company Limited	CRISIL AAA	0.05%
8.93% KERALA SDL 19DEC2022	Sovereign	0.03%
8.90% MAHARASHTRA SDL 19DEC22	Sovereign	0.03%
KERELA 08.92% 08AUG22 SDL	Sovereign	0.03%
LIC Housing Finance Limited	CRISIL AAA	0.03%
REC Limited	CRISIL AAA	0.03%
TATA Realty & Infrastructure Limited	ICRA AA	0.03%
8.61% UTTAR PRADESH 21MAR2022 SDL	Sovereign	0.03%
LIC Housing Finance Limited	CRISIL AAA	0.03%
GUJARAT 08.79% 25OCT22 SDL	Sovereign	0.03%
8.85% ANDHRA PRADESH 07NOV2022 SDL	Sovereign	0.03%
Axis Bank Limited	ICRA A1+	0.02%
8.91% GUJARAT 22AUG2022 SDL	Sovereign	0.02%
Food Corporation Of India	CRISIL AAA (SO)	0.02%
LIC Housing Finance Limited	CRISIL AAA	0.01%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.00%
HSBC Bank		0.00%
ICICI Bank Limited		0.00%
HSBC Bank		0.00%
HSBC Bank		0.00%
HSBC Bank		0.00%
HSBC Bank		0.00%
HSBC Bank		0.00%
HSBC Bank		0.00%
ICICI Securities Primary Dealership Limited		-0.00%
HSBC Bank		-0.00%
ICICI Securities Primary Dealership Limited		-0.00%
ICICI Bank Limited		-0.00%
HSBC Bank		-0.00%
ICICI Securities Primary Dealership Limited		-0.00%

HSBC Bank	-0.00%
HSBC Bank	-0.00%
HSBC Bank	-0.01%
Cash & Current Assets	14.37%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Floating Rate Fund		
Allocation as a % of Net Assets	Rating	%
4.70% INDIA GOVT BOND 22SEP2033 FRB	Sovereign	5.55%
Sikka Ports and Terminals Limited	CRISIL AAA	2.77%
National Bank For Agriculture and Rural Development	ICRA AAA	2.75%
GOI FRB - 07NOV24	Sovereign	2.74%
Axis Bank Limited	CRISIL A1+	2.58%
8.21% Haryana UDAY BOND(MD 31/03/2023)	Sovereign	2.19%
L&T Finance Limited	CRISIL AAA	1.72%
Sikka Ports and Terminals Limited	CRISIL AAA	1.60%
REC Limited	ICRA AAA	1.56%
Power Finance Corporation Limited	ICRA AAA	1.56%
Nabha Power Limited	ICRA AAA	1.55%
Panatone Finvest Limited	CRISIL A1+	1.49%
National Bank For Agriculture and Rural Development	ICRA AAA	1.43%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	1.37%
Aditya Birla Housing Finance Limited	ICRA AAA	1.31%
Aditya Birla Finance Limited	ICRA AAA	1.30%
5.09% GOI 13APR2022	Sovereign	1.30%
REC Limited	ICRA AAA	1.24%
National Bank For Agriculture and Rural Development	ICRA AAA	1.19%
L&T Finance Limited	ICRA A1+	1.12%
8.27% RAJASTAN 23JUN2023 SDL	Sovereign	1.09%
Power Finance Corporation Limited	ICRA AAA	0.98%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.94%
Larsen & Toubro Limited	CRISIL AAA	0.93%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.90%
LIC Housing Finance Limited	CRISIL AAA	0.87%
Reliance Industries Limited	CRISIL AAA	0.80%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.77%
REC Limited	ICRA AAA	0.76%
GUJARAT GOVT 09.39% 20NOV23 SDL	Sovereign	0.76%
Bajaj Housing Finance Limited	CRISIL A1+	0.75%
Export Import Bank of India	ICRA A1+	0.72%
Housing Development Finance Corporation Limited	ICRA AAA	0.71%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.71%
Aditya Birla Finance Limited	ICRA AAA	0.69%
4.45% GOI FRB 30OCT2034	Sovereign	0.68%
HDB Financial Services Limited	CRISIL AAA	0.66%
Embassy Office Parks REIT	CRISIL AAA	0.65%
LIC Housing Finance Limited	CARE AAA	0.65%
LIC Housing Finance Limited	CARE AAA	0.64%
Power Finance Corporation Limited	CRISIL AAA	0.64%
Bajaj Finance Limited	CRISIL AAA	0.64%
LIC Housing Finance Limited	CARE AAA	0.62%
8.26% UTTAR PRADESH SDL 02JUN22	Sovereign	0.58%
REC Limited	ICRA AAA	0.58%
Power Finance Corporation Limited	ICRA AAA	0.58%
Power Finance Corporation Limited	ICRA AAA	0.58%
Reliance Industries Limited	CRISIL AAA	0.54%
Mahindra & Mahindra Limited	IND AAA	0.53%
Bajaj Finance Limited	CRISIL AAA	0.53%
HDB Financial Services Limited	CRISIL AAA	0.52%
8.39% Rajasthan UDAY BOND(MD 15/03/2023)	Sovereign	0.52%
Power Finance Corporation Limited	ICRA AAA	0.52%
Kotak Mahindra Prime Limited	CRISIL AAA	0.52%
Bajaj Housing Finance Limited	CRISIL AAA	0.52%
Government of India	Sovereign	0.52%
Housing Development Finance Corporation Limited	ICRA AAA	0.52%
Bajaj Housing Finance Limited	CRISIL AAA	0.51%
Government of India	Sovereign	0.51%
Government of India	Sovereign	0.51%
Jammagar Utilities & Power Private Limited	CRISIL AAA	0.50%
Axis Bank Limited	ICRA A1+	0.50%
Government of India	Sovereign	0.49%
Government of India	Sovereign	0.48%
National Bank For Agriculture and Rural Development	ICRA AAA	0.48%
L&T Finance Limited	CRISIL AAA	0.43%
Reliance Industries Limited	CRISIL AAA	0.42%
HDB Financial Services Limited	CARE AAA	0.41%
Housing & Urban Development Corporation Limited	ICRA AAA	0.40%
Aditya Birla Finance Limited	ICRA AAA	0.39%
Tata Capital Limited	CRISIL AAA	0.39%
Kotak Mahindra Investments Limited	CRISIL AAA	0.39%
John Deere Financial India Private Limited	CRISIL AAA	0.39%
Bajaj Housing Finance Limited	CRISIL AAA	0.38%
State Bank of India - Tier II - Basel III	CRISIL AAA	0.38%
HDB Financial Services Limited	CRISIL AAA	0.37%
RAJASTHAN 08.21% 31MAR23 SDL	Sovereign	0.37%
Tata Capital Limited	CRISIL AAA	0.34%
National Bank For Agriculture and Rural Development	ICRA AAA	0.32%
5.09% TAMILNADU 26AUG2023 SDL	Sovereign	0.31%
8.48% KARNATAKA 17OCT2022 SDL	Sovereign	0.29%
Bajaj Finance Limited	CRISIL AAA	0.29%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.27%
7.68% Madhya Pradesh UDAY BOND (MD 22/03/2023)	Sovereign	0.27%
L&T Finance Limited	CRISIL AAA	0.27%
L&T Finance Limited	CRISIL AAA	0.27%
Reliance Industries Limited	CRISIL AAA	0.27%

Axis Finance Limited	IND AAA	0.27%
LIC Housing Finance Limited	CRISIL AAA	0.26%
Tata Cleantech Capital Limited	CRISIL AAA	0.26%
LIC Housing Finance Limited	CRISIL AAA	0.26%
Jammagar Utilities & Power Private Limited	CRISIL AAA	0.26%
Aditya Birla Finance Limited	ICRA AAA	0.26%
Tata Capital Financial Services Limited	ICRA AAA	0.26%
LIC Housing Finance Limited	CARE AAA	0.26%
Bajaj Finance Limited	CRISIL AAA	0.26%
6.10% KARNATAKA SDL 11DEC2021 SDL	Sovereign	0.26%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.26%
Can Fin Homes Limited	ICRA A1+	0.26%
Fullerton India Credit Company Limited	ICRA A1+	0.25%
Kotak Mahindra Investments Limited	CRISIL AAA	0.25%
L&T Finance Limited	ICRA A1+	0.25%
LIC Housing Finance Limited	ICRA A1+	0.25%
Can Fin Homes Limited	ICRA A1+	0.25%
8.25% TAMIL NADU 25APR2023 SDL	Sovereign	0.24%
Reliance Industries Limited	CRISIL AAA	0.24%
Fullerton India Credit Company Limited	CARE AAA	0.24%
Power Finance Corporation Limited	CRISIL AAA	0.24%
Tata Capital Housing Finance Limited	CRISIL AAA	0.23%
8.63% MADHYA PRADESH 20MAR2023 SDL	Sovereign	0.22%
8.86% TAMIL NADU 07NOV2022 SDL	Sovereign	0.21%
Bajaj Finance Limited	CRISIL AAA	0.21%
Tata Capital Financial Services Limited	ICRA AAA	0.21%
TAMIL NADU 08.10% 08MAY2023 SDL	Sovereign	0.19%
State Bank of India - Tier II - Basel III	ICRA AAA	0.18%
Government of India	Sovereign	0.17%
4.04% GOI FRB 04OCT2028	Sovereign	0.17%
Fullerton India Home Finance Company Limited	CRISIL AAA	0.17%
8.66% WEST BENGAL 06MAR2023 SDL	Sovereign	0.16%
7.63% TELANGANA 07MAR2023 SDL	Sovereign	0.16%
8.44% UTTAR PRADESH 29MAR23 SDL	Sovereign	0.15%
L&T Finance Limited	ICRA A1+	0.15%
Government of India	Sovereign	0.15%
ANDHRA PRADESH 08.64% 06MAR23 SDL	Sovereign	0.14%
Export Import Bank of India	ICRA AAA	0.14%
Export Import Bank of India	ICRA AAA	0.14%
9.79% MAHARASHTRA 25SEP2023 SDL	Sovereign	0.14%
State Bank of India - Tier II - Basel III	CRISIL AAA	0.14%
8.51% UTTAR PRADESH 21MAR2023 SDL	Sovereign	0.14%
7.67% Tamilnadu UDAY BOND (MD 22/03/2023)	Sovereign	0.13%
8.91% PUNJAB 04JUL22 SDL	Sovereign	0.13%
Bajaj Housing Finance Limited	CRISIL AAA	0.13%
Housing Development Finance Corporation Limited	ICRA AAA	0.13%
Government of India	Sovereign	0.13%
Reliance Industries Limited	CRISIL AAA	0.13%
Larsen & Toubro Limited	CRISIL AAA	0.13%
Infina Finance Private Limited	ICRA A1+	0.13%
Axis Bank Limited	ICRA A1+	0.13%
Can Fin Homes Limited	ICRA A1+	0.13%
Sundaram Finance Limited	ICRA AAA	0.13%
IDFC First Bank Limited	CRISIL A1+	0.12%
Tata Capital Financial Services Limited	ICRA A1+	0.12%
Housing Development Finance Corporation Limited	ICRA A1+	0.12%
Sikka Ports and Terminals Limited	CRISIL A1+	0.12%
Tata Capital Financial Services Limited	ICRA AAA	0.12%
Housing & Urban Development Corporation Limited	ICRA AAA	0.11%
8.90% MAHARASHTRA SDL 19DEC22	Sovereign	0.11%
8.59% Andhra pradesh SDL (MD 23/01/2023)	Sovereign	0.11%
REC Limited	ICRA AAA	0.11%
REC Limited	CRISIL AAA	0.11%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.10%
LIC Housing Finance Limited	CRISIL AAA	0.10%
8.55% RAJASTHAN 18OCT2022 SDL	Sovereign	0.09%
INDIA GRID TRUST	CRISIL AAA	0.09%
Reliance Industries Limited	CRISIL AAA	0.08%
Mangalore Refinery and Petrochemicals Limited	ICRA AAA	0.08%
Hindustan Petroleum Corporation Limited	ICRA AAA	0.08%
LIC Housing Finance Limited	CRISIL AAA	0.08%
Government of India	Sovereign	0.08%
Bajaj Finance Limited	CRISIL AAA	0.07%
8.55% UTTAR PRADESH 04OCT2022 SDL	Sovereign	0.06%
8.71% UTTAR PRADESH 04OCT2022 SDL	Sovereign	0.06%
First Business Receivables Trust	CRISIL AAA(SO)	0.06%
Export Import Bank of India	CRISIL AAA	0.06%
Power Finance Corporation Limited	ICRA AAA	0.05%
LIC Housing Finance Limited	ICRA AAA	0.05%
Power Finance Corporation Limited	ICRA AAA	0.05%
GOI 06.17% 12JUN23	Sovereign	0.05%
REC Limited	CRISIL AAA	0.05%
Tata Capital Limited	CRISIL AAA	0.05%
Reliance Industries Limited	ICRA AAA	0.05%
Housing & Urban Development Corporation Limited	ICRA AAA	0.05%
8.76% Maharashtra SDL (MD 22/02/2022)	Sovereign	0.05%
4.99% TAMIL NADU 27MAY23 SDL	Sovereign	0.05%
Government of India	Sovereign	0.05%
Government of India	Sovereign	0.05%
Government of India	Sovereign	0.05%
Government of India	Sovereign	0.05%
Housing Development Finance Corporation Limited	CRISIL AAA	0.04%
Reliable Device Trust	ICRA AAA(SO)	0.04%
REC Limited	CRISIL AAA	0.03%
ANDHRA PRADESH 9.71% 12-MAR-24 SDL	Sovereign	0.03%
WEST BENGAL 9.72% 12FEB24 SDL	Sovereign	0.03%
7.96% Maharashtra SDL (14/10/2025)	Sovereign	0.03%
KERALA 08.60% 23JAN2023 SDL	Sovereign	0.03%
L&T Finance Limited	CRISIL AAA	0.03%
Power Finance Corporation Limited	ICRA AAA	0.03%
REC Limited	ICRA AAA	0.03%
Housing Development Finance Corporation Limited	ICRA AAA	0.03%

Housing & Urban Development Corporation Limited	ICRA AAA	0.03%
Indian Railway Finance Corporation Limited	ICRA AAA	0.03%
Bajaj Finance Limited	CRISIL AAA	0.03%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.03%
HDFC Credila Financial Services Pvt Limited	ICRA AAA	0.03%
Export Import Bank of India	ICRA AAA	0.03%
Government of India	Sovereign	0.03%
Government of India	Sovereign	0.02%
GOI 06.30% 09APR23	Sovereign	0.02%
7.37% GOI (MD 16/04/2023)	Sovereign	0.02%
National Bank For Agriculture and Rural Development	ICRA AAA	0.01%
Sundaram Finance Limited	CRISIL AAA	0.01%
Government of India	Sovereign	0.01%
8.64% PUNJAB 09JAN2023 SDL	Sovereign	0.01%
GUJARAT 08.58% 23JAN2023 SDL	Sovereign	0.00%
HSBC Bank	Sovereign	0.00%
7.17% GOI (MD 08/01/2028)	Sovereign	0.00%
ICICI Securities Primary Dealership Limited		0.00%
ICICI Bank Limited		0.00%
HDFC Bank Limited		0.00%
ICICI Bank Limited		0.00%
ICICI Bank Limited		0.00%
ICICI Bank Limited		0.00%
ICICI Bank Limited		0.00%
ICICI Securities Primary Dealership Limited		0.00%
HSBC Bank		0.00%
HSBC Bank		0.00%
HDFC Bank Limited		0.00%
HSBC Bank		0.00%
ICICI Bank Limited		0.00%
IDFC First Bank Limited		0.00%
ICICI Securities Primary Dealership Limited		0.00%
ICICI Bank Limited		0.00%
HSBC Bank		0.00%
IDFC First Bank Limited		0.00%
HSBC Bank		0.00%
ICICI Securities Primary Dealership Limited		0.00%
HSBC Bank		0.00%
Cash & Current Assets		11.13%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Arbitrage Fund		
Allocation as a % of Net Assets	Rating	%
Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan		21.77%
Aditya Birla SunLife Floating Rate Fund - Direct Plan - Growth		5.04%
Reliance Industries Limited		4.89%
Adani Ports and Special Economic Zone Limited		3.57%
Bharti Airtel Limited		2.96%
State Bank of India		2.34%
JSW Steel Limited		2.11%
ICICI Bank Limited		1.96%
Larsen & Toubro Limited		1.71%
Sun Pharmaceutical Industries Limited		1.59%
Tata Steel Limited		1.55%
Tata Consultancy Services Limited		1.48%
Zee Entertainment Enterprises Limited		1.20%
ITC Limited		1.13%
UPL Limited		1.13%
Canara Bank		1.12%
Bank of Baroda		1.02%
HCL Technologies Limited		0.99%
Grasim Industries Limited		0.90%
Adani Enterprises Limited		0.89%
Axis Bank Limited		0.88%
Escorts Limited		0.86%
ICICI Lombard General Insurance Company Limited		0.77%
Hindustan Unilever Limited		0.70%
Vodafone Idea Limited		0.69%
Aurobindo Pharma Limited		0.68%
Bajaj Finance Limited		0.68%
NMDC Limited		0.67%
DLF Limited		0.64%
Indusind Bank Limited		0.64%
Tech Mahindra Limited		0.63%
Jubilant Foodworks Limited		0.59%
The Federal Bank Limited		0.56%
HDFC Life Insurance Company Limited		0.55%
Housing Development Finance Corporation Limited		0.51%
Indiabulls Housing Finance Limited		0.51%
Jindal Steel & Power Limited		0.48%
HDFC ASSET MANAGEMENT COMPANY Limited		0.48%
Bharat Petroleum Corporation Limited		0.48%
Steel Authority of India Limited		0.48%
GMR Infrastructure Limited		0.47%
Container Corporation of India Limited		0.46%
Piramal Enterprises Limited		0.44%
Havells India Limited		0.44%
MindTree Limited		0.43%
Hindalco Industries Limited		0.42%
Tata Power Company Limited		0.41%

## Portfolio

Aditya Birla Sun Life Corporate Bond Fund		
Allocation as a % of Net Assets	Rating	%
4.70% INDIA GOVT BOND 22SEP2033 FRB	Sovereign	3.00%
Larsen & Toubro Limited	CRISIL AAA	2.68%
National Bank For Agriculture and Rural Development	CRISIL AAA	2.01%
Sikka Ports and Terminals Limited	CRISIL AAA	1.91%
Pipeline Infrastructure Limited	CRISIL AAA	1.74%
Sikka Ports and Terminals Limited	CRISIL AAA	1.73%
Reliance Industries Limited	CRISIL AAA	1.69%
Embassy Office Parks REIT	CRISIL AAA	1.65%
6.64% INDIA GOVT BOND 16JUN2035	Sovereign	1.63%
Power Finance Corporation Limited	ICRA AAA	1.53%
8.83% GOI (MD 25/11/2023)	Sovereign	1.31%
6.20% MADHYA PRADESH 15APR2023 SDL	Sovereign	1.30%
National Bank For Agriculture and Rural Development	ICRA AAA	1.29%
Sikka Ports and Terminals Limited	CRISIL AAA	1.28%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	1.28%
Reliance Industries Limited	CRISIL AAA	1.24%
Indian Railway Finance Corporation Limited	ICRA AAA	1.14%
Bajaj Housing Finance Limited	CRISIL AAA	1.08%
L&T Finance Limited	CRISIL AAA	1.07%
Axis Finance Limited	IND AAA	1.04%
Power Finance Corporation Limited	ICRA AAA	1.04%
L&T Finance Limited	CRISIL AAA	1.04%
7.27% GOI 08APR26	Sovereign	1.04%
LIC Housing Finance Limited	CARE AAA	1.01%
HDB Financial Services Limited	CRISIL AAA	0.99%



Housing Development Finance Corporation Limited	ICRA AAA	0.98%	Sundaram Home Finance Limited	ICRA AA+	0.25%	8.21% RAJASTHAN 31MAR2025 SDL	Sovereign	0.05%
Larsen & Toubro Limited	CRISIL AAA	0.94%	INDIA GRID TRUST	CRISIL AAA	0.25%	8.06% HARYANA 04JUL2026 SDL	Sovereign	0.05%
Power Finance Corporation Limited	ICRA AAA	0.91%	Tata Capital Financial Services Limited	ICRA AAA	0.25%	NIIF Infrastructure Finance Limited	ICRA AAA	0.05%
HDB Financial Services Limited	CRISIL AAA	0.90%	John Deere Financial India Private Limited	CRISIL AAA	0.25%	7.37% TAMIL NADU 14SEP2026 SDL	Sovereign	0.05%
Bajaj Finance Limited	CRISIL AAA	0.81%	Tata Capital Housing Finance Limited	CRISIL AAA	0.25%	Indian Railway Finance Corporation Limited	ICRA AAA	0.05%
7.89% GUJARAT 15MAY2025 SDL	Sovereign	0.81%	Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.25%	REC Limited	ICRA AAA	0.05%
4.45% GOI FRB 30OCT2034	CRISIL AAA	0.78%	Bajaj Finance Limited	CRISIL AAA	0.25%	Indian Oil Corporation Limited	ICRA AAA	0.05%
Bajaj Finance Limited	IND AAA	0.77%	Mahindra & Mahindra Financial Services Limited	IND AAA	0.25%	Tata Capital Limited	CRISIL AAA	0.05%
Mahindra & Mahindra Financial Services Limited	CRISIL AAA	0.76%	Oil & Natural Gas Corporation Limited	ICRA AAA	0.25%	Bharti Telecom Limited	CRISIL AA+	0.05%
7.68% GOI (MD 15/12/2023)	Sovereign	0.72%	7.99% BIHAR 14OCT2025 SDL	Sovereign	0.24%	6.67% GOVERNMENT OF INDIA 15DEC35 G-SEC	Sovereign	0.05%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	0.65%	Larsen & Toubro Limited	CRISIL AAA	0.23%	First Business Receivables Trust	CRISIL AAA(SO)	0.05%
HDB Financial Services Limited	CRISIL AAA	0.65%	REC Limited	ICRA AAA	0.23%	LIC Housing Finance Limited	CARE AAA	0.05%
Aditya Birla Finance Limited	ICRA AAA	0.64%	Housing Development Finance Corporation Limited	ICRA AAA	0.23%	6.87% JHARKHAND 15SEP2031 SDL	Sovereign	0.04%
Indian Railway Finance Corporation Limited	ICRA AAA	0.64%	7.59% GOI (MD 20/03/2029)	Sovereign	0.22%	7.57% GOI (MD 17/06/2033)	Sovereign	0.04%
Summit Digital Infrastructure Private Limited	CRISIL AAA	0.62%	7.99% UTTAR PRADESH 29JUN2026 SDL	Sovereign	0.22%	Small Industries Development Bank of India	CARE AAA	0.03%
Power Finance Corporation Limited	ICRA AAA	0.60%	8.19% RAJASTHAN UDAY 23JUN2026 SDL	Sovereign	0.22%	REC Limited	ICRA AAA	0.03%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.57%	8.27% TAMILNADU 23DEC2025 SDL	Sovereign	0.21%	6.91% RAJASTHAN 01SEP2031 SDL	Sovereign	0.03%
Manappuram Finance Limited	CRISIL AA	0.57%	6.39% ANDHRA PRADESH 20MAY2026 SDL	Sovereign	0.21%	8.82% BIHAR 24FEB2026 SDL	Sovereign	0.03%
Reliance Industries Limited	CRISIL AAA	0.55%	Housing & Urban Development Corporation Limited	ICRA AAA	0.21%	Housing & Urban Development Corporation Limited	ICRA AAA	0.03%
8.25% GUJARAT 12DEC2024 SDL	Sovereign	0.55%	Mahindra & Mahindra Financial Services Limited	IND AAA	0.20%	ANDHRA PRADESH ANDHRA 9.84 02/26/24	Sovereign	0.03%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.54%	Sundaram Home Finance Limited	ICRA AA+	0.20%	Indian Bank - Tier II - Basel III	CRISIL AAA	0.03%
Food Corporation Of India	CRISIL AAA	0.54%	6.85% BIHAR 08SEP2030 SDL	Sovereign	0.20%	8.16% KARNATAKA 26NOV2025 SDL	Sovereign	0.03%
8.12% CHATTISGARH SDL 08MAY23 SDL	Sovereign	0.53%	Bhopal Dhule Transmission Company Limited	CRISIL AAA	0.20%	GUJARAT GUJARA 8.23 09/09/25	Sovereign	0.03%
6.9% TAMIL NADU SDL 16OCT25	Sovereign	0.53%	8.60% GOI (MD 02/06/2028)	Sovereign	0.20%	8.59% UTTAR PRADESH 10MAR2025 SDL	Sovereign	0.03%
6.80% ODISHA 29JAN2025 SDL	Sovereign	0.52%	8.27% MADHYA PRADESH 23DEC2025 SDL	Sovereign	0.19%	9.50% HARYANA 11SEP2023 SDL	Sovereign	0.03%
Bank of Baroda - Tier II - Basel III	CARE AAA	0.52%	8.44% MAHARASHTRA 26NOV2024 SDL	Sovereign	0.19%	MAHARASHTRA 09.60% 14AUG23 SDL	Sovereign	0.03%
Larsen & Toubro Limited	CRISIL AAA	0.52%	8.15% UTTAR PRADESH 13NOV2025 SDL	Sovereign	0.19%	7.99% MAHARASHTRA 28OCT2025 SDL	Sovereign	0.03%
National Bank For Agriculture and Rural Development	ICRA AAA	0.52%	8.07% TAMIL NADU 15JUN2026 SDL	Sovereign	0.19%	7.96% Maharashtra SDL (14/10/2025)	Sovereign	0.03%
LIC Housing Finance Limited	CRISIL AAA	0.51%	India Grid Trust	CRISIL AAA	0.18%	7.96% Gujarat SDL (14/10/2025)	Sovereign	0.03%
Aditya Birla Finance Limited	ICRA AAA	0.51%	Power Finance Corporation Limited	ICRA AAA	0.18%	8.39% RAJASTHAN UDAY 15MAR25 SDL	Sovereign	0.03%
Tata Capital Limited	CRISIL AAA	0.51%	Power Finance Corporation Limited	ICRA AAA	0.18%	LIC Housing Finance Limited	CRISIL AAA	0.03%
Mangalore Refinery and Petrochemicals Limited	CARE AAA	0.51%	Housing & Urban Development Corporation Limited	ICRA AAA	0.18%	REC Limited	ICRA AAA	0.03%
Nabha Power Limited	ICRA AAA	0.51%	Aditya Birla Housing Finance Limited	ICRA AAA	0.18%	LIC Housing Finance Limited	CRISIL AAA	0.03%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.51%	NIIF Infrastructure Finance Limited	ICRA AAA	0.18%	7.39% HARYANA 09NOV2026 SDL	Sovereign	0.03%
GOI 08.28% 21SEP27	Sovereign	0.51%	Axis Finance Limited	CRISIL AAA	0.18%	7.25% MAHARASHTRA 28DEC2026 SDL	Sovereign	0.03%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.50%	Fullerton India Home Finance Company Limited	CRISIL AAA	0.17%	8.51% UTTAR PRADESH 21MAR2023 SDL	Sovereign	0.03%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.50%	Sundaram Home Finance Limited	ICRA AA+	0.17%	National Bank For Agriculture and Rural Development	CRISIL AAA	0.03%
State Bank of India - Tier II - Basel III	ICRA AAA	0.49%	7.17% GOI (MD 08/01/2028)	Sovereign	0.17%	7.22% CHHATTISGARH 25JAN2027 SDL	Sovereign	0.03%
REC Limited	CRISIL AAA	0.49%	8.25% MAHARASHTRA 10JUN2025 SDL	Sovereign	0.16%	REC Limited	ICRA AAA	0.03%
Housing & Urban Development Corporation Limited	ICRA AAA	0.48%	GOI 06.79% 26DEC2029	Sovereign	0.16%	7.67% Tamilnadu UDAY BOND (MD 22/03/2023)	Sovereign	0.03%
LIC Housing Finance Limited	CRISIL AAA	0.47%	First Business Receivables Trust	CRISIL AAA(SO)	0.16%	7.16% GOI (MD 20/05/2023)	Sovereign	0.03%
8.15% MADHYA PRADESH 13NOV2025 SDL	Sovereign	0.46%	REC Limited	ICRA AAA	0.15%	8.31% KARNATAKA 14NOV22 SDL	Sovereign	0.03%
8.08% CHHATTISGARH 28JAN2025 SDL	Sovereign	0.46%	GOI 06.10% 12JUL31	Sovereign	0.14%	6.83% RAJASTHAN SDL 25SEP23	Sovereign	0.03%
National Bank For Agriculture and Rural Development	ICRA AAA	0.45%	8.15% GOI (MD 24/11/2026)	Sovereign	0.14%	7.71% TAMIL NADU 22FEB2023 SDL	Sovereign	0.03%
Sundaram Home Finance Limited	ICRA AA+	0.45%	7.88% GOI (MD 19/03/2030)	Sovereign	0.14%	7.69% TAMIL NADU 22FEB2023 SDL	Sovereign	0.03%
L&T Finance Limited	CRISIL AAA	0.45%	8.21% MAHARASHTRA 09DEC2025 SDL	Sovereign	0.14%	NTPC Limited	ICRA AAA	0.03%
Nabha Power Limited	ICRA AAA	0.44%	8.24% ANDHRA PRADESH 09DEC2025 SDL	Sovereign	0.14%	Muthoot Finance Limited	ICRA AA+	0.03%
5.74% GOI 15NOV2026	Sovereign	0.44%	8.39% RAJASTHAN 15MAR26 SDL	Sovereign	0.14%	NIIF Infrastructure Finance Limited	ICRA AAA	0.03%
6.82% RAJASTHAN 18SEP2024 SDL	Sovereign	0.42%	7.99% KERLA 28OCT25 SDL	Sovereign	0.14%	Indian Oil Corporation Limited	ICRA AAA	0.02%
8.12% Maharashtra SDL (MD 13/11/2025)	Sovereign	0.41%	8.08% JHARKHAND 28JAN2025 SDL	Sovereign	0.14%	6.27% RAJASTHAN 20JUL2026 SDL	Sovereign	0.02%
TAMIL NADU 08.24% 09SEP25 SDL	Sovereign	0.41%	8.14% UTTAR PRADESH 02JUN2026 SDL	Sovereign	0.14%	Power Finance Corporation Limited	CRISIL AAA	0.02%
Power Finance Corporation Limited	ICRA AAA	0.41%	8.90% MAHARASHTRA SDL 19DEC22	Sovereign	0.13%	6.92% RAJASTHAN 04SEP25 SDL	Sovereign	0.02%
First Business Receivables Trust	IND AAA	0.41%	8.90% PUNJAB 19DEC2022 SDL	Sovereign	0.13%	Indian Railway Finance Corporation Limited	CRISIL AAA	0.02%
Reliance Industries Limited	CRISIL AAA	0.39%	6.70% TAMIL NADU 16OCT24 SDL	Sovereign	0.13%	6.67% GOVERNMENT OF INDIA 17DEC50 G-SEC	Sovereign	0.02%
First Business Receivables Trust	IND AAA	0.39%	6.69% MADHYA PRADESH 17MAR25 SDL	Sovereign	0.13%	6.22% GOVERNMENT OF INDIA 16MAR35 G-SEC	Sovereign	0.02%
Hindustan Petroleum Corporation Limited	ICRA AAA	0.38%	Power Finance Corporation Limited	ICRA AAA	0.13%	6.89% UTTAR PRADESH 08SEP2031 SDL	Sovereign	0.02%
Bajaj Housing Finance Limited	CRISIL AAA	0.38%	6.84% TAMIL NADU 23NOV2026 SDL	Sovereign	0.13%	REC Limited	ICRA AAA	0.02%
6.97% GOI (MD 06/09/2026)	Sovereign	0.37%	HDB Financial Services Limited	CRISIL AAA	0.13%	REC Limited	CRISIL AAA	0.01%
HDFC Credila Financial Services Pvt Limited	ICRA AAA	0.36%	First Business Receivables Trust	IND AAA	0.13%	Bajaj Finance Limited	CRISIL AAA	0.01%
State Bank of India - Tier II - Basel III	ICRA AAA	0.35%	Power Finance Corporation Limited	ICRA AAA	0.13%	Export Import Bank of India	CRISIL AAA	0.01%
Tata Capital Financial Services Limited	ICRA AAA	0.35%	REC Limited	CRISIL AAA	0.13%	5.15% GOVERNMENT OF INDIA 09NOV25 G-SEC	Sovereign	0.01%
6.79% GOI (MD 15/05/2027)	Sovereign	0.34%	LIC Housing Finance Limited	ICRA AAA	0.13%	LIC Housing Finance Limited	CRISIL AAA	0.01%
L&T Finance Limited	CRISIL AAA	0.34%	Housing Development Finance Corporation Limited	ICRA AAA	0.13%	Housing & Urban Development Corporation Limited	ICRA AAA	0.01%
Tata Capital Limited	CRISIL AAA	0.34%	National Housing Bank	CRISIL AAA	0.13%	REC Limited	CRISIL AAA	0.01%
8.38% HARYANA 27JAN26 SDL	Sovereign	0.33%	Muthoot Finance Limited	CRISIL AA+	0.13%	8.15% GOI (MD 11/06/2022)	Sovereign	0.00%
8.24% TAMIL NADU 10JUN2025 SDL	Sovereign	0.33%	Punjab National Bank - Tier II - Basel III	IND AAA	0.13%	07.26% GOI (MD 14/01/2029)	Sovereign	0.00%
Housing Development Finance Corporation Limited	ICRA AAA	0.33%	ICICI Home Finance Company Limited	ICRA AAA	0.12%	HSBC Bank	Sovereign	0.00%
8.05% GUJARAT 29APR2025 SDL	Sovereign	0.33%	Kotak Mahindra Prime Limited	CRISIL AAA	0.12%	HSBC Bank	Sovereign	0.00%
Axis Finance Limited	IND AAA	0.31%	6.23% RAJASTHAN 29SEP2027 SDL	Sovereign	0.11%	6.97% MAHARASHTRA 18FEB2028 SDL	Sovereign	0.00%
Sundaram Home Finance Limited	ICRA AA+	0.31%	8.33% GOI (MD 09/07/2026)	Sovereign	0.11%	7.37% GOI (MD 16/04/2023)	Sovereign	0.00%
Aditya Birla Finance Limited	IND AAA	0.29%	National Bank For Agriculture and Rural Development	CRISIL AAA	0.11%	REC Limited	CRISIL AAA	0.00%
8.54% BIHAR 10FEB2026 SDL	Sovereign	0.28%	8.29% ANDHRA PRADESH - 13JAN26 SDL	Sovereign	0.11%	ICICI Bank Limited	Sovereign	0.00%
8.46% GUJARAT 10FEB2026 SDL	Sovereign	0.28%	Grasim Industries Limited	ICRA AAA	0.11%	IDFC First Bank Limited	Sovereign	0.00%
KARNATAKA SDL 08.14% 13NOV25	Sovereign	0.27%	NUCLEAR POWER CORPORATION OF INDIA LTD	ICRA AAA	0.11%	NHPC Limited	CARE AAA	0.00%
8.29% HARYANA 29JUL2025 SDL	Sovereign	0.27%	6.83% KARNATAKA 23NOV2026 SDL	Sovereign	0.10%	HSBC Bank	Sovereign	0.00%
8.10% JHARKHAND 11MAR2025 SDL	Sovereign	0.27%	6.86% HARYANA 23NOV2026 SDL	Sovereign	0.10%	HSBC Bank	Sovereign	0.00%
8.03% GUJARAT 16APR2025 SDL	Sovereign	0.27%	Tata Capital Housing Finance Limited	ICRA AAA	0.10%	HSBC Bank	Sovereign	0.00%
Housing Development Finance Corporation Limited	CRISIL AAA	0.27%	Bajaj Housing Finance Limited	CRISIL AAA	0.10%	IDFC First Bank Limited	Sovereign	0.00%
7.35% GOI (MD 22/06/2024)	Sovereign	0.27%	Adani Ports and Special Economic Zone Limited	IND AA+	0.10%	IDFC First Bank Limited	Sovereign	0.00%
Power Finance Corporation Limited	ICRA AAA	0.27%	Aditya Birla Housing Finance Limited	ICRA AAA	0.09%	HSBC Bank	-0.00%	
Kotak Mahindra Investments Limited	CRISIL AAA	0.26%	Axis Bank Limited	ICRA AAA	0.08%	Cash & Current Assets	3.17%	
Reliance Industries Limited	CRISIL AAA	0.26%	5.63% GOI 12APR2026	Sovereign	0.08%	<b>Total</b>	<b>100.00%</b>	
Power Finance Corporation Limited	CRISIL AAA	0.26%	Bharat Petroleum Corporation Limited	CRISIL AAA	0.08%	<b>Aditya Birla Sun Life Short Term Fund</b>		
Tata Cleantech Capital Limited	CRISIL AAA	0.26%	6.98% MAHARASHTRA 26FEB2028 SDL	Sovereign	0.08%	<b>Allocation as a % of Net Assets</b>		
National Bank For Agriculture and Rural Development	ICRA AAA	0.26%	Housing & Urban Development Corporation Limited	ICRA AAA	0.08%	National Bank For Agriculture and Rural Development	ICRA AAA	4.18%
Housing & Urban Development Corporation Limited	ICRA AAA	0.26%	National Bank For Agriculture and Rural Development	ICRA AAA	0.07%	5.63% GOI 12APR2026	Sovereign	3.78%
Indian Railway Finance Corporation Limited	ICRA AAA	0.26%	Cholamandalam Investment and Finance Company Limited	ICRA A1+	0.07%	Reliance Industries Limited	CRISIL AAA	2.09%
LIC Housing Finance Limited	CRISIL AAA	0.26%	Power Finance Corporation Limited	ICRA AAA	0.07%	L&T Finance Limited	CRISIL AAA	1.94%
Union Bank of India - Tier II - Basel III	ICRA AA+	0.26%	6.87% RAJASTHAN 08SEP2031 SDL	Sovereign	0.06%	GOI 06.10% 12JUL31	Sovereign	1.81%
5.88% GUJARAT 31MAR25 SDL	Sovereign	0.26%	8.82% JHARKHAND 24FEB2026 SDL	Sovereign	0.06%	4.70% INDIA GOVT BOND 22SEP2033 FRB	Sovereign	1.81%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.26%	Reliable Device Trust	ICRA AAA(SO)	0.06%	8.60% BIHAR 09MAR2026 SDL	Sovereign	1.69%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.26%	8.22% TAMIL NADU 09DEC2025 SDL	Sovereign	0.05%	Export Import Bank of India	ICRA A1+	1.58%
Tata Capital Housing Finance Limited	CRISIL AAA	0.26%	8.44% TAMIL NADU 12NOV2024 SDL	Sovereign	0.05%	8.15% GOI (MD 24/11/2026)	Sovereign	1.55%
Tata Capital Financial Services Limited	ICRA AAA	0.25%	8.52% UTTAR PRADESH 21MAR2025 SDL	Sovereign	0.05%	8.92% MADHYA PRADESH 08AUG2022 SDL	Sovereign	1.50%
			8.04% MAHARASHTRA 25FEB2025 SDL	Sovereign	0.05%	Panatone Finvest Limited	CRISIL A1+	1.50%
			KARNATAKA 09.39% 01AUG23 SDL	Sovereign	0.05%			
			7.59% GOI(MD 11/01/2026)	Sovereign	0.05%			

# Portfolio

State Bank of India - Tier II - Basel III	CRISIL AAA	1.49%
Housing Development Finance Corporation Limited	ICRA AAA	1.46%
Shriram Transport Finance Company Limited	IND AA+	1.36%
Embassy Office Parks REIT	CRISIL AAA	1.22%
6.67% GOVERNMENT OF INDIA 15DEC35 G-SEC	Sovereign	1.21%
REC Limited	ICRA AAA	1.15%
6.90% INDIA SPECIAL GOI BOND 04FEB2026	Sovereign	1.04%
Reliance Industries Limited	CRISIL AAA	1.01%
REC Limited	ICRA AAA	0.98%
Sikka Ports and Terminals Limited	CRISIL AAA	0.98%
Power Finance Corporation Limited	ICRA AAA	0.98%
Small Industries Development Bank of India	CARE A1+	0.97%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	0.96%
Housing Development Finance Corporation Limited	ICRA AAA	0.88%
Shriram City Union Finance Limited	IND AA	0.87%
Housing & Urban Development Corporation Limited	ICRA AAA	0.84%
Housing Development Finance Corporation Limited	ICRA AAA	0.79%
Axis Finance Limited	CRISIL AAA	0.78%
First Business Receivables Trust	IND AAA	0.77%
State Bank of India - Tier II - Basel III	CRISIL AAA	0.77%
L&T Finance Limited	CRISIL AAA	0.75%
First Business Receivables Trust	IND AAA	0.74%
Punjab National Bank	CRISIL AA+	0.73%
GOI FRB - 07NOV24	Sovereign	0.72%
Summit Digital Infrastructure Private Limited	CRISIL AAA	0.72%
Axis Bank Limited	CRISIL A1+	0.72%
L&T Finance Limited	ICRA A1+	0.71%
Fullerton India Credit Company Limited	CARE AAA	0.70%
8.20% GOI (MD 15/02/2022)	Sovereign	0.69%
6.94% MAHARASHTRA 23AUG2022 SDL	Sovereign	0.67%
Sikka Ports and Terminals Limited	CRISIL AAA	0.66%
Bajaj Housing Finance Limited	CRISIL AAA	0.65%
TATA Realty & Infrastructure Limited	ICRA AA	0.65%
Housing Development Finance Corporation Limited	CRISIL AAA	0.64%
8.83% GOI (MD 25/11/2023)	Sovereign	0.63%
8.97% BIHAR 21NOV22 SDL	Sovereign	0.61%
Shriram City Union Finance Limited	IND AA	0.59%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.59%
Sundaram Home Finance Limited	ICRA AA+	0.59%
Tata Capital Limited	CRISIL AAA	0.59%
Tata Motors Finance Limited	CRISIL AA-	0.58%
Sundew Properties Limited	CRISIL AAA	0.58%
Tata Housing Development Company Limited	CARE AA	0.57%
8.54% BIHAR 10FEB2026 SDL	Sovereign	0.55%
Embassy Office Parks REIT	CRISIL AAA	0.53%
8.38% HARYANA 27JAN26 SDL	Sovereign	0.53%
Larsen & Toubro Limited	CRISIL AAA	0.51%
Larsen & Toubro Limited	CRISIL AAA	0.50%
Housing Development Finance Corporation Limited	ICRA AAA	0.50%
Housing Development Finance Corporation Limited	ICRA AAA	0.50%
REC Limited	CRISIL AAA	0.50%
Nuvoco Vistas Corp Limited	CRISIL AA	0.49%
LIC Housing Finance Limited	CRISIL AAA	0.49%
Tata Capital Housing Finance Limited	CRISIL AAA	0.49%
TATA Realty & Infrastructure Limited	ICRA AA	0.49%
Adani Ports and Special Economic Zone Limited	IND AA+	0.49%
Indian Railway Finance Corporation Limited	ICRA AAA	0.49%
Housing Development Finance Corporation Limited	ICRA AAA	0.49%
Bajaj Finance Limited	CRISIL AAA	0.49%
State Bank of India - Tier II - Basel III	ICRA AAA	0.49%
IndoStar Capital Finance Limited	CRISIL AA-	0.49%
Export Import Bank of India	ICRA A1+	0.48%
IndusInd Bank Limited	CRISIL A1+	0.48%
Bharti Hexacom Limited	CRISIL AA+	0.48%
Small Industries Development Bank of India	CARE A1+	0.48%
IndusInd Bank Limited	CRISIL A1+	0.48%
8.30% RAJASTHAN 13JAN2026 SDL	Sovereign	0.47%
Axis Bank Limited	ICRA A1+	0.47%
LIC Housing Finance Limited	CRISIL AAA	0.46%
REC Limited	CRISIL AAA	0.42%
Reliance Industries Limited	CRISIL AAA	0.40%
HDB Financial Services Limited	CRISIL AAA	0.40%
Sundaram Home Finance Limited	ICRA AA+	0.39%
5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC	Sovereign	0.39%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.37%
LIC Housing Finance Limited	CRISIL AAA	0.36%
8.86% TAMIL NADU 07NOV2022 SDL	Sovereign	0.35%
HDB Financial Services Limited	CRISIL AAA	0.35%
REC Limited	ICRA AAA	0.35%
Punjab National Bank - Tier II - Basel III	IND AAA	0.34%
HDFC Credila Financial Services Pvt Limited	ICRA AAA	0.34%
Indian Oil Corporation Limited	ICRA AAA	0.34%
Fullerton India Home Finance Company Limited	CRISIL AAA	0.32%
Tata Capital Financial Services Limited	CRISIL AAA	0.30%
Housing & Urban Development Corporation Limited	ICRA AAA	0.30%
Manappuram Finance Limited	CRISIL AA	0.30%
Mahindra Rural Housing Finance Limited	IND AA+	0.29%
8.52% TELANGANA - 10FEB26 SDL	Sovereign	0.27%
REC Limited	ICRA AAA	0.26%
8.83% TAMIL NADU 11JUN2024 SDL	Sovereign	0.26%
8.29% ANDHRA PRADESH - 13JAN26 SDL	Sovereign	0.26%

First Business Receivables Trust	IND AAA	0.26%
6.97% GOI (MD 06/09/2026)	Sovereign	0.26%
REC Limited	CRISIL AAA	0.25%
8.99% BIHAR 19DEC2022 SDL	Sovereign	0.25%
8.90% MAHARASHTRA SDL 19DEC22	Sovereign	0.25%
8.90% PUNJAB 19DEC2022 SDL	Sovereign	0.25%
8.39% Rajasthan UDAY BOND(MD 15/03/2023)	Sovereign	0.25%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.25%
REC Limited	ICRA AAA	0.25%
Muthoot Finance Limited	ICRA AA+	0.25%
Tata Projects Limited	IND AA	0.25%
HDB Financial Services Limited	CRISIL AAA	0.25%
Tata Cleantech Capital Limited	CRISIL AAA	0.25%
HDB Financial Services Limited	CRISIL AAA	0.25%
Housing Development Finance Corporation Limited	ICRA AAA	0.25%
Sundaram Finance Limited	CRISIL AAA	0.25%
INDIA GRID TRUST	CRISIL AAA	0.25%
LIC Housing Finance Limited	CARE AAA	0.25%
LIC Housing Finance Limited	CRISIL AAA	0.25%
Housing & Urban Development Corporation Limited	ICRA AAA	0.25%
Reliance Industries Limited	ICRA AAA	0.25%
Sundaram Home Finance Limited	ICRA AA+	0.24%
Cholamandalam Financial Holdings Limited	IND AA+	0.24%
LIC Housing Finance Limited	CARE AAA	0.24%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.24%
Small Industries Development Bank of India	ICRA AAA	0.24%
Bajaj Finance Limited	ICRA A1+	0.24%
State Bank of India - Tier II - Basel III	ICRA AAA	0.24%
8.70% GUJARAT 19SEP2028 SDL	Sovereign	0.22%
KARNATAKA 09.01% 25JUN24 SDL	Sovereign	0.21%
8.21% HARYANA 31MAR2024 SDL	Sovereign	0.21%
India Grid Trust	CRISIL AAA	0.20%
Bharat Petroleum Corporation Limited	CRISIL AAA	0.20%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.20%
National Bank For Agriculture and Rural Development	ICRA AAA	0.20%
REC Limited	CRISIL AAA	0.20%
National Housing Bank	CRISIL AAA	0.20%
Bajaj Housing Finance Limited	CRISIL AAA	0.19%
Food Corporation Of India	ICRA AAA	0.19%
Government of India	Sovereign	0.19%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	0.18%
Government of India	Sovereign	0.17%
8.57% ANDHRA PRADESH 09MAR2026 SDL	Sovereign	0.16%
Reliance Industries Limited	CRISIL AAA	0.15%
L&T Finance Limited	CRISIL AAA	0.15%
REC Limited	ICRA AAA	0.15%
L&T Finance Limited	CRISIL AAA	0.15%
REC Limited	ICRA AAA	0.15%
Bharti Hexacom Limited	CRISIL AA+	0.15%
HDFC Credila Financial Services Pvt Limited	CRISIL AAA	0.15%
NUCLEAR POWER CORPORATION OF INDIA LTD	ICRA AAA	0.14%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.12%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.12%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.11%
8.36% MAHARASHTRA 27JAN26 SDL	Sovereign	0.11%
8.39% ANDHRA PRADESH 27JAN2026 SDL	Sovereign	0.11%
Tata Capital Financial Services Limited	ICRA AAA	0.10%
6.93% MAHARASHTRA 09AUG22 SDL	Sovereign	0.10%
NHPC Limited	CARE AAA	0.10%
HDB Financial Services Limited	CRISIL AAA	0.10%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.10%
Union Bank of India - Tier II - Basel III	IND AA+	0.10%
8.99% Gujrat SDL (MD 14/03/2022)	Sovereign	0.10%
8.95% Maharashtra SDL (MD 07/03/2022)	Sovereign	0.10%
REC Limited	CRISIL AAA	0.10%
Jharkand Road Projects Implementation Company Limited	CARE D	0.09%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	0.06%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.05%
8.42% KERALA 27JAN2026 SDL	Sovereign	0.05%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.05%
8.32% UTTAR PRADESH 02JUN2025 SDL	Sovereign	0.05%
5.06% HARYANA 04JUL2026 SDL	Sovereign	0.05%
Axis Bank Limited	CRISIL AAA	0.05%
KERALA 08.65% 09JAN23 SDL	Sovereign	0.05%
Food Corporation Of India	CRISIL AAA	0.05%
Tata Projects Limited	IND AA	0.05%
Housing & Urban Development Corporation Limited	ICRA AAA	0.05%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.05%
Reliance Industries Limited	CRISIL AAA	0.05%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.05%
IndusInd Bank Limited	CRISIL A1+	0.05%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.03%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	0.01%
HSBC Bank	CRISIL AAA	0.01%
ICICI Bank Limited	CRISIL AAA	0.00%
ICICI Bank Limited	CRISIL AAA	0.00%
IDFC First Bank Limited	CRISIL AAA	0.00%
HSBC Bank	CRISIL AAA	0.00%
7.17% GOI (MD 08/01/2028)	Sovereign	0.00%

Cash & Current Assets	7.38%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Banking & PSU Debt Fund		
Allocation as a % of Net Assets	Rating	%
National Bank For Agriculture and Rural Development	ICRA AAA	3.02%
Power Finance Corporation Limited	ICRA AAA	2.37%
Axis Bank Limited	CRISIL AAA	2.24%
Axis Bank Limited	ICRA A1+	2.07%
4.70% INDIA GOVT BOND 22SEP2033 FRB	Sovereign	1.94%
Axis Bank Limited	CRISIL A1+	1.71%
Housing & Urban Development Corporation Limited	ICRA AAA	1.61%
Power Finance Corporation Limited	ICRA AAA	1.50%
REC Limited	ICRA AAA	1.47%
State Bank of India - Tier II - Basel III	ICRA AAA	1.43%
State Bank of India - Tier II - Basel III	CRISIL AAA	1.42%
National Bank For Agriculture and Rural Development	ICRA AAA	1.41%
8.24% GOI (MD 15/02/2027)	Sovereign	1.36%
8.15% GOI (MD 24/11/2026)	Sovereign	1.32%
Housing & Urban Development Corporation Limited	ICRA AAA	1.28%
Axis Bank Limited	CRISIL A1+	1.18%
National Bank For Agriculture and Rural Development	ICRA AAA	1.17%
REC Limited	ICRA AAA	1.13%
Housing & Urban Development Corporation Limited	ICRA AAA	1.09%
REC Limited	ICRA AAA	1.06%
REC Limited	ICRA AAA	1.02%
Small Industries Development Bank of India	ICRA AAA	0.92%
National Bank For Agriculture and Rural Development	ICRA AAA	0.91%
Export Import Bank of India	ICRA A1+	0.91%
HDB Financial Services Limited	CRISIL AAA	0.89%
6.84% GOI (MD 19/12/2022)	Sovereign	0.88%
Power Finance Corporation Limited	ICRA AAA	0.88%
National Highways Authority of India	CRISIL AAA	0.88%
Punjab National Bank	CRISIL AA+	0.86%
National Highways Authority of India	CRISIL AAA	0.83%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.81%
State Bank of India - Tier II - Basel III	CRISIL AAA	0.78%
6.90% INDIA SPECIAL GOI BOND 04FEB2026	Sovereign	0.76%
Sikka Ports and Terminals Limited	CRISIL AAA	0.74%
Bank of Baroda - Tier II - Basel III	CARE AAA	0.74%
Housing & Urban Development Corporation Limited	ICRA AAA	0.73%
State Bank of India - Tier I - Basel III	CRISIL AA+	0.72%
State Bank of India - Tier II - Basel III	ICRA AAA	0.70%
ICICI Bank Limited	CARE AAA	0.66%
L&T Finance Limited	CRISIL AAA	0.65%
REC Limited	CRISIL AAA	0.64%
REC Limited	CRISIL AAA	0.63%
Power Grid Corporation of India Limited	CRISIL AAA	0.63%
8.22% TAMIL NADU 13MAY2025 SDL	Sovereign	0.62%
Indian Oil Corporation Limited	ICRA AAA	0.62%
Power Finance Corporation Limited	ICRA AAA	0.62%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.61%
State Bank of India - Tier I - Basel III	CRISIL AA+	0.61%
Axis Finance Limited	IND AAA	0.59%
REC Limited	ICRA AAA	0.59%
Housing & Urban Development Corporation Limited	ICRA AAA	0.58%
REC Limited	ICRA AAA	0.58%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.58%
Indian Oil Corporation Limited	ICRA AAA	0.58%
Indian Oil Corporation Limited	ICRA A1+	0.57%
IndusInd Bank Limited	CRISIL A1+	0.57%
IDFC First Bank Limited	ICRA A1+	0.57%
REC Limited	CRISIL AAA	0.56%
Axis Bank Limited	ICRA A1+	0.56%
IDFC First Bank Limited	CRISIL A1+	0.56%
8.83% GOI (MD 25/11/2023)	Sovereign	0.55%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.55%
Axis Bank Limited	ICRA A1+	0.55%
REC Limited	CRISIL AAA	0.50%
Bank of Baroda - Tier I - Basel III	CRISIL AA+	0.48%
Housing & Urban Development Corporation Limited	ICRA AAA	0.47%
Axis Bank Limited	ICRA AAA	0.47%
REC Limited	ICRA AAA	0.45%
Small Industries Development Bank of India	CARE AAA	0.44%
Mangalore Refinery and Petrochemicals Limited	CARE AAA	0.43%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.41%
Sundaram Home Finance Limited	ICRA AA+	0.40%
Power Grid Corporation of India Limited	CRISIL AAA	0.38%
Small Industries Development Bank of India	CARE AAA	0.36%
Nabha Power Limited	ICRA AAA	0.35%
National Housing Bank	CRISIL AAA	0.35%
HDFC Credila Financial Services Pvt Limited	ICRA AAA	0.35%
Export Import Bank of India	ICRA A1+	0.34%
MAHARASHTRA 08.62% 06MAR23 SDL	Sovereign	0.33%
Tata Capital Housing Finance Limited	CRISIL AAA	0.32%
National Highways Authority of India	CRISIL AAA	0.31%
Export Import Bank of India	ICRA AAA	0.31%
8.29% ANDHRA PRADESH - 13JAN26 SDL	Sovereign	0.31%
REC Limited	CRISIL AAA	0.31%
7.68% GOI (MD 15/12/2023)	Sovereign	0.30%
REC Limited	CRISIL AAA	0.30%



# Portfolio

L&T Finance Limited	CRISIL AAA	0.30%
ICICI Bank Limited - Tier II - Basel III	ICRA AAA	0.30%
Power Finance Corporation Limited	ICRA AAA	0.29%
Axis Finance Limited	IND AAA	0.29%
National Bank For Agriculture and Rural Development	ICRA AAA	0.29%
Power Finance Corporation Limited	CRISIL AAA	0.29%
Indian Oil Corporation Limited	ICRA AAA	0.29%
Mangalore Refinery and Petrochemicals Limited	ICRA AAA	0.29%
HDB Financial Services Limited	CRISIL AAA	0.29%
8.35% GOI (MD 14/05/2022)	Sovereign	0.29%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.29%
NTPC Limited	CRISIL AAA	0.29%
National Housing Bank	CRISIL AAA	0.29%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.29%
National Highways Authority of India	CRISIL AAA	0.29%
Aditya Birla Finance Limited	IND AAA	0.29%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.29%
Indian Bank - Tier II - Basel III	CRISIL AAA	0.29%
Export Import Bank of India	ICRA A1+	0.29%
8.33% GOI (MD 09/07/2026)	Sovereign	0.28%
Small Industries Development Bank of India	CARE A1+	0.28%
National Highways Authority of India	CRISIL AAA	0.28%
IDFC First Bank Limited	CRISIL A1+	0.28%
HDFC Bank Limited	CARE A1+	0.28%
Hindustan Petroleum Corporation Limited	ICRA AAA	0.24%
ONGC Petro Additions Limited	ICRA AAA	0.24%
REC Limited	ICRA AAA	0.24%
National Housing Bank	CRISIL AAA	0.23%
Power Finance Corporation Limited	CRISIL AAA	0.23%
HDFC Bank Limited	CRISIL AAA	0.22%
Power Finance Corporation Limited	ICRA AAA	0.22%
Indian Railway Finance Corporation Limited	ICRA AAA	0.21%
REC Limited	ICRA AAA	0.21%
REC Limited	CRISIL AAA	0.21%
Power Finance Corporation Limited	CRISIL AAA	0.20%
Bharat Petroleum Corporation Limited	CRISIL AAA	0.19%
INDIA GRID TRUST	CRISIL AAA	0.19%
7.65% UTTAR PRADESH 11OCT2027 SDL	Sovereign	0.18%
India Grid Trust	CRISIL AAA	0.18%
LIC Housing Finance Limited	CRISIL AAA	0.18%
Housing Development Finance Corporation Limited	ICRA AAA	0.18%
Power Finance Corporation Limited	CRISIL AAA	0.17%
Housing & Urban Development Corporation Limited	ICRA AAA	0.17%
National Highways Authority of India	CRISIL AAA	0.17%
Power Grid Corporation of India Limited	CRISIL AAA	0.16%
8.52% TELANGANA -10FEB26 SDL	Sovereign	0.16%
Indian Bank - Tier II - Basel III	CRISIL AAA	0.16%
REC Limited	CRISIL AAA	0.16%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.16%
Power Finance Corporation Limited	ICRA AAA	0.16%
8.16% KERLA 13NOV25 SDL	Sovereign	0.15%
REC Limited	ICRA AAA	0.15%
7.65% TAMIL NADU 06DEC27 SDL	Sovereign	0.15%
7.62% KARNATAKA 01NOV27 SDL	Sovereign	0.15%
REC Limited	CRISIL AAA	0.15%
Export Import Bank of India	ICRA AAA	0.15%
ANDHRA PRADESH 08.64% 06MAR23 SDL	Sovereign	0.15%
REC Limited	ICRA AAA	0.15%
Power Finance Corporation Limited	CRISIL AAA	0.15%
Power Finance Corporation Limited	ICRA AAA	0.15%
HDB Financial Services Limited	CRISIL AAA	0.15%
Power Finance Corporation Limited	CRISIL AAA	0.15%
HDB Financial Services Limited	CRISIL AAA	0.15%
GOI 06.17% 12JUN23	Sovereign	0.15%
Bajaj Housing Finance Limited	CRISIL AAA	0.15%
Tata Capital Financial Services Limited	ICRA AAA	0.15%
Export Import Bank of India	ICRA AAA	0.15%
Sundaram Home Finance Limited	ICRA AA+	0.14%
REC Limited	ICRA AAA	0.14%
National Bank For Agriculture and Rural Development	ICRA AAA	0.14%
REC Limited	ICRA AAA	0.14%
National Bank For Agriculture and Rural Development	ICRA AAA	0.14%
REC Limited	CRISIL AAA	0.14%
Power Finance Corporation Limited	ICRA AAA	0.14%
IndusInd Bank Limited	CRISIL A1+	0.14%
HDFC Bank Limited	CRISIL AAA	0.14%
Oil & Natural Gas Corporation Limited	ICRA AAA	0.14%
Summit Digitel Infrastructure Private Limited	CRISIL AAA	0.14%
6.98% MAHARASHTRA 26FEB2028 SDL	Sovereign	0.14%
IDFC First Bank Limited	CRISIL A1+	0.14%
7.27% GOI 08APR26	Sovereign	0.13%
Power Grid Corporation of India Limited	CRISIL AAA	0.12%
REC Limited	CRISIL AAA	0.12%
Power Finance Corporation Limited	ICRA AAA	0.12%
Pipeline Infrastructure Limited	CRISIL AAA	0.12%
NIF Infrastructure Finance Limited	ICRA AAA	0.12%
6.97% GOI (MD 06/09/2026)	Sovereign	0.12%
6.70% TAMIL NADU 16OCT24 SDL	Sovereign	0.12%
8.13% GOI (MD 21/09/2022)	Sovereign	0.12%
Kotak Mahindra Prime Limited	CRISIL AAA	0.11%
REC Limited	CRISIL AAA	0.09%
Indian Railway Finance Corporation Limited	ICRA AAA	0.09%
8.57% ANDHRA PRADESH 09MAR2026 SDL	Sovereign	0.09%
REC Limited	CRISIL AAA	0.09%
Bharat Petroleum Corporation Limited	CRISIL AAA	0.09%
8.96% MAHARASHTRA 09JUL24 SDL	Sovereign	0.07%
Government of India	Sovereign	0.07%

NUCLEAR POWER CORPORATION OF INDIA LTD	CRISIL AAA	0.06%
Power Finance Corporation Limited	CRISIL AAA	0.06%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.06%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.06%
8.38% TAMIL NADU 27JAN2026 SDL	Sovereign	0.06%
8.96% TAMIL NADU 09JUL24 SDL	Sovereign	0.06%
8.99% MADHYA PRADESH SDL 09JUL24 SDL	Sovereign	0.06%
Power Grid Corporation of India Limited	CRISIL AAA	0.06%
NHPC Limited	CARE AAA	0.06%
Bank of Baroda - Tier II - Basel III	CARE AAA	0.06%
Export Import Bank of India	CRISIL AAA	0.06%
8.86% TAMIL NADU 07NOV2022 SDL	Sovereign	0.06%
NHPC Limited	CARE AAA	0.06%
Export Import Bank of India	CRISIL AAA	0.06%
NHPC Limited	CARE AAA	0.06%
Hindustan Petroleum Corporation Limited	ICRA AAA	0.06%
REC Limited	CRISIL AAA	0.06%
Indian Railway Finance Corporation Limited	ICRA AAA	0.06%
NHPC Limited	ICRA AAA	0.06%
Housing & Urban Development Corporation Limited	ICRA AAA	0.06%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.06%
Power Finance Corporation Limited	CRISIL AAA	0.06%
ICICI Bank Limited - Tier I - Basel III	ICRA AA+	0.06%
REC Limited	CRISIL AAA	0.06%
Indian Railway Finance Corporation Limited	ICRA AAA	0.06%
4.26% GOI 17MAY2023	Sovereign	0.06%
Power Grid Corporation of India Limited	CRISIL AAA	0.05%
Government of India	Sovereign	0.05%
5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC	Sovereign	0.05%
9.01% GUJARAT 25JUN24 SDL	Sovereign	0.05%
Government of India	Sovereign	0.05%
Government of India	Sovereign	0.05%
7.17% GOI (MD 08/01/2028)	Sovereign	0.05%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.05%
7.59% GOI(MD 11/01/2026)	Sovereign	0.04%
6.63% GUJARAT 16SEP2029 SDL	Sovereign	0.04%
6.47% MAHARASHTRA 21OCT2028 SDL	Sovereign	0.03%
Power Grid Corporation of India Limited	ICRA AAA	0.03%
8.42% KERALA 27JAN2026 SDL	Sovereign	0.03%
Power Grid Corporation of India Limited	ICRA AAA	0.03%
Power Finance Corporation Limited	ICRA AAA	0.03%
Power Grid Corporation of India Limited	ICRA AAA	0.03%
Power Finance Corporation Limited	ICRA AAA	0.03%
Power Grid Corporation of India Limited	ICRA AAA	0.03%
7.99% KERLA 28OCT25 SDL	Sovereign	0.03%
Power Finance Corporation Limited	ICRA AAA	0.03%
Power Grid Corporation of India Limited	CRISIL AAA	0.03%
NHPC Limited	CARE AAA	0.03%
Power Grid Corporation of India Limited	ICRA AAA	0.03%
Export Import Bank of India	ICRA AAA	0.03%
Power Finance Corporation Limited	ICRA AAA	0.03%
Indian Railway Finance Corporation Limited	ICRA AAA	0.03%
Export Import Bank of India	ICRA AAA	0.03%
NHPC Limited	CARE AAA	0.03%
Power Grid Corporation of India Limited	CRISIL AAA	0.03%
Power Grid Corporation of India Limited	CRISIL AAA	0.03%
Power Finance Corporation Limited	ICRA AAA	0.03%
National Bank For Agriculture and Rural Development	ICRA AAA	0.03%
4.59% INDIA GOVT BOND 07DEC2031 FRB	Sovereign	0.03%
Government of India	Sovereign	0.03%
6.45% GOVERNMENT OF INDIA 07OCT29 G-SEC	Sovereign	0.03%
Government of India	Sovereign	0.03%
Government of India	Sovereign	0.03%
Government of India	Sovereign	0.03%
8.53% TAMIL NADU 28NOV2028 SDL	Sovereign	0.03%
6.18% GOI 04NOV2024	Sovereign	0.02%
National Bank For Agriculture and Rural Development	ICRA AAA	0.02%
REC Limited	CRISIL AAA	0.01%
7.57% GOI (MD 17/06/2033)	Sovereign	0.01%
National Bank For Agriculture and Rural Development	ICRA AAA	0.01%
NHPC Limited	CARE AAA	0.01%
NHPC Limited	CARE AAA	0.01%
Punjab National Bank - Tier II - Basel III	IND AAA	0.01%
Kotak Mahindra Investments Limited	CRISIL AAA	0.01%
National Highways Authority of India	CRISIL AAA	0.00%
HSBC Bank	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
HSBC Bank	0.00%	
HSBC Bank	0.00%	
HSBC Bank	0.00%	
HSBC Bank	0.00%	
HSBC Bank	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
HSBC Bank	0.00%	
ICICI Bank Limited	0.00%	
HSBC Bank	0.00%	
IDFC First Bank Limited	0.00%	
HSBC Bank	0.00%	
HDFC Bank Limited	0.01%	
Cash & Current Assets	8.64%	
<b>Total</b>	<b>100.00%</b>	

Aditya Birla Sun Life Medium Term Plan		
Allocation as a % of Net Assets	Rating	%
Shriram City Union Finance Limited	IND AA	6.54%
U.P. Power Corporation Limited	BWR AA- (SO)	6.06%
6.67% GOVERNMENT OF INDIA 15DEC35 G-SEC	Sovereign	3.49%
Embassy Office Parks REIT	CRISIL AAA	3.21%
Mahindra Rural Housing Finance Limited	IND AA+	3.15%
TATA Realty & Infrastructure Limited	ICRA AA	3.10%
Bharti Hexacom Limited	CRISIL AA+	3.06%
Sundew Properties Limited	CRISIL AAA	2.86%
JM Financial Credit Solutions Ltd	ICRA AA	2.85%
8.15% GOI (MD 24/11/2026)	Sovereign	2.81%
Bharti Hexacom Limited	CRISIL AA+	2.56%
GIC Housing Finance Limited	CRISIL AA+	2.55%
IndusInd Bank Limited - Tier I - Basel III	CRISIL AAA	2.34%
DLF Limited	ICRA AA-	2.24%
Hinduja Leyland Finance Limited	CARE AA	2.22%
Varanasi Sangam Expressway Private Limited	IND AAA	2.12%
IRB InvIT Fund		2.09%
DLF Cyber City Developers Limited	CRISIL AA	1.92%
IndoStar Capital Finance Limited	CARE AA-	1.92%
6.64% INDIA GOVT BOND 16JUN2035	Sovereign	1.90%
6.22% GOVERNMENT OF INDIA 16MAR35 G-SEC	Sovereign	1.83%
Vedanta Limited	CRISIL AA-	1.73%
Muthoot Finance Limited	ICRA AA+	1.66%
GR Infraprojects Limited	CRISIL AA	1.61%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	1.54%
Power Finance Corporation Limited	CRISIL AAA	1.42%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	1.40%
Bharat Oman Refineries Limited	CRISIL AAA	1.29%
The Ramco Cements Limited	ICRA AA+	1.28%
Summit Digitel Infrastructure Private Limited	CRISIL AAA	1.26%
GOI 06.10% 12JUL31	Sovereign	1.26%
Union Bank of India - Tier I - Basel III	IND AA	1.22%
U.P. Power Corporation Limited	CRISIL A+ (SO)	1.14%
L&T Finance Limited	CRISIL AAA	0.99%
6.98% MAHARASHTRA 26FEB2028 SDL	Sovereign	0.98%
Punjab National Bank - Tier II - Basel III	IND AAA	0.97%
4.70% INDIA GOVT BOND 22SEP2033 FRB	Sovereign	0.97%
Jharkand Road Projects Implementation Company Limited	CARE D	0.89%
Jharkand Road Projects Implementation Company Limited	CARE D	0.76%
Steel Authority of India Limited	CARE AA	0.68%
7.02% ANDHRA PRADESH 26FEB2030 SDL	Sovereign	0.65%
7.05% RAJASTHAN 17FEB2031 SDL	Sovereign	0.65%
Jharkand Road Projects Implementation Company Limited	CARE D	0.65%
Jharkand Road Projects Implementation Company Limited	CARE D	0.63%
Jharkand Road Projects Implementation Company Limited	CARE D	0.63%
Jharkand Road Projects Implementation Company Limited	CARE D	0.59%
Jharkand Road Projects Implementation Company Limited	CARE D	0.58%
Jharkand Road Projects Implementation Company Limited	CARE D	0.57%
Jharkand Road Projects Implementation Company Limited	CARE D	0.57%
Jharkand Road Projects Implementation Company Limited	CARE D	0.56%
Jharkand Road Projects Implementation Company Limited	CARE D	0.55%
Jharkand Road Projects Implementation Company Limited	CARE D	0.54%
Jharkand Road Projects Implementation Company Limited	CARE D	0.49%
Jharkand Road Projects Implementation Company Limited	CARE D	0.39%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.31%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.31%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.28%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.27%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.26%
U.P. Power Corporation Limited	BWR AA- (SO)	0.25%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.23%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.22%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.22%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.22%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.21%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.20%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.20%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.19%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.19%

# Portfolio

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	CARE D	0.17%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.17%
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	CRISIL C	0.13%
6.97% KARNATAKA 26FEB2028 SDL	Sovereign	0.11%
NTPC Limited	CRISIL AAA	0.09%
REC Limited	CRISIL AAA	0.08%
8.08% MAHARASHTRA 26DEC28 SDL	Sovereign	0.08%
7.17% GOI (MD 08/01/2028)	Sovereign	0.03%
6.97% MAHARASHTRA 18FEB2028 SDL	Sovereign	0.02%
Jharkand Road Projects Implementation Company Limited	CARE D	0.02%
8.73% UTTAR PRADESH - 24OCT28 SDL	Sovereign	0.01%
07.26% GOI (MD 14/01/2029)	Sovereign	0.01%
7.27% GOI 08APR26	Sovereign	0.01%
8.62% Tamil Nadu SDL (MD 20/02/2023)	Sovereign	0.01%
Vodafone Idea Limited	CARE B-	0.00%
Cash & Current Assets		2.57%
<b>Total</b>		<b>100.00%</b>

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%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Credit Risk Fund		
Allocation as a % of Net Assets	Rating	%
Shriram City Union Finance Limited	IND AA	7.23%
8.35% GOI (MD 14/05/2022)	Sovereign	5.40%
IndusInd Bank Limited - Tier I - Basel III	CRISIL AA	4.45%
Bharti Hexacom Limited	CRISIL AA+	3.03%
Steel Authority of India Limited	CARE AA	3.00%
TATA Realty & Infrastructure Limited	ICRA AA	2.99%
Telecom Networks Limited	CRISIL AA+	2.97%
Sundew Properties Limited	CRISIL AAA	2.94%
Tata Housing Development Company Limited	CARE AA	2.90%
JM Financial Credit Solutions Ltd	ICRA AA	2.64%
TATA Realty & Infrastructure Limited	ICRA AA	2.51%
LIC Housing Finance Limited	CRISIL AAA	2.50%
Bharti Hexacom Limited	CRISIL AA+	2.47%
REC Limited	ICRA AAA	2.28%
Varanasi Sangam Expressway Private Limited	IND AAA	2.13%
Nuvoco Vistas Corp Limited	CRISIL AA	2.01%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	1.91%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	1.86%
Reliance Industries Limited	CRISIL AAA	1.81%
INDIA GRID TRUST	CRISIL AAA	1.80%
U.P. Power Corporation Limited	BWR AA- (SO)	1.80%
Godrej Industries Limited	ICRA AA	1.79%
U.P. Power Corporation Limited	BWR AA- (SO)	1.78%
Embassy Office Parks REIT	CRISIL AAA	1.77%
IndoStar Capital Finance Limited	CRISIL AA-	1.76%
GOI 06.10% 12JUL31	Sovereign	1.74%
Punjab National Bank - Tier I - Basel III	IND AA+	1.71%
Vedanta Limited	CRISIL AA-	1.70%
LIC Housing Finance Limited	CRISIL AAA	1.47%
Can Fin Homes Limited	IND AAA	1.43%
Bajaj Housing Finance Limited	CRISIL AAA	1.41%
GIC Housing Finance Limited	CRISIL AA+	1.41%
Punjab National Bank - Tier II - Basel III	CARE AA+	1.34%
Vedanta Limited	CRISIL A1+	1.33%
U.P. Power Corporation Limited	CRISIL A+ (SO)	1.27%
Tata Motors Finance Limited	CRISIL AA-	1.27%
U.P. Power Corporation Limited	CRISIL A+ (SO)	1.26%
DLF Cyber City Developers Limited	CRISIL AA	1.13%
Motherson Sumi Systems Limited	IND AAA	1.08%
4.70% INDIA GOVT BOND 22SEP2033 FRB	Sovereign	1.07%
5.63% GOI 12APR2026	Sovereign	1.06%
Summit Digital Infrastructure Private Limited	CRISIL AAA	1.05%
Mahindra Rural Housing Finance Limited	IND AA+	1.04%
LIC Housing Finance Limited	CRISIL AAA	0.70%
Jharkand Road Projects Implementation Company Limited	CARE D	0.67%
Jharkand Road Projects Implementation Company Limited	CARE D	0.59%
IRB InvIT Fund		0.37%
LIC Housing Finance Limited	CRISIL AAA	0.36%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.27%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.23%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.21%
Jharkand Road Projects Implementation Company Limited	CARE D	0.11%
Jharkand Road Projects Implementation Company Limited	CARE D	0.11%
Power Finance Corporation Limited	CRISIL AAA	0.09%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.04%
REC Limited	ICRA AAA	0.04%

HSBC Bank		0.03%
NTPC Limited	CRISIL AAA	0.00%
HSBC Bank		-0.01%
Cash & Current Assets		4.74%
<b>Total</b>		<b>100.00%</b>

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%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Dynamic Bond Fund		
Allocation as a % of Net Assets	Rating	%
6.64% INDIA GOVT BOND 16JUN2035	Sovereign	4.42%
Tata Housing Development Company Limited	CARE AA	3.75%
7.57% GOI (MD 17/06/2033)	Sovereign	3.43%
Pipeline Infrastructure Limited	CRISIL AAA	3.40%
TATA Realty & Infrastructure Limited	ICRA AA	2.96%
Bharti Hexacom Limited	CRISIL AA+	2.93%
Sundew Properties Limited	CRISIL AAA	2.85%
Mahindra Rural Housing Finance Limited	IND AA+	2.83%
REC Limited	CRISIL AAA	2.80%
Shriram City Union Finance Limited	IND AA	2.60%
JM Financial Credit Solutions Ltd	ICRA AA	2.59%
Punjab National Bank - Tier I - Basel III	IND AA+	2.58%
U.P. Power Corporation Limited	CRISIL A+ (SO)	2.32%
U.P. Power Corporation Limited	CRISIL A+ (SO)	2.29%
6.67% GOVERNMENT OF INDIA 15DEC35 G-SEC	Sovereign	2.22%
Varanasi Sangam Expressway Private Limited	IND AAA	2.05%
U.P. Power Corporation Limited	CRISIL A+ (SO)	2.04%
Aditya Birla Housing Finance Limited	ICRA AAA	1.95%
Adani Ports and Special Economic Zone Limited	IND AA+	1.93%
DLF Cyber City Developers Limited	CRISIL AA	1.91%
GOI 06.10% 12JUL31	Sovereign	1.88%
Godrej Industries Limited	ICRA AA	1.62%
LIC Housing Finance Limited	CRISIL AAA	1.62%
Hinduja Leyland Finance Limited	CARE AA	1.61%
4.70% INDIA GOVT BOND 22SEP2033 FRB	Sovereign	1.61%
Bharat Oman Refineries Limited	CRISIL AAA	1.61%
Bhopal Dhule Transmission Company Limited	CRISIL AAA	1.61%
Punjab National Bank - Tier II - Basel III	IND AAA	1.55%
Vedanta Limited	CRISIL AA-	1.54%
NIIF Infrastructure Finance Limited	ICRA AAA	1.35%
Shriram Transport Finance Company Limited	IND AA+	1.28%
Bharti Telecom Limited	CRISIL AA+	1.28%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	1.23%
Nuvoco Vistas Corp Limited	CRISIL AA	1.10%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.05%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	1.04%
RAJASTHAN 08.33% 23JUN2025 SDL	Sovereign	1.03%
6.9% TAMIL NADU SDL 16OCT25	Sovereign	1.02%
Muthoot Finance Limited	CRISIL AA+	0.98%
6.45% GOVERNMENT OF INDIA 07OCT29 G-SEC	Sovereign	0.97%
Bank of Baroda - Tier I - Basel III	IND AA+	0.96%
5.63% GOI 12APR2026	Sovereign	0.96%
Summit Digital Infrastructure Private Limited	CRISIL AAA	0.95%
First Business Receivables Trust	CRISIL AAA(SO)	0.83%
6.70% TAMIL NADU 16OCT24 SDL	Sovereign	0.81%
First Business Receivables Trust	CRISIL AAA(SO)	0.75%
First Business Receivables Trust	CRISIL AAA(SO)	0.74%
First Business Receivables Trust	CRISIL AAA(SO)	0.74%
First Business Receivables Trust	CRISIL AAA(SO)	0.72%
7.59% GOI(MD 11/01/2026)	Sovereign	0.68%
NHPC Limited	CARE AAA	0.68%
7.75% TAMIL NADU 22FEB25 SDL	Sovereign	0.67%
IndoStar Capital Finance Limited	CARE AA-	0.64%
Food Corporation Of India	ICRA AAA	0.63%
Jharkand Road Projects Implementation Company Limited	CARE D	0.63%
Tata Capital Financial Services Limited	ICRA AAA	0.58%
Jharkand Road Projects Implementation Company Limited	CARE D	0.58%
Power Finance Corporation Limited	CRISIL AAA	0.36%
GOI 06.79% 26DEC2029	Sovereign	0.33%
Manappuram Finance Limited	CRISIL AA	0.32%
First Business Receivables Trust	CRISIL AAA(SO)	0.27%
First Business Receivables Trust	CRISIL AAA(SO)	0.27%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.26%
Jharkand Road Projects Implementation Company Limited	CARE D	0.23%
7.29% West Bengal SDL (MD 28/12/2026)	Sovereign	0.23%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.22%
8.15% GOI (MD 24/11/2026)	Sovereign	0.21%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.20%
Jharkand Road Projects Implementation Company Limited	CARE D	0.20%
7.95% GOI 2032 (28-AUG-2032)	Sovereign	0.18%
8.37% TAMILNADU 06MAR29 SDL	Sovereign	0.14%
8.35% GOI (MD 14/05/2022)	Sovereign	0.12%
8.35% GUJARAT 06MAR29 SDL	Sovereign	0.08%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.07%
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%
ICICI Securities Primary Dealership Limited		-0.13%
Cash & Current Assets		2.90%
<b>Total</b>		<b>100.00%</b>

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%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Income Fund		
Allocation as a % of Net Assets	Rating	%
5.63% GOI 12APR2028	Sovereign	32.75%
5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC	Sovereign	7.07%
Food Corporation Of India	CRISIL AAA	4.73%
6.79% GOI (MD 15/05/2027)	Sovereign	2.95%
Power Finance Corporation Limited	ICRA AAA	2.18%
5.74% GOI 15NOV2026	Sovereign	1.96%
Government of India	Sovereign	1.82%
GOI 08.28% 21SEP27	Sovereign	1.73%
8.38% KARNATAKA 27JAN2026 SDL	Sovereign	1.54%
7.59% GOI(MD 11/01/2026)	Sovereign	1.52%
7.18% TAMIL NADU SDL 26JUL2027	Sovereign	1.48%
6.45% MAHARASHTRA 14OCT27 SDL	Sovereign	1.43%
Power Finance Corporation Limited	ICRA AAA	1.42%
7.33% MAHARASHTRA 13SEP2027 SDL	Sovereign	1.19%
7.56% UTTAR PRADESH 11OCT2027 SDL	Sovereign	1.05%
Power Finance Corporation Limited	ICRA AAA	1.03%
6.72% TAMIL NADU 07OCT2027 SDL	Sovereign	1.02%
Government of India	Sovereign	0.85%
REC Limited	ICRA AAA	0.76%
7.65% TAMIL NADU 06DEC27 SDL	Sovereign	0.76%
L&T Finance Limited	CRISIL AAA	0.74%
7.20% MAHARASHTRA 09AUG2027 SDL	Sovereign	0.74%
4.70% INDIA GOVT BOND 22SEP2033 FRB	Sovereign	0.72%
National Bank For Agriculture and Rural Development	ICRA AAA	0.71%
7.27% GOI 08APR26	Sovereign	0.64%
TAMIL NADU 08.21% 24JUN25 SDL	Sovereign	0.61%
LIC Housing Finance Limited	CRISIL AAA	0.61%
7.52% TAMIL NADU 24MAY2027 SDL	Sovereign	0.60%
7.52% UTTAR PRADESH 24MAY2027 SDL	Sovereign	0.60%
7.17% UTTAR PRADESH 11JAN2027 SDL	Sovereign	0.59%
1.15% KARNATAKA 09OCT28 SDL	Sovereign	0.58%
REC Limited	CRISIL AAA	0.47%
National Highways Authority of India	CRISIL AAA	0.47%
Power Finance Corporation Limited	ICRA AAA	0.45%
7.17% GUJARAT 26JUL2027 SDL	Sovereign	0.44%
6.28% GUJARAT 01SEP27 SDL	Sovereign	0.43%
Power Finance Corporation Limited	ICRA AAA	0.32%
Power Grid Corporation of India Limited	CRISIL AAA	0.31%
LIC Housing Finance Limited	CRISIL AAA	0.31%
LIC Housing Finance Limited	CRISIL AAA	0.31%
8.18% ANDHRA PRADESH 27MAY2025 SDL	Sovereign	0.31%
Larsen & Toubro Limited	CRISIL AAA	0.30%
7.17% GOI (MD 08/01/2028)	Sovereign	0.30%
National Highways Authority of India	CRISIL AAA	0.30%
7.20% UTTAR PRADESH 25JAN2027 SDL	Sovereign	0.30%
7.05% TELANGANA 24JUL2027 SDL	Sovereign	0.29%
5.95% TAMIL NADU 13MAY25 SDL	Sovereign	0.29%
Indian Railway Finance Corporation Limited	ICRA AAA	0.28%
GOI 06.10% 12JUL31	Sovereign	0.28%
NHPC Limited	CARE AAA	0.27%
NHPC Limited	CARE AAA	0.26%
Housing & Urban Development Corporation Limited	ICRA AAA	0.16%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.15%
MAHARASHTRA 08.14% 27MAY25 SDL	Sovereign	0.15%
7.72% GOI (MD 25/05/2025)	Sovereign	0.15%
7.77% KERALA 01MAR2027 SDL	Sovereign	0.15%
7.74% TAMIL NADU 01MAR27 SDL	Sovereign	0.15%
Power Finance Corporation Limited	ICRA AAA	0.15%
Power Grid Corporation of India Limited	CRISIL AAA	0.15%
7.68% Madhya Pradesh UDAY BOND (MD 22/03/2023)	Sovereign	0.15%
7.65% TELANGANA 15APR2030 SDL	Sovereign	0.03%
7.65% UTTAR PRADESH 15APR2030 SDL	Sovereign	0.03%
7.37% GOI (MD 16/04/2023)	Sovereign	0.03%
9.45% Rajasthan SDL (MD 26/03/2024)	Sovereign	0.01%
8.51% Punjab SDL (MD 10/04/2023)	Sovereign	0.01%
7.88% Chattisgarh SDL (MD 15/03/2027)	Sovereign	0.01%
8.64% Jharkhand SDL (MD 06/03/2023)	Sovereign	0.01%
Cash & Current Assets		15.48%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Government Securities Fund		
Allocation as a % of Net Assets	Rating	%
5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC	Sovereign	9.32%
6.79% GOI (MD 15/05/2027)	Sovereign	8.33%
5.63% GOI 12APR2026	Sovereign	6.01%
7.39% MAHARASHTRA 09NOV2026 SDL	Sovereign	5.81%
7.16% MAHARASHTRA 28SEP2026 SDL	Sovereign	5.23%
7.02% GUJARAT 28AUG2026 SDL	Sovereign	4.68%
7.59% GOI(MD 11/01/2026)	Sovereign	4.30%
GUJARAT 07.83% 13JUL2026 SDL	Sovereign	4.28%
7.84% MAHARASHTRA 13JUL2026 SDL	Sovereign	3.21%
7.18% TAMIL NADU SDL 26JUL2027	Sovereign	3.13%

8.08% UTTAR PRADESH 15JUN2026 SDL	Sovereign	2.70%
8.03% UTTARPRADESH 11MAY26 SDL	Sovereign	2.70%
7.98% GUJARAT 11MAY26 SDL	Sovereign	2.69%
7.92% UTTAR PRADESH 24JAN2028 SDL	Sovereign	2.67%
7.59% GUJARAT 15FEB2027 SDL	Sovereign	2.66%
7.40% TELANGANA 09NOV2026 SDL	Sovereign	2.64%
6.97% GOI (MD 06/09/2026)	Sovereign	2.64%
6.72% KERALA 24MAR2027 SDL	Sovereign	2.56%
7.39% UTTARAKHAND 14SEP2026 SDL	Sovereign	2.11%
7.51% Maharashtra SDL (MD 24/05/2027)	Sovereign	1.78%
7.60% GUJARAT 09AUG2026 SDL	Sovereign	1.59%
7.58% MAHARASHTRA 24AUG2026 SDL	Sovereign	1.59%
7.52% UTTAR PRADESH 24MAY2027 SDL	Sovereign	1.59%
7.23% ANDHRA PRADESH 26OCT2026 SDL	Sovereign	1.57%
7.20% UTTAR PRADESH 25JAN2027 SDL	Sovereign	1.56%
7.59% BIHAR 15FEB2027 SDL	Sovereign	1.06%
7.60% MADHYA PRADESH 15FEB2027 SDL	Sovereign	1.06%
7.58% UTTAR PRADESH 24AUG2026 SDL	Sovereign	1.06%
7.17% GUJARAT 26JUL2027 SDL	Sovereign	1.04%
7.07% TAMIL NADU 14DEC2026 SDL	Sovereign	1.04%
6.87% UTTAR PRADESH 30NOV26 SDL	Sovereign	1.03%
7.62% GUJARAT 01NOV2027 SDL	Sovereign	0.53%
7.17% RAJASTHAN 28SEP2026 SDL	Sovereign	0.52%
7.20% GUJARAT 14JUN27 SDL	Sovereign	0.52%
7.16% TAMIL NADU 11JAN2027 SDL	Sovereign	0.52%
7.20% MAHARASHTRA 09AUG2027 SDL	Sovereign	0.52%
5.75% TAMIL NADU 27MAY2025 SDL	Sovereign	0.50%
8.35% JHARKHAND 12DEC28 SDL	Sovereign	0.05%
8.30% GOI (MD 02/07/2040)	Sovereign	0.00%
Cash & Current Assets		3.16%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan	5.00%
Aditya Birla Sun Life Nifty ETF	4.18%
Kotak Emerging Equity Scheme - Growth - Direct	4.10%
Nippon India Small Cap Fund - Direct Plan	3.14%
Growth Plan - Growth Option	1.00%
Cash & Current Assets	
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Retirement Fund - The 50s Plus Debt Plan		
Allocation as a % of Net Assets	Rating	%
7.27% GOI 08APR26	Sovereign	25.45%
Bharat Petroleum Corporation Limited	CRISIL AAA	15.14%
Summit Digital Infrastructure Private Limited	CRISIL AAA	11.85%
7.59% GOI(MD 11/01/2026)	Sovereign	10.29%
6.57% GOI (MD 05/12/2033)	Sovereign	7.14%
7.20 % KARNATAKA 25JAN2027 SDL	Sovereign	5.01%
REC Limited	ICRA AAA	4.56%
Government of India	Sovereign	4.22%
TAMIL NADU 08.21% 24JUN25 SDL	Sovereign	3.89%
Housing Development Finance Corporation Limited	CRISIL AAA	2.63%
7.25% MAHARASHTRA 28DEC2026 SDL	Sovereign	0.63%
Government of India	Sovereign	0.41%
7.20% UTTAR PRADESH 25JAN2027 SDL	Sovereign	0.37%
Cash & Current Assets		8.41%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme		
Allocation as a % of Net Assets	Rating	%
IDFC-IDFC Banking & PSU Debt Fund - Direct Growth		49.35%
Aditya Birla Sunlife Floating Rate Fund - Direct Plan - Growth		9.98%
ICICI Prudential Corporate Bond Fund - Direct Plan - Growth		7.72%
Aditya Birla Sun Life Corporate Bond Fund - Growth - Direct Plan		7.71%
IDFC Corporate Bond Fund - Direct Growth		7.71%
Aditya Birla Sun Life Low duration Fund - Growth - Direct Plan		3.70%
IDFC Dynamic Bond Fund-Direct Plan-Growth		3.60%
Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Growth		3.21%
Aditya Birla Sun Life Savings Fund - Growth - Direct Plan		3.17%
Aditya Birla Sun Life Credit Risk Fund-Segregated Portfolio 1- Direct Plan- Growth		1.00%
Cash & Current Assets		2.84%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Financial Planning FOF - Conservative Plan		
Allocation as a % of Net Assets	Rating	%
ICICI Prudential Savings Fund - Direct Plan - Growth		17.39%
HDFC Corporate Bond Fund - Growth Option - Direct Plan		13.51%
IDFC-IDFC Banking & PSU Debt Fund - Direct Growth		13.39%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan		11.68%
BIRLA SUN LIFE GOLD ETF		9.12%
HDFC Low Duration Fund - Direct Plan - Growth		8.60%
Aditya Birla Sun Life Nifty ETF		5.32%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan		4.04%
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan		3.86%
Kotak Emerging Equity Scheme - Growth - Direct		3.11%
Kotak Flexicap Fund - Growth - Direct		2.44%
SBI FLEXICAP FUND - DIRECT PLAN - GROWTH		2.42%
Tata Large & Mid Cap Fund -Direct Plan Growth		2.37%
Nippon India Small Cap Fund - Direct Plan		1.19%
Growth Plan - Growth Option		1.57%
Cash & Current Assets		
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Financial Planning FOF - Moderate Plan		
Allocation as a % of Net Assets	Rating	%
ICICI Prudential Savings Fund - Direct Plan - Growth		10.99%
HDFC Corporate Bond Fund - Growth Option - Direct Plan		9.22%
IDFC-IDFC Banking & PSU Debt Fund - Direct Growth		9.18%
BIRLA SUN LIFE GOLD ETF		8.89%
HDFC Low Duration Fund - Direct Plan - Growth		8.21%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan		8.14%
SBI FLEXICAP FUND - DIRECT PLAN - GROWTH		8.12%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan		7.59%
Kotak Flexicap Fund - Growth - Direct		6.58%
Tata Large & Mid Cap Fund -Direct Plan Growth		5.65%

## Regular Income Solutions

## Aditya Birla Sun Life Regular Savings Fund

Allocation as a % of Net Assets	Rating	%
Mahindra & Mahindra Financial Services Limited	IND AAA	2.89%
U.P. Power Corporation Limited	CRISIL A+ (SO)	2.63%
U.P. Power Corporation Limited	CRISIL A+ (SO)	2.59%
Infosys Limited		2.04%
REC Limited	CRISIL AAA	1.99%
REC Limited	CRISIL AAA	1.91%
Power Finance Corporation Limited	ICRA AAA	1.91%
Reliance Industries Limited	CRISIL AAA	1.89%
Bajaj Finance Limited	CRISIL AAA	1.86%
Power Finance Corporation Limited	CRISIL AAA	1.85%
Union Bank of India - Tier I - Basel III	IND AA	1.83%
Kotak Mahindra Investments Limited	CRISIL AAA	1.82%
National Bank For Agriculture and Rural Development	ICRA AAA	1.82%
State Bank of India - Tier II - Basel III	ICRA AAA	1.82%
Bharti Telecom Limited	CRISIL AA+	1.82%
ICICI Securities Limited	ICRA A1+	1.78%
HDFC Bank Limited		1.61%
ICICI Bank Limited		1.61%
IRB InvIT Fund		1.53%
Sikka Ports and Terminals Limited	CRISIL AAA	1.53%
National Bank For Agriculture and Rural Development	ICRA AAA	1.43%
State Bank of India - Tier II - Basel III	CRISIL AAA	1.15%
IndusInd Bank Limited - Tier I - Basel III	CRISIL AA	1.13%
REC Limited	ICRA AAA	1.12%
Bharti Telecom Limited	CRISIL AA+	1.09%
Tata Motors Finance Limited	ICRA A1+	1.07%
First Business Receivables Trust	CRISIL AAA(SO)	0.94%
First Business Receivables Trust	CRISIL AAA(SO)	0.92%
Housing Development Finance Corporation Limited	ICRA AAA	0.77%
REC Limited	CRISIL AAA	0.76%
7.7% Telangana UDAY BOND (MD 22/03/2023)	Sovereign	0.76%
L&T Finance Limited	CRISIL AAA	0.75%
Sikka Ports and Terminals Limited	CRISIL AAA	0.75%
L&T Finance Limited	CRISIL AAA	0.75%
National Bank For Agriculture and Rural Development	ICRA AAA	0.74%
Indian Railway Finance Corporation Limited	ICRA AAA	0.74%
NHPC Limited	ICRA AAA	0.74%
REC Limited	ICRA AAA	0.74%
4.70% INDIA GOVT BOND 22SEP2033 FRB	Sovereign	0.73%
REC Limited	ICRA AAA	0.73%
5.74% GOI 15NOV2026	Sovereign	0.73%
Yes Bank Limited - Tier II - Basel II	ICRA BBB	0.72%
GOI FRB - 07NOV24	Sovereign	0.72%
Summit Digital Infrastructure Private Limited	CRISIL AAA	0.72%
Bajaj Finance Limited		0.71%
Larsen & Toubro Infotech Limited		0.70%
Housing Development Finance Corporation Limited		0.70%
Wipro Limited		0.65%
State Bank of India		0.64%
Axis Bank Limited		0.63%
8.17% GOI (MD 01/12/2044)	Sovereign	0.58%
POLYCAB INDIA Limited		0.56%
Government of India	Sovereign	0.56%
Honeywell Automation India Limited		0.55%
Tech Mahindra Limited		0.54%
Jharkand Road Projects Implementation Company Limited	CARE D	0.52%
Crompton Greaves Consumer Electricals Limited		0.46%
V-Guard Industries Limited		0.46%
Volta Limited		0.45%
Craftsman Automation Ltd		0.43%
Pidilite Industries Limited		0.43%
UltraTech Cement Limited		0.43%
Vijaya Diagnostic Centre Limited		0.42%
Reliance Industries Limited		0.42%
Whirlpool of India Limited		0.41%
REC Limited	CRISIL AAA	0.40%
Escorts Limited		0.40%
8.24% GOI (MD 15/02/2027)	Sovereign	0.40%
8.15% GOI (MD 24/11/2026)	Sovereign	0.40%
Atul Limited		0.40%
ICICI Lombard General Insurance Company Limited		0.40%
Zydus Wellness Limited		0.39%
7.57% GOI (MD 17/06/2033)	Sovereign	0.39%
Steel Authority of India Limited	CARE AA	0.39%
Power Finance Corporation Limited	ICRA AAA	0.38%
HDFC Life Insurance Company Limited		0.38%
Shree Cement Limited		0.38%
Power Grid Corporation of India Limited	CRISIL AAA	0.38%
METROPOLIS HEALTHCARE LIMITED		0.38%
Reliance Industries Limited	CRISIL AAA	0.38%
8.35% GOI (MD 14/05/2022)	Sovereign	0.37%
Punjab National Bank - Tier I - Basel III	IND AA+	0.37%
Apollo Hospitals Enterprise Limited		0.37%
Power Finance Corporation Limited	ICRA AAA	0.37%
Embassy Office Parks REIT	CRISIL AAA	0.36%
LIC Housing Finance Limited	CRISIL AAA	0.36%
PB Fintech Limited		0.36%
United Breweries Limited		0.35%
Sun Pharmaceutical Industries Limited		0.35%
Avenue Supermarts Limited		0.34%
Coforge Limited		0.32%
JK Cement Limited		0.32%
Bayer Cropscience Limited		0.31%
VIP Industries Limited		0.31%
FSN E-Commerce Ventures Limited		0.30%

Ashok Leyland Limited		0.29%
Alkem Laboratories Limited		0.27%
TVS Motor Company Limited		0.27%
Bharti Airtel Limited		0.27%
AU Small Finance Bank Limited		0.26%
Gland Pharma Limited		0.26%
V-Mart Retail Limited		0.24%
U.P. Power Corporation Limited	BWR AA- (SO)	0.22%
Bandhan Bank Limited		0.21%
Tata Consumer Products Limited		0.20%
Tarsons Products Limited		0.20%
Gujarat Gas Limited		0.20%
Go Fashion India Limited		0.16%
PI Industries Limited		0.15%
REC Limited	CRISIL AAA	0.15%
Power Finance Corporation Limited	ICRA AAA	0.13%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.07%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.04%
6.64% TAMIL NADU SDL 13NOV23	Sovereign	0.02%
Bharti Airtel Limited		0.01%
8.27% Telangana UDAY BOND (MD 22/03/2028)	Sovereign	0.00%
8.08% Telangana UDAY BOND (MD 22/03/2031)	Sovereign	0.00%
8.07% Telangana UDAY BOND (MD 22/03/2029)	Sovereign	0.00%
8.04% Telangana UDAY BOND (MD 22/03/2030)	Sovereign	0.00%
7.95% Telangana UDAY BOND (MD 22/03/2032)	Sovereign	0.00%
7.27% GOI 08APR26	Sovereign	0.00%
NTPC Limited	CRISIL AAA	0.00%
Vodafone Idea Limited	BWR B	0.00%
Vodafone Idea Limited	CARE B-	0.00%
Magnasound (I) Limited		0.00%
Cash & Current Assets		14.65%
<b>Total</b>		<b>100.00%</b>

## Tax Savings Solutions

## Aditya Birla Sun Life Tax Relief '96

Allocation as a % of Net Assets	Rating	%
Reliance Industries Limited		9.37%
Honeywell Automation India Limited		7.32%
Housing Development Finance Corporation Limited		6.91%
Pfizer Limited		6.80%
Kotak Mahindra Bank Limited		6.27%
Larsen & Toubro Limited		4.87%
Bayer Cropscience Limited		4.75%
ICICI Bank Limited		4.48%
GlaxoSmithKline Pharmaceuticals Limited		4.42%
Gillette India Limited		3.56%
HDFC Bank Limited		2.95%
Fortis Healthcare Limited		2.91%
Kansai Nerolac Paints Limited		2.89%
Sundaram Clayton Limited		2.75%
Shree Cement Limited		2.55%
Quess Corp Limited		2.16%
IDFC First Bank Limited		2.05%
Procter & Gamble Hygiene and Health Care Limited		1.98%
Tata Consultancy Services Limited		1.93%
Biocon Limited		1.85%
Johnson Controls - Hitachi Air Conditioning		1.83%
India Limited		1.58%
Shoppers Stop Limited		1.33%
Container Corporation of India Limited		1.33%
Bata India Limited		1.16%
ICRA Limited		1.15%
Infosys Limited		1.11%
MRF Limited		0.99%
Titan Company Limited		0.91%
Bosch Limited		0.89%
UltraTech Cement Limited		0.87%
Thomas Cook (India) Limited		0.73%
Century Textiles & Industries Limited		0.73%
Bajaj Finance Limited		0.57%
Maruti Suzuki India Limited		0.49%
Hindustan Unilever Limited		0.30%
Crompton Greaves Consumer Electricals Limited		0.27%
FSN E-Commerce Ventures Limited		0.21%
Sun Pharmaceutical Industries Limited		0.20%
Axis Bank Limited		0.13%
HCL Technologies Limited		0.07%
PB Fintech Limited		0.05%
Aditya Birla Capital Limited		0.00%
United Breweries (Holdings) Limited		0.00%
Magnasound (I) Limited		0.00%
Cash & Current Assets		0.31%
<b>Total</b>		<b>100.00%</b>

## Aditya Birla Sun Life Tax Plan

Allocation as a % of Net Assets	Rating	%
Reliance Industries Limited		9.15%
Honeywell Automation India Limited		7.08%
Pfizer Limited		6.83%
Housing Development Finance Corporation Limited		6.62%
Kotak Mahindra Bank Limited		6.01%
Bayer Cropscience Limited		4.75%
Larsen & Toubro Limited		4.68%

GlaxoSmithKline Pharmaceuticals Limited	4.43%
ICICI Bank Limited	4.31%
Gillette India Limited	3.80%
HDFC Bank Limited	3.05%
Kansai Nerolac Paints Limited	2.85%
Fortis Healthcare Limited	2.80%
Sundaram Clayton Limited	2.57%
Quess Corp Limited	2.22%
Shree Cement Limited	2.19%
Tata Consultancy Services Limited	2.13%
IDFC First Bank Limited	2.01%
Biocon Limited	1.98%
Procter & Gamble Hygiene and Health Care Limited	1.98%
Johnson Controls - Hitachi Air Conditioning	1.73%
India Limited	1.58%
Shoppers Stop Limited	1.46%
Infosys Limited	1.35%
Container Corporation of India Limited	1.27%
Bata India Limited	1.16%
ICRA Limited	1.13%
MRF Limited	1.00%
Bosch Limited	0.95%
Titan Company Limited	0.93%
Thomas Cook (India) Limited	0.92%
UltraTech Cement Limited	0.79%
Century Textiles & Industries Limited	0.70%
Bajaj Finance Limited	0.58%
Maruti Suzuki India Limited	0.47%
Hindustan Unilever Limited	0.29%
Crompton Greaves Consumer Electricals Limited	0.27%
Aditya Birla Capital Limited	0.26%
FSN E-Commerce Ventures Limited	0.23%
Sun Pharmaceutical Industries Limited	0.19%
Axis Bank Limited	0.14%
HCL Technologies Limited	0.08%
PB Fintech Limited	0.00%
United Breweries (Holdings) Limited	0.00%
Magnasound (I) Limited	0.00%
Cash & Current Assets	1.06%
<b>Total</b>	<b>100.00%</b>



## Wealth Solutions

Aditya Birla Sun Life Equity Savings Fund		
Allocation as a % of Net Assets	Rating	%
GMR Infrastructure Limited		9.39%
Adani Enterprises Limited		4.62%
Reliance Industries Limited		4.56%
Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan		3.81%
Infosys Limited		3.74%
Steel Authority of India Limited		3.38%
HDFC Bank Limited		3.09%
ICICI Bank Limited		2.86%
Aditya Birla Sun Life Liquid Fund - Growth - Direct Plan		2.83%
Housing Development Finance Corporation Limited		2.24%
State Bank of India	CRISIL AAA	1.95%
REC Limited	CRISIL AAA	1.95%
Larsen & Toubro Infotech Limited		1.71%
Bajaj Finance Limited		1.43%
Jubilant Foodworks Limited		1.20%
Wipro Limited		1.18%
Axis Bank Limited		1.17%
Tech Mahindra Limited		1.13%
POLYCAB INDIA Limited		1.07%
Honeywell Automation India Limited		0.99%
Tata Consultancy Services Limited		0.98%
Sikka Ports and Terminals Limited	CRISIL AAA	0.97%
Crompton Greaves Consumer Electricals Limited		0.94%
Embassy Office Parks REIT	CRISIL AAA	0.93%
V-Guard Industries Limited		0.92%
Cholamandalam Investment and Finance Company Limited		0.91%
Apollo Hospitals Enterprise Limited		0.90%
Whirlpool of India Limited		0.86%
Volta Limited		0.82%
METROPOLIS HEALTHCARE LIMITED		0.80%
Escorts Limited		0.80%
Atul Limited		0.79%
Vijaya Diagnostic Centre Limited		0.79%
Craftsman Automation Ltd		0.79%
Alkem Laboratories Limited		0.76%
State Bank of India		0.73%
Shree Cement Limited		0.70%
Cipla Limited		0.69%
Ashok Leyland Limited		0.65%
UltraTech Cement Limited		0.65%
United Breweries Limited		0.63%
Tata Consumer Products Limited		0.62%
Dr. Reddys Laboratories Limited		0.60%
Zydus Wellness Limited		0.59%
Gujarat Gas Limited		0.57%
JK Cement Limited		0.53%
TVS Motor Company Limited		0.51%
Bharti Airtel Limited		0.51%
VIP Industries Limited		0.49%
AU Small Finance Bank Limited		0.48%
Pfizer Limited		0.45%
Gland Pharma Limited		0.45%
Bandhan Bank Limited		0.39%
Bayer Cropscience Limited		0.34%
FSN E-Commerce Ventures Limited		0.30%
PB Fintech Limited		0.30%
PI Industries Limited		0.27%
Tata Motors Limited		0.27%
Go Fashion India Limited		0.22%
Tarsons Products Limited		0.04%
Bharti Airtel Limited		0.02%
Tech Mahindra Limited		-0.19%
Tata Motors Limited		-0.27%
Jubilant Foodworks Limited		-0.37%
Cipla Limited		-0.69%
Housing Development Finance Corporation Limited		-0.98%
Steel Authority of India Limited		-3.39%
Reliance Industries Limited		-3.77%
Adani Enterprises Limited		-4.63%
GMR Infrastructure Limited		-9.41%
Cash & Current Assets		44.46%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Balanced Advantage Fund		
Allocation as a % of Net Assets	Rating	%
Aditya Birla Sun Life Liquid Fund - Growth - Direct Plan		7.32%
Reliance Industries Limited		5.60%
HDFC Bank Limited		4.64%
State Bank of India		3.15%
ICICI Bank Limited		2.68%
Bharti Airtel Limited		2.43%
Tata Steel Limited		2.28%
Panatone Finvest Limited	CRISIL A1+	2.15%
ITC Limited		2.08%
Adani Ports and Special Economic Zone Limited		2.05%
Housing Development Finance Corporation Limited		1.97%

Axis Bank Limited		1.79%
Larsen & Toubro Limited		1.70%
Infosys Limited		1.64%
Bajaj Finance Limited		1.53%
Kotak Mahindra Bank Limited		1.52%
Sun Pharmaceutical Industries Limited		1.47%
HDFC Bank Limited	CRISIL AAA	1.45%
Tata Consultancy Services Limited		1.19%
Tata Capital Financial Services Limited	CRISIL AAA	1.14%
Mahindra & Mahindra Financial Services Limited	IND AAA	1.11%
Tech Mahindra Limited		1.07%
Bharti Hexacom Limited	CRISIL AA+	1.00%
Tata Motors Limited		0.94%
IndusInd Bank Limited		0.87%
Shree Cement Limited		0.83%
Power Finance Corporation Limited	CRISIL AAA	0.82%
Bajaj Finserv Limited		0.82%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.80%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.80%
Bharti Telecom Limited	CRISIL AA+	0.79%
GMR Infrastructure Limited		0.79%
UltraTech Cement Limited		0.78%
HCL Technologies Limited		0.78%
Larsen & Toubro Infotech Limited		0.76%
Bank Nifty Index		0.75%
SBI Life Insurance Company Limited		0.74%
Hindalco Industries Limited		0.73%
Tata Capital Financial Services Limited	ICRA AAA	0.71%
Mahindra & Mahindra Limited		0.63%
Zee Entertainment Enterprises Limited		0.63%
METROPOLIS HEALTHCARE LIMITED		0.59%
Volta Limited		0.57%
NTPC Limited		0.57%
Lupin Limited		0.56%
Summit Digital Infrastructure Private Limited	CRISIL AAA	0.55%
Coal India Limited		0.55%
Dr. Reddys Laboratories Limited		0.54%
Zee Entertainment Enterprises Limited		0.54%
Bharat Petroleum Corporation Limited		0.50%
Steel Authority of India Limited		0.50%
REC Limited	ICRA AAA	0.49%
Vedanta Limited	CRISIL A1+	0.49%
CESC Limited		0.49%
Emami Limited		0.48%
Muthoot Finance Limited	ICRA AA+	0.48%
Bharti Telecom Limited	CRISIL AA+	0.48%
Hero MotoCorp Limited		0.47%
Punjab National Bank		0.44%
Gland Pharma Limited		0.44%
REC Limited	CRISIL AAA	0.44%
Maruti Suzuki India Limited		0.42%
Hindustan Unilever Limited		0.41%
L&T Finance Limited	CRISIL AAA	0.41%
Sanofi India Limited		0.40%
REC Limited	ICRA AAA	0.40%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.40%
NMDC Limited		0.38%
Bhopal Dhule Transmission Company Limited	CRISIL AAA	0.36%
J.K. Lakshmi Cement Limited		0.35%
Aditya Birla Fashion and Retail Limited		0.35%
Cyient Limited		0.35%
Marico Limited		0.34%
HDFC Life Insurance Company Limited		0.33%
CARE Ratings Limited		0.32%
Bharat Forge Limited		0.31%
Grasim Industries Limited		0.31%
Ambuja Cements Limited		0.30%
Exide Industries Limited		0.28%
United Spirits Limited		0.28%
Route Mobile Limited		0.26%
Tata Communications Limited		0.25%
L&T Finance Limited	CRISIL AAA	0.25%
L&T Finance Limited	CRISIL AAA	0.24%
IRB InvIT Fund		0.24%
Vijaya Diagnostic Centre Limited		0.24%
JSW Steel Limited		0.24%
Canara Bank		0.24%
CarTrade Tech Limited		0.23%
City Union Bank Limited		0.22%
Godrej Consumer Products Limited		0.22%
DLF Limited		0.21%
UPL Limited		0.21%
IFGL Refractories Limited		0.20%
FSN E-Commerce Ventures Limited		0.20%
Cipla Limited		0.19%
Akzo Nobel India Limited		0.19%
MindTree Limited		0.18%
REC Limited	CRISIL AAA	0.17%
State Bank of India	CRISIL AAA	0.15%
Jharkand Road Projects Implementation Company Limited	CARE D	0.15%
Indraprastha Gas Limited		0.14%
Jagran Prakashan Limited		0.13%
Avanti Feeds Limited		0.12%
Mahanagar Gas Limited		0.11%
Phoenix Mills Limited		0.11%
BURGER KING INDIA LIMITED		0.11%
LIC Housing Finance Limited	CRISIL AAA	0.10%

Bharti Airtel Limited		0.08%
GR InfraProjects Limited		0.08%
Housing Development Finance Corporation Limited		0.08%
Shyam Metals & Energy Limited		0.07%
Heritage Foods Limited		0.06%
Glenmark Pharmaceuticals Limited		0.05%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.05%
Cummins India Limited		0.05%
ACC Limited		0.04%
The Ramco Cements Limited		0.04%
Sadbhav Engineering Limited		0.04%
Vedanta Limited		0.03%
Jindal Steel & Power Limited		0.03%
Power Grid Corporation of India Limited		0.00%
Britannia Industries Limited	CRISIL AAA	0.00%
Torrent Pharmaceuticals Limited		0.00%
NTPC Limited	CRISIL AAA	0.00%
Jindal Steel & Power Limited		-0.03%
Vedanta Limited		-0.03%
Bharat Petroleum Corporation Limited		-0.04%
ACC Limited		-0.04%
Shree Cement Limited		-0.04%
Glenmark Pharmaceuticals Limited		-0.05%
Dr. Reddys Laboratories Limited		-0.06%
Hindalco Industries Limited		-0.07%
HCL Technologies Limited		-0.10%
Marico Limited		-0.14%
Housing Development Finance Corporation Limited		-0.18%
NMDC Limited		-0.18%
Cipla Limited		-0.19%
Tata Motors Limited		-0.21%
UPL Limited		-0.21%
DLF Limited		-0.21%
Canara Bank		-0.24%
JSW Steel Limited		-0.24%
Bajaj Finserv Limited		-0.27%
Mahindra & Mahindra Limited		-0.31%
Grasim Industries Limited		-0.31%
IndusInd Bank Limited		-0.31%
HDFC Life Insurance Company Limited		-0.33%
Hindustan Unilever Limited		-0.41%
Bajaj Finance Limited		-0.42%
Punjab National Bank		-0.44%
Larsen & Toubro Limited		-0.48%
Steel Authority of India Limited		-0.50%
Kotak Mahindra Bank Limited		-0.54%
Tech Mahindra Limited		-0.55%
Lupin Limited		-0.56%
Tata Consultancy Services Limited		-0.57%
Zee Entertainment Enterprises Limited		-0.63%
GMR Infrastructure Limited		-0.79%
ITC Limited		-0.87%
Axis Bank Limited		-1.08%
Sun Pharmaceutical Industries Limited		-1.14%
State Bank of India		-1.36%
Tata Steel Limited		-1.56%
Bharti Airtel Limited		-1.61%
Adani Ports and Special Economic Zone Limited		-1.98%
Reliance Industries Limited		-3.15%
Nifty 50 Index		-4.64%
Cash & Current Assets		37.23%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Equity Hybrid '95 Fund		
Allocation as a % of Net Assets	Rating	%
Infosys Limited		6.52%
HDFC Bank Limited		5.76%
ICICI Bank Limited		4.85%
Reliance Industries Limited		3.97%
Housing Development Finance Corporation Limited		2.89%
UltraTech Cement Limited		2.65%
MindTree Limited		2.22%
Axis Bank Limited		1.99%
Bajaj Finance Limited		1.95%
Cofoorge Limited		1.83%
IRB InvIT Fund		1.74%
Tata Consultancy Services Limited		1.73%
State Bank of India		1.72%
Volta Limited		1.67%
Eris Lifesciences Limited		1.59%
Crompton Greaves Consumer Electricals Limited		1.58%
Aarti Industries Limited		1.58%
Whirlpool of India Limited		1.57%
Cholamandalam Investment and Finance Company Limited		1.43%
Sona BLW Precision Forgings Limited		1.41%
Atul Limited		1.39%
Kotak Mahindra Bank Limited		1.33%
Larsen & Toubro Infotech Limited		1.23%
Pfizer Limited		1.19%
Gland Pharma Limited		1.19%
Jubilant Foodworks Limited		1.18%
Dr. Reddys Laboratories Limited		1.17%
Ashok Leyland Limited		1.07%
Apollo Hospitals Enterprise Limited		1.06%
U.P. Power Corporation Limited	BWR AA- (SO)	1.04%



PI Industries Litmited		1.03%
Bharti Airtel Limited		1.02%
National Bank For Agriculture and Rural Development	ICRA AAA	0.99%
ICICI Lombard General Insurance Company Limited		0.97%
Shree Cement Limited		0.97%
Honeywell Automation India Limited		0.96%
Maruti Suzuki India Limited		0.93%
METROPOLIS HEALTHCARE LIMITED		0.91%
Zydus Wellness Limited		0.90%
AU Small Finance Bank Limited		0.88%
One 97 Communications Limited		0.86%
Cyient Limited		0.85%
Sanofi India Limited		0.82%
Info Edge (India) Limited		0.80%
Tata Steel Limited		0.67%
HDB Financial Services Limited	CRISIL AAA	0.66%
Union Bank of India - Tier I - Basel III	IND AA	0.65%
Anupam Rasayan India Limited		0.62%
Birlasoft Limited		0.61%
Divi's Laboratories Limited		0.61%
HDFC Life Insurance Company Limited		0.59%
Gujarat Gas Limited		0.58%
Avenue Supermarts Limited		0.54%
Tata Consumer Products Limited		0.53%
Bayer Cropscience Limited		0.50%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.47%
Bharti Telecom Limited	CRISIL AA+	0.45%
Tata Motors Finance Limited	ICRA A1+	0.44%
Zomato Limited		0.42%
Vijaya Diagnostic Centre Limited		0.41%
Sikka Ports and Terminals Limited	CRISIL AAA	0.40%
REC Limited	ICRA AAA	0.40%
EPL Limited		0.39%
Embassy Office Parks REIT	CRISIL AAA	0.39%
8.27% RAJASTAN 23JUN2023 SDL	Sovereign	0.37%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	0.36%
REC Limited	ICRA AAA	0.34%
State Bank of India - Tier II - Basel III	CRISIL AAA	0.34%
REC Limited	CRISIL AAA	0.34%
Reliance Industries Limited	CRISIL AAA	0.34%
Reliance Industries Limited	CRISIL AAA	0.33%
LIC Housing Finance Limited	CRISIL AAA	0.33%
Bajaj Finance Limited	CRISIL AAA	0.33%
Power Finance Corporation Limited	CRISIL AAA	0.33%
REC Limited	ICRA AAA	0.33%
4.70% INDIA GOVT BOND 22SEP2033 FRB	Sovereign	0.33%
State Bank of India - Tier II - Basel III	ICRA AAA	0.32%
5.63% GOI 12APR2026	Sovereign	0.32%
Bharti Telecom Limited	CRISIL AA+	0.32%
ICICI Securities Limited	ICRA A1+	0.32%
State Bank of India - Tier II - Basel III	ICRA AAA	0.32%
POLYCAB INDIA Limited		0.31%
REC Limited	CRISIL AAA	0.29%
REC Limited	CRISIL AAA	0.27%
REC Limited	ICRA AAA	0.27%
Power Finance Corporation Limited	ICRA AAA	0.26%
LIC Housing Finance Limited	CRISIL AAA	0.26%
REC Limited	CRISIL AAA	0.21%
Union Bank of India - Tier I - Basel III	IND AA	0.21%
Sikka Ports and Terminals Limited	CRISIL AAA	0.20%
REC Limited	CRISIL AAA	0.20%
5.74% GOI 15NOV2026	Sovereign	0.19%
First Business Receivables Trust	CRISIL AAA(SO)	0.18%
First Business Receivables Trust	CRISIL AAA(SO)	0.18%
First Business Receivables Trust	CRISIL AAA(SO)	0.17%
First Business Receivables Trust	CRISIL AAA(SO)	0.17%
First Business Receivables Trust	CRISIL AAA(SO)	0.16%
Aditya Birla Capital Limited		0.15%
L&T Finance Limited	CRISIL AAA	0.13%
National Bank For Agriculture and Rural Development	ICRA AAA	0.13%
Housing Development Finance Corporation Limited	ICRA AAA	0.13%
Bajaj Finance Limited	CRISIL AAA	0.13%
GOI FRB - 07NOV24	Sovereign	0.13%
Summit Digital Infrastructure Private Limited	CRISIL AAA	0.13%
7.20% UTTAR PRADESH 25JAN2027 SDL	Sovereign	0.12%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.11%
8.17% GOI (MD 01/12/2044)	Sovereign	0.10%
Jharkand Road Projects Implementation Company Limited	CARE D	0.10%
8.41% WEST BENGAL 06FEB39 SDL	Sovereign	0.07%
8.15% GOI (MD 24/11/2026)	Sovereign	0.07%
TAMIL NADU 08.21% 24JUN25 SDL	Sovereign	0.07%
Steel Authority of India Limited	CARE AA	0.07%
Power Finance Corporation Limited	ICRA AAA	0.07%
Power Grid Corporation of India Limited	CRISIL AAA	0.07%
KERALA 08.65% 09JAN23 SDL	Sovereign	0.07%
Sundaram Home Finance Limited	ICRA AA+	0.07%
Power Finance Corporation Limited	ICRA AAA	0.07%
Kotak Mahindra Prime Limited	CRISIL AAA	0.06%
Latent View Analytics Limited		0.05%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.04%
Bharti Airtel Limited		0.04%
Power Finance Corporation Limited	ICRA AAA	0.03%
8.08% UTTAR PRADESH 25FEB25 SDL	Sovereign	0.02%
8.63% KERALA 06MAR2023 SDL	Sovereign	0.02%
8.64% PUNJAB 09JAN2023 SDL	Sovereign	0.00%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.00%
8.26% Maharashtra SDL(MD 23/12/2025)	Sovereign	0.00%

Brillio Technologies Pvt Limited		0.00%
Vodafone Idea Limited	BWR B	0.00%
Vodafone Idea Limited	CARE B-	0.00%
Globsyn Technologies Limited		0.00%
Magnasound (I) Limited		0.00%
Cash & Current Assets		2.81%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Index Fund		
Allocation as a % of Net Assets	Rating	%
Reliance Industries Limited		10.52%
HDFC Bank Limited		8.84%
Infosys Limited		8.59%
ICICI Bank Limited		6.70%
Housing Development Finance Corporation Limited		6.52%
Tata Consultancy Services Limited		4.94%
Kotak Mahindra Bank Limited		3.89%
Larsen & Toubro Limited		2.88%
Hindustan Unilever Limited		2.80%
ITC Limited		2.62%
Bajaj Finance Limited		2.51%
State Bank of India		2.39%
Bharti Airtel Limited		2.33%
Axis Bank Limited		2.28%
Asian Paints Limited		1.92%
HCL Technologies Limited		1.67%
Bajaj Finserv Limited		1.41%
Titan Company Limited		1.34%
Tech Mahindra Limited		1.29%
Wipro Limited		1.28%
Maruti Suzuki India Limited		1.27%
UltraTech Cement Limited		1.16%
Tata Steel Limited		1.13%
Tata Motors Limited		1.11%
Sun Pharmaceutical Industries Limited		1.10%
Mahindra & Mahindra Limited		1.08%
Power Grid Corporation of India Limited		0.96%
Nestle India Limited		0.92%
Grasim Industries Limited		0.86%
HDFC Life Insurance Company Limited		0.86%
Divi's Laboratories Limited		0.84%
NTPC Limited		0.82%
JSW Steel Limited		0.82%
Hindalco Industries Limited		0.82%
Dr. Reddys Laboratories Limited		0.77%
IndusInd Bank Limited		0.72%
Oil & Natural Gas Corporation Limited		0.70%
SBI Life Insurance Company Limited		0.69%
Adani Ports and Special Economic Zone Limited		0.68%
Cipla Limited		0.67%
Tata Consumer Products Limited		0.63%
Bajaj Auto Limited		0.57%
Britannia Industries Limited		0.57%
UPL Limited		0.51%
Bharat Petroleum Corporation Limited		0.48%
Shree Cement Limited		0.47%
Elcher Motors Limited		0.45%
Coal India Limited		0.43%
Hero MotoCorp Limited		0.43%
Indian Oil Corporation Limited		0.41%
Yes Bank Limited		0.00%
Cash & Current Assets		0.57%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Frontline Equity Fund		
Allocation as a % of Net Assets	Rating	%
ICICI Bank Limited		9.11%
Infosys Limited		8.00%
HDFC Bank Limited		7.33%
Reliance Industries Limited		4.67%
Bharti Airtel Limited		4.42%
Larsen & Toubro Limited		4.08%
Axis Bank Limited		3.22%
State Bank of India		2.90%
Tech Mahindra Limited		2.63%
Housing Development Finance Corporation Limited		2.53%
HCL Technologies Limited		2.52%
Crompton Greaves Consumer Electricals Limited		2.10%
Bajaj Finance Limited		2.01%
UltraTech Cement Limited		1.77%
Hindalco Industries Limited		1.52%
Cipla Limited		1.51%
NTPC Limited		1.47%
Hindustan Unilever Limited		1.46%
SBI Life Insurance Company Limited		1.39%
ITC Limited		1.37%
Titan Company Limited		1.27%
Kotak Mahindra Bank Limited		1.23%
Sun Pharmaceutical Industries Limited		1.21%
Emami Limited		1.19%
Sanofi India Limited		1.15%
Tata Consultancy Services Limited		1.14%
Mahindra & Mahindra Limited		1.14%
ACC Limited		1.09%
Collamandalam Investment and Finance Company Limited		1.05%
ICICI Lombard General Insurance Company Limited		1.01%
Bajaj Finserv Limited		0.99%
Godrej Consumer Products Limited		0.97%

Britannia Industries Limited		0.94%
Tata Communications Limited		0.92%
Sona BLW Precision Forgings Limited		0.90%
Coal India Limited		0.87%
Dr. Reddys Laboratories Limited		0.86%
DLF Limited		0.84%
SBI Cards & Payment Services Limited		0.83%
Maruti Suzuki India Limited		0.81%
Oil & Natural Gas Corporation Limited		0.75%
Bayer Cropscience Limited		0.75%
Dabur India Limited		0.73%
Akzo Nobel India Limited		0.70%
Indian Oil Corporation Limited		0.66%
TVS Motor Company Limited		0.63%
Bank of Baroda		0.62%
One 97 Communications Limited		0.60%
Shriram City Union Finance Limited		0.56%
Bosch Limited		0.49%
Tata Steel Limited		0.45%
Housing Development Finance Corporation Limited		0.44%
Hindustan Petroleum Corporation Limited		0.43%
Bharat Petroleum Corporation Limited		0.41%
ICICI Prudential Life Insurance Company Limited		0.36%
Hindalco Industries Limited		0.32%
Zomato Limited		0.32%
Motherhood Sumi Systems Limited		0.30%
Tata Motors Limited		0.28%
ADITYA BIRLA SUN LIFE NIFTY NEXT 50 ETF		0.26%
Whirlpool of India Limited		0.24%
Cummins India Limited		0.20%
HCL Technologies Limited		0.18%
Bharti Airtel Limited		0.18%
Indraprastha Gas Limited		0.17%
Aditya Birla Capital Limited		0.17%
Hindustan Aeronautics Limited		0.16%
ADITYA BIRLA SUN LIFE NIFTY IT ETF		0.14%
PB Fintech Limited		0.13%
Reliance Industries Limited		0.13%
IndusInd Bank Limited		0.12%
Axis Bank Limited		0.10%
Bharat Forge Limited		0.08%
Avenue Supermarts Limited		0.07%
GAIL (India) Limited		0.06%
Britannia Industries Limited	CRISIL AAA	0.01%
Lupin Limited		0.00%
Cash & Current Assets		1.40%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Focused Equity Fund		
Allocation as a % of Net Assets	Rating	%
ICICI Bank Limited		9.22%
HDFC Bank Limited		8.36%
Infosys Limited		8.34%
Reliance Industries Limited		5.91%
Larsen & Toubro Limited		5.03%
Bharti Airtel Limited		4.86%
State Bank of India		3.81%
Axis Bank Limited		3.74%
SBI Life Insurance Company Limited		3.69%
HCL Technologies Limited		3.57%
Bajaj Finance Limited		3.51%
Housing Development Finance Corporation Limited		3.26%
Tech Mahindra Limited		3.24%
UltraTech Cement Limited		2.80%
United Spirits Limited		2.80%
Dr. Reddys Laboratories Limited		2.58%
Crompton Greaves Consumer Electricals Limited		2.52%
Hindustan Unilever Limited		2.44%
Phoenix Mills Limited		2.02%
ICICI Lombard General Insurance Company Limited		1.90%
METROPOLIS HEALTHCARE LIMITED		1.65%
Bata India Limited		1.61%
SBI Cards & Payment Services Limited		1.60%
Cipla Limited		1.58%
Tata Consumer Products Limited		1.53%
NTPC Limited		1.48%
Hindalco Industries Limited		1.33%
Mahindra & Mahindra Limited		1.23%
Housing Development Finance Corporation Limited		1.00%
Coal India Limited		0.79%
Hindalco Industries Limited		0.28%
Bharti Airtel Limited		0.21%
Reliance Industries Limited		0.21%
Cash & Current Assets		1.90%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Flexi Cap Fund		
Allocation as a % of Net Assets	Rating	%
ICICI Bank Limited		9.33%
Infosys Limited		8.27%
HDFC Bank Limited		6.60%
Bharti Airtel Limited		5.71%
Dr. Reddys Laboratories Limited		5.21%
HCL Technologies Limited		4.68%
Sun Pharmaceutical Industries Limited		2.89%
Bajaj Finance Limited		2.68%

United Spirits Limited	2.34%
Kotak Mahindra Bank Limited	2.29%
Tata Steel Limited	2.02%
Radico Khaitan Limited	1.87%
METROPOLIS HEALTHCARE LIMITED	1.85%
Aarti Industries Limited	1.81%
Atul Limited	1.80%
Bharat Forge Limited	1.77%
ICICI Lombard General Insurance Company Limited	1.76%
Reliance Industries Limited	1.68%
Hindalco Industries Limited	1.66%
Cholamandalam Investment and Finance Company Limited	1.63%
Axis Bank Limited	1.52%
Dalmia Bharat Limited	1.48%
Bharat Electronics Limited	1.45%
Glenmark Pharmaceuticals Limited	1.36%
Tata Consumer Products Limited	1.34%
Century Textiles & Industries Limited	1.31%
Exide Industries Limited	1.22%
Whirlpool of India Limited	1.11%
MindTree Limited	1.09%
Mphasis Limited	1.06%
SBI Life Insurance Company Limited	1.05%
Titan Company Limited	0.98%
Strides Pharma Science Limited	0.90%
ACC Limited	0.88%
NMDC Limited	0.86%
State Bank of India	0.85%
PVR Limited	0.84%
Castrol India Limited	0.83%
One 97 Communications Limited	0.82%
Voltas Limited	0.75%
Bajaj Finserv Limited	0.72%
CESC Limited	0.67%
Max Financial Services Limited	0.55%
Kansai Nerolac Paints Limited	0.51%
AIA Engineering Limited	0.40%
Crompton Greaves Consumer Electricals Limited	0.35%
Solara Active Pharma Sciences Limited	0.34%
Zee Entertainment Enterprises Limited	0.34%
Hero MotoCorp Limited	0.34%
IDFC Limited	0.32%
Dish TV India Limited	0.32%
Bajaj Auto Limited	0.31%
Dishman Carbogen Amcis Limited	0.31%
ITC Limited	0.29%
United Breweries Limited	0.25%
Bharti Airtel Limited	0.22%
PB Fintech Limited	0.21%
IndusInd Bank Limited	0.18%
Just Dial Limited	0.18%
Coromandel International Limited	0.17%
MRF Limited	0.16%
Havells India Limited	0.13%
Mahindra & Mahindra Financial Services Limited	0.10%
Kewal Kiran Clothing Limited	0.05%
Aditya Birla Capital Limited	0.05%
SPENCER'S RETAIL LIMITED	0.03%
Phoenix Mills Limited	0.03%
Muthoot Capital Services Limited	0.02%
MAESTROS MEDLINE SYSTEMS LIMITED	0.00%
Magnasound (I) Limited	0.00%
Mms Infrastructure Limited	0.00%
Cash & Current Assets	2.89%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Equity Advantage Fund		
Allocation as a % of Net Assets	Rating	%
ICICI Bank Limited		6.95%
Bajaj Finance Limited		6.18%
Larsen & Toubro Infotech Limited		5.24%
Infosys Limited		4.77%
Voltas Limited		3.84%
Crompton Greaves Consumer Electricals Limited		3.71%
State Bank of India		3.52%
MindTree Limited		3.49%
JK Cement Limited		3.43%
Gujarat Gas Limited		3.14%
SRF Limited		3.06%
Info Edge (India) Limited		2.47%
Atul Limited		2.36%
Reliance Industries Limited		2.16%
PI Industries Limited		2.13%
L&T Technology Services Limited		2.01%
HDFC Bank Limited		2.00%
Sona BLW Precision Forgings Limited		1.84%
Axis Bank Limited		1.75%
The Ramco Cements Limited		1.68%
Kajaria Ceramics Limited		1.60%
Aarti Industries Limited		1.60%
Tata Motors Limited		1.44%
Jubilant Foodworks Limited		1.42%
Coforge Limited		1.41%
IndusInd Bank Limited		1.29%
Natco Pharma Limited		1.23%
Honeywell Automation India Limited		1.18%
Affle (India) Limited		1.18%
Birlasoft Limited		1.16%
KPIT Technologies Limited		1.15%
Gland Pharma Limited		1.13%

Ashok Leyland Limited	1.12%
Zomato Limited	1.10%
V-Guard Industries Limited	1.10%
METROPOLIS HEALTHCARE LIMITED	1.07%
Cholamandalam Investment and Finance Company Limited	1.01%
POLYCAB INDIA Limited	1.01%
HCL Technologies Limited	1.00%
Whirlpool of India Limited	0.99%
NTPC Limited	0.94%
One 97 Communications Limited	0.83%
Avanti Feeds Limited	0.83%
ICICI Lombard General Insurance Company Limited	0.78%
PB Fintech Limited	0.66%
Syngene International Limited	0.65%
Fortis Healthcare Limited	0.61%
Anupam Rasayan India Limited	0.52%
PVR Limited	0.51%
SBI Life Insurance Company Limited	0.49%
ABB India Limited	0.41%
Strides Pharma Science Limited	0.39%
FSN E-Commerce Ventures Limited	0.37%
Hindalco Industries Limited	0.35%
MTAR Technologies Limited	0.35%
CarTrade Tech Limited	0.30%
Route Mobile Limited	0.09%
EPL Limited	0.05%
Dharti Dredging	0.00%
Isprava Technologies Limited	0.00%
Cash & Current Assets	0.99%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life MNC Fund		
Allocation as a % of Net Assets	Rating	%
Honeywell Automation India Limited		8.47%
Pfizer Limited		7.35%
GlaxoSmithKline Pharmaceuticals Limited		7.07%
Fortis Healthcare Limited		5.76%
Bayer Cropscience Limited		5.68%
Procter & Gamble Hygiene and Health Care Limited		5.36%
Quess Corp Limited		5.34%
Gillette India Limited		5.18%
Kansai Nerolac Paints Limited		4.99%
Bata India Limited		4.50%
IDFC First Bank Limited		4.15%
ICRA Limited		4.00%
Johnson Controls - Hitachi Air Conditioning India Limited		3.61%
Hindustan Unilever Limited		3.31%
Kotak Mahindra Bank Limited		3.25%
CRISIL Limited		2.98%
Bosch Limited		2.85%
Maruti Suzuki India Limited		2.83%
Schaeffler India Limited		2.66%
Cummins India Limited		2.30%
Thomas Cook (India) Limited		1.78%
Colgate Palmolive (India) Limited		1.05%
ACC Limited		0.88%
Nestle India Limited		0.85%
Ambuja Cements Limited		0.50%
Oracle Financial Services Software Limited		0.49%
Siemens Limited		0.37%
Sanofi India Limited		0.36%
Castrol India Limited		0.34%
ABB India Limited		0.24%
SML Isuzu Limited		0.24%
Blue Dart Express Limited		0.22%
Akzo Nobel India Limited		0.18%
ITD Cementation India Limited		0.14%
Disa India Limited		0.10%
GE Power India Limited		0.07%
ABB Power Products And Systems India Ltd		0.06%
GE T&D India Limited		0.05%
Jainpur Straw Brd		0.00%
Maruti Cottex Limited		0.00%
Sree Jayalakshmi Autospin Limited		0.00%
Sri Venkatesha Mill Limited		0.00%
Visakha Aqua Farm		0.00%
Cash & Current Assets		0.41%
<b>Total</b>	<b>100.00%</b>	

Aditya Birla Sun Life Midcap Fund		
Allocation as a % of Net Assets	Rating	%
Mphasis Limited		5.53%
Tata Power Company Limited		3.82%
MindTree Limited		3.22%
Cholamandalam Financial Holdings Limited		3.04%
Cholamandalam Investment and Finance Company Limited		3.01%
Voltas Limited		2.88%
Gujarat Fluorochemicals Limited		2.84%
K.P.R. Mill Limited		2.68%
Sona BLW Precision Forgings Limited		2.66%
Coromandel International Limited		2.59%
Fortis Healthcare Limited		2.59%
Torrent Power Limited		2.50%
Max Financial Services Limited		2.47%
Phoenix Mills Limited		2.41%

Crompton Greaves Consumer Electricals Limited	2.17%
IPCA Laboratories Limited	1.91%
Emami Limited	1.90%
Bharat Electronics Limited	1.85%
Havells India Limited	1.75%
Sanofi India Limited	1.73%
Gujarat State Petronet Limited	1.73%
The Federal Bank Limited	1.72%
AU Small Finance Bank Limited	1.71%
Aditya Birla Fashion and Retail Limited	1.69%
ICICI Bank Limited	1.63%
The Ramco Cements Limited	1.62%
Aarti Industries Limited	1.62%
KEC International Limited	1.47%
Glenmark Pharmaceuticals Limited	1.45%
Thermax Limited	1.35%
Birlasoft Limited	1.30%
Dr. Reddys Laboratories Limited	1.19%
METROPOLIS HEALTHCARE LIMITED	1.19%
Zomato Limited	1.15%
Ashok Leyland Limited	1.08%
Whirlpool of India Limited	1.07%
Sun TV Network Limited	1.02%
Century Textiles & Industries Limited	0.99%
DCB Bank Limited	0.98%
Mahindra & Mahindra Financial Services Limited	0.93%
POLYCAB INDIA Limited	0.89%
Tata Consumer Products Limited	0.84%
Bharat Forge Limited	0.83%
TeamLease Services Limited	0.81%
Atul Limited	0.78%
Bharti Airtel Limited	0.74%
Quess Corp Limited	0.74%
BURGER KING INDIA LIMITED	0.73%
Kansai Nerolac Paints Limited	0.68%
Bayer Cropscience Limited	0.67%
FSN E-Commerce Ventures Limited	0.65%
Akzo Nobel India Limited	0.62%
Zydus Wellness Limited	0.62%
LIC Housing Finance Limited	0.58%
ICICI Lombard General Insurance Company Limited	0.56%
NMDC Limited	0.56%
Inox Wind Energy Limited	0.50%
Solara Active Pharma Sciences Limited	0.50%
Exide Industries Limited	0.49%
GFL Limited	0.49%
Clean Science & Technology Limited	0.42%
PNC Infratech Limited	0.42%
UTI ASSET MANAGEMENT COMPANY Limited	0.42%
Container Corporation of India Limited	0.39%
United Spirits Limited	0.39%
Tatva Chintan Pharma Chem Limited	0.33%
Shriram Transport Finance Company Limited	0.29%
AIA Engineering Limited	0.28%
Pfizer Limited	0.28%
United Breweries Limited	0.23%
Tata Communications Limited	0.22%
Aditya Birla Capital Limited	0.10%
Just Dial Limited	0.06%
Finolex Cables Limited	0.04%
Bharti Airtel Limited	0.03%
Cash & Current Assets	2.40%
Total	100.00%

Aditya Birla Sun Life Small Cap Fund		
Allocation as a % of Net Assets	Rating	%
JK Cement Limited		4.30%
Cyient Limited		3.69%
Deepak Nitrite Limited		2.86%
Cholamandalam Financial Holdings Limited		2.76%
Radico Khaitan Limited		2.75%
National Aluminium Company Limited		2.59%
Welspun India Limited		2.46%
BEML Limited		2.33%
Amber Enterprises India Limited		2.22%
V-Guard Industries Limited		2.08%
Prince Pipes & Fittings Limited		2.07%
Persistent Systems Limited		2.07%
ABB Power Products And Systems India Ltd		2.05%
Navin Fluorine International Limited		2.02%
CCL Products (India) Limited		2.01%
Endurance Technologies Limited		1.89%
Avanti Feeds Limited		1.84%
METROPOLIS HEALTHCARE LIMITED		1.76%
PNC Infratech Limited		1.75%
Firstsource Solutions Limited		1.54%
NCC Limited		1.53%
Tata Metals Limited		1.53%
Gujarat Narmada Valley Fertilizers and Chemicals Limited		1.48%
KEC International Limited		1.41%
INOX Leisure Limited		1.40%
Route Mobile Limited		1.38%
VIP Industries Limited		1.37%
Eris Lifesciences Limited		1.24%
Brigade Enterprises Limited		1.21%
V-Mart Retail Limited		1.17%
Repco Home Finance Limited		1.14%
Container Corporation of India Limited		1.14%
Vijaya Diagnostic Centre Limited		1.14%
Fine Organic Industries Limited		1.12%

Sona BLW Precision Forgings Limited	1.12%
Multi Commodity Exchange of India Limited	1.10%
BURGER KING INDIA LIMITED	1.10%
Sunteck Realty Limited	1.09%
EPL Limited	1.09%
Anupam Rasayan India Limited	1.09%
Fortis Healthcare Limited	1.08%
IFB Industries Limited	1.07%
Dodla Dairy Limited	1.05%
Century Textiles & Industries Limited	1.03%
JM Financial Limited	1.01%
Birlasoft Limited	0.98%
Ashok Leyland Limited	0.95%
Go Fashion India Limited	0.94%
Motherson Sumi Systems Limited	0.94%
Sanofi India Limited	0.92%
Heritage Foods Limited	0.91%
Sundram Fasteners Limited	0.90%
Kajaria Ceramics Limited	0.87%
Sonata Software Limited	0.83%
Craftsman Automation Ltd	0.82%
Rolex Rings Limited	0.80%
Fino Payments Bank Limited	0.78%
Indoco Remedies Limited	0.72%
Bajaj Consumer Care Ltd	0.72%
SJS Enterprises Pvt Limited	0.70%
Poonawalla Fincorp Limited	0.69%
DCB Bank Limited	0.68%
Satin Creditcare Network Limited	0.67%
Zydus Wellness Limited	0.62%
Clean Science & Technology Limited	0.61%
Tarsons Products Limited	0.60%
Coromandel International Limited	0.59%
Security and Intelligence Services (India) Limited	0.52%
Home First Finance Company India Limited	0.50%
Shyam Metals & Energy Limited	0.46%
Happiest Minds Technologies Limited	0.37%
Jyothy Laboratories Limited	0.36%
Johnson Controls - Hitachi Air Conditioning India Limited	0.36%
IFGL Refractories Limited	0.35%
SURYODAY SMALL FINANCE BANK LTD	0.30%
NMDC Limited	0.28%
Minda Corporation Limited	0.11%
IG Petrochemicals Limited	0.03%
Cash & Current Assets	1.96%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Pure Value Fund		
Allocation as a % of Net Assets	Rating	%
State Bank of India		7.72%
Reliance Industries Limited		7.58%
ICICI Bank Limited		5.18%
Ramkrishna Forgings Limited		3.85%
IndusInd Bank Limited		3.59%
SBI Life Insurance Company Limited		3.18%
Larsen & Toubro Limited		3.15%
Poonawalla Fincorp Limited		2.84%
Bharat Forge Limited		2.80%
Apollo Tyres Limited		2.72%
NMDC Limited		2.55%
K.P.R. Mill Limited		2.39%
DLF Limited		2.18%
Mphasis Limited		2.09%
Hindustan Aeronautics Limited		2.06%
Bata India Limited		2.03%
Strides Pharma Science Limited		1.99%
Tech Mahindra Limited		1.85%
MindTree Limited		1.69%
Mahindra & Mahindra Financial Services Limited		1.60%
Anupam Rasayan India Limited		1.59%
Vedanta Limited		1.55%
Bharat Petroleum Corporation Limited		1.50%
Cyient Limited		1.47%
Housing Development Finance Corporation Limited		1.46%
Orient Cement Limited		1.44%
Tata Motors Limited		1.41%
Carborundum Universal Limited		1.40%
Aditya Birla Fashion and Retail Limited		1.36%
MTAR Technologies Limited		1.29%
Multi Commodity Exchange of India Limited		1.28%
Punjab National Bank		1.23%
Bank of India		1.01%
JSW Energy Limited		1.00%
Nath Bio-Genes (India) Limited		1.00%
Birla Corporation Limited		0.97%
Minda Corporation Limited		0.96%
IG Petrochemicals Limited		0.95%
Honeywell Automation India Limited		0.94%
Ashok Leyland Limited		0.91%
Oracle Financial Services Software Limited		0.91%
Bharat Heavy Electricals Limited		0.81%
Britannia Industries Limited		0.80%
Akzo Nobel India Limited		0.78%
Maruti Suzuki India Limited		0.76%
Gillette India Limited		0.73%
Max Financial Services Limited		0.71%
Godrej Consumer Products Limited		0.59%
Aarti Industries Limited		0.53%
HDFC Bank Limited		0.52%
Siemens Limited		0.52%
Adani Ports and Special Economic Zone Limited		0.48%

Fortis Healthcare Limited	0.43%
Dishman Carbogen Amcis Limited	0.40%
Tata Communications Limited	0.36%
Techno Electric & Engineering Company Limited	0.19%
Sun Pharmaceutical Industries Limited	0.02%
Cash & Current Assets	2.71%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Manufacturing Equity Fund		
Allocation as a % of Net Assets	Rating	%
Dr. Reddys Laboratories Limited		7.30%
Reliance Industries Limited		6.21%
Aarti Industries Limited		5.60%
Volta Limited		4.55%
Tata Steel Limited		4.53%
Bharat Electronics Limited		4.02%
Asian Paints Limited		3.97%
Hindustan Unilever Limited		3.93%
United Breweries Limited		3.52%
Hindalco Industries Limited		3.43%
Rallis India Limited		3.11%
Titan Company Limited		3.00%
Century Textiles & Industries Limited		2.73%
Kansai Nerolac Paints Limited		2.73%
Tata Consumer Products Limited		2.49%
HeidelbergCement India Limited		2.46%
AIA Engineering Limited		2.40%
Bharat Forge Limited		2.19%
ITC Limited		2.10%
Endurance Technologies Limited		1.95%
United Spirits Limited		1.88%
NMDC Limited		1.65%
Cummins India Limited		1.57%
UltraTech Cement Limited		1.55%
Somany Home Innovation Limited		1.47%
GlaxoSmithKline Pharmaceuticals Limited		1.33%
Solara Active Pharma Sciences Limited		1.31%
Maruti Suzuki India Limited		1.28%
Tarsons Products Limited		1.25%
Greaves Cotton Limited		1.18%
Dabur India Limited		1.17%
Eicher Motors Limited		1.10%
Dishman Carbogen Amcis Limited		1.07%
Strides Pharma Science Limited		0.96%
Hero MotoCorp Limited		0.89%
Prataap Snacks Limited		0.71%
Kewal Kiran Clothing Limited		0.70%
HSIL Limited		0.60%
Cipla Limited		0.46%
Glenmark Pharmaceuticals Limited		0.41%
Cash & Current Assets		5.24%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Banking and Financial Services Fund		
Allocation as a % of Net Assets	Rating	%
HDFC Bank Limited		14.57%
ICICI Bank Limited		14.09%
State Bank of India		8.74%
Bajaj Finance Limited		7.06%
Bajaj Finserv Limited		4.83%
SBI Life Insurance Company Limited		4.71%
Axis Bank Limited		4.57%
Bank of Baroda		3.67%
Kotak Mahindra Bank Limited		3.61%
Repco Home Finance Limited		3.30%
Housing Development Finance Corporation Limited		3.09%
Poonawalla Fincorp Limited		2.59%
Cholamandalam Financial Holdings Limited		2.22%
ICICI Lombard General Insurance Company Limited		1.87%
Shriram Transport Finance Company Limited		1.79%
HDFC Life Insurance Company Limited		1.61%
SBI Cards & Payment Services Limited		1.59%
Computer Age Management Services Limited		1.56%
Home First Finance Company India Limited		1.40%
One 97 Communications Limited		1.39%
ADITYA BIRLA SUN LIFE BANKING ETF		1.32%
Housing Development Finance Corporation Limited		1.06%
JM Financial Limited		1.06%
PB Fintech Limited		0.89%
IndusInd Bank Limited		0.88%
DCB Bank Limited		0.77%
State Bank of India		0.66%
Fino Payments Bank Limited		0.61%
Cholamandalam Investment and Finance Company Limited		0.53%
Indian Bank		0.49%
ICRA Limited		0.43%
The Federal Bank Limited		0.41%
Cash & Current Assets		2.65%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Dividend Yield Fund		
Allocation as a % of Net Assets	Rating	%
Infosys Limited		8.64%
Larsen & Toubro Infotech Limited		5.73%
ITC Limited		4.64%
Persistent Systems Limited		4.48%
NTPC Limited		3.89%
LVMH MOET HENNESSY LOUIS VUITTON SE		3.22%
ICICI Securities Limited		3.21%
Bharat Electronics Limited		3.13%
Bharat Petroleum Corporation Limited		2.89%
Tata Consultancy Services Limited		2.88%
Starbucks ORD		2.80%
Coal India Limited		2.74%
Tech Mahindra Limited		2.72%
L'OREAL		2.72%
Larsen & Toubro Limited		2.54%
Multi Commodity Exchange of India Limited		2.11%
RHI Magnesita India Limited		2.11%
Mphasis Limited		1.98%
Accenture PLC		1.98%
National Aluminium Company Limited		1.88%
Avanti Feeds Limited		1.85%
PTC India Limited		1.73%
CARE Ratings Limited		1.72%
Sanofi India Limited		1.72%
Dalmia Bharat Limited		1.68%
Dhanuka Agritech Limited		1.67%
Tata Steel Limited		1.54%
Greaves Cotton Limited		1.52%
NMDC Limited		1.46%
Castrol India Limited		1.45%
NLC India Limited		1.45%
GHCL Limited		1.44%
Kewal Kiran Clothing Limited		1.36%
HCL Technologies Limited		1.31%
Akzo Nobel India Limited		1.30%
Pfizer Limited		1.20%
Tamil Nadu Newsprint & Papers Limited		1.17%
Sonata Software Limited		1.10%
Hindustan Aeronautics Limited		1.01%
Britannia Industries Limited		0.85%
CESC Limited		0.84%
Emami Limited		0.69%
City Union Bank Limited		0.64%
UTI ASSET MANAGEMENT COMPANY Limited		0.58%
The Ramco Cements Limited		0.45%
Hindustan Unilever Limited		0.42%
Balarampur Chini Mills Limited		0.31%
Cummins India Limited		0.13%
EPL Limited		0.12%
Cash & Current Assets		1.03%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Infrastructure Fund		
Allocation as a % of Net Assets	Rating	%
Larsen & Toubro Limited		10.55%
Honeywell Automation India Limited		6.54%
UltraTech Cement Limited		6.25%
NCC Limited		6.13%
Bharti Airtel Limited		6.10%
PNC Infrastructure Limited		4.46%
H.G. Infra Engineering Limited		4.34%
Bharat Electronics Limited		3.81%
NTPC Limited		3.81%
Carborundum Universal Limited		3.41%
RHI Magnesita India Limited		2.68%
Hindalco Industries Limited		2.65%
Dalmia Bharat Limited		2.63%
POLYCAB INDIA Limited		2.59%
GR Infraprojects Limited		2.49%
Coal India Limited		2.27%
Orient Cement Limited		2.22%
Ahluwalia Contracts (India) Limited		2.14%
Kalpitaru Power Transmission Limited		2.11%
Finolex Cables Limited		2.01%
The Ramco Cements Limited		1.93%
IFGL Refractories Limited		1.82%
The India Cements Limited		1.72%
Ashoka Buildcon Limited		1.66%
PTC India Limited		1.36%
Greaves Cotton Limited		1.32%
JK Cement Limited		1.31%
Jindal Steel & Power Limited		1.28%
Engineers India Limited		1.27%
Container Corporation of India Limited		1.16%
Cholamandalam Investment and Finance Company Limited		1.03%
Dilip Buildcon Limited		0.72%
Repco Home Finance Limited		0.67%
Nava Bharat Ventures Limited		0.62%
ABB India Limited		0.57%
Sadbhav Engineering Limited		0.41%



IRB Infrastructure Developers Limited	0.31%
Aditya Birla Capital Limited	0.25%
Bharti Airtel Limited	0.24%
Zee Entertainment Enterprises Limited	0.00%
Cash & Current Assets	1.13%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Digital India Fund		
Allocation as a % of Net Assets	Rating	%
Infosys Limited		17.89%
Tata Consultancy Services Limited		11.48%
Tech Mahindra Limited		9.25%
HCL Technologies Limited		8.67%
Bharti Airtel Limited		6.02%
Persistent Systems Limited		3.72%
Wipro Limited		3.55%
Cyient Limited		3.49%
Mphasis Limited		2.52%
Birlasoft Limited		2.36%
KPIT Technologies Limited		2.32%
Larsen & Toubro Infotech Limited		2.32%
Latent View Analytics Limited		2.11%
Firstsource Solutions Limited		1.79%
Sonata Software Limited		1.79%
Apple Inc.		1.35%
MICROSOFT CORPORATION		1.33%
One 97 Communications Limited		1.26%
Sterlite Technologies Limited		1.22%
INOX Leisure Limited		1.13%
Honeywell Automation India Limited		1.08%
Coforge Limited		1.07%
Oracle Financial Services Software Limited		1.04%
Amazon Com Inc		1.04%
Route Mobile Limited		1.02%
Zee Entertainment Enterprises Limited		0.91%
Adobe Inc		0.91%
Zomato Limited		0.69%
Tata Communications Limited		0.67%
MindTree Limited		0.61%
Affle (India) Limited		0.48%
NAZARA TECHNOLOGIES LTD		0.43%
Happiest Minds Technologies Limited		0.40%
L&T Technology Services Limited		0.40%
PVR Limited		0.33%
Hathway Cable & Datacom Limited		0.32%
Just Dial Limited		0.31%
Bharti Airtel Limited		0.24%
Security and Intelligence Services (India) Limited		0.21%
Qess Corp Limited		0.20%
Brillio Technologies Pvt Limited		0.00%
Zee Entertainment Enterprises Limited		0.00%
Jainpur Straw Bnd		0.00%
Magnasound (I) Limited		0.00%
Oriqua Limited		0.00%
Sree Rama Polymer		0.00%
Cash & Current Assets		2.05%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life India GenNext Fund		
Allocation as a % of Net Assets	Rating	%
ICICI Bank Limited		6.68%
HDFC Bank Limited		4.44%
Bharti Airtel Limited		4.18%
ITC Limited		2.94%
Hindustan Unilever Limited		2.77%
Bajaj Finserv Limited		2.62%
Tata Consumer Products Limited		2.27%
Avenue Supermarts Limited		2.21%
SBI Life Insurance Company Limited		2.15%
Procter & Gamble Hygiene and Health Care Limited		1.87%
Maruti Suzuki India Limited		1.84%
Axis Bank Limited		1.78%
Voltas Limited		1.74%
Godrej Consumer Products Limited		1.68%
United Spirits Limited		1.66%
Housing Development Finance Corporation Limited		1.58%
Aditya Birla Fashion and Retail Limited		1.58%
United Breweries Limited		1.52%
UltraTech Cement Limited		1.52%
Devyani International Limited		1.51%
Phoenix Mills Limited		1.46%
Radico Khaitan Limited		1.45%
Crompton Greaves Consumer Electricals Limited		1.43%
Titan Company Limited		1.39%
Kotak Mahindra Bank Limited		1.35%
Sun Pharmaceutical Industries Limited		1.35%
Prince Pipes & Fittings Limited		1.30%
Dr. Reddys Laboratories Limited		1.28%
POLYCAB INDIA Limited		1.28%
Emami Limited		1.27%
VIP Industries Limited		1.27%

Britannia Industries Limited	1.26%
ICICI Lombard General Insurance Company Limited	1.25%
Barbeque Nation Hospitality Limited	1.25%
TVS Motor Company Limited	1.21%
Relaxo Footwears Limited	1.20%
Zyudus Wellness Limited	1.09%
ACC Limited	1.07%
Cholamandalam Financial Holdings Limited	1.05%
Zomato Limited	1.05%
Trent Limited	1.05%
IndusInd Bank Limited	1.03%
Century Textiles & Industries Limited	1.03%
Dabur India Limited	1.03%
Kansai Nerolac Paints Limited	1.00%
Nestle India Limited	0.99%
Bata India Limited	0.97%
SBI Cards & Payment Services Limited	0.97%
Page Industries Limited	0.94%
State Bank of India	0.92%
Info Edge (India) Limited	0.90%
Bajaj Finance Limited	0.88%
Sanofi India Limited	0.88%
Fortis Healthcare Limited	0.87%
AU Small Finance Bank Limited	0.86%
MRF Limited	0.85%
Whirlpool of India Limited	0.82%
Mahindra & Mahindra Limited	0.81%
Eicher Motors Limited	0.75%
V-Guard Industries Limited	0.75%
PVR Limited	0.74%
INOX Leisure Limited	0.73%
Tata Motors Limited	0.71%
Apollo Hospitals Enterprise Limited	0.71%
One 97 Communications Limited	0.66%
FSN E-Commerce Ventures Limited	0.64%
Torrent Pharmaceuticals Limited	0.64%
Jubilant Foodworks Limited	0.61%
Go Fashion India Limited	0.56%
Bharti Airtel Limited	0.16%
Aditya Birla Capital Limited	0.08%
Zee Entertainment Enterprises Limited	0.06%
Britannia Industries Limited	0.01%
Zee Entertainment Enterprises Limited	0.01%
Magnasound (I) Limited	0.00%
Cash & Current Assets	1.78%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life International Equity Fund - Plan A		
Allocation as a % of Net Assets	Rating	%
MICROSOFT CORPORATION		2.64%
Facebook Inc		2.44%
Servicenow Inc		2.43%
THE TORONTO-DOMINION BANK		2.29%
Alphabet Inc A		2.28%
CONSTELLATION BRANDS INC-A		2.19%
ROYAL BANK OF CANADA		2.14%
Corteva Inc		2.13%
MCDONALD'S CORPORAATION		2.11%
Wells Fargo & Co		2.07%
Berkshire Hathaway Inc		2.04%
ROPER TECHNOLOGIES INC		2.03%
EMERSON ELECTRIC CO		1.97%
Julius Baer Group Limited		1.95%
VEEVA SYSTEMS INC		1.95%
PHILIP MORRIS INTERNATIONAL INC		1.95%
Imperial Brands		1.95%
Medtronic PLC		1.93%
Polaris Inc		1.89%
Blackbaud Inc		1.89%
Bristol-Myers Squibb Co		1.88%
Airbus SE		1.77%
Yum China Holdings Inc		1.76%
Nabtesco Corp		1.75%
Westpac Banking Corp		1.73%
SAFRAN SA		1.67%
Meggitt PLC		1.66%
Compass Minerals International		1.45%
Equifax Inc		1.37%
GEA GROUP AG		1.28%
PFIZER INC		1.26%
Tyler Technologies Inc		1.26%
Lam Research Corp		1.23%
Cheniere Energy Inc		1.22%
Novo Nordisk A/S		1.18%
Masco Corp		1.18%
THERMO FISHER SCIENTIFIC INC		1.17%
Blackrock Inc		1.12%
INTERCONTINENTAL EXCHANGE INC		1.11%
GILEAD SCIENCES INC		1.11%
The Bank of New York Mellon Corporation		1.10%
Applied Materials Inc		1.09%
Glaxosmithkline PLC		1.08%
Australia & New Zealand Banking Group Limited		1.08%

Amazon Com Inc	1.07%
SALESFORCE.COM INC	1.07%
ASPEN TECHNOLOGY INC	1.06%
General Dynamics Corp	1.05%
National Australia Bank Limited	1.04%
NOVARTIS AG	1.02%
Altria Group Inc	1.02%
Microchip Technology Inc	1.02%
British American Tobacco PLC	0.99%
BAE Systems PLC	0.98%
Elekta AB	0.97%
Brambles Limited	0.96%
Comcast Corp	0.96%
THE BOEING CO	0.96%
ASTRAZENECA PLC	0.94%
Roche Holdings Ag Genus Bearer Shs	0.94%
Coca-Cola Co.	0.89%
Intel Corp	0.87%
Biogen Inc	0.85%
3M CO COM	0.85%
Anheuser-Busch InBev SA/NV	0.80%
UNILEVER PLC	0.80%
Tencent Holdings	0.78%
Zimmer Biomet Holdings Inc	0.74%
MercadoLibre Inc	0.74%
Western Union Co	0.74%
ALIBABA GROUP HOLDING	0.47%
Cash & Current Assets	0.66%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life International Equity Fund - Plan B		
Allocation as a % of Net Assets	Rating	%
HDFC Bank Limited		6.93%
ICICI Bank Limited		6.07%
Housing Development Finance Corporation Limited		4.57%
Reliance Industries Limited		4.40%
RHI Magnesita India Limited		3.24%
Hindalco Industries Limited		3.15%
JK Cement Limited		2.57%
J.K. Lakshmi Cement Limited		2.54%
IFGL Refractories Limited		2.42%
V-Mart Retail Limited		2.40%
Kotak Mahindra Bank Limited		2.33%
VST Industries Limited		2.10%
State Bank of India		2.03%
National Aluminium Company Limited		1.99%
Sanofi India Limited		1.97%
Tech Mahindra Limited		1.85%
Mahindra & Mahindra Limited		1.62%
Radico Khaitan Limited		1.56%
Shriram City Union Finance Limited		1.54%
Reeco Home Finance Limited		1.50%
UltraTech Cement Limited		1.47%
Dalmia Bharat Limited		1.42%
The India Cements Limited		1.33%
Cyient Limited		1.31%
Kalpataru Power Transmission Limited		1.28%
Jamma Auto Industries Limited		1.24%
NCC Limited		1.05%
Infosys Limited		0.93%
Avanti Feeds Limited		0.92%
United Spirits Limited		0.88%
Honeywell Automation India Limited		0.77%
GHCL Limited		0.73%
ROPER TECHNOLOGIES INC		0.68%
Alphabet Inc A		0.65%
Axis Bank Limited		0.65%
Kewal Kiran Clothing Limited		0.64%
Berkshire Hathaway Inc		0.63%
MICROSOFT CORPORATION		0.63%
MCDONALD'S CORPORAATION		0.60%
Corteva Inc		0.59%
HeidelbergCement India Limited		0.55%
Wells Fargo & Co		0.55%
THE TORONTO-DOMINION BANK		0.55%
EMERSON ELECTRIC CO		0.54%
ROYAL BANK OF CANADA		0.53%
PHILIP MORRIS INTERNATIONAL INC		0.52%
Polaris Inc		0.52%
City Union Bank Limited		0.52%
Imperial Brands		0.51%
Blackbaud Inc		0.51%
Julius Baer Group Limited		0.51%
CONSTELLATION BRANDS INC-A		0.51%
Lam Research Corp		0.51%
Facebook Inc		0.50%
Servicenow Inc		0.50%
Medtronic PLC		0.49%
Bristol-Myers Squibb Co		0.49%
THERMO FISHER SCIENTIFIC INC		0.48%
Westpac Banking Corp		0.46%
Meggitt PLC		0.46%



# Portfolio

Nabtesco Corp	0.46%
Yum China Holdings Inc	0.45%
Compass Minerals International	0.45%
SALESFORCE.COM INC	0.44%
VEEVA SYSTEMS INC	0.44%
SAFRAN SA	0.43%
Airbus SE	0.42%
Tyler Technologies Inc	0.39%
PFIZER INC	0.35%
GEA GROUP AG	0.34%
Applied Materials Inc	0.34%
PTC India Limited	0.34%
ASPEN TECHNOLOGY INC	0.33%
Novo Nordisk A/S	0.33%
The Bank of New York Mellon Corporation	0.32%
Masco Corp	0.30%
THE BOEING CO	0.30%
INTERCONTINENTAL EXCHANGE INC	0.29%
Amazon Com Inc	0.29%
Roche Holdings Ag Genus Bearer Shs	0.29%
General Dynamics Corp	0.29%
Glaxosmithkline PLC	0.29%
Equifax Inc	0.28%
Cheniere Energy Inc	0.27%
Comcast Corp	0.27%
BAE Systems PLC	0.27%
GILEAD SCIENCES INC	0.26%
3M CO COM	0.26%
National Australia Bank Limited	0.26%
Australia & New Zealand Banking Group Limited	0.26%
Brambles Limited	0.26%
British American Tobacco PLC	0.25%
Elekta AB	0.25%
Microchip Technology Inc	0.25%
ASTRAZENECA PLC	0.25%
Coca-Cola Co.	0.24%
NOVARTIS AG	0.24%
UNILEVER PLC	0.24%
Altria Group Inc	0.23%
Intel Corp	0.22%
Tencent Holdings	0.22%
Exide Industries Limited	0.22%
Anheuser-Busch InBev SA/NV	0.22%
Western Union Co	0.19%
Zimmer Biomet Holdings Inc	0.18%
Biogen Inc	0.18%
VIATRIS INC	0.02%
Taiwan Semiconductor Manufacturing Co Ltd	0.01%
Cash & Current Assets	0.94%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan		
Allocation as a % of Net Assets	Rating	%
Nutrien Limited		8.33%
BUNGE Limited		7.58%
CF Industries Holdings Inc Ord Shs		7.14%
Israel Chemicals Limited		6.87%
ARCHER-DANIELS-MIDLAND CO		6.87%
INGREDION INC		5.96%
Deere And Co Limited		5.77%
ASSOCIATED BRITISH FOODS PLC		5.58%
TYSON FOODS INC		4.99%
The Mosaic Company Limited		4.90%
BRF SA		4.81%
Kubota Corp		4.72%
Sociedad Quimica yMinera de Chile SA		4.14%
Wilmar International Limited		3.87%
Yara International Asa		3.07%
UPL Limited		2.77%
MOWI ASA		2.11%
Golden Agri-Resources Limited		1.51%
NIPPON MEAT PACK ORD		0.90%
Cash & Current Assets		8.38%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Global Excellence Equity Fund of Fund		
Allocation as a % of Net Assets	Rating	%
JB GL EXCLLNCE EQ EUR-CUSD		98.49%
Cash & Current Assets		1.51%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Gold Fund		
Allocation as a % of Net Assets	Rating	%
BIRLA SUN LIFE GOLD ETF		99.59%
Cash & Current Assets		0.41%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Asset Allocator FoF		
Allocation as a % of Net Assets	Rating	%
Aditya Birla Sun Life Low duration Fund - Growth - Direct Plan		32.29%
BIRLA SUN LIFE GOLD ETF		13.17%
Aditya Birla Sun Life Corporate Bond Fund - Growth - Direct Plan		8.39%

Aditya Birla Sun Life Equity Advantage Fund - Growth - Direct Plan	6.53%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	6.47%
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan	6.42%
SPDR S&P 500 ETF TRUST	4.41%
Aditya Birla Sun Life Digital India Fund - Growth - Direct Plan	4.30%
Aditya Birla Sun Life Small Cap Fund - Growth - Direct Plan	4.11%
Aditya Birla Sun Life Banking and Financial Services Fund - Direct Plan - Growth	4.09%
Aditya Birla Sun Life India Gennext Fund - Growth - Direct Plan	4.07%
Aditya Birla Sun Life Nifty ETF	2.94%
Cash & Current Assets	2.81%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Financial Planning FoF-Aggressive Plan		
Allocation as a % of Net Assets	Rating	%
SBI FLEXICAP FUND - DIRECT PLAN - GROWTH		11.92%
Kotak Flexicap Fund - Growth - Direct		11.83%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan		10.58%
Tata Large & Mid Cap Fund -Direct Plan Growth		10.09%
BIRLA SUN LIFE GOLD ETF		9.07%
Kotak Emerging Equity Scheme - Growth - Direct		7.13%
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan		6.83%
Aditya Birla Sun Life Nifty ETF		6.22%
ICICI Prudential Savings Fund - Direct Plan - Growth		5.43%
HDFC Low Duration Fund - Direct Plan - Growth		5.42%
Nippon India Small Cap Fund - Direct Plan Growth Plan - Growth Option		5.38%
HDFC Corporate Bond Fund - Growth Option - Direct Plan		3.47%
IDFC-IDFC Banking & PSU Debt Fund - Direct Growth		3.08%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan		2.71%
Cash & Current Assets		0.84%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Pharma & Healthcare Fund		
Allocation as a % of Net Assets	Rating	%
Sun Pharmaceutical Industries Limited		12.53%
Cipla Limited		10.13%
Dr. Reddys Laboratories Limited		9.93%
Divi's Laboratories Limited		8.30%
Alkem Laboratories Limited		5.19%
Torrent Pharmaceuticals Limited		5.09%
Apollo Hospitals Enterprise Limited		4.20%
Aurobindo Pharma Limited		3.82%
Gland Pharma Limited		3.79%
Fortis Healthcare Limited		3.53%
IPCA Laboratories Limited		3.21%
Sanofi India Limited		2.71%
METROPOLIS HEALTHCARE LIMITED		2.50%
Lupin Limited		2.43%
Zydus Wellness Limited		2.34%
Biocon Limited		2.13%
GlaxoSmithKline Pharmaceuticals Limited		2.12%
Vijaya Diagnostic Centre Limited		1.92%
Ajanta Pharmaceuticals Limited		1.87%
Eris Lifesciences Limited		1.87%
Abbott India Limited		1.82%
Pfizer Limited		1.65%
Indoco Remedies Limited		1.50%
Solara Active Pharma Sciences Limited		1.37%
Tarsons Products Limited		1.08%
Glenmark Pharmaceuticals Limited		0.93%
Cash & Current Assets		2.05%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Bal Bhavishya Yojna		
Allocation as a % of Net Assets	Rating	%
Reliance Industries Limited		9.03%
Honeywell Automation India Limited		7.07%
Housing Development Finance Corporation Limited		7.07%
Kotak Mahindra Bank Limited		6.36%
Pfizer Limited		6.18%
Larsen & Toubro Limited		4.74%
Bayer Cropscience Limited		4.55%
ICICI Bank Limited		4.33%
GlaxoSmithKline Pharmaceuticals Limited		4.29%
Gillette India Limited		3.33%
Fortis Healthcare Limited		2.97%
Sundaram Clayton Limited		2.84%
Kansai Nerolac Paints Limited		2.82%
HDFC Bank Limited		2.73%
Shree Cement Limited		2.52%
Quess Corp Limited		2.13%
IDFC First Bank Limited		1.96%
Procter & Gamble Hygiene and Health Care Limited		1.95%
Johnson Controls - Hitachi Air Conditioning India Limited		1.82%
Biocon Limited		1.67%
Tata Consultancy Services Limited		1.63%
Shoppers Stop Limited		1.51%
Bata India Limited		1.33%
Container Corporation of India Limited		1.23%

MRF Limited	1.17%
ICRA Limited	1.09%
FSN E-Commerce Ventures Limited	1.09%
Infosys Limited	1.00%
Bharat Bijlee Limited	0.96%
Titan Company Limited	0.96%
Thomas Cook (India) Limited	0.94%
Bosch Limited	0.87%
UltraTech Cement Limited	0.78%
Bajaj Finance Limited	0.74%
PB Fintech Limited	0.62%
Century Textiles & Industries Limited	0.62%
Maruti Suzuki India Limited	0.59%
Hindustan Unilever Limited	0.58%
Crompton Greaves Consumer Electricals Limited	0.31%
Sun Pharmaceutical Industries Limited	0.23%
Axis Bank Limited	0.20%
HCL Technologies Limited	0.12%
Rane Holdings Limited	0.09%
Cash & Current Assets	0.93%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Retirement Fund - The 30s Plan		
Allocation as a % of Net Assets	Rating	%
Reliance Industries Limited		9.18%
Housing Development Finance Corporation Limited		7.10%
Honeywell Automation India Limited		7.00%
Pfizer Limited		6.45%
Kotak Mahindra Bank Limited		6.42%
Larsen & Toubro Limited		4.80%
Bayer Cropscience Limited		4.64%
ICICI Bank Limited		4.33%
GlaxoSmithKline Pharmaceuticals Limited		4.12%
Gillette India Limited		3.44%
Fortis Healthcare Limited		3.09%
Sundaram Clayton Limited		2.71%
Kansai Nerolac Paints Limited		2.70%
HDFC Bank Limited		2.66%
Shree Cement Limited		2.27%
Quess Corp Limited		2.17%
IDFC First Bank Limited		2.00%
Procter & Gamble Hygiene and Health Care Limited		1.85%
Johnson Controls - Hitachi Air Conditioning India Limited		1.79%
Biocon Limited		1.67%
Tata Consultancy Services Limited		1.62%
Shoppers Stop Limited		1.54%
Bata India Limited		1.34%
Container Corporation of India Limited		1.27%
ICRA Limited		1.11%
FSN E-Commerce Ventures Limited		1.10%
MRF Limited		1.10%
Bharat Bijlee Limited		0.99%
Infosys Limited		0.98%
Thomas Cook (India) Limited		0.93%
Titan Company Limited		0.90%
Bosch Limited		0.88%
UltraTech Cement Limited		0.80%
Bajaj Finance Limited		0.73%
Century Textiles & Industries Limited		0.66%
PB Fintech Limited		0.63%
Maruti Suzuki India Limited		0.62%
Hindustan Unilever Limited		0.49%
Crompton Greaves Consumer Electricals Limited		0.30%
Sun Pharmaceutical Industries Limited		0.25%
Axis Bank Limited		0.21%
HCL Technologies Limited		0.12%
Rane Holdings Limited		0.12%
Cash & Current Assets		0.91%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Retirement Fund - The 40s Plan		
Allocation as a % of Net Assets	Rating	%
Reliance Industries Limited		7.50%
Honeywell Automation India Limited		5.41%
Pfizer Limited		5.38%
Housing Development Finance Corporation Limited		4.99%
Kotak Mahindra Bank Limited		4.78%
REC Limited	ICRA AAA	4.55%
Bayer Cropscience Limited		3.80%
Larsen & Toubro Limited		3.64%
ICICI Bank Limited		3.32%
GlaxoSmithKline Pharmaceuticals Limited		3.30%
Gillette India Limited		2.73%
Fortis Healthcare Limited		2.44%
TAMIL NADU 08.21% 24JUN25 SDL	Sovereign CRISIL AAA	2.33%
REC Limited		2.20%
HDFC Bank Limited		2.16%
Kansai Nerolac Paints Limited		2.14%
Sundaram Clayton Limited		2.13%
Shree Cement Limited		1.99%
Quess Corp Limited		1.70%
IDFC First Bank Limited		1.64%
Tata Consultancy Services Limited		1.62%
Procter & Gamble Hygiene and Health Care Limited		1.62%
Johnson Controls - Hitachi Air Conditioning India Limited		1.38%
Biocon Limited		1.30%
Housing Development Finance Corporation Limited	CRISIL AAA	1.18%
Shoppers Stop Limited		1.14%
Bharat Petroleum Corporation Limited	CRISIL AAA	1.13%
Container Corporation of India Limited		1.12%



7.37% GOI (MD 16/04/2023)	Sovereign	1.12%
Bata India Limited		1.00%
MRF Limited		0.92%
FSN E-Commerce Ventures Limited		0.90%
Infosys Limited		0.87%
ICRA Limited		0.87%
Thomas Cook (India) Limited		0.79%
Titan Company Limited		0.74%
Bosch Limited		0.71%
Bharat Bijlee Limited		0.70%
UltraTech Cement Limited		0.62%
7.20 % KARNATAKA 25JAN2027 SDL	Sovereign	0.56%
Bajaj Finance Limited		0.55%
Century Textiles & Industries Limited		0.55%
PB Fintech Limited		0.52%
Maruti Suzuki India Limited		0.51%
Hindustan Unilever Limited		0.37%
Sun Pharmaceutical Industries Limited		0.22%
Crompton Greaves Consumer Electricals Limited		0.22%
Axis Bank Limited		0.17%
Rane Holdings Limited		0.11%
HCL Technologies Limited		0.10%
Cash & Current Assets		8.25%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Global Emerging Opportunities Fund		
Allocation as a % of Net Assets	Rating	%
Julius Baer Equity Next Generation - USD Class		99.32%
C Shares		0.68%
Cash & Current Assets		0.68%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Retirement Fund - The 50s Plan		
Allocation as a % of Net Assets	Rating	%
7.27% GOI 08APR26	Sovereign	34.46%
Hindustan Petroleum Corporation Limited	ICRA AAA	9.74%
7.20 % KARNATAKA 25JAN2027 SDL	Sovereign	8.48%
Housing Development Finance Corporation Limited	CRISIL AAA	7.12%
Bharat Petroleum Corporation Limited	CRISIL AAA	6.84%
TAMIL NADU 08.21% 24JUN25 SDL	Sovereign	5.27%
7.37% GOI (MD 16/04/2023)	Sovereign	3.37%
REC Limited	CRISIL AAA	3.31%
6.57% GOI (MD 05/12/2033)	Sovereign	3.22%
GUJARAT 08.58% 23JAN2023 SDL	Sovereign	1.12%
7.20% UTTAR PRADESH 25JAN2027 SDL	Sovereign	0.71%
Cash & Current Assets		16.35%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life PSU Equity Fund		
Allocation as a % of Net Assets	Rating	%
Power Grid Corporation of India Limited		10.18%
State Bank of India		9.92%
NTPC Limited		9.13%
Coal India Limited		6.55%
Bharat Petroleum Corporation Limited		6.30%
Bharat Electronics Limited		6.26%
SBI Life Insurance Company Limited		5.14%
Container Corporation of India Limited		4.69%
Oil & Natural Gas Corporation Limited		4.39%
National Aluminium Company Limited		4.08%
GAIL (India) Limited		3.34%
Gujarat Gas Limited		3.06%
NMDC Limited		2.97%
Gujarat State Petronet Limited		2.44%
BEML Limited		2.27%
Bank of Baroda		2.22%
Indian Oil Corporation Limited		2.20%
Hindustan Aeronautics Limited		2.18%
Petronet LNG Limited		1.71%
Steel Authority of India Limited		1.54%
SBI Cards & Payment Services Limited		1.43%
Bharat Dynamics Limited		1.17%
LIC Housing Finance Limited		1.14%
Moil Limited		0.87%
RITES Limited		0.86%
Engineers India Limited		0.76%
Indian Bank		0.76%
Canara Bank		0.47%
Mazagon Dock Shipbuilders Limited		0.46%
Punjab National Bank		0.09%
Cash & Current Assets		1.41%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Special Opportunities Fund		
Allocation as a % of Net Assets	Rating	%
Infosys Limited		7.79%
ICICI Bank Limited		7.66%
Dr. Reddys Laboratories Limited		5.40%
Bharti Airtel Limited		5.06%
Bajaj Finserv Limited		4.60%
Phoenix Mills Limited		4.08%
Hindalco Industries Limited		3.21%
Crompton Greaves Consumer Electricals Limited		2.95%
Kotak Mahindra Bank Limited		2.88%
Tata Power Company Limited		2.72%
Bajaj Finance Limited		2.71%
Cipla Limited		2.32%
HDFC Bank Limited		2.28%
Volta Limited		2.15%
Aarti Industries Limited		2.12%
Birlasoft Limited		2.05%
J.K. Lakshmi Cement Limited		2.03%
Sun Pharmaceutical Industries Limited		2.00%
Tata Consumer Products Limited		1.93%
Atul Limited		1.87%
FSN E-Commerce Ventures Limited		1.67%
Bharat Forge Limited		1.65%
Tata Steel Limited		1.65%
Fino Payments Bank Limited		1.62%
Sun TV Network Limited		1.60%
ICICI Lombard General Insurance Company Limited		1.53%
United Spirits Limited		1.49%
Shree Cement Limited		1.46%
Reliance Industries Limited		1.43%
Shriram Transport Finance Company Limited		1.36%
Cummins India Limited		1.35%
United Breweries Limited		1.29%
Solara Active Pharma Sciences Limited		1.27%
Zee Entertainment Enterprises Limited		1.25%
PI Industries Limited		1.13%
AU Small Finance Bank Limited		1.12%
Mphasis Limited		1.11%
State Bank of India		1.10%
One 97 Communications Limited		1.03%
Tata Motors Limited		0.79%
AIA Engineering Limited		0.73%
Exide Industries Limited		0.63%
Apollo Hospitals Enterprise Limited		0.53%
Strides Pharma Science Limited		0.24%
Bharti Airtel Limited		0.24%
Just Dial Limited		0.09%
Cash & Current Assets		2.81%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life ESG Fund		
Allocation as a % of Net Assets	Rating	%
Infosys Limited		8.34%
Larsen & Toubro Infotech Limited		7.12%
Bajaj Finance Limited		5.89%
MindTree Limited		4.99%
HCL Technologies Limited		4.07%
HDFC Bank Limited		3.95%
METROPOLIS HEALTHCARE LIMITED		3.53%
JK Cement Limited		3.45%
State Bank of India		3.08%
Axis Bank Limited		3.04%
Divi's Laboratories Limited		2.84%
Tata Consultancy Services Limited		2.66%
SRF Limited		2.65%
Tata Motors Limited		2.61%
POLYCAB INDIA Limited		2.50%
Avenue Supermarts Limited		2.48%
ICICI Bank Limited		2.44%
Crompton Greaves Consumer Electricals Limited		2.41%
Sona BLW Precision Forgings Limited		2.33%
Kotak Mahindra Bank Limited		2.26%
Endurance Technologies Limited		1.97%
Housing Development Finance Corporation Limited		1.89%
ABB India Limited		1.78%
PVR Limited		1.74%
PB Fintech Limited		1.36%
Info Edge (India) Limited		1.36%

Blue Star Limited	1.33%
Titan Company Limited	1.32%
Birlasoft Limited	1.29%
Kajaria Ceramics Limited	1.24%
TeamLease Services Limited	1.16%
Obero Realty Limited	1.11%
Bata India Limited	1.08%
Zomato Limited	1.05%
Page Industries Limited	1.05%
Wipro Limited	1.04%
AU Small Finance Bank Limited	1.03%
Whirlpool of India Limited	0.93%
Syngene International Limited	0.78%
One 97 Communications Limited	0.75%
SBI Cards & Payment Services Limited	0.46%
Cash & Current Assets	1.64%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Banking ETF		
Allocation as a % of Net Assets	Rating	%
HDFC Bank Limited		27.51%
ICICI Bank Limited		22.35%
State Bank of India		13.89%
Kotak Mahindra Bank Limited		12.99%
Axis Bank Limited		11.08%
IndusInd Bank Limited		4.41%
AU Small Finance Bank Limited		1.99%
Bandhan Bank Limited		1.52%
The Federal Bank Limited		1.43%
IDFC First Bank Limited		1.15%
Punjab National Bank		0.92%
RBL Bank Limited		0.75%
Yes Bank Limited		0.00%
Cash & Current Assets		0.02%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Gold ETF		
Allocation as a % of Net Assets	Rating	%
Gold		98.12%
Cash & Current Assets		1.88%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Nifty ETF		
Allocation as a % of Net Assets	Rating	%
Reliance Industries Limited		10.55%
HDFC Bank Limited		8.87%
Infosys Limited		8.62%
ICICI Bank Limited		6.72%
Housing Development Finance Corporation Limited		6.55%
Tata Consultancy Services Limited		4.96%
Kotak Mahindra Bank Limited		3.91%
Larsen & Toubro Limited		2.89%
Hindustan Unilever Limited		2.81%
ITC Limited		2.63%
Bajaj Finance Limited		2.52%
State Bank of India		2.40%
Bharti Airtel Limited		2.33%
Axis Bank Limited		2.29%
Asian Paints Limited		1.92%
HCL Technologies Limited		1.68%
Bajaj Finserv Limited		1.41%
Titan Company Limited		1.35%
Tech Mahindra Limited		1.30%
Wipro Limited		1.28%
Maruti Suzuki India Limited		1.27%
UltraTech Cement Limited		1.16%
Tata Steel Limited		1.14%
Tata Motors Limited		1.12%
Sun Pharmaceutical Industries Limited		1.10%
Mahindra & Mahindra Limited		1.09%
Power Grid Corporation of India Limited		0.96%
Nestle India Limited		0.93%
Grasim Industries Limited		0.86%
HDFC Life Insurance Company Limited		0.86%
Divi's Laboratories Limited		0.84%
NTPC Limited		0.82%
JSW Steel Limited		0.82%
Hindalco Industries Limited		0.82%
Dr. Reddys Laboratories Limited		0.77%
IndusInd Bank Limited		0.72%
Oil & Natural Gas Corporation Limited		0.70%
SBI Life Insurance Company Limited		0.69%
Adani Ports and Special Economic Zone Limited		0.68%
Cipla Limited		0.67%
Tata Consumer Products Limited		0.63%
Bajaj Auto Limited		0.57%
Britannia Industries Limited		0.57%
UPL Limited		0.51%

# Portfolio

Bharat Petroleum Corporation Limited	0.48%
Shree Cement Limited	0.47%
Eicher Motors Limited	0.45%
Coal India Limited	0.43%
Hero MotoCorp Limited	0.43%
Indian Oil Corporation Limited	0.41%
Yes Bank Limited	0.00%
Cash & Current Assets	0.03%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Nifty Next 50 ETF		
Allocation as a % of Net Assets	Rating	%
Apollo Hospitals Enterprise Limited		4.71%
Avenue Supermarts Limited		4.27%
Adani Enterprises Limited		3.76%
Info Edge (India) Limited		3.69%
Vedanta Limited		3.62%
Adani Green Energy Limited		3.20%
ICICI Lombard General Insurance Company Limited		3.01%
Adani Transmission Limited		3.01%
Godrej Consumer Products Limited		2.87%
Dabur India Limited		2.85%
Havells India Limited		2.80%
Pidilite Industries Limited		2.76%
Larsen & Toubro Infotech Limited		2.55%
Piramal Enterprises Limited		2.42%
Jubilant Foodworks Limited		2.30%
Marico Limited		2.29%
Ambuja Cements Limited		2.26%
United Spirits Limited		2.16%
GAIL (India) Limited		1.94%
DLF Limited		1.91%
PI Industries Limited		1.90%
ICICI Prudential Life Insurance Company Limited		1.89%
Indus Towers Limited		1.89%
Cholamandalam Investment and Finance Company Limited		1.78%
Lupin Limited		1.75%
ACC Limited		1.59%
Siemens Limited		1.57%
Colgate Palmolive (India) Limited		1.57%
Hindustan Petroleum Corporation Limited		1.55%
Bajaj Holdings and Investments Ltd.		1.53%
Aurobindo Pharma Limited		1.53%
Bandhan Bank Limited		1.51%
InterGlobe Aviation Limited		1.51%
Berger Paints (I) Limited		1.50%
Indraprastha Gas Limited		1.39%
Biocon Limited		1.35%
Bank of Baroda		1.31%
SBI Cards & Payment Services Limited		1.31%
Muthoot Finance Limited		1.27%
NMDC Limited		1.25%
Torrent Pharmaceuticals Limited		1.23%
Steel Authority of India Limited		1.19%
Jindal Steel & Power Limited		1.15%
HDFC ASSET MANAGEMENT COMPANY Limited		1.14%
Bosch Limited		1.14%
Gland Pharma Limited		1.07%
Cadila Healthcare Limited		0.98%
Yes Bank Limited		0.96%
Punjab National Bank		0.91%
Procter & Gamble Hygiene and Health Care Limited		0.86%
Cash & Current Assets		0.03%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Sensex ETF		
Allocation as a % of Net Assets	Rating	%
Reliance Industries Limited		12.27%
HDFC Bank Limited		10.29%
Infosys Limited		9.98%
ICICI Bank Limited		7.80%
Housing Development Finance Corporation Limited		7.62%
Tata Consultancy Services Limited		5.77%
Kotak Mahindra Bank Limited		4.05%
Larsen & Toubro Limited		3.36%
Hindustan Unilever Limited		3.26%
ITC Limited		3.05%
Bajaj Finance Limited		2.93%
Axis Bank Limited		2.83%
State Bank of India		2.79%
Bharti Airtel Limited		2.78%
Asian Paints Limited		2.23%
HCL Technologies Limited		1.95%
Bajaj Finserv Limited		1.64%
Titan Company Limited		1.56%
Tech Mahindra Limited		1.51%
Maruti Suzuki India Limited		1.49%

UltraTech Cement Limited	1.35%
Tata Steel Limited	1.32%
Sun Pharmaceutical Industries Limited	1.28%
Mahindra & Mahindra Limited	1.26%
Power Grid Corporation of India Limited	1.11%
Nestle India Limited	1.07%
NTPC Limited	0.95%
Dr. Reddys Laboratories Limited	0.89%
IndusInd Bank Limited	0.84%
Bajaj Auto Limited	0.67%
Cash & Current Assets	0.11%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Multi Cap Fund		
Allocation as a % of Net Assets	Rating	%
Infosys Limited		4.24%
Larsen & Toubro Limited		3.56%
HDFC Bank Limited		3.37%
ICICI Bank Limited		3.21%
Bharti Airtel Limited		2.53%
Housing Development Finance Corporation Limited		2.44%
Axis Bank Limited		2.41%
State Bank of India		2.27%
HCL Technologies Limited		2.17%
Tech Mahindra Limited		2.17%
Sona BLW Precision Forgings Limited		2.15%
Craftsman Automation Ltd		2.07%
SBI Life Insurance Company Limited		1.97%
Bata India Limited		1.96%
VIP Industries Limited		1.90%
United Breweries Limited		1.72%
Crompton Greaves Consumer Electricals Limited		1.71%
Emami Limited		1.56%
Escorts Limited		1.54%
Sanofi India Limited		1.50%
J.K. Lakshmi Cement Limited		1.43%
INOX Leisure Limited		1.43%
Whirlpool of India Limited		1.42%
Brigade Enterprises Limited		1.38%
FSN E-Commerce Ventures Limited		1.38%
Britannia Industries Limited		1.35%
Century Textiles & Industries Limited		1.31%
Hindalco Industries Limited		1.31%
Poonawalla Fincorp Limited		1.30%
Shriram Transport Finance Company Limited		1.29%
ITC Limited		1.24%
ABB Power Products And Systems India Ltd		1.22%
Alkem Laboratories Limited		1.19%
Sun Pharmaceutical Industries Limited		1.12%
United Spirits Limited		1.09%
Avanti Feeds Limited		1.09%
Zydus Wellness Limited		1.08%
Fortis Healthcare Limited		1.05%
Johnson Controls - Hitachi Air Conditioning India Limited		1.04%
Ahluwalia Contracts (India) Limited		1.04%
Gland Pharma Limited		1.03%
The Federal Bank Limited		1.03%
V-Guard Industries Limited		1.02%
Fino Payments Bank Limited		1.02%
UltraTech Cement Limited		1.01%
Multi Commodity Exchange of India Limited		0.99%
Aditya Birla Fashion and Retail Limited		0.95%
TVS Motor Company Limited		0.95%
Reliance Industries Limited		0.95%
ABB India Limited		0.93%
Cyient Limited		0.88%
Birlasoft Limited		0.85%
Oil & Natural Gas Corporation Limited		0.81%
Solara Active Pharma Sciences Limited		0.78%
Dodla Dairy Limited		0.75%
Persistent Systems Limited		0.75%
Cholamandalam Financial Holdings Limited		0.73%
Indraprastha Gas Limited		0.72%
Ashok Leyland Limited		0.72%
Quess Corp Limited		0.72%
PVR Limited		0.71%
Alicon Castalloy Limited		0.64%
Dhanuka Agritech Limited		0.63%
Aurobindo Pharma Limited		0.63%
POLYCAB INDIA Limited		0.56%
Shyam Metals & Energy Limited		0.48%
Hindustan Aeronautics Limited		0.46%
Clean Science & Technology Limited		0.45%
State Bank of India		0.44%
IFB Industries Limited		0.43%
Indoco Remedies Limited		0.43%
Zomato Limited		0.39%
GAIL (India) Limited		0.38%

Indian Bank	0.37%
IPCA Laboratories Limited	0.33%
Tata Communications Limited	0.17%
Bharti Airtel Limited	0.10%
Cash & Current Assets	3.63%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Nifty Midcap 150 Index Fund		
Allocation as a % of Net Assets	Rating	%
Adani Gas Limited		2.55%
Tata Power Company Limited		2.13%
Zee Entertainment Enterprises Limited		1.73%
SRF Limited		1.69%
Shriram Transport Finance Company Limited		1.64%
MindTree Limited		1.61%
Volta Limited		1.61%
Crompton Greaves Consumer Electricals Limited		1.53%
Bharat Electronics Limited		1.41%
AU Small Finance Bank Limited		1.39%
Mphasis Limited		1.38%
Godrej Properties Limited		1.35%
Trent Limited		1.32%
Page Industries Limited		1.29%
Indian Railway Catering & Tourism Corporation Limited		1.22%
Persistent Systems Limited		1.21%
Max Financial Services Limited		1.18%
Laurus Labs Limited		1.15%
Tata Elxsi Limited		1.15%
Astral Limited		1.13%
Aarti Industries Limited		1.08%
Dixon Technologies (India) Limited		1.06%
Bharat Forge Limited		1.03%
Balkrishna Industries Limited		1.02%
The Federal Bank Limited		1.00%
Ashok Leyland Limited		1.00%
Container Corporation of India Limited		0.98%
Alkem Laboratories Limited		0.97%
Petronet LNG Limited		0.96%
Tube Investments of India Limited		0.92%
Deepak Nitrite Limited		0.90%
Dalmia Bharat Limited		0.89%
MRF Limited		0.89%
Sundaram Finance Limited		0.89%
TVS Motor Company Limited		0.89%
Tata Communications Limited		0.88%
Fortis Healthcare Limited		0.85%
L&T Technology Services Limited		0.84%
IPCA Laboratories Limited		0.83%
Atul Limited		0.82%
Coforge Limited		0.82%
Supreme Industries Limited		0.81%
The Indian Hotels Company Limited		0.81%
IDFC First Bank Limited		0.80%
Tata Chemicals Limited		0.80%
Power Finance Corporation Limited		0.78%
Canara Bank		0.77%
Varun Beverages Limited		0.76%
Navin Fluorine International Limited		0.75%
Escorts Limited		0.75%
APL Apollo Tubes Limited		0.74%
REC Limited		0.72%
Dr. Lal Path Labs Limited		0.71%
Macrotech Developers Limited		0.71%
The Ramco Cements Limited		0.69%
Cummins India Limited		0.69%
JSW Energy Limited		0.68%
Gujarat Gas Limited		0.67%
Indiamart Intermed Limited		0.66%
Bata India Limited		0.66%
LIC Housing Finance Limited		0.65%
ABB India Limited		0.63%
Emami Limited		0.62%
United Breweries Limited		0.62%
Hindustan Aeronautics Limited		0.62%
Max Healthcare Institute Limited		0.62%
JK Cement Limited		0.61%
Rajesh Exports Limited		0.60%
City Union Bank Limited		0.60%
Abbott India Limited		0.59%
AAVAS FINANCERS Limited		0.58%
Oracle Financial Services Software Limited		0.57%
Oberoi Realty Limited		0.56%
POLYCAB INDIA Limited		0.56%
Kajaria Ceramics Limited		0.55%
Relaxo Footwears Limited		0.54%
Torrent Power Limited		0.54%
Mahindra & Mahindra Financial Services Limited		0.53%
Sundram Fasteners Limited		0.53%
RBL Bank Limited		0.53%
SKF India Limited		0.52%
Coromandel International Limited		0.52%



Vodafone Idea Limited	0.52%	Bajaj Electricals Limited	2.02%
Manappuram Finance Limited	0.51%	Route Mobile Limited	2.01%
Gujarat State Petronet Limited	0.51%	UTI ASSET MANAGEMENT COMPANY Limited	1.91%
Phoenix Mills Limited	0.51%	Jubilant Ingrevia Limited	1.91%
Aditya Birla Fashion and Retail Limited	0.50%	Granules India Limited	1.88%
Minda Industries Limited	0.49%	Welspun India Limited	1.81%
Honeywell Automation India Limited	0.49%	Zensar Technologies Limited	1.74%
Hindustan Zinc Limited	0.49%	Birla Corporation Limited	1.70%
METROPOLIS HEALTHCARE LIMITED	0.49%	PNB Housing Finance Limited	1.43%
NHPC Limited	0.47%	Strides Pharma Science Limited	1.36%
Pfizer Limited	0.47%	Balaji Amines Limited	1.33%
Kansai Nerolac Paints Limited	0.47%	GMM Pfaudler Limited	1.30%
National Aluminium Company Limited	0.46%	TV18 Broadcast Limited	1.25%
Sona BLW Precision Forgings Limited	0.46%	Graphite India Limited	1.24%
Glenmark Pharmaceuticals Limited	0.45%	Heg Limited	1.24%
Natco Pharma Limited	0.45%	NBCC (India) Limited	1.22%
Aditya Birla Capital Limited	0.44%	Alok Industries Limited	1.17%
Bharat Heavy Electricals Limited	0.44%	CEAT Limited	1.12%
Oil India Limited	0.44%	IDBI Bank Limited	1.08%
AIA Engineering Limited	0.44%	Rallis India Limited	1.07%
CRISIL Limited	0.43%	Dilip Buildcon Limited	1.03%
Exide Industries Limited	0.43%	Avanti Feeds Limited	0.92%
Hatsun Agro Product Limited	0.43%	Indigo Paints Limited	0.80%
Sanofi India Limited	0.42%	Aarti Drugs Limited	0.73%
GlaxoSmithKline Pharmaceuticals Limited	0.41%	Indian Overseas Bank	0.70%
3M India Limited	0.41%	Rail Vikas Nigam Limited	0.68%
Syngene International Limited	0.40%	Wockhardt Limited	0.64%
Thermax Limited	0.40%	Central Bank of India	0.57%
Solar Industries India Limited	0.39%	Bank of Maharashtra	0.52%
Apollo Tyres Limited	0.39%	Anupam Rasayan India Limited	0.49%
Cholamandalam Financial Holdings Limited	0.39%	MMTC Limited	0.26%
Whirlpool of India Limited	0.37%	Cash & Current Assets	0.45%
Schaeffler India Limited	0.37%		
Castrol India Limited	0.36%		
Affle (India) Limited	0.35%		
Amara Raja Batteries Limited	0.35%		
Bayer Cropscience Limited	0.35%		
L&T Finance Holdings Limited	0.34%		
Prestige Estates Projects Limited	0.34%		
Reliance Nippon Life Asset Management Limited	0.34%		
ICICI Securities Limited	0.34%		
Endurance Technologies Limited	0.34%		
Ajanta Pharmaceuticals Limited	0.31%		
Linde India Limited	0.31%		
Mahanagar Gas Limited	0.30%		
Sun TV Network Limited	0.30%		
Vinati Organics Limited	0.29%		
Union Bank of India	0.29%		
Suven Pharmaceuticals Limited	0.29%		
ALEMBIC PHARMACEUTICALS LIMITED	0.28%		
Sumitomo Chemical India Limited	0.27%		
Gillette India Limited	0.26%		
Indian Railway Finance Corp Limited	0.25%		
Bank of India	0.25%		
Alkyl Amines Chemicals Limited	0.24%		
Dhani Services Limited	0.24%		
TTK Prestige Limited	0.24%		
Blue Dart Express Limited	0.22%		
WABCO India Limited	0.22%		
Hindustan Copper Limited	0.21%		
Godrej Industries Limited	0.21%		
The New India Assurance Company Limited	0.21%		
Indian Bank	0.21%		
General Insurance Corporation Of India	0.20%		
Motilal Oswal Financial Services Limited	0.19%		
Zydus Wellness Limited	0.17%		
Vaibhav Global Limited	0.14%		
ITI Limited	0.06%		
Cash & Current Assets	0.09%		
<b>Total</b>	<b>100.00%</b>		

## Aditya Birla Sun Life Nifty Smallcap 50 Index Fund

Allocation as a % of Net Assets	Rating	%
Indian Energy Exchange Limited		8.30%
Central Depository Services (India) Limited		5.37%
Radico Khaitan Limited		3.99%
Cylent Limited		3.71%
Multi Commodity Exchange of India Limited		3.61%
Indiabulls Housing Finance Limited		3.52%
Birlasoft Limited		3.45%
Happiest Minds Technologies Limited		3.06%
IDFC Limited		2.98%
Computer Age Management Services Limited		2.73%
Chambal Fertilizers & Chemicals Limited		2.68%
PVR Limited		2.66%
CESC Limited		2.57%
J.B. Chemicals & Pharmaceuticals Limited		2.47%
Intellect Design Arena Limited		2.32%
Firstsource Solutions Limited		2.30%
Amber Enterprises India Limited		2.26%
Sterlite Technologies Limited		2.24%
Can Fin Homes Limited		2.19%

As we have been guiding in our calls and review earlier, credit market in India had faced significant headwinds on account of Covid 19 induced lockdown. In line, we have had to take valuation impact in some of our holdings (ITPCL, JRPICL & VIL). We continue to 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/internal valuation committee approved valuations, we are also hopeful of potential upside from such recoveries. Please find below a brief update on these securities –

**JRPICL** - Jharkhand Roads consists of 5 roads for which the Government of Jharkhand pays annuities on a semi-annual basis. With government finances being stretched due to Covid- 19, there has been an elongation in the timeline of receipt of annuities. Keeping the stretched cash position in mind, all the NCD Holders, have accepted the company's proposal for a temporary extension in timelines under the RBI guidelines with respect to Covid 19 related issues following the KV Kamath framework for restructuring till such time as the company receives annuity from the govt. (Currently the asset is valued at 50% of its principal value).

**ITPCL** - This is an amber entity and IL&FS management along with the bankers have finalised the restructuring package to convert the entity into a green entity. As per the restructuring plans, our NCD along with interest would be segregated into sustainable and unsustainable portion. ~90% of the lenders' approval has come in for the restructuring proposal. Further, the company has also received RBI approval for restructuring under change of management provision. The company had filed the restructuring plan for NCLAT approval, which is duly received. Further, lenders have now entered with the process of documentation, post which re-payment is likely to start as per re-payment schedule.

**VIL** - On 1st Sept 2020, the Supreme Court of India directed Telecom operators (including Vodafone Idea Ltd.) to pay AGR dues over 10 years (rejecting their plea to pay it over 15 years). Also, Telcos have been asked to pay off 10% of AGR dues by March 31, 2021. Recently, Vodafone Idea Ltd. approached the Supreme Court seeking correction in the AGR Assessment. VIL listed various government errors, including double counting of revenue items and not including the earlier payments made by the company. While the SC has dismissed the company's and various other telco's petition, it is likely that the company and the other telcos pursue further legal options available to them. (Currently the asset is valued at 0% of its principal value).



## 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	9.46%	POWER	0.45%
PETROLEUM PRODUCTS	5.72%	HEALTHCARE SERVICES	0.36%
FERROUS METALS	4.62%	GAS	0.35%
TRANSPORTATION	4.51%	INDUSTRIAL CAPITAL GOODS	0.31%
SOFTWARE	4.41%	TEXTILE PRODUCTS	0.29%
FINANCE	3.86%	RETAILING	0.25%
TELECOM - SERVICES	3.67%	OIL	0.24%
PHARMACEUTICALS	3.63%	INDUSTRIAL PRODUCTS	0.19%
CONSUMER NON DURABLES	3.26%	FERTILISERS	0.10%
CONSTRUCTION PROJECT	2.18%	AEROSPACE & DEFENSE	0.02%
MINERALS/MINING	1.85%	INVESTMENT FUNDS/MUTUAL FUNDS	26.82%
AUTO	1.80%	Fixed rates bonds - Corporate	0.17%
ENTERTAINMENT	1.73%	EQUITY FUTURE	-64.13%
INSURANCE	1.69%	Cash & Current Assets	73.18%
CEMENT & CEMENT PRODUCTS	1.38%	<b>Total Net Assets</b>	<b>100.00%</b>
PESTICIDES	1.32%		
LEISURE SERVICES	1.14%		
NON - FERROUS METALS	1.03%		
CHEMICALS	0.96%		
CAPITAL MARKETS	0.93%		
CONSTRUCTION	0.81%		
AUTO ANCILLARIES	0.74%		
CONSUMER DURABLES	0.72%		

## 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	
	%		%		%		%
CONSTRUCTION PROJECT	9.39%	BANKS	15.56%	BANKS	16.53%	BANKS	24.82%
SOFTWARE	8.75%	SOFTWARE	6.22%	SOFTWARE	15.04%	SOFTWARE	17.77%
BANKS	8.72%	PETROLEUM PRODUCTS	6.10%	FINANCE	7.29%	PETROLEUM PRODUCTS	11.40%
MINERALS/MINING	4.62%	CONSUMER NON DURABLES	4.18%	PHARMACEUTICALS	6.57%	CONSUMER NON DURABLES	9.45%
FINANCE	4.58%	PHARMACEUTICALS	3.67%	CONSUMER DURABLES	4.82%	FINANCE	9.04%
PETROLEUM PRODUCTS	4.56%	FINANCE	3.50%	PETROLEUM PRODUCTS	3.97%	AUTO	4.91%
CONSUMER DURABLES	4.02%	FERROUS METALS	3.11%	CEMENT & CEMENT PRODUCTS	3.62%	PHARMACEUTICALS	3.38%
FERROUS METALS	3.38%	TELECOM - SERVICES	2.76%	CHEMICALS	3.59%	INSURANCE	2.96%
PHARMACEUTICALS	2.95%	CEMENT & CEMENT PRODUCTS	2.65%	HEALTHCARE SERVICES	2.38%	CONSTRUCTION PROJECT	2.88%
HEALTHCARE SERVICES	2.54%	CONSTRUCTION PROJECT	2.52%	AUTO	2.00%	CEMENT & CEMENT PRODUCTS	2.49%
AUTO	2.23%	AUTO	2.45%	RETAILING	1.76%	TELECOM - SERVICES	2.33%
CEMENT & CEMENT PRODUCTS	1.87%	TRANSPORTATION	2.05%	CONSTRUCTION	1.74%	FERROUS METALS	1.95%
CONSUMER NON DURABLES	1.84%	INSURANCE	1.88%	INSURANCE	1.56%	POWER	1.77%
LEISURE SERVICES	1.20%	ENTERTAINMENT	1.16%	PESTICIDES	1.53%	CONSUMER DURABLES	1.34%
INDUSTRIAL PRODUCTS	1.07%	POWER	1.06%	CONSUMER NON DURABLES	1.43%	NON - FERROUS METALS	0.82%
INDUSTRIAL CAPITAL GOODS	0.99%	MINERALS/MINING	0.93%	AUTO ANCILLARIES	1.41%	OIL	0.70%
CHEMICALS	0.79%	HEALTHCARE SERVICES	0.84%	LEISURE SERVICES	1.18%	TRANSPORTATION	0.68%
AUTO ANCILLARIES	0.79%	RETAILING	0.78%	TELECOM - SERVICES	1.05%	PESTICIDES	0.51%
PESTICIDES	0.62%	NON - FERROUS METALS	0.76%	INDUSTRIAL CAPITAL GOODS	0.96%	MINERALS/MINING	0.43%
GAS	0.57%	CONSTRUCTION	0.64%	INDUSTRIAL PRODUCTS	0.70%	Cash & Current Assets	0.37%
TELECOM - SERVICES	0.53%	CONSUMER DURABLES	0.57%	FERROUS METALS	0.67%	<b>Total Net Assets</b>	<b>100.00%</b>
RETAILING	0.30%	INDUSTRIAL PRODUCTS	0.57%	GAS	0.58%		
INSURANCE	0.30%	CAPITAL MARKETS	0.32%	MISCELLANEOUS	0.00%		
TEXTILE PRODUCTS	0.22%	AUTO ANCILLARIES	0.28%	Fixed rates bonds - Corporate	13.28%		
INVESTMENT FUNDS/MUTUAL FUNDS	6.63%	GAS	0.25%	Government Bond	1.14%		
Fixed rates bonds - Corporate	5.80%	PESTICIDES	0.21%	Securitised Debt Amort	0.86%		
EQUITY FUTURE	-23.71%	MEDIA	0.13%	Money Market Instruments	0.76%		
Cash & Current Assets	44.46%	LEISURE SERVICES	0.11%	State Government bond	0.75%		
<b>Total Net Assets</b>	<b>100.00%</b>	WARRANT	0.08%	Cash & Current Assets	2.81%		
		Fixed rates bonds - Corporate	13.76%	<b>Total Net Assets</b>	<b>100.00%</b>		
		INVESTMENT FUNDS/MUTUAL FUNDS	7.32%				
		Money Market Instruments	2.64%				
		INDEX FUTURE	-3.89%				
		EQUITY FUTURE	-22.41%				
		Cash & Current Assets	37.23%				
		<b>Total Net Assets</b>	<b>100.00%</b>				

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

**Note:** The above Allocation is As on November 30, 2021, as per Industry classification as recommended by AMFI.

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# Industry Allocation

Aditya Birla Sun Life Frontline Equity Fund	
Allocation as a % of Net Assets	%
BANKS	24.54%
SOFTWARE	14.29%
FINANCE	7.74%
CONSUMER NON DURABLES	7.35%
PETROLEUM PRODUCTS	6.18%
TELECOM - SERVICES	5.53%
PHARMACEUTICALS	4.73%
CONSTRUCTION PROJECT	4.08%
INSURANCE	3.87%
CONSUMER DURABLES	3.61%
CEMENT & CEMENT PRODUCTS	2.87%
AUTO	2.85%
AUTO ANCILLARIES	1.69%
NON - FERROUS METALS	1.52%
POWER	1.47%
MINERALS/MINING	0.87%
CONSTRUCTION	0.84%
OIL	0.75%
PESTICIDES	0.75%
FERROUS METALS	0.45%
WARRANT	0.44%
RETAILING	0.39%
INDUSTRIAL PRODUCTS	0.28%
GAS	0.24%
AEROSPACE & DEFENSE	0.16%
Exchange Traded Fund	0.40%
Fixed rates bonds - Corporate	0.01%
EQUITY FUTURE	0.73%
Cash & Current Assets	1.40%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Flexi Cap Fund	
Allocation as a % of Net Assets	%
BANKS	20.77%
SOFTWARE	15.10%
PHARMACEUTICALS	11.02%
CONSUMER NON DURABLES	6.61%
TELECOM - SERVICES	5.93%
FINANCE	5.61%
INSURANCE	4.29%
CHEMICALS	3.61%
CONSUMER DURABLES	3.32%
PETROLEUM PRODUCTS	2.51%
CEMENT & CEMENT PRODUCTS	2.35%
INDUSTRIAL PRODUCTS	2.17%
FERROUS METALS	2.02%
HEALTHCARE SERVICES	1.85%
NON - FERROUS METALS	1.66%
ENTERTAINMENT	1.51%
AEROSPACE & DEFENSE	1.45%
AUTO ANCILLARIES	1.38%
PAPER	1.31%
MINERALS/MINING	0.86%
POWER	0.67%
AUTO	0.65%
RETAILING	0.20%
FERTILISERS	0.17%
TEXTILE PRODUCTS	0.05%
CONSTRUCTION	0.03%
MISCELLANEOUS	0.00%
Cash & Current Assets	2.89%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life MNC Fund	
Allocation as a % of Net Assets	%
CONSUMER NON DURABLES	20.92%
PHARMACEUTICALS	14.79%
INDUSTRIAL CAPITAL GOODS	9.37%
CONSUMER DURABLES	8.11%
BANKS	7.40%
HEALTHCARE SERVICES	5.76%
PESTICIDES	5.68%
OTHER SERVICES	5.34%
INDUSTRIAL PRODUCTS	4.96%
CAPITAL MARKETS	4.00%
AUTO	3.07%
FINANCE	2.98%
AUTO ANCILLARIES	2.85%
LEISURE SERVICES	1.78%
CEMENT & CEMENT PRODUCTS	1.38%
SOFTWARE	0.49%
PETROLEUM PRODUCTS	0.34%
TRANSPORTATION	0.22%
CONSTRUCTION	0.14%
MISCELLANEOUS	0.00%
Cash & Current Assets	0.41%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Small Cap Fund	
Allocation as a % of Net Assets	%
SOFTWARE	10.86%
CONSUMER NON DURABLES	10.27%
CHEMICALS	9.20%
CONSUMER DURABLES	7.98%
AUTO ANCILLARIES	7.28%
FINANCE	6.78%
HEALTHCARE SERVICES	4.58%
INDUSTRIAL CAPITAL GOODS	4.38%
CEMENT & CEMENT PRODUCTS	4.30%
CONSTRUCTION	4.05%
INDUSTRIAL PRODUCTS	3.50%
TEXTILE PRODUCTS	3.40%
PHARMACEUTICALS	2.88%
NON - FERROUS METALS	2.59%
FERROUS METALS	1.98%
BANKS	1.76%
CONSTRUCTION PROJECT	1.53%
POWER	1.41%
ENTERTAINMENT	1.40%
RETAILING	1.17%
TRANSPORTATION	1.14%
CAPITAL MARKETS	1.10%
LEISURE SERVICES	1.10%
PAPER	1.03%
AUTO	0.95%
FERTILISERS	0.59%
COMMERCIAL SERVICES	0.52%
MINERALS/MINING	0.28%
Cash & Current Assets	1.96%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Focused Equity Fund	
Allocation as a % of Net Assets	%
BANKS	25.14%
SOFTWARE	15.15%
FINANCE	8.38%
CONSUMER NON DURABLES	6.76%
PETROLEUM PRODUCTS	5.91%
INSURANCE	5.59%
TELECOM - SERVICES	5.07%
CONSTRUCTION PROJECT	5.03%
PHARMACEUTICALS	4.16%
CONSUMER DURABLES	4.13%
CEMENT & CEMENT PRODUCTS	2.80%
CONSTRUCTION	2.02%
HEALTHCARE SERVICES	1.65%
POWER	1.48%
NON - FERROUS METALS	1.33%
AUTO	1.23%
WARRANT	1.00%
MINERALS/MINING	0.79%
EQUITY FUTURE	0.49%
Cash & Current Assets	1.90%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Equity Advantage Fund	
Allocation as a % of Net Assets	%
SOFTWARE	21.49%
BANKS	15.51%
CONSUMER DURABLES	11.23%
FINANCE	8.02%
CHEMICALS	7.53%
CEMENT & CEMENT PRODUCTS	5.11%
RETAILING	4.24%
GAS	3.14%
PHARMACEUTICALS	2.74%
AUTO	2.56%
HEALTHCARE SERVICES	2.32%
PETROLEUM PRODUCTS	2.16%
PESTICIDES	2.13%
INSURANCE	1.93%
AUTO ANCILLARIES	1.84%
INDUSTRIAL CAPITAL GOODS	1.60%
LEISURE SERVICES	1.42%
INDUSTRIAL PRODUCTS	1.06%
POWER	0.94%
CONSUMER NON DURABLES	0.83%
ENTERTAINMENT	0.51%
NON - FERROUS METALS	0.35%
AEROSPACE & DEFENSE	0.35%
MISCELLANEOUS	0.00%
Cash & Current Assets	0.99%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Midcap Fund	
Allocation as a % of Net Assets	%
SOFTWARE	10.05%
POWER	8.30%
FINANCE	7.95%
CONSUMER DURABLES	7.87%
PHARMACEUTICALS	7.05%
BANKS	6.05%
CHEMICALS	5.99%
CONSUMER NON DURABLES	5.27%
HEALTHCARE SERVICES	3.78%
RETAILING	3.55%
AUTO ANCILLARIES	3.15%
INSURANCE	3.03%
CONSTRUCTION	2.82%
TEXTILE PRODUCTS	2.68%
FERTILISERS	2.59%
INDUSTRIAL PRODUCTS	2.05%
AEROSPACE & DEFENSE	1.85%
GAS	1.73%
CEMENT & CEMENT PRODUCTS	1.62%
ENTERTAINMENT	1.50%
INDUSTRIAL CAPITAL GOODS	1.35%
AUTO	1.08%
PAPER	0.99%
TELECOM - SERVICES	0.99%
COMMERCIAL SERVICES	0.81%
OTHER SERVICES	0.74%
LEISURE SERVICES	0.73%
PESTICIDES	0.67%
MINERALS/MINING	0.56%
CAPITAL MARKETS	0.42%
TRANSPORTATION	0.39%
Cash & Current Assets	2.40%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Pure Value Fund	
Allocation as a % of Net Assets	%
BANKS	19.25%
PETROLEUM PRODUCTS	9.08%
INDUSTRIAL PRODUCTS	8.05%
SOFTWARE	8.01%
FINANCE	5.90%
CONSUMER NON DURABLES	3.90%
INSURANCE	3.89%
AUTO ANCILLARIES	3.68%
AEROSPACE & DEFENSE	3.35%
CONSTRUCTION PROJECT	3.35%
AUTO	3.08%
CHEMICALS	3.06%
MINERALS/MINING	2.55%
PHARMACEUTICALS	2.41%
CEMENT & CEMENT PRODUCTS	2.41%
TEXTILE PRODUCTS	2.39%
INDUSTRIAL CAPITAL GOODS	2.26%
CONSTRUCTION	2.18%
CONSUMER DURABLES	2.03%
NON - FERROUS METALS	1.55%
RETAILING	1.36%
CAPITAL MARKETS	1.28%
POWER	1.00%
TRANSPORTATION	0.48%
HEALTHCARE SERVICES	0.43%
TELECOM - SERVICES	0.36%
Cash & Current Assets	2.71%
<b>Total Net Assets</b>	<b>100.00%</b>

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**Note:** The above Allocation is As on November 30, 2021, 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	22.50%
PHARMACEUTICALS	12.84%
CONSUMER DURABLES	9.02%
INDUSTRIAL PRODUCTS	7.94%
PETROLEUM PRODUCTS	6.21%
CHEMICALS	5.60%
FERROUS METALS	4.53%
AEROSPACE & DEFENSE	4.02%
CEMENT & CEMENT PRODUCTS	4.00%
NON - FERROUS METALS	3.43%
AUTO	3.27%
PESTICIDES	3.11%
PAPER	2.73%
AUTO ANCILLARIES	1.95%
MINERALS/MINING	1.65%
HEALTHCARE SERVICES	1.25%
TEXTILE PRODUCTS	0.70%
Cash & Current Assets	5.24%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Dividend Yield Fund	
Allocation as a % of Net Assets	%
SOFTWARE	28.83%
CONSUMER NON DURABLES	10.05%
POWER	7.91%
CAPITAL MARKETS	7.63%
FRANCE	5.93%
United States of America	4.78%
PETROLEUM PRODUCTS	4.34%
MINERALS/MINING	4.20%
AEROSPACE & DEFENSE	4.14%
INDUSTRIAL PRODUCTS	3.88%
PHARMACEUTICALS	2.92%
CONSTRUCTION PROJECT	2.54%
CEMENT & CEMENT PRODUCTS	2.13%
NON - FERROUS METALS	1.88%
PESTICIDES	1.67%
FERROUS METALS	1.54%
CHEMICALS	1.44%
TEXTILE PRODUCTS	1.36%
PAPER	1.17%
BANKS	0.64%
Cash & Current Assets	1.03%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Infrastructure Fund	
Allocation as a % of Net Assets	%
CONSTRUCTION PROJECT	22.71%
CEMENT & CEMENT PRODUCTS	16.06%
INDUSTRIAL PRODUCTS	13.83%
CONSTRUCTION	11.78%
POWER	7.90%
INDUSTRIAL CAPITAL GOODS	7.11%
TELECOM - SERVICES	6.33%
AEROSPACE & DEFENSE	3.81%
NON - FERROUS METALS	2.65%
MINERALS/MINING	2.27%
FINANCE	1.95%
FERROUS METALS	1.28%
TRANSPORTATION	1.16%
ENTERTAINMENT	0.00%
Cash & Current Assets	1.13%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life India GenNext Fund	
Allocation as a % of Net Assets	%
CONSUMER NON DURABLES	22.81%
BANKS	17.06%
CONSUMER DURABLES	9.57%
RETAILING	7.42%
INSURANCE	6.03%
AUTO	5.31%
FINANCE	5.22%
TELECOM - SERVICES	4.34%
PHARMACEUTICALS	4.15%
LEISURE SERVICES	3.37%
CEMENT & CEMENT PRODUCTS	2.59%
INDUSTRIAL PRODUCTS	2.58%
HEALTHCARE SERVICES	1.58%
ENTERTAINMENT	1.55%
CONSTRUCTION	1.46%
TEXTILE PRODUCTS	1.31%
PAPER	1.03%
AUTO ANCILLARIES	0.85%
MISCELLANEOUS	0.00%
Fixed rates bonds - Corporate	0.01%
Cash & Current Assets	1.78%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Banking And Financial Services Fund	
Allocation as a % of Net Assets	%
BANKS	52.41%
FINANCE	23.99%
INSURANCE	13.90%
WARRANT	3.09%
CAPITAL MARKETS	1.99%
Exchange Traded Fund	1.32%
EQUITY FUTURE	0.66%
Cash & Current Assets	2.65%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
BANKS	18.53%
United States of America	17.75%
CEMENT & CEMENT PRODUCTS	9.89%
FINANCE	7.61%
INDUSTRIAL PRODUCTS	5.66%
CONSUMER NON DURABLES	5.45%
NON - FERROUS METALS	5.14%
PETROLEUM PRODUCTS	4.40%
SOFTWARE	4.10%
RETAILING	2.40%
United Kingdom	2.03%
PHARMACEUTICALS	1.97%
POWER	1.62%
AUTO	1.62%
AUTO ANCILLARIES	1.46%
Australia	1.23%
Canada	1.08%
CONSTRUCTION PROJECT	1.05%
Switzerland	1.04%
France	0.85%
INDUSTRIAL CAPITAL GOODS	0.77%
CHEMICALS	0.73%
TEXTILE PRODUCTS	0.64%
Japan	0.46%
Germany	0.34%
Denmark	0.33%
Sweden	0.25%
Netherlands	0.24%
HongKong	0.22%
Belgium	0.22%
Cash & Current Assets	0.94%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Bal Bhavishya Yojna	
Allocation as a % of Net Assets	%
BANKS	15.59%
PHARMACEUTICALS	12.37%
PETROLEUM PRODUCTS	9.03%
CONSUMER NON DURABLES	8.68%
INDUSTRIAL CAPITAL GOODS	8.04%
FINANCE	7.81%
AUTO ANCILLARIES	4.98%
CONSTRUCTION PROJECT	4.74%
PESTICIDES	4.55%
CONSUMER DURABLES	4.43%
CEMENT & CEMENT PRODUCTS	3.30%
HEALTHCARE SERVICES	2.97%
SOFTWARE	2.75%
RETAILING	2.59%
OTHER SERVICES	2.13%
TRANSPORTATION	1.23%
CAPITAL MARKETS	1.09%
LEISURE SERVICES	0.94%
INSURANCE	0.62%
PAPER	0.62%
AUTO	0.59%
Cash & Current Assets	0.93%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Retirement Fund - The 30s Plan	
Allocation as a % of Net Assets	%
BANKS	15.62%
PHARMACEUTICALS	12.50%
PETROLEUM PRODUCTS	9.18%
CONSUMER NON DURABLES	8.48%
INDUSTRIAL CAPITAL GOODS	7.99%
FINANCE	7.83%
AUTO ANCILLARIES	4.80%
CONSTRUCTION PROJECT	4.80%
PESTICIDES	4.64%
CONSUMER DURABLES	4.34%
HEALTHCARE SERVICES	3.09%
CEMENT & CEMENT PRODUCTS	3.08%
SOFTWARE	2.72%
RETAILING	2.64%
OTHER SERVICES	2.17%
TRANSPORTATION	1.27%
CAPITAL MARKETS	1.11%
LEISURE SERVICES	0.93%
PAPER	0.66%
INSURANCE	0.63%
AUTO	0.62%
Cash & Current Assets	0.91%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life International Equity Fund - Plan A	
Allocation as a % of Net Assets	%
United States of America	67.12%
United Kingdom	7.59%
Australia	4.82%
Canada	4.43%
Switzerland	3.91%
France	3.44%
Japan	1.75%
Germany	1.28%
HongKong	1.25%
Denmark	1.18%
Sweden	0.97%
Belgium	0.80%
Netherlands	0.80%
Cash & Current Assets	0.66%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Retirement Fund - The 40s Plan	
Allocation as a % of Net Assets	%
BANKS	12.07%
PHARMACEUTICALS	10.19%
PETROLEUM PRODUCTS	7.50%
CONSUMER NON DURABLES	6.86%
INDUSTRIAL CAPITAL GOODS	6.11%
FINANCE	5.55%
AUTO ANCILLARIES	3.87%
PESTICIDES	3.80%
CONSTRUCTION PROJECT	3.64%
CONSUMER DURABLES	3.33%
CEMENT & CEMENT PRODUCTS	2.60%
SOFTWARE	2.59%
HEALTHCARE SERVICES	2.44%
RETAILING	2.05%
OTHER SERVICES	1.70%
TRANSPORTATION	1.12%
CAPITAL MARKETS	0.87%
LEISURE SERVICES	0.79%

Aditya Birla Sun Life Retirement Fund - The 40s Plan	
Allocation as a % of Net Assets	%
PAPER	0.55%
INSURANCE	0.52%
AUTO	0.51%
State Government bond	2.90%
Government Bond	1.12%
Fixed rates bonds - Corporate	9.07%
Cash & Current Assets	8.25%
<b>Total Net Assets</b>	<b>100.00%</b>

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# Country/Industry Allocation

Aditya Birla Sun Life PSU Equity Fund	
Allocation as a % of Net Assets	%
POWER	19.31%
BANKS	13.46%
GAS	10.55%
MINERALS/MINING	10.39%
AEROSPACE & DEFENSE	9.61%
PETROLEUM PRODUCTS	8.50%
INSURANCE	5.14%
TRANSPORTATION	4.69%
OIL	4.39%
NON - FERROUS METALS	4.08%
INDUSTRIAL CAPITAL GOODS	2.73%
FINANCE	2.58%
FERROUS METALS	1.54%
ENGINEERING SERVICES	0.86%
CONSTRUCTION PROJECT	0.76%
Cash & Current Assets	1.41%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Special Opportunities Fund	
Allocation as a % of Net Assets	%
BANKS	16.67%
PHARMACEUTICALS	11.24%
SOFTWARE	10.95%
INSURANCE	6.13%
TELECOM - SERVICES	5.29%
CONSUMER DURABLES	5.11%
FINANCE	5.10%
CONSUMER NON DURABLES	4.71%
CONSTRUCTION	4.08%
CHEMICALS	3.99%
INDUSTRIAL PRODUCTS	3.73%
CEMENT & CEMENT PRODUCTS	3.49%
NON - FERROUS METALS	3.21%
ENTERTAINMENT	2.85%
POWER	2.72%
RETAILING	1.76%
FERROUS METALS	1.65%
PETROLEUM PRODUCTS	1.43%
PESTICIDES	1.13%
AUTO	0.79%
AUTO ANCILLARIES	0.63%
HEALTHCARE SERVICES	0.53%
Cash & Current Assets	2.81%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Asset Allocator FoF	
Allocation as a % of Net Assets	%
INVESTMENT FUNDS/MUTUAL FUNDS	81.08%
Exchange Traded Fund	16.11%
Cash & Current Assets	2.81%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Financial Planning FOF-Aggressive Plan	
Allocation as a % of Net Assets	%
INVESTMENT FUNDS/MUTUAL FUNDS	83.87%
Exchange Traded Fund	15.28%
Cash & Current Assets	0.84%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Pharma & Healthcare Fund	
Allocation as a % of Net Assets	%
PHARMACEUTICALS	82.39%
HEALTHCARE SERVICES	13.22%
CONSUMER NON DURABLES	2.34%
Cash & Current Assets	2.05%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Global Emerging Opportunities Fund	
Allocation as a % of Net Assets	%
INVESTMENT FUNDS/MUTUAL FUNDS	99.32%
Cash & Current Assets	0.68%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Global Excellence Equity Fund of Fund	
Allocation as a % of Net Assets	%
INVESTMENT FUNDS/MUTUAL FUNDS	98.49%
Cash & Current Assets	1.51%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan	
Allocation as a % of Net Assets	%
United States of America	60.22%
Israel	6.87%
Japan	5.62%
United Kingdom	5.58%
Singapore	5.38%
Norway	5.18%
PESTICIDES	2.77%
Cash & Current Assets	8.38%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Gold Fund	
Allocation as a % of Net Assets	%
Exchange Traded Fund	99.59%
Cash & Current Assets	0.41%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life ESG Fund	
Allocation as a % of Net Assets	%
SOFTWARE	29.51%
BANKS	15.79%
FINANCE	8.99%
CONSUMER DURABLES	8.32%
RETAILING	4.89%
HEALTHCARE SERVICES	4.31%
AUTO ANCILLARIES	4.30%
CEMENT & CEMENT PRODUCTS	3.45%
PHARMACEUTICALS	2.84%
CHEMICALS	2.65%
AUTO	2.61%
INDUSTRIAL PRODUCTS	2.50%
INDUSTRIAL CAPITAL GOODS	1.78%
ENTERTAINMENT	1.74%
INSURANCE	1.36%
COMMERCIAL SERVICES	1.16%
CONSTRUCTION	1.11%
TEXTILE PRODUCTS	1.05%
Cash & Current Assets	1.64%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Digital India Fund	
Allocation as a % of Net Assets	%
SOFTWARE	78.29%
TELECOM - SERVICES	8.16%
United States of America	4.63%
ENTERTAINMENT	3.12%
FINANCE	1.26%
INDUSTRIAL CAPITAL GOODS	1.08%
RETAILING	0.99%
COMMERCIAL SERVICES	0.21%
OTHER SERVICES	0.20%
MISCELLANEOUS	0.00%
Cash & Current Assets	2.05%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Banking ETF	
Allocation as a % of Net Assets	%
BANKS	99.98%
Cash & Current Assets	0.02%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Multi Cap Fund	
Allocation as a % of Net Assets	%
BANKS	13.68%
SOFTWARE	11.05%
CONSUMER NON DURABLES	9.88%
CONSUMER DURABLES	9.49%
PHARMACEUTICALS	7.01%
FINANCE	5.75%
AUTO ANCILLARIES	4.87%
CONSTRUCTION PROJECT	3.56%
AUTO	3.22%
TELECOM - SERVICES	2.80%
RETAILING	2.72%
CEMENT & CEMENT PRODUCTS	2.44%
CONSTRUCTION	2.42%
INDUSTRIAL CAPITAL GOODS	2.14%
ENTERTAINMENT	2.14%
INSURANCE	1.97%
PAPER	1.31%
NON - FERROUS METALS	1.31%
HEALTHCARE SERVICES	1.05%
CAPITAL MARKETS	0.99%
PETROLEUM PRODUCTS	0.95%
OIL	0.81%
GAS	0.72%
OTHER SERVICES	0.72%
PESTICIDES	0.63%
INDUSTRIAL PRODUCTS	0.56%
FERROUS METALS	0.48%
AEROSPACE & DEFENSE	0.46%
CHEMICALS	0.45%
EQUITY FUTURE	0.82%
Cash & Current Assets	3.63%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Sensex ETF	
Allocation as a % of Net Assets	%
BANKS	28.60%
SOFTWARE	19.20%
PETROLEUM PRODUCTS	12.27%
FINANCE	10.55%
CONSUMER NON DURABLES	9.62%
AUTO	3.41%
CONSTRUCTION PROJECT	3.36%
TELECOM - SERVICES	2.78%
PHARMACEUTICALS	2.17%
POWER	2.07%
INSURANCE	1.64%
CONSUMER DURABLES	1.56%
CEMENT & CEMENT PRODUCTS	1.35%
FERROUS METALS	1.32%
Cash & Current Assets	0.11%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Gold ETF	
Allocation as a % of Net Assets	%
GOLD	98.12%
Cash & Current Assets	1.88%
<b>Total Net Assets</b>	<b>100.00%</b>

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# Country/Industry Allocation

Aditya Birla Sun Life Nifty ETF		Aditya Birla Sun Life Nifty Next 50 ETF		Aditya Birla Sun Life Nifty Midcap 150 Index Fund		Aditya Birla Sun Life Nifty Smallcap 50 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	%
BANKS	24.91%	CONSUMER NON DURABLES	14.10%	FINANCE	8.17%	CAPITAL MARKETS	21.93%
SOFTWARE	17.83%	FINANCE	8.31%	SOFTWARE	7.93%	SOFTWARE	18.60%
PETROLEUM PRODUCTS	11.44%	RETAILING	7.95%	CHEMICALS	7.28%	FINANCE	10.12%
CONSUMER NON DURABLES	9.48%	PHARMACEUTICALS	7.91%	CONSUMER DURABLES	7.16%	PHARMACEUTICALS	7.08%
FINANCE	9.07%	POWER	6.21%	PHARMACEUTICALS	6.64%	CONSUMER NON DURABLES	5.70%
AUTO	4.93%	MINERALS/MINING	5.01%	AUTO ANCILLARIES	6.06%	CONSUMER DURABLES	4.28%
PHARMACEUTICALS	3.39%	INSURANCE	4.90%	BANKS	5.84%	ENTERTAINMENT	3.91%
INSURANCE	2.97%	HEALTHCARE SERVICES	4.71%	INDUSTRIAL PRODUCTS	5.54%	CHEMICALS	3.73%
CONSTRUCTION PROJECT	2.89%	BANKS	4.70%	GAS	4.99%	TEXTILE PRODUCTS	2.99%
CEMENT & CEMENT PRODUCTS	2.50%	CEMENT & CEMENT PRODUCTS	3.85%	CONSUMER NON DURABLES	3.95%	BANKS	2.87%
TELECOM - SERVICES	2.33%	NON - FERROUS METALS	3.62%	POWER	3.82%	FERTILISERS	2.68%
FERROUS METALS	1.95%	GAS	3.34%	CONSTRUCTION	3.48%	POWER	2.57%
POWER	1.78%	CONSUMER DURABLES	2.80%	HEALTHCARE SERVICES	3.07%	INDUSTRIAL PRODUCTS	2.47%
CONSUMER DURABLES	1.35%	CHEMICALS	2.76%	AUTO	2.64%	CONSTRUCTION	2.25%
NON - FERROUS METALS	0.82%	SOFTWARE	2.55%	RETAILING	2.62%	TELECOM - SERVICES	2.24%
OIL	0.70%	FERROUS METALS	2.34%	TRANSPORTATION	2.43%	CEMENT & CEMENT PRODUCTS	1.70%
TRANSPORTATION	0.68%	LEISURE SERVICES	2.30%	CEMENT & CEMENT PRODUCTS	2.20%	INDUSTRIAL CAPITAL GOODS	1.30%
PESTICIDES	0.51%	CONSTRUCTION	1.91%	ENTERTAINMENT	2.03%	AUTO ANCILLARIES	1.12%
MINERALS/MINING	0.43%	PESTICIDES	1.90%	AEROSPACE & DEFENSE	2.03%	PESTICIDES	1.07%
Cash & Current Assets	0.03%	TELECOM - SERVICES	1.89%	INDUSTRIAL CAPITAL GOODS	1.96%	CONSTRUCTION PROJECT	0.68%
<b>Total Net Assets</b>	<b>100.00%</b>	INDUSTRIAL CAPITAL GOODS	1.57%	INSURANCE	1.59%	TRADING	0.26%
		PETROLEUM PRODUCTS	1.55%	TELECOM - SERVICES	1.39%	Cash & Current Assets	0.45%
		TRANSPORTATION	1.51%	TEXTILE PRODUCTS	1.29%	<b>Total Net Assets</b>	<b>100.00%</b>
		CAPITAL MARKETS	1.14%	NON - FERROUS METALS	1.16%		
		AUTO ANCILLARIES	1.14%	CAPITAL MARKETS	1.11%		
		Cash & Current Assets	0.03%	LEISURE SERVICES	0.81%		
		<b>Total Net Assets</b>	<b>100.00%</b>	FERROUS METALS	0.74%		
				PESTICIDES	0.62%		
				FERTILISERS	0.52%		
				OIL	0.44%		
				PETROLEUM PRODUCTS	0.36%		
				TELECOM - EQUIPMENT & ACCESSORIES	0.06%		
				Cash & Current Assets	0.09%		
				<b>Total Net Assets</b>	<b>100.00%</b>		

## TAX SAVINGS SOLUTIONS

Aditya Birla Sun Life Tax Relief '96		Aditya Birla Sun Life Tax Plan	
Allocation as a % of Net Assets	%	Allocation as a % of Net Assets	%
BANKS	15.94%	BANKS	15.57%
PHARMACEUTICALS	13.28%	PHARMACEUTICALS	13.47%
PETROLEUM PRODUCTS	9.37%	PETROLEUM PRODUCTS	9.15%
CONSUMER NON DURABLES	8.92%	CONSUMER NON DURABLES	9.10%
FINANCE	7.70%	FINANCE	7.59%
INDUSTRIAL CAPITAL GOODS	7.32%	INDUSTRIAL CAPITAL GOODS	7.08%
CONSTRUCTION PROJECT	4.87%	PESTICIDES	4.75%
AUTO ANCILLARIES	4.78%	AUTO ANCILLARIES	4.70%
PESTICIDES	4.75%	CONSTRUCTION PROJECT	4.68%
CONSUMER DURABLES	4.45%	CONSUMER DURABLES	4.24%
CEMENT & CEMENT PRODUCTS	3.44%	SOFTWARE	3.73%
SOFTWARE	3.21%	CEMENT & CEMENT PRODUCTS	3.12%
HEALTHCARE SERVICES	2.91%	HEALTHCARE SERVICES	2.80%
OTHER SERVICES	2.16%	OTHER SERVICES	2.22%
RETAILING	1.85%	RETAILING	1.84%
TRANSPORTATION	1.33%	TRANSPORTATION	1.35%
CAPITAL MARKETS	1.16%	CAPITAL MARKETS	1.16%
LEISURE SERVICES	0.87%	LEISURE SERVICES	0.93%
PAPER	0.73%	PAPER	0.79%
AUTO	0.57%	AUTO	0.58%
INSURANCE	0.07%	INSURANCE	0.08%
MISCELLANEOUS	0.00%	MISCELLANEOUS	0.00%
Cash & Current Assets	0.31%	Cash & Current Assets	1.06%
<b>Total Net Assets</b>	<b>100.00%</b>	<b>Total Net Assets</b>	<b>100.00%</b>

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

**Note:** The above Allocation is As on November 30, 2021, as per Industry classification as recommended by AMFI.

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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 15<sup>th</sup> of the month in an equity fund for a period of three years.

**NAV :** The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

**Benchmark :** A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

**Entry Load :** A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load

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