

# EMPOWER

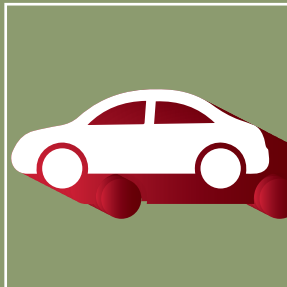
Monthly Factsheet | May 2021

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

MUTUAL  
FUNDS  
*Sahi Hai*

## INVEST VIA **MULTI-SIP** FOR YOUR MULTIPLE DREAMS

Plan your short, mid and long term dreams by investing in Multiple SIPs.



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Refer to page no 6 for details.

**Mutual Funds**

Aditya Birla Sun Life Mutual Fund



**ADITYA BIRLA  
CAPITAL**

1800-270-7000

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Micro SIP available @ ₹ 100 per month



# Foreword

May 2021

**Mr. Amit Purohit**  
**VP & Head - Digital Business**  
**Aditya Birla Sun Life AMC Limited**



Covid-19 second wave as seen across the country and the globe, has impacted all of us. With the mutating nature of the virus, the fight against Covid-19 is likely to be longer and the only option against the same appears to be staying protected and getting vaccinated. The economy and the outbreak are closely related to each other. The idea for all of us would be to break the chain of transmission, which will help all of us save a lot of lives and also revive the economy much rapidly.

The efforts taken by the Govt. of India, the private sector, medical fraternity, and many good samaritans are doing all that is possible to control the more virulent strains, whether it's supply of anti-viral drugs, setting up a nationwide Oxygen task force and vaccinating almost 170 million population.

Meanwhile, some of the positives that should work for India are:

- Measures by the RBI – in the recent announcement slew of measures to support the cause.
- Normal monsoon to be on time to help contain inflation.
- India's GST collection has been 1.4 L crore has been much better than estimates or the earlier months' collections. This means, more of the economy is coming under formal tax net rapidly.
- Lockdown during this COVID wave would be restricted to impacted areas, hence, the economic activities would not come to a complete standstill like the previous year.

The above is proven by Google's mobility data that shows that the toll collection is impacted only to the tune of 7%, which means manufactured goods are moving across the country.

## Indian Markets

Indian markets are trying to look beyond coronavirus and hoping that with the increase in the pace of vaccination and the measures taken to contain the situation, the rate of infection would go down and we all will try to get back to living our normal lives soon.

## Digitalization:

For more than 3 years, we have been building and strengthening our digital offerings, from acquiring new customers to helping customers transact smoothly or get serviced fulfilled. In fact, we are happy to inform you that in last financial year, we have been able to service more than 84% customer purchases digitally.

For our Partners and customers, it has become eminent to protect the health of our near and dear ones and equally, the wealth by prudent and safe ways. ABSLAMC has been at the forefront of providing sitting-at-home digital solutions which will not only enable our customers to create 'emergency corpus', but to also grow wealth in a much systematic way.

## Some of our digital solutions for our Customers and Partners during these recent times;

- **All-new mobile app for our investors:**
  - **Latest technology used to develop the app:** PWA- Progressive Web App- which allows release of new features on web and apps at one go and optimises the uniform experience for the customers.
  - **Facial and biometric authentication-** ways of login to the app to provide ease of logging in.
  - **Family view-** One can add up to 5 accounts to view the family portfolio.
  - **Transactional capabilities:** One-click purchase with One-time Bank mandate, SIP registration with ease, etc.
  - **Hyper personalisation-** Introduced features like daily change in portfolio, asset allocation, etc., which gave a more contextual approach for our app users.
  - **Intuitive Dashboard** -Implemented and Portfolio with Asset Allocation.
  - View your **latest and upcoming** transactions.
  - Flavour of our dedicated Liquid App Active Account for managing Liquid transactions in 2 clicks.
  - **Systematic Corner** showing a holistic view of all systematic plans.
- **Cloud-ready digital assets**

All our Digital assets, including the new Investor Mobile app, are cloud-ready solutions. That means, they are highly scalable all the time and based on the increase in demand, we can service the customers optimally.

• **One-click Bank mandate registration**

ABSLAMC has been the front runner to launch One-Time Bank Mandate (OTM) as part of the SIP registration process. This feature has been implemented across our Digital assets including Partner Mobile app and Partner portal. Through this feature, our customers can now register SIP and make Lumpsum purchases without logging in to Internet banking once their preferred bank mandate is registered with us.

- **Best in class service features launched across our digital assets**
  - Addition of up to 5 Banks – in a completely paperless manner.
  - Addition or change of nominee without visiting our branches.
  - Change of contact details digitally.
  - Systematic Corner- On all our digital assets, we have provided the features of managing SIPs, STPs and SWPs in a very seamless manner where one can renew, cancel, pause, and modify the systematic transactions easily.
- **WhatsApp and Chatbot- For customers and distributors**
  - Customers can pretty much complete any transaction on WhatsApp including purchases, account statement, setting up of SIP, etc.
  - Distributors also can initiate financial and non-financial transaction to their customers like sending a smart link, sending account statement, getting their own brokerage statement, etc.
- **Video KYC across the Digital assets**
  - ABSLAMC has been a pioneer in setting up the Video KYC feature on its all digital assets, including partner portal and partner app. It has also provided APIs to its strategic partners like PhonePe.

We continue to build robust digital assets with the objective of serving our customers and Partners, and help them stay safe so that they can continue their focus on their financial goals, whether it's to create of emergency funds, educate their children, or to retire rich, and are committed to the cause of serving the humanity with our bit.

Sources: CNBC TV18, Livemint.com



# Equity Outlook

May 2021

**Mr. Anil Shah**  
**Senior Fund Manager – Equity**  
**Aditya Birla Sun Life AMC Limited**



For April 2021, the BSE30 and Nifty50 indices fell 1.5 % and 0.4% respectively and underperformed other global markets over the past one month. The BSE Midcap and BSE SmallCap indices gained 0.6 % and 4.9%. Among sector indices, metals and healthcare indices gained 24% and 10% resp. while Realty and Capital Goods indices fell 8% and 4% respectively. Meanwhile the Federal Open Market Committee (FOMC) kept policy interest rates and pace of asset purchases unchanged (on expected lines) but acknowledged an uptick in economic activity owing to progress on vaccination and strong policy support. On corporate results front too, US big tech led with strong nos. Aggregate sales (Apple, Google, Microsoft, Facebook) was up smartly by 40% and profits were up a whopping 97%.

Global commodities continued their upward trajectory in April too with Brent up 5.8% in USD terms. One saw an all round firming up of all metals including iron ore, aluminium, copper, etc. With China continuing to cut capacities in steel, one saw a further firming up of steel prices across the world. This was well reflected as Metal stocks were amongst the best performers for April.

India underperformed as sharp increases in COVID cases, shortage of medical supplies, imposition of state wise lockdowns impacted investor sentiments. S&P Global Ratings too sounded a caution note on India as it believes that the second wave of COVID outbreak poses serious downside risks to GDP and heightens the possibility of business disruption. These apprehensions led to INR weakening, softer by 1.3 % to the USD but more pronounced vs the Euro (4.5%).

Weakness in INR and Indian stock markets was arrested and saw some recovery in second half of April as economic data and Q4 corporate results and commentaries by various company managements indicated that economic activity was not as badly hit, due to COVID and lockdowns, as feared. Large banks too gave comfort that credit costs were unlikely to spike. This helped indices and INR to recover and show only modest losses for April.

Going forward, a lot would depend on severity of the COVID crises, speed of vaccinations and timelines of State lockdowns and the impact of all this on the economy and corporate performance. Global policy framework continues to be supportive for equities. One would be keeping an eye on monsoons and outcome of State elections, though the former being far more critical for economy and markets.

(Source: Kotak Securities, AMSEC)



# Debt Outlook

May 2021

**Mr. Mohit Sharma**  
Senior Fund Manager – Fixed Income  
Aditya Birla Sun Life AMC Limited



## Covid

We are in the middle of a strong second Covid wave. The second wave has seen much higher daily cases at 4 lakhs+ vs a peak of about 1 lakh cases in the first wave. The growth in cases has also been at a much higher rate. Active cases are around 37.4 lakhs now vs a peak of about 10 lakh active cases in the first wave.

Recently, growth rate of daily cases has slowed down. Daily cases grew at an average of about 6.5% from march beginning to 3rd week of April. In the last couple of weeks, the average growth rate of daily cases has slowed down to about 1%. Also, cases in states that led the infections appear to be retreating or plateauing. MH, UP, Delhi have retreated from the peak. MP, Guj, CG are stable around 12k-15k daily cases for last couple of weeks. These 6 states currently contribute about 35-40% to the daily cases.

However, other large infection states like KA, KL, TN, AP, WB and Raj are still close to the peak daily cases. Currently, these states contribute about 40-45% to the daily cases.

Second wave is more penetrated and spreading well into the interiors. Various parts of states are making highs at different times. So, it is taking time for the states to peak out. Same logic applies at the country level. Different states are peaking at different times, so peaking out process is expected to be slow. There is a decent chance that we are already in that process. Following reasons make us optimistic:

- Almost entire country is in a strict lockdown now. Also, People themselves have become very careful after witnessing serious cases among friends and family. So, the human interactions are getting lower.
- Daily growth rate of cases has slowed down significantly from 6.5% to 1%. Strict lockdowns should put a downward pressure on this.
- A large section of population already has antibodies.
- Vaccination drive is expanding. Vaccination remains the key to sustainable decline in the impact of pandemic.

The risk to this view comes from the high levels of Test Positivity Rate (TPR). TPR is running at its peak levels of 20%+. TPR needs to decline in order to further corroborate the case for daily cases peaking out.

## Macro

Global economy continues to see strong recovery as the Covid impact is waning in most parts of the world. Global PMIs, Trade, Industrial Output and other high frequency indicators continue to reflect improvement. In DMs, the vaccinations are progressing fast and that is improving the business sentiment. IMF has once again increased the world growth forecast to 6%, highest in about 50 years.

India is a notable exception to the global growth trend. The second wave has broken the recovery momentum. Several states have imposed strict restrictions. The activity level is already 15% down from March 2021 levels and is likely to weaken further to about 20% down. This would be half of the peak restrictions we saw last year and closer to July 2020 level.

High frequency data suggest impact is most on mobility and related indicators, which are down by about 35% from Feb-March peak on all-India levels and more than 50% lower in major states. Fuel consumptions is 7-8% lower from Feb-Mar peak and railway passengers are 50% down. Electricity consumption is down slightly & railway freight has also begun to decline, suggesting that the disruptions could be affecting industrial activity, but the impact is limited so far. E-Way bill generation for truck movements, toll road revenues, and vehicle registrations are also declining. A new spike in urban unemployment levels is also visible. All these factors would take a toll on the growth. We believe second wave would shave off about 200 bps from the FY22 growth.

## Market Outlook

Bond yields eased moderately and then remained rangebound in April as the rising Covid cases clouded economic outlook and kept MPC dovish. The key highlight of the April policy was the announcement of secondary market Government Security Acquisition Program (G-SAP 1.0) under which it has committed to buy Rs 1 trillion of government securities. RBI has since announced GSAP worth 600 Bn in two tranches. RBI communication has been steadily dovish, as it remains committed towards the completion of the government's borrowing program for next fiscal in a non-disruptive manner. We believe, in order to keep stable markets this FY while executing the borrowing program, RBI will have to buy more as a % of the total SLR issuance compared to last year. RBI has shown the commitment so far.

Most central banks are keeping the overnight rates at the lows and continuing with their bond buying program. They are prepared to overlook the initial growth momentum and inflationary signs in order to ensure economy is back on firm footing and no deep scars are left due to Covid. RBI is likely to do the same. The fierce second wave has pushed any policy normalization back by at least a quarter. We expect RBI to not touch reverse repo rate at least till Dec policy and repo till mid-next year. Current huge liquidity surplus is likely to continue.

Fixed income investors can benefit from huge liquidity, stable policy rates in near term and steep curves by choosing a suitable fund based on their investment horizon. For the investment horizon of 1 year, investor can consider Aditya Birla Sun Life Floating Rate fund and Aditya Birla Sun Life Banking & PSU Debt fund, which are running a quasi-passive rolldown strategy for the next 1 year. For investment horizon of 2 years, Short-term funds provide a good risk adjusted investment opportunity. For investors having an investment horizon of 3 years+, investor can consider Aditya Birla Sun Life Government Securities Fund which is running a quasi-passive rolldown strategy with SDL allocation of 70%+. SDL curve is at elevated levels around the 6-year point and offer an attractive opportunity to lock in yield.

Sources: Reserve Bank of India, World Bank, International Monetary Fund, Bloomberg, CEIC





# MULTI-SIP FOR YOUR MULTIPLE DREAMS.



## HERE'S WHY YOU SHOULD INVEST VIA MULTI-SIP:



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Invest in multiple schemes in one go.



Investment diversification in multiple schemes as per your goals.



Aim for better risk-adjusted returns with diversification.

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**Mutual Funds**

Aditya Birla Sun Life Mutual Fund



**ADITYA BIRLA  
CAPITAL**

adityabirlacapital.com

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

## 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	
		Weekly IDCW (Reinvestment of IDCW)			Nil	
		Growth			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)	Reinvestment of IDCW	₹ 100/-	Nil	
	Direct Plan	IDCW (Payout/Reinvestment/) Growth			Nil	
Aditya Birla Sun Life Short Term Fund	Regular Plan	Quarterly IDCW (Payout / Reinvestment)	Growth	₹ 1,000/-	Nil	
	Direct Plan	IDCW (Payout / Reinvestment) Growth			Nil	
Aditya Birla Sun Life Banking & PSU Debt Fund	Regular Plan	Monthly IDCW (Payout / Reinvestment)	Monthly Reinvestment of IDCW	₹ 1,000/-	Nil	
	Direct Plan	Quarterly IDCW (Payout / Reinvestment) 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	₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV For redemption/switch out of units after 365 days from the date of allotment: Nil	
	Direct Plan	Growth			Nil	
Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	Regular Plan	IDCW (Payout/Reinvestment)	Reinvestment of IDCW	₹ 500/-	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	₹ 500/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil	
	Direct Plan	Growth			Nil	
Aditya Birla Sun Life Retirement Fund - 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.


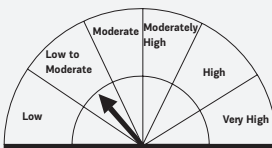
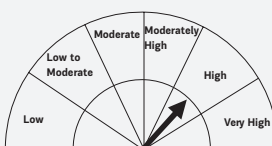
\*Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.

\*\*Default Plan: In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. The default option under the Regular or Direct Plan of the Scheme, as the case maybe, shall be applied accordingly.

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns. \*Every Tuesday of the week and next business day in case that day is a non-business day.

IDCW - Income Distribution cum Capital Withdrawal

# Product Labeling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
<b>Aditya Birla Sun Life Liquid Fund</b> (An Open ended Liquid Scheme)	<ul style="list-style-type: none"><li>reasonable returns with high levels of safety and convenience of liquidity over short term</li><li>investments in high quality debt and money market instruments with maturity of upto 91 days</li></ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Aditya Birla Sun Life Money Manager Fund</b> (An open ended debt scheme investing in money market instruments)	<ul style="list-style-type: none"><li>reasonable returns with convenience of liquidity over short term</li><li>investments in debt and money market instruments with maturity of upto 1 year</li></ul>	
<b>Aditya Birla Sun Life Corporate Bond Fund</b> (An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds)	<ul style="list-style-type: none"><li>income with capital growth over short term</li><li>investments in debt and money market instruments</li></ul>	
<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)	<ul style="list-style-type: none"><li>Income with capital growth over short term</li><li>investments in debt and money market instruments</li></ul>	
<b>Aditya Birla Sun Life Banking &amp; PSU Debt Fund</b> (An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds)	<ul style="list-style-type: none"><li>Generation of reasonable returns and liquidity over short term</li><li>investment primarily in securities issued by Banks, Public Sector Undertakings and Public Financial Institutions in India</li></ul>	
<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)	<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 Government Securities Fund</b> (An open ended debt scheme investing in government securities across maturity)	<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 Retirement Fund - 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>	 <p>Investors understand that their principal will be at Low to Moderate risk</p>
<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 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)	<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 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)	<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 Savings Fund</b> (An open ended ultra-short term debt scheme investing in instruments such that Macaulay duration of the portfolio is between 3 months and 6 months)	<ul style="list-style-type: none"><li>reasonable returns with convenience of liquidity over short term</li><li>investments in debt and money market instruments.</li></ul>	
<b>Aditya Birla Sun Life Overnight Fund</b> (An open ended debt scheme investing in overnight securities)	<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 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 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) 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>	 <p>Investors understand that their principal will be at Low risk</p>
<b>Aditya Birla Sun Life Credit Risk Fund</b> (An open ended debt scheme predominantly investing in AA and below rated corporate bonds) Number of Segregated Portfolios – 1	<ul style="list-style-type: none"><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 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 Dynamic Bond Fund</b> (An open ended dynamic debt scheme investing across duration) 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 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>*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.

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

## TAX SAVINGS SOLUTIONS

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN^	OPTION			
Aditya Birla Sun Life Tax Relief '96*	Regular Plan	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.

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

**\*\*Default Plan:** In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. The default option under the Regular or Direct Plan of the Scheme, as the case maybe, shall be applied accordingly.

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

IDCW - Income Distribution cum Capital Withdrawal

# Product Labeling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	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>	 <p>Investors understand that their principal will be at High risk</p>
<b>Aditya Birla Sun Life Tax Relief '96</b> (An open ended Equity Linked Saving Scheme with a statutory lock in of 3 years and tax benefit)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility</li> </ul>	 <p>Investors understand that their principal will be at Very High risk</p>
<b>Aditya Birla Sun Life Tax Plan</b> (An Open ended Equity Linked Savings Scheme (ELSS) (All investments in the scheme are subject to a lock-in period of 3 years from the date of allotment))	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility</li> </ul>	 <p>Investors understand that their principal will be at Very High risk</p>
<b>Aditya Birla Sun Life Resurgent India Fund - Series 6 &amp; 7</b> (A Close ended Diversified Equity Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>Invests in equity and equity related securities that are likely to benefit from recovery in the Indian economy</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<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>	 <p>Investors understand that their principal will be at Moderate risk</p>

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



## 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>^</sup>	OPTION			
Aditya Birla Sun Life Equity Savings Fund	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.
Aditya Birla Sun Life Balanced Advantage Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 100/-	Nil
Aditya Birla Sun Life Equity Hybrid '95 Fund	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.
Aditya Birla Sun Life Index Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1000/-	Nil
Aditya Birla Sun Life Frontline Equity Fund	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
Aditya Birla Sun Life Focused Equity Fund	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 Flexi Cap Fund	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
Aditya Birla Sun Life Equity Advantage Fund	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 MNC Fund	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 Midcap Fund	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
Aditya Birla Sun Life Small Cap Fund	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
Aditya Birla Sun Life Pure Value Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	• Choice of Plan : Growth • Choice of Option : Reinvestment	₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
Aditya Birla Sun Life Manufacturing Equity Fund	Regular Plan Direct Plan	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
Aditya Birla Sun Life Banking and Financial Services Fund	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
Aditya Birla Sun Life Dividend Yield Fund	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.
Aditya Birla Sun Life Infrastructure Fund	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
Aditya Birla Sun Life Digital India Fund	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
Aditya Birla Sun Life India GenNext Fund	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
Aditya Birla Sun Life International Equity Fund (Plan A)	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
Aditya Birla Sun Life International Equity Fund (Plan 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
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	₹ 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 Excellence Equity Fund of Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 1,000/-	For redemption/switch out of units on or before 365 days from the date of allotment: 1% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil
Aditya Birla Sun Life Gold Fund	Regular Plan Direct Plan	Growth 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 **Exit Load is NIL for units issued in Bonus & Reinvestment of IDCW
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	₹ 500/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
Aditya Birla Sun Life Pharma & Healthcare Fund	Regular Plan Direct Plan	Growth 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 - 30s Plan	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 1,000/-	Nil
Aditya Birla Sun Life Retirement Fund - 40s Plan	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 1,000/-	Nil
Aditya Birla Sun Life Retirement Fund - 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


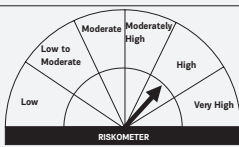
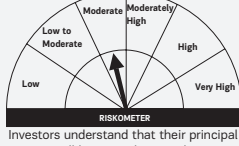
<sup>^</sup>Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.

\*\*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
<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 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 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 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 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 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 MNC Fund</b> (An open ended equity scheme following the MNC theme in its investments)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments primarily in equity and equity related securities of multinational companies (MNCs)</li> </ul>	
<b>Aditya Birla Sun Life Midcap Fund</b> (An open ended equity scheme predominantly investing in mid cap stocks)	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investments primarily in mid cap stocks</li> </ul>	
<b>Aditya Birla Sun Life Small Cap Fund</b> (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 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 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 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 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 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 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 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 India GenNext Fund</b> (An open ended equity scheme following Consumption theme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities of companies that are expected to benefit from the rising consumption patterns in India fuelled by high disposable incomes</li> </ul>	
<b>Aditya Birla Sun Life International Equity Fund-Plan A</b> (An open ended equity scheme following international theme 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 B</b> (An open ended equity scheme following international theme by investing in Global Equities and also Indian Equities.)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities in the domestic market (65 to 75%) and in international markets (25 to 35%)</li> </ul>	
<b>Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan</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 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 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 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 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 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 Retirement Fund - 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 - 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 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 Equity Savings Fund</b> (An open ended scheme investing in equity, arbitrage and debt)	<ul style="list-style-type: none"> <li>long term capital growth and income</li> <li>An open ended equity scheme investing in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Aditya Birla Sun Life 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 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>Investors understand that their principal will be at High risk</p>
<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 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 Retirement Fund - 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>	 <p>Investors understand that their principal will be at Moderate risk</p>
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.		

**WHAT COULD BE THE SECRET  
TO WEALTH CREATION?**

**STAYING INVESTED**

**PATIENCE**

**COMPOUNDING**

**ALL OF THE ABOVE**

**CLICK HERE** to find out the right answer.

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





## Mutual Funds

Aditya Birla Sun Life Mutual Fund



**ADITYA BIRLA  
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

## Tax Reckoner 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 dividend income in respect of units of MF is below ₹ 5000/- in a financial year.

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

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

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

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

## Capital Gains Taxation

	Individual/HUF	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% <sup>^</sup>	20% <sup>^</sup>	Listed - 20% <sup>^</sup> Unlisted - 10%*
Short Term Capital Gains	30% <sup>^</sup>	30%/25%**/22% <sup>***</sup> /15% <sup>****</sup>	30% <sup>^</sup>
<b>Tax Deducted at Source (Applicable only to NRI Investors)</b>			
		Short term capital gains	Long term capital gains
Equity oriented schemes		15%	10%
Other than equity oriented schemes		30% <sup>^</sup>	10%* (for unlisted) 20% <sup>^</sup> (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 dividend 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 ₹ 1,00,00,000 <sup>(d)</sup>	20%
₹ 1,00,00,001 and above <sup>(d)(e)</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 dividend 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>
Dividend	20%
Interest received on loans given in foreign currency to Indian concern or Government of India (not being interest referred to in section 194LB or section 194LC)	20%
Income received in respect of units purchased in foreign currency of specified Mutual 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 FCB / Dividend 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%*
Sale transaction other than mentioned above:		
Individuals (resident and non-resident)	Progressive slab rates	20% / 10% <sup>(b)</sup>
Partnerships	30%	
Resident companies	30%/25% <sup>(d)</sup> /22% <sup>(e)</sup> /15% <sup>(f)</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>(g)</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.

**Aditya Birla Sun Life AMC Limited** (Investment Manager to Aditya Birla Sun Life Mutual Fund)  
Regn. No.: 109. Regd Office: One World Centre, Tower 1, 17th Floor, Jupiter Mill Compound,  
841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013  
+91 22 4356 7000 | care.mutualfunds@adityabirlacapital.com | www.adityabirlasunlifemf.com  
CIN: U65991MH1994PLC080811

Contact Us:  
1800-270-7000  
adityabirlacapital.com



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

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## 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

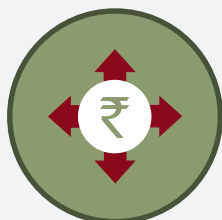
- High Capital safety

#### 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.



Savings Solutions

## Fund Category

Overnight Fund (Debt)

## Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta
<b>Managing Fund Since:</b>	November 1, 2018
<b>Experience in Managing the Fund:</b>	2.5 years
<b>Date of Allotment:</b>	November 1, 2018
<b>Type of Scheme:</b>	An open ended debt scheme investing in overnight securities
<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>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	1112.3845
<b>Daily IDCW<sup>s</sup>:</b>	1000.0200
<b>Weekly IDCW<sup>s</sup>:</b>	1000.0200
<b>Monthly IDCW<sup>s</sup>:</b>	1000.0200
<b>Direct Plan</b>	
<b>Growth:</b>	1115.8359
<b>Daily IDCW<sup>s</sup>:</b>	1000.0200
<b>Weekly IDCW<sup>s</sup>:</b>	1000.0200
<b>Monthly IDCW<sup>s</sup>:</b>	1000.0200

<b>Benchmark:</b>	CRISIL Overnight Index
<b>Monthly Average AUM:</b>	₹ 9329.80 Crores
<b>AUM as on last day:</b>	₹ 8873.28 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil

## Other Parameters

<b>Portfolio Turnover:</b>	0.0
<b>Modified Duration:</b>	1 day
<b>Average Maturity:</b>	1 day
<b>Yield to Maturity:</b>	3.30%
<b>Macaulay Duration:</b>	0.01 day

## Total Expense Ratio (TER) (As on Last Day)

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

<b>Regular</b>	0.20%
<b>Direct</b>	0.10%

## Income Distribution cum capital withdrawal

Declared on date	29-Apr-21	25-Mar-21	25-Feb-21
IDCW Yield (Regular Plan)	0.29%	0.24%	0.22%
IDCW (₹) Per Unit	2.9571	2.3594	2.1651
Cum IDCW NAV	1002.8925	1002.2939	1002.1023
IDCW Yield (Direct Plan)	0.30%	0.24%	0.22%
IDCW (₹) Per Unit	3.0533	2.4366	2.2419
Cum IDCW NAV	1002.9860	1002.3684	1002.1762

**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

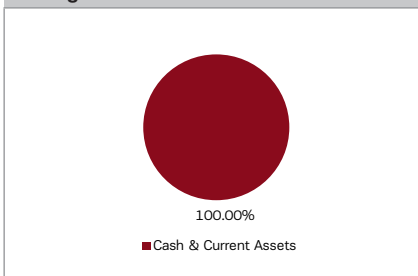
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

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

## Top Portfolio Holdings

Issuer	% to net Assets
Cash & Current Assets	100.00%

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 1112.3845

Inception - November 1, 2018	1 Year	Since Inception
Aditya Birla Sun Life Overnight Fund	2.95	4.36
Value of Std Investment of ₹ 10,000	10295	11124
Benchmark - CRISIL Overnight Index	3.13	4.52
Value of Std Investment of ₹ 10,000	10313	11168
Additional Benchmark - CRISIL 1 Year T-Bill Index	3.73	6.54
Value of Std Investment of ₹ 10,000	10373	11714

• **Past performance may or 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. 78 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Kaustubh Gupta since November 1, 2018 (2.5) 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 Liquid Fund

An Open Ended Liquid Scheme



Savings Solutions

## What is it?

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

## Fund Category

Liquid Fund

## Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha
<b>Managing Fund Since:</b>	July 15, 2011
<b>Experience in Managing the Fund:</b>	9.8 years
<b>Date of Allotment:</b>	June 16, 1997
<b>Type of Scheme:</b>	An Open ended Liquid Scheme
<b>Application Amount for fresh subscription:</b>	₹ 500
<b>Min. Addl. Investment:</b>	₹ 500 (plus in multiples of ₹ 1)
<b>NAV of Plans / Options (₹) ^</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Retail Plan®</b>	
Growth:	535.7682
IDCW:	163.6940
<b>Institutional Plan®</b>	
Growth:	549.8090
IDCW:	108.0230
<b>Weekly IDCW:</b>	108.0680
<b>Regular Plan</b>	
Growth:	330.1534
Daily IDCW:	100.1950
<b>Weekly IDCW:</b>	100.2250
IDCW:	138.1452
<b>Direct Plan</b>	
Growth:	332.4143
Daily IDCW:	100.1950
<b>Weekly IDCW:</b>	100.2250
IDCW:	180.4743

^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:** ₹ 32930.28 Crores

**AUM as on last day:** ₹ 30202.91 Crores

(As on Last Day)

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

**Entry Load:** Nil

**Exit Load:**

**Investor Exit upon subscription** **Exit load as % of redemption proceeds**

Day 1 0.0070%

Day 2 0.0065%

Day 3 0.0060%

Day 4 0.0055%

Day 5 0.0050%

Day 6 0.0045%

Day 7 onwards 0.0000%

**Other Parameters**

**Modified Duration:** 0.09 years

**Average Maturity:** 0.09 years

**Yield to Maturity:** 3.45%

**Macaulay Duration:** 0.09 years

**Total Expense Ratio (TER)**

(As on Last Day)

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

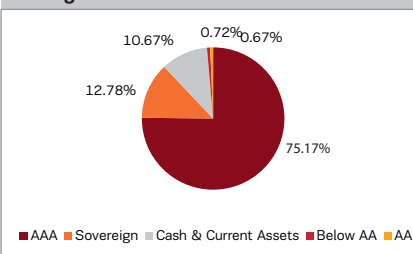
**Regular** 0.33%

**Direct** 0.21%

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	9.37%	SOV
Reliance Jio Infocomm Limited	6.28%	CRISIL A1+
Reliance Industries Limited	5.99%	CRISIL A1+/ ICRA A1+
Bank of Baroda	5.23%	ICRA A1+
Axis Bank Limited	4.97%	ICRA A1+
Hindustan Petroleum Corporation Limited	3.63%	CRISIL A1+
Government Bond	3.24%	SOV
Tata Steel Limited	3.22%	ICRA A1+
Adani Ports and Special Economic Zone Limited	3.05%	ICRA A1+
Steel Authority of India Limited	2.74%	CARE A1+

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 330.1534

Inception - June 16, 1997	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Liquid Fund	3.47	5.66	6.19	7.24
Value of Std Investment of ₹ 10,000	10347	11799	13505	33015
Benchmark - CRISIL Liquid Fund Index	3.95	5.93	6.34	6.84
Value of Std Investment of ₹ 10,000	10395	11889	13603	30997
Additional Benchmark - CRISIL 1 Year T-Bill Index	3.73	6.46	6.43	6.07
Value of Std Investment of ₹ 10,000	10373	12069	13660	27393

• **Past performance may or 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. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha since July 15, 2011 (9.8) 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.

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

# Aditya Birla Sun Life Money Manager Fund

An open ended debt scheme investing in money market instruments

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



Savings Solutions

What is it?

Fund Category

Money Market Fund

Investment Objective

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



## Fund Details

<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>	9.8 years & 4.1 years & 0.1 years
<b>Date of Allotment:</b>	June 05, 2003
<b>Type of Scheme:</b>	An open ended debt scheme investing in money market instruments
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<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>	285.9981
<b>Daily IDCW<sup>s</sup>:</b>	100.0350
<b>Weekly IDCW<sup>s</sup>:</b>	100.1784
<b>Retail Plan<sup>®</sup></b>	
<b>Growth:</b>	352.4834
<b>Daily IDCW<sup>s</sup>:</b>	100.0350
<b>Weekly IDCW<sup>s</sup>:</b>	103.8511
<b>Direct Plan</b>	
<b>Growth:</b>	288.2384
<b>Daily IDCW<sup>s</sup>:</b>	100.0350
<b>Weekly IDCW<sup>s</sup>:</b>	100.1801

^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:** ₹ 12803.15 Crores

**AUM as on last day:** ₹ 13596.74 Crores

(As on Last Day)

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

**Entry Load:** Nil

**Exit Load:** Nil

## Other Parameters

**Modified Duration:** 0.42 years

**Average Maturity:** 0.43 years

**Yield to Maturity:** 3.83%

**Macaulay Duration:** 0.43 years

## Total Expense Ratio (TER)

(As on Last Day)

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

**Regular** 0.30%

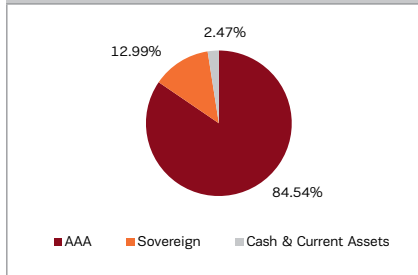
**Direct** 0.21%

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government Bond	12.74%	SOV
National Bank For Agriculture and Rural Development	9.52%	CRISIL A1+/IND A1+
Axis Bank Limited	8.49%	CRISIL A1+/ICRA A1+
Tata Motors Limited	7.43%	ICRA A1+
Reliance Industries Limited	5.47%	CRISIL A1+/ICRA A1+
IDFC First Bank Limited	4.40%	ICRA A1+
Hero Fincorp Limited	3.38%	ICRA A1+
Tata Motors Finance Limited	2.97%	ICRA A1+
Barclays Invest & Loans India Limited	2.67%	ICRA A1+
Larsen & Toubro Limited	2.05%	ICRA A1+

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 285.9981

Inception - June 05, 2003	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Money Manager Fund</b>	5.60	7.16	7.11	6.99
<b>Value of Std Investment of ₹ 10,000</b>	10560	12314	14101	28600
<b>Benchmark - Nifty Money Market Index</b>	4.29	6.17	6.52	7.77
<b>Value of Std Investment of ₹ 10,000</b>	10429	11975	13720	32014
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	3.73	6.46	6.43	6.27
<b>Value of Std Investment of ₹ 10,000</b>	10373	12075	13660	25756

• **Past performance may or 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 69. Total Schemes managed by Mr. Anuj Jain is 1. Refer annexure on page no. 78 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 (9.8) years (4.1) years & (0.1) 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	1870000
<b>Market Value of amount Invested</b>	122862	396827	713643	3492363
<b>Scheme Returns (CAGR)</b>	4.50	6.44	6.88	7.57
<b>Nifty Money Market Index returns# (CAGR)</b>	3.86	5.42	6.03	7.57
<b>CRISIL 1 Year T-Bill Index returns## (CAGR)</b>	3.79	5.87	6.21	6.55

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**



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 & Mr. Mohamed Irfan
<b>Managing Fund Since:</b>	July 15, 2011 April 01, 2017 & March 22, 2021
<b>Experience in Managing the Fund:</b>	9.8 years, 4.1 years & 0.1 years
<b>Date of Allotment:</b>	May 14, 1998
<b>Retail Plan:</b>	
<b>Type of Scheme:</b>	An open ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between 6 months and 12 months
<b>Application Amount for fresh subscription:</b>	₹ 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>	518.1973
<b>Daily IDCW<sup>§</sup>:</b>	100.5066
<b>Weekly IDCW<sup>§</sup>:</b>	101.0657
<b>Institutional Plan<sup>®</sup></b>	
<b>Growth:</b>	363.3365
<b>Daily IDCW<sup>§</sup>:</b>	100.5061
<b>Weekly IDCW<sup>§</sup>:</b>	-
<b>Direct Plan</b>	
<b>Growth:</b>	554.9846
<b>Daily IDCW<sup>§</sup>:</b>	100.5791
<b>Weekly IDCW<sup>§</sup>:</b>	101.1177

^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.

<b>Benchmark:</b>	NIFTY Low Duration Debt Index
<b>Monthly Average AUM:</b>	₹ 16411.02 Crores
<b>AUM as on last day:</b>	₹ 15746.31 Crores
<b>(As on Last Day)</b>	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil

## Other Parameters

<b>Modified Duration:</b>	0.77 years
<b>Average Maturity:</b>	0.87 years
<b>Yield to Maturity:</b>	4.35%
<b>Macaulay Duration:</b>	0.83 years

## Total Expense Ratio (TER) (As on Last Day)

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

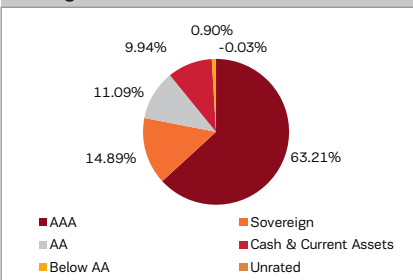
<b>Regular</b>	1.18%
<b>Direct</b>	0.40%

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government Bond	13.14%	SOV
National Bank For Agriculture and Rural Development	9.04%	CRISIL A1+/CRISIL AAA/ICRA AAA IND A1+
REC Limited	7.29%	CRISIL AAA/ICRA AAA
Reliance Industries Limited	5.45%	CRISIL A1+/CRISIL AAA/ICRA A1+ ICRA AAA
Power Finance Corporation Limited	4.10%	CRISIL AAA/ICRA AAA
Housing Development Finance Corporation Limited	3.89%	CRISIL AAA/ICRA A1+/ICRA AAA
Axis Bank Limited	3.12%	CRISIL A1+/ICRA A1+
Housing & Urban Development Corporation Limited	2.75%	ICRA AAA
L&T Finance Limited	2.45%	CARE A1+/CRISIL AAA
Bajaj Finance Limited	2.38%	CRISIL AAA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 518.1973

Inception - May 14, 1998	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Low Duration Fund	6.94	7.35	7.22	7.42
Value of Std Investment of ₹ 10,000	10694	12382	14175	51820
Benchmark - NIFTY Low Duration Debt Index	5.97	7.11	7.15	NA
Value of Std Investment of ₹ 10,000	10597	12297	14128	NA
Additional Benchmark - CRISIL 1 Year T-Bill Index	3.73	6.46	6.43	6.56
Value of Std Investment of ₹ 10,000	10373	12075	13660	43046

- Past performance may or 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 69. Total Schemes managed by Mr. Mohamed Irfan is 1. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kaustubh Gupta, Mr. Mohit Sharma & Mr. Mohamed Irfan since July 15, 2011 April 01, 2017 & March 22, 2021 (9.8) years, (4.1) years & (0.1) 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.

# Aditya Birla Sun Life Savings Fund

An open ended ultra-short term debt scheme investing in instruments such that Macaulay duration of the portfolio is between **3 months and 6 months**



Savings Solutions

What is it?

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

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>	9.8 years, 6.9 years & 0.1 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
<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>	410.7294
<b>Retail Plan®</b>	100.5405
<b>Growth:</b>	100.8000
<b>Daily IDCW®:</b>	424.4554
<b>Weekly IDCW®:</b>	100.6842
<b>Regular Plan</b>	100.7999
<b>Growth:</b>	428.6624
<b>Daily IDCW®:</b>	100.5521
<b>Weekly IDCW®:</b>	100.8092

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

<b>Benchmark:</b>	CRISIL Ultra Short Term Debt Index
<b>Monthly Average AUM:</b>	₹ 17721.48 Crores
<b>AUM as on last day:</b>	₹ 18187.57 Crores
<b>(As on Last Day)</b>	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil

## Other Parameters

<b>Modified Duration:</b>	0.48 years
<b>Average Maturity:</b>	0.54 years
<b>Yield to Maturity:</b>	4.11%
<b>Macaulay Duration:</b>	0.52 years

## Total Expense Ratio (TER) (As on Last Day)

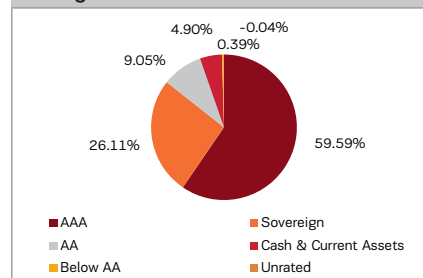
Including additional expenses and goods and service tax on management fees.

<b>Regular</b>	0.51%
<b>Direct</b>	0.34%

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government Bond	17.83%	SOV
REC Limited	8.01%	CRISIL AAA/ICRA AAA
State Government bond	5.53%	SOV
National Bank For Agriculture and Rural Development	4.14%	CRISIL A1+/CRISIL AAA/ICRA AAA
Power Finance Corporation Limited	3.97%	CRISIL AAA/ICRA AAA
Axis Bank Limited	3.53%	CRISIL A1+
Bank of Baroda	3.21%	ICRA A1+/IND A1+
Reliance Industries Limited	3.19%	CRISIL AAA/ICRA A1+/ICRA AAA
Citicorp Finance India Limited	2.75%	ICRA AAA
Government of India	2.75%	SOV

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 424.4554

Inception - Apr 15, 2003	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Savings Fund	6.51	7.37	7.52	7.69
Value of Std Investment of ₹ 10,000	10651	12388	14372	38077
Benchmark - CRISIL Ultra Short Term Debt Index	5.29	6.95	7.07	7.44
Value of Std Investment of ₹ 10,000	10529	12243	14077	36511
Additional Benchmark - CRISIL 1 Year T-Bill Index	3.73	6.46	6.43	6.02
Value of Std Investment of ₹ 10,000	10373	12075	13660	28734

- Past performance may or 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. 78 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 (9.8) years, (6.9) years & (0.1) 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> Apr 2021 unless otherwise specified

## Income Distribution cum capital withdrawal

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

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

The Face Value - 100.00 Per Unit

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



# Aditya Birla Sun Life Floating Rate Fund



Savings Solutions

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

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

**Fund Category** Floater Fund

**Investment Objective** The primary objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments. The scheme may invest a portion of its net assets in fixed rate debt securities and money market instruments.



Fund Details	
<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>	6.9 years & 0.1 years
<b>Date of Allotment:</b>	June 05, 2003
<b>Type of Scheme:</b>	An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives)
<b>Application Amount for fresh subscription:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹) ^</b>	<b>Income Distribution cum capital withdrawal</b>
<b>Retail Plan®</b>	
<b>Growth:</b>	387.0224
<b>Weekly IDCW®:</b>	100.9965
<b>Regular Plan</b>	
<b>Growth:</b>	267.5863
<b>Daily IDCW®:</b>	100.7672
<b>Weekly IDCW®:</b>	100.9965
<b>Direct Plan</b>	
<b>Growth:</b>	272.5200
<b>Daily IDCW®:</b>	100.4458
<b>Weekly IDCW®:</b>	101.0252

^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.

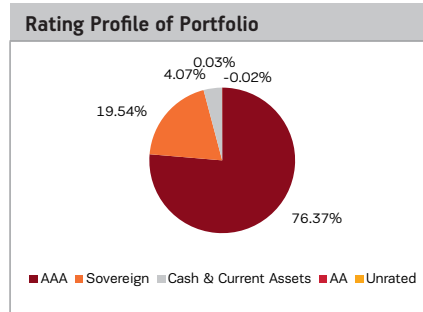
**Benchmark:** CRISIL Liquid Fund Index  
**Monthly Average AUM:** ₹ 14622.18 Crores  
**AUM as on last day:** ₹ 15188.87 Crores (As on Last Day)  
**Load Structure (as % of NAV) (Incl. for SIP)**  
**Entry Load:** Nil  
**Exit Load:** Nil

**Other Parameters**  
**Modified Duration:** 1.36 years  
**Average Maturity:** 1.55 years  
**Yield to Maturity:** 4.67%  
**Macaulay Duration:** 1.46 years

**Total Expense Ratio (TER) (As on Last Day)**  
 Including additional expenses and goods and service tax on management fees.  
**Regular** 0.38%  
**Direct** 0.23%

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

Top Ten Portfolio Holdings		
Issuer	% to net Assets	Rating
State Government bond	11.82%	SOV
National Bank For Agriculture and Rural Development	9.09%	CRISIL A1+/CRISIL AAA/ICRA AAA
Government Bond	7.60%	SOV
Power Finance Corporation Limited	7.59%	CRISIL AAA/ICRA AAA
REC Limited	5.93%	CRISIL AAA/ICRA AAA
LIC Housing Finance Limited	4.01%	CARE AAA/CRISIL AAA/ICRA AAA
L&T Finance Limited	3.48%	CARE A1+/CRISIL AAA
Axis Bank Limited	3.44%	CRISIL A1+/ICRA A1+
Aditya Birla Finance Limited	3.22%	ICRA AAA
Reliance Industries Limited	2.74%	CRISIL AAA/ICRA AAA



Investment Performance - Regular Plan - Growth		NAV as on April 30, 2021: ₹ 267.5863			
Inception - June 05, 2003		1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Floating Rate Fund		7.31	7.85	7.79	8.47
Value of Std Investment of ₹ 10,000		10731	12554	14559	26759
Benchmark - CRISIL Liquid Fund Index		3.95	5.93	6.34	7.05
Value of Std Investment of ₹ 10,000		10395	11896	13603	22831
Additional Benchmark - CRISIL 1 Year T-Bill Index		3.73	6.46	6.43	6.32
Value of Std Investment of ₹ 10,000		10373	12075	13660	21003

**Past performance may or 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 Suvarnkar is 8. Refer annexure on page no. 78 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 (6.9) years & March 22, 2021 (0.1) 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 Arbitrage Fund

An open ended scheme investing in arbitrage opportunities



Savings Solutions

## What is it?

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

## Fund Category

Arbitrage Fund

## Investment Objective

The Scheme seeks to generate income by investing predominantly in equity and equity related instruments. Scheme intends to take advantage from the price differentials / mis-pricing prevailing for stock / index in various market segments (Cash & Future).



Fund Details	
<b>Fund Manager:</b>	Mr. Lovelish Solanki
<b>Managing Fund Since:</b>	December 15, 2014
<b>Experience in Managing the Fund:</b>	6.4 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) Monthly: Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	20.9038
<b>Growth:</b>	11.0034
<b>IDCW:</b>	
<b>Direct Plan</b>	
<b>Growth:</b>	21.8861
<b>IDCW:</b>	11.1660
<b>Benchmark:</b>	Nifty 50 Arbitrage TRI
<b>Monthly Average AUM:</b>	₹ 5859.59 Crores
<b>AUM as on last day:</b>	₹ 6031.76 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 30 days from the date of allotment: 0.25% 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>	0.41 years
(Excluding FD Margin)	
<b>Average Maturity:</b>	0.46 years
(Excluding FD Margin)	
<b>Yield to Maturity:</b>	3.85%
(Excluding FD Margin)	
<b>Macaulay Duration:</b>	0.43 years
<b>Portfolio Turnover:</b>	12.43
<b>Total Expense Ratio (TER)</b>	
(As on Last Day)	
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	23-Apr-21	23-Oct-20	19-Jun-20
IDCW Yield (Regular Plan)	0.25%	0.29%	0.25%
IDCW (₹) Per Unit	0.0280	0.0320	0.0270
Cum IDCW NAV	11.0286	10.8539	10.7773
Declared on date	23-Apr-21	19-Mar-21	18-Feb-21
IDCW Yield (Direct Plan)	0.25%	0.13%	0.27%
IDCW (₹) Per Unit	0.0280	0.0150	0.0300
Cum IDCW NAV	11.1898	11.1307	11.1253

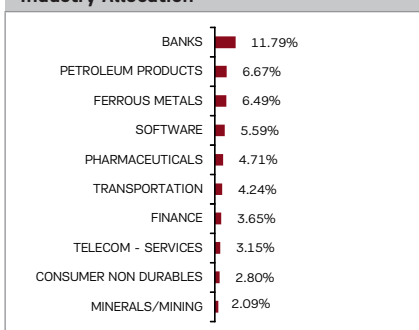
**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many 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> Apr 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan	14.63%	
Aditya Birla Sun Life Liquid Fund - Growth - Direct Plan	6.32%	
Aditya Birla Sun Life Low duration Fund - Growth - Direct Plan	3.36%	
HDFC Bank Limited	1.66%	
Aditya Birla Sunlife Floating Rate Fund - Direct Plan - Growth	0.83%	
Housing Development Finance Corporation Limited	0.42%	ICRA AAA
LIC Housing Finance Limited	0.26%	ICRA AAA
Indus Towers Limited	0.18%	
Manappuram Finance Limited	0.00%	
Britannia Industries Limited	0.00%	

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 20.9038

Inception - July 24, 2009	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Arbitrage Fund	3.41	5.25	5.56	6.46
Value of Std Investment of ₹ 10,000	10341	11660	13109	20904
Benchmark - Nifty 50 Arbitrage TRI	2.32	4.59	4.77	NA
Value of Std Investment of ₹ 10,000	10232	11442	12626	NA
Additional Benchmark - CRISIL 1 Year T-Bill Index	3.73	6.46	6.43	6.36
Value of Std Investment of ₹ 10,000	10373	12069	13660	20659

- Past performance may or 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 11. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since December 15, 2014 (6.4) 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 Corporate Bond Fund

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



Savings Solutions

What is it?

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

Fund Category

Corporate Bond Fund

Investment Objective

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



Fund Details	
<b>Fund Manager:</b> <b>Managing Fund Since:</b> <b>Experience in Managing the Fund:</b> <b>Date of Allotment:</b> <b>Type of Scheme:</b>	Mr. Kaustubh Gupta April 12, 2021 0.1 years March 3, 1997 An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds
<b>Application Amount for fresh subscription:</b> <b>Min. Addl. Investment:</b> <b>SIP:</b>	₹ 100 (plus in multiples of ₹ 1) ₹ 100 (plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> <b>Growth:</b> <b>IDCW<sup>5</sup>:</b> <b>Monthly IDCW<sup>5</sup>:</b> <b>Direct Plan</b> <b>Growth:</b> <b>IDCW<sup>5</sup>:</b> <b>Monthly IDCW<sup>5</sup>:</b>	<b>*Income Distribution cum capital withdrawal</b> 86.5933 12.5487 12.3920 87.4396 13.4677 12.4920
<b>Benchmark:</b> <b>Monthly Average AUM:</b> <b>AUM as on last day:</b> (As on Last Day) <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> <b>Exit Load:</b>	NIFTY Corporate Bond Index ₹ 23728.22 Crores ₹ 23971.33 Crores Nil Nil
<b>Other Parameters</b> <b>Modified Duration:</b> <b>Average Maturity:</b> <b>Yield to Maturity:</b> <b>Macaulay Duration:</b>	2.22 years 2.75 years 5.15% 2.38 years
<b>Total Expense Ratio (TER)</b> (As on Last Day) Including additional expenses and goods and service tax on management fees.	
<b>Regular</b> <b>Direct</b>	0.46% 0.30%

Income Distribution cum capital withdrawal			
Declared on date	15-Apr-21	15-Mar-21	15-Feb-21
IDCW Yield (Regular Plan)	0.42%	0.38%	0.43%
IDCW (₹) Per Unit	0.0520	0.0472	0.0526
Cum IDCW NAV	12.3865	12.2895	12.3524
IDCW Yield (Direct Plan)	0.42%	0.38%	0.43%
IDCW (₹) Per Unit	0.0524	0.0475	0.0530
Cum IDCW NAV	12.4856	12.3853	12.4471

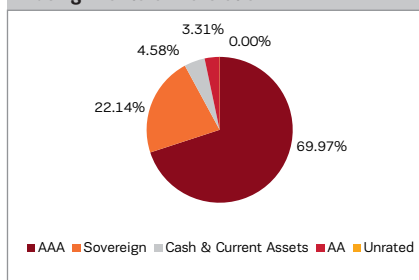
**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

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> Apr 2021 unless otherwise specified.

Top Ten Portfolio Holdings		
Issuer	% to net Assets	Rating
Government Bond	13.13%	SOV
State Government bond	9.01%	SOV
National Bank For Agriculture and Rural Development	7.35%	CRISIL AAA/ICRA AAA
Power Finance Corporation Limited	6.87%	CRISIL AAA/ICRA AAA
REC Limited	6.68%	CRISIL AAA/ICRA AAA
Reliance Industries Limited	5.78%	CRISIL AAA/ICRA AAA
Housing Development Finance Corporation Limited	5.62%	CRISIL AAA/ICRA AAA
Sikka Ports and Terminals Limited	4.59%	CRISIL AAA
Larsen & Toubro Limited	3.99%	CRISIL AAA
LIC Housing Finance Limited	2.91%	CARE AAA/CRISIL AAA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 86.5933

Inception - March 3, 1997	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Corporate Bond Fund	9.53	9.29	8.58	9.34
Value of Std Investment of ₹ 10,000	10953	13065	15097	86593
Benchmark - NIFTY Corporate Bond Index	10.74	9.19	8.46	NA
Value of Std Investment of ₹ 10,000	11074	13032	15019	NA
Additional Benchmark - CRISIL 10 Year Gilt Index	4.38	9.42	7.30	NA
Value of Std Investment of ₹ 10,000	10438	13115	14231	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. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kaustubh Gupta since April 12, 2021 (0.1) 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 Short Term Fund

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



Savings Solutions

## What is it?

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

## Fund Category

Short Duration Fund

## Investment Objective

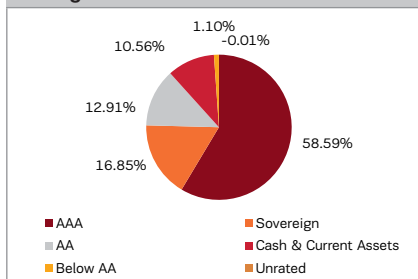
The investment objective of the Scheme is to generate income and capital appreciation by investing 100% of the corpus in a diversified portfolio of debt and money market securities.



Fund Details	
<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>	6.6 years & 0.7 years
<b>Date of Allotment:</b>	May 09, 2003
<b>Type of Scheme:</b>	An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1-3 years
<b>Application Amount for fresh subscription:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) Monthly: Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	36.8246
<b>IDCW:</b>	17.0535
<b>Quarterly IDCW:</b>	10.6784
<b>Direct Plan</b>	
<b>Growth:</b>	38.7532
<b>IDCW:</b>	17.9387
<b>Quarterly IDCW:</b>	11.0141
<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 7032.54 Crores
<b>AUM as on last day:</b>	₹ 7093.05 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil (w.e.f May 28, 2020)
<b>Other Parameters</b>	
<b>Modified Duration:</b>	1.82 years
<b>Average Maturity:</b>	2.23 years
<b>Yield to Maturity:</b>	5.07%
<b>Macaulay Duration:</b>	1.95 years
Calculation of YTM doesn't include Stressed Assets (ITPCL, JRPICL & VIL). Refer the Annexure for Update on Stressed Assets.	
<b>Total Expense Ratio (TER)</b>	
(As on Last Day)	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.11%
<b>Direct</b>	0.40%

Top Ten Portfolio Holdings		
Issuer	% to net Assets	Rating
State Government bond	12.17%	SOV
REC Limited	6.91%	CRISIL AAA/ICRA AAA
National Bank For Agriculture and Rural Development	5.96%	CRISIL AAA/ICRA AAA
Housing Development Finance Corporation Limited	5.72%	CRISIL AAA/ICRA AAA
Reliance Industries Limited	5.22%	CRISIL AAA
Government Bond	4.68%	SOV
Power Finance Corporation Limited	3.51%	CRISIL AAA/ICRA A1+ / ICRA AAA
LIC Housing Finance Limited	3.02%	CARE AAA/CRISIL AAA
L&T Finance Limited	2.95%	CARE A1+/CRISIL AAA
Cholamandalam Investment and Finance Company Limited	2.50%	ICRA AA+

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 36.8246

Inception - May 09, 2003	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Short Term Fund	11.15	8.55	8.01	7.52
Value of Std Investment of ₹ 10,000	11115	12803	14709	36825
Benchmark - CRISIL Short Term Bond Fund Index	8.23	8.75	8.09	7.39
Value of Std Investment of ₹ 10,000	10823	12873	14761	36055
Additional Benchmark - CRISIL 10 Year Gilt Index	4.38	9.42	7.30	6.18
Value of Std Investment of ₹ 10,000	10438	13115	14231	29397

- Past performance may or 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 69. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Mohit Sharma since September 11, 2014 & August 01, 2017 (6.6) years & (0.7) 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.

Income Distribution cum capital withdrawal			
Declared on date	15-Mar-21	15-Dec-20	15-Sep-20
IDCW Yield (Regular Plan)	1.24%	1.22%	1.45%
IDCW (₹) Per Unit	0.1317	0.1315	0.1553
Cum IDCW NAV	10.6523	10.8140	10.7054
IDCW Yield (Direct Plan)	1.23%	1.21%	1.45%
IDCW (₹) Per Unit	0.1354	0.1350	0.1591
Cum IDCW NAV	10.9775	11.1178	10.9863

**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> Apr 2021 unless otherwise specified

# Aditya Birla Sun Life Banking & PSU Debt Fund

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



Savings Solutions

## What is it?

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

## Fund Category

Banking and PSU Fund

## Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Mr. Harshil Suvamkar
<b>Managing Fund Since:</b>	September 29, 2009 & March 22, 2021
<b>Experience in Managing the Fund:</b>	11.6 years & 0.1 years
<b>Date of Allotment:</b>	April 19, 2002
<b>Type of Scheme:</b>	An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds
<b>Application Amount for fresh subscription:</b>	₹ 1,000 (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>	428.4212
<b>Monthly IDCW<sup>5</sup>:</b>	112.4032
<b>Quarterly IDCW<sup>5</sup>:</b>	112.8670
<b>Regular Plan</b>	
<b>Growth:</b>	285.4000
<b>Monthly IDCW<sup>5</sup>:</b>	112.5467
<b>Quarterly IDCW<sup>5</sup>:</b>	110.0675
<b>IDCW<sup>5</sup>:</b>	160.5946
<b>Direct Plan</b>	
<b>Growth:</b>	292.0055
<b>Monthly IDCW<sup>5</sup>:</b>	115.0397
<b>Quarterly IDCW<sup>5</sup>:</b>	112.4037
<b>IDCW<sup>5</sup>:</b>	153.9510

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

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

**Monthly Average AUM:** ₹ 14243.05 Crores

**AUM as on last day:** ₹ 14538.86 Crores (As on Last Day)

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

**Entry Load:** Nil

**Exit Load:** Nil

**Other Parameters**

**Modified Duration:** 2.36 years

**Average Maturity:** 3.08 years

**Yield to Maturity:** 5.07%

**Macaulay Duration:** 2.57 years

**Total Expense Ratio (TER)**

(As on Last Day)

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

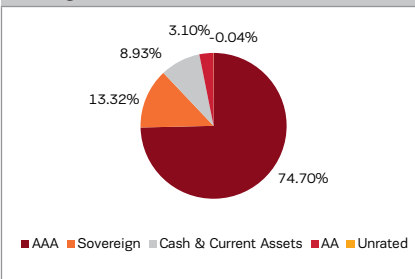
**Regular** 0.68%

**Direct** 0.35%

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
REC Limited	10.56%	CRISIL AAA/ICRA AAA
National Bank For Agriculture and Rural Development	9.23%	CRISIL AAA/ICRA AAA
Government Bond	8.86%	SOV
Power Finance Corporation Limited	8.32%	CRISIL AAA/ICRA AAA
Housing & Urban Development Corporation Limited	7.56%	ICRA AAA
State Bank of India Tier I - Basel III/ Tier II - Basel III	5.22%	CRISIL AA+/ ICRA AA+ CRISIL AAA/ ICRA AAA
State Government bond	4.18%	SOV
National Highways Authority of India	3.63%	CRISIL AAA
National Housing Bank	2.60%	CRISIL AAA/ICRA A1+
Small Industries Development Bank of India	2.23%	CARE A1+/CARE AAA/ ICRA AAA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 285.4000

Inception - April 19, 2002	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Banking &amp; PSU Debt Fund</b>	8.66	8.89	8.40	8.40
<b>Value of Std Investment of ₹ 10,000</b>	10866	12923	14975	28540
<b>Benchmark - NIFTY Banking &amp; PSU Debt Index</b>	7.95	8.43	7.76	8.43
<b>Value of Std Investment of ₹ 10,000</b>	10795	12761	14538	28638
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	4.38	9.42	7.30	6.91
<b>Value of Std Investment of ₹ 10,000</b>	10438	13115	14231	23830

• **Past performance may or 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 Suvamkar is 8. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Harshil Suvamkar since September 29, 2009 & March 22, 2021 (11.6) years & (0.1) 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> Apr 2021 unless otherwise specified

## Income Distribution cum capital withdrawal

Declared on date	30-Apr-21	26-Mar-21	26-Feb-21
IDCW Yield (Regular Plan)	0.48%	0.38%	0.39%
IDCW (₹) Per Unit	0.5348	0.4266	0.4314
Cum IDCW NAV	112.5467	111.9727	111.6486
IDCW Yield (Direct Plan)	0.48%	0.38%	0.39%
IDCW (₹) Per Unit	0.5465	0.4358	0.4406
Cum IDCW NAV	115.0397	114.4184	114.0583

# Aditya Birla Sun Life Medium Term Plan

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between **3-4 years**  
Number of Segregated Portfolios – 1



Savings Solutions

## What is it?

The scheme is positioned as a Medium Duration fund category that focuses on enhancing the portfolio returns by identifying credit opportunities available in the market. The core portfolio will be allocated to corporate bonds of diverse credit profile such that the Macaulay Duration of the portfolio is between 3-4 yrs.

## Fund Category

Medium Duration Fund

## Investment Objective

The investment objective of the Scheme is to generate regular income and capital appreciation by predominantly investing in a portfolio of debt securities with medium term maturity



## Fund Details

Fund Manager:	Ms. Sunaina DaCunha & Mr. Mohit Sharma	
Managing Fund Since:	September 1, 2014 & August 06, 2020	
Experience in Managing the Fund:	6.7 years & 0.7 years	
Date of Allotment:	March 25, 2009	
Type of Scheme:	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3-4 years	
Application Amount for fresh subscription^:	₹ 1,000 (plus in multiples of ₹ 1)	
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)	
SIP:	<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>
<b>Regular Plan</b>		
Growth:	24.3353	1.3322
Quarterly IDCW <sup>s</sup> :	10.3695	0.5789
Half Yearly IDCW <sup>s</sup> :	10.4583	0.5863
IDCW <sup>s</sup> :	12.6522	0.7754
<b>Direct Plan</b>		
Growth:	25.6964	1.3931
Quarterly IDCW <sup>s</sup> :	10.5378	0.5853
Half Yearly IDCW <sup>s</sup> :	10.7662	0.6152
IDCW <sup>s</sup> :	13.4107	0.8145

**Benchmark:** CRISIL Medium Term Debt Index

	<b>Main Portfolio</b>	<b>Segregated Portfolio</b>
<b>Monthly Average AUM:</b>	₹ 1787.69 Cr	₹ 318.94 Cr
<b>AUM as on last day:</b>	₹ 1777.94 Cr	₹ 318.94 Cr

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

**Entry Load:** Nil

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

**Other Parameter**

**Modified Duration:** 2.95 years

**Average Maturity:** 3.87 years

**Yield to Maturity:** 6.59%

**Macaulay Duration:** 3.20 years

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

**Total Expense Ratio (TER) (As on Last Day)**

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

	<b>Main Portfolio</b>	<b>Segregated Portfolio</b>
<b>Regular</b>	1.61%	-
<b>Direct</b>	1.05%	-

## Income Distribution cum capital withdrawal

<b>Declared on date</b>	<b>15-Mar-21</b>	<b>15-Dec-20</b>	<b>16-Sep-19</b>
IDCW Yield (Regular Plan)	1.21%	0.74%	1.40%
IDCW (₹) Per Unit	0.1249	0.0757	0.1457
Cum IDCW NAV	10.3518	10.2090	10.4301
<b>Declared on date</b>	<b>15-Mar-21</b>	<b>15-Dec-20</b>	<b>16-Sep-19</b>
IDCW Yield (Direct Plan)	1.21%	1.20%	1.40%
IDCW (₹) Per Unit	0.1268	0.1252	0.1469
Cum IDCW NAV	10.5159	10.4068	10.5317

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

## Top Ten Portfolio Holdings - Main portfolio

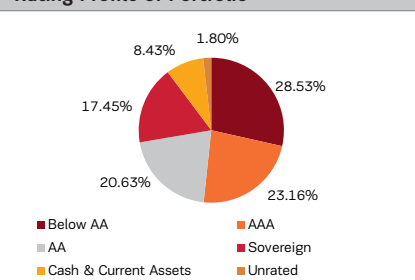
Issuer	% to net Assets	Rating
U.P. Power Corporation Limited	11.35%	BWR AA- (SO)/CRISIL A+ (SO)
State Government bond	11.32%	SOV
Jharkand Road Projects Implementation Company Limited	10.97%	CARE D/CRISIL C
Shriram City Union Finance Limited	7.34%	IND AA
L&T Finance Limited	6.48%	CRISIL AAA
Government Bond	6.13%	SOV
LIC Housing Finance Limited	3.66%	CRISIL AAA
Embassy Office Parks REIT	2.79%	CRISIL AAA
National Bank For Agriculture and Rural Development	2.79%	IND A1+
Andhra Pradesh Capital Region Development Authority	2.72%	BWR A+ (SO)

## Segregated Portfolios Holdings

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

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

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 24.3353

Inception - March 25, 2009	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Medium Term Plan	17.57	3.51	5.25	7.62
Value of Std Investment of ₹ 10,000	11757	11094	12922	24335
Benchmark - CRISIL Medium Term Debt Index	10.31	9.74	8.86	8.97
Value of Std Investment of ₹ 10,000	11031	13228	15297	28303
Additional Benchmark - CRISIL 10 Year Gilt Index	4.38	9.42	7.30	6.46
Value of Std Investment of ₹ 10,000	10438	13115	14231	21348

- Past performance may or 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 69. Total Schemes managed by Ms. Sunaina Da Cunha is 4. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Ms. Sunaina Da Cunha & Mr. Mohit Sharma since September 01, 2014 & August 06, 2020 (6.7 years) & (0.7 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 AMC Limited has decided to temporarily suspend acceptance of fresh subscriptions under Aditya Birla Sun Life Century SIP ("CSIP") Facility (including the STP Facility under CSIP) with effect from Thursday, April 1, 2021





# Aditya Birla Sun Life Credit Risk Fund

An open ended debt scheme predominantly investing in AA and below rated corporate bonds  
Number of Segregated Portfolios – 1



Savings Solutions

## What is it?

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

## Fund Category

Credit Risk Fund

## Investment Objective

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



Fund Details		
<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>	6.0 years & 0.7 years	
<b>Date of Allotment:</b>	April 17, 2015	
<b>Type of Scheme:</b>	An open ended debt scheme predominantly investing in AA and below rated corporate bonds	
<b>Application Amount for fresh subscription^:</b>	₹ 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>Main Portfolio</b>	<b>Segregated Portfolio</b>
<b>Regular Plan</b>		
<b>Growth:</b>	15.4541	0.3980
<b>IDCW:</b>	10.9664	0.3038
<b>Bonus:</b>	15.4730	0.3985
<b>Direct Plan</b>		
<b>Growth:</b>	16.3281	0.4157
<b>IDCW:</b>	11.6023	0.3178
<b>Bonus:</b>	16.3271	0.4157

<b>Benchmark:</b>	NIFTY Credit Risk Bond Index	
	<b>Main Portfolio</b>	<b>Segregated Portfolio</b>
<b>Monthly Average AUM:</b>	₹ 1532.58 Cr	₹ 162.07 Cr
<b>AUM as on last day:</b>	₹ 1516.81 Cr	₹ 162.07 Cr
(As on Last Day)		
<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:** 1.68 years

**Average Maturity:** 2.24 years

**Yield to Maturity:** 7.16%

**Macaulay Duration:** 1.96 years

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

### Total Expense Ratio (TER) (As on Last Day)

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

	<b>Main Portfolio</b>	<b>Segregated Portfolio</b>
<b>Regular</b>	1.89%	-
<b>Direct</b>	1.13%	-

### Income Distribution cum capital withdrawal

Declared on date	25-Mar-21	24-Dec-20	25-Sep-20
IDCW Yield (Regular Plan)	1.27%	1.28%	1.21%
IDCW (₹) Per Unit	0.1400	0.1400	0.1300
Cum IDCW NAV	11.0020	10.9531	10.7686
IDCW Yield (Direct Plan)	1.20%	1.30%	1.23%
IDCW (₹) Per Unit	0.1400	0.1500	0.1400
Cum IDCW NAV	11.6219	11.5497	11.3374

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

## Top Ten Portfolio Holdings - Main portfolio

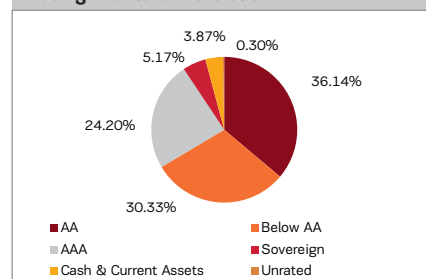
Issuer	% to net Assets	Rating
L&T Vadodara Bharuch Tollway Limited	11.26%	IND A
U.P. Power Corporation Limited	10.49%	BWR AA- (SO)/CRISIL A+ (SO)
L&T Finance Limited	10.00%	CRISIL AAA
Shriram City Union Finance Limited	9.92%	IND AA
Government Bond	5.17%	SOV
LIC Housing Finance Limited	4.73%	CRISIL AAA
IndusInd Bank Limited - Tier I - Basel III	4.59%	CRISIL AA
Punjab National Bank Tier I - Basel III/ Tier II - Basel III	4.17%	BWR AA/ CARE AA+
Andhra Pradesh Capital Region Development Authority	3.54%	BWR A+ (SO)
Coastal Gujarat Power Ltd	3.40%	CARE AA(SO)

## Segregated Portfolios Holdings

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

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

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 15.4541

Inception - Apr 17, 2015	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Credit Risk Fund</b>	12.94	6.15	7.14	7.47
<b>Value of Std Investment of ₹ 10,000</b>	11294	11970	14122	15454
<b>Benchmark - NIFTY Credit Risk Bond Index</b>	12.02	9.31	8.89	8.99
<b>Value of Std Investment of ₹ 10,000</b>	11202	13073	15316	16817
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	4.38	9.42	7.30	7.50
<b>Value of Std Investment of ₹ 10,000</b>	10438	13115	14231	15477

• **Past performance may or 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 69. Total Schemes managed by Ms. Sunaina Da Cunha is 4. Refer annexure on page no. 78 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 (6.0) years & (0.7) 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 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:** \*As per addendum dated May 20, 2020; with effect from May 22, 2020, there is temporary suspension of acceptance of fresh subscription/switch-in applications in Aditya Birla Sun Life Credit Risk Fund till further notice.

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

\*Aditya Birla Sun Life AMC Limited has decided to temporarily suspend acceptance of fresh subscriptions under Aditya Birla Sun Life Century SIP ("CSIP") Facility (including the STP Facility under CSIP) with effect from Thursday, April 1, 2021



# Aditya Birla Sun Life Dynamic Bond Fund

An open ended dynamic debt scheme investing across duration

Number of Segregated Portfolios – 1



Savings Solutions

**What is it?**

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

**Fund Category**

Dynamic Bond

**Investment Objective**

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



[CLICK HERE](#)



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>	0.1 years & 0.7 years	
<b>Date of Allotment:</b>	September 27, 2004	
<b>Type of Scheme:</b>	An open ended dynamic debt scheme investing across duration	
<b>Application Amount for fresh subscription:</b>	₹ 1,000 (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>	34.7343	1.3985
<b>Monthly IDCW<sup>s</sup>:</b>	10.3762	0.4367
<b>Quarterly IDCW<sup>s</sup>:</b>	10.3435	0.4332
<b>IDCW<sup>s</sup>:</b>	11.8251	0.5009
<b>Direct Plan</b>		
<b>Growth:</b>	36.3585	1.4523
<b>Monthly IDCW<sup>s</sup>:</b>	10.5376	0.4492
<b>Quarterly IDCW<sup>s</sup>:</b>	10.3746	0.4327
<b>IDCW<sup>s</sup>:</b>	12.4907	0.5247

<b>Benchmark:</b>	NIFTY Composite Debt Index	
	<b>Main Portfolio</b>	<b>Segregated Portfolio</b>
<b>Monthly Average AUM:</b>	₹ 1601.73 Cr	₹ 122.31 Cr
<b>AUM as on last day:</b>	₹ 1595.79 Cr	₹ 122.31 Cr
(As on Last Day)		
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>		
<b>Entry Load:</b>	Nil	
<b>Exit Load<sup>**</sup>:</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 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

<b>Modified Duration:</b>	2.77 years
<b>Average Maturity:</b>	3.86 years
<b>Yield to Maturity:</b>	6.45%
<b>Macaulay Duration:</b>	2.97 years

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

## Total Expense Ratio (TER)

(As on Last Day)

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

	<b>Main Portfolio</b>	<b>Segregated Portfolio</b>
<b>Regular</b>	1.66%	-
<b>Direct</b>	1.05%	-

## Income Distribution cum capital withdrawal

Declared on date	30-Apr-21	26-Mar-21	26-Feb-21
IDCW Yield (Regular Plan)	0.48%	0.38%	0.39%
IDCW (₹) Per Unit	0.0493	0.0392	0.0396
Cum IDCW NAV	10.3762	10.3283	10.2596
Declared on date	30-Apr-21	26-Mar-21	26-Feb-21
IDCW Yield (Direct Plan)	0.48%	0.38%	0.39%
IDCW (₹) Per Unit	0.0501	0.0398	0.0402
Cum IDCW NAV	10.5376	10.4849	10.4125

## Top Ten Portfolio Holdings - Main Portfolio

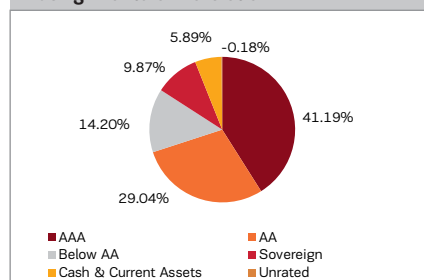
Issuer	% to net Assets	Rating
Power Finance Corporation Limited	8.73%	CRISIL AAA/ICRA AAA
U.P. Power Corporation Limited	8.02%	CRISIL A+ (SO)
Government Bond	5.83%	SOV
REC Limited	5.17%	CRISIL AAA
India Grid Trust	4.55%	CRISIL AAA
First Business Receivables Trust	4.11%	CRISIL AAA(SO)
State Government bond	4.04%	SOV
Punjab National Bank - Tier I - Basel III	3.99%	BWR AA/ IND AAA
Tata Housing Development Company Limited	3.52%	CARE AA
Pipeline Infrastructure Limited	3.38%	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



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 34.7343

Inception - Sept 27, 2004	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Dynamic Bond Fund	11.03	5.35	5.43	7.79
Value of Std Investment of ₹ 10,000	11103	11699	13032	34734
Benchmark - NIFTY Composite Debt Index	8.65	9.78	8.47	7.51
Value of Std Investment of ₹ 10,000	10865	13243	15022	33275
Additional Benchmark - CRISIL 10 Year Gilt Index	4.38	9.42	7.30	6.33
Value of Std Investment of ₹ 10,000	10438	13115	14231	27698

• **Past performance may or 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 69. Total Schemes managed by Mr. Bhupesh Bameta is 3. Refer annexure on page no. 78 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 (0.1) years & (0.7) 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> Apr 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**



Savings Solutions

## What is it?

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

## Fund Category

Medium to Long Duration Fund

## Investment Objective

The objective of the scheme is to generate consistent income through superior yields on its investments at moderate levels of risk through a diversified investment approach. This income may be complemented by price changes of instruments in the portfolio.

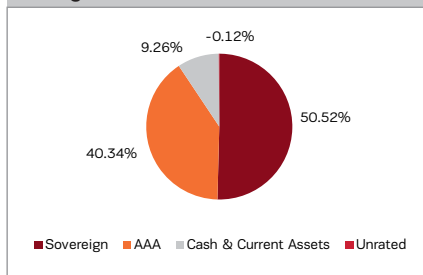


Fund Details	
<b>Fund Manager:</b>	Mr. Bhupesh Bameta
<b>Managing Fund Since:</b>	August 06, 2020
<b>Experience in Managing the Fund:</b>	0.7 years
<b>Date of Allotment:</b>	October 21, 1995
<b>Type of Scheme:</b>	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4-7 years
<b>Application Amount for fresh subscription:</b>	₹ 5,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1)
<b>SIP:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>NAV of Plans / Options (₹) ^</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>Regular Plan</b>	<b>Income Distribution cum capital withdrawal</b>
<b>Growth:</b>	98.4762
<b>Quarterly IDCW<sup>5</sup>:</b>	13.4997
<b>IDCW<sup>5</sup>:</b>	12.2652
<b>Direct Plan</b>	
<b>Growth:</b>	104.3039
<b>Quarterly IDCW<sup>5</sup>:</b>	14.2324
<b>IDCW<sup>5</sup>:</b>	12.8388
<b>Benchmark:</b>	CRISIL Composite Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 1244.64 Crores
<b>AUM as on last day:</b>	₹ 1254.23 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameters</b>	
<b>Modified Duration:</b>	4.49 years
<b>Average Maturity:</b>	6.09 years
<b>Yield to Maturity:</b>	6.19%
<b>Macaulay Duration:</b>	4.80 years
<b>Total Expense Ratio (TER) (As on Last Day)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.00%
<b>Direct</b>	0.60%

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government Bond	29.78%	SOV
State Government bond	20.75%	SOV
National Highways Authority of India	7.71%	CRISIL AAA/ICRA AAA
LIC Housing Finance Limited	6.32%	CRISIL AAA
Power Finance Corporation Limited	5.49%	ICRA AAA
Mangalore Refinery and Petrochemicals Limited	5.43%	ICRA AAA
REC Limited	3.45%	CRISIL AAA/ICRA AAA
NHPC Limited	2.97%	CARE AAA
Housing & Urban Development Corporation Limited	2.66%	ICRA AAA
L&T Finance Limited	2.09%	CRISIL AAA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 98.4762

Inception - Oct 21, 1995	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Income Fund	9.10	9.50	8.03	9.37
Value of Std Investment of ₹ 10,000	10910	13141	14720	98476
Benchmark - CRISIL Composite Bond Fund Index	7.81	9.74	8.57	NA
Value of Std Investment of ₹ 10,000	10781	13228	15094	NA
Additional Benchmark - CRISIL 10 Year Gilt Index	4.38	9.42	7.30	NA
Value of Std Investment of ₹ 10,000	10438	13115	14231	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. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Bhupesh Bameta since, August 06, 2020 (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.

## Income Distribution cum capital withdrawal

Declared on date	15-Mar-21	15-Dec-20	15-Sep-20
IDCW Yield (Regular Plan)	1.25%	1.21%	1.48%
IDCW (₹) Per Unit	0.1673	0.1665	0.2002
Cum IDCW NAV	13.3368	13.7353	13.5579
IDCW Yield (Direct Plan)	1.25%	1.21%	1.47%
IDCW (₹) Per Unit	0.1761	0.1751	0.2102
Cum IDCW NAV	14.0503	14.4580	14.2541

**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> Apr 2021 unless otherwise specified



# Aditya Birla Sun Life Government Securities Fund

An open ended debt scheme investing in government securities across maturity



Savings Solutions

## What is it?

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

## Fund Category

Gilt Fund

## Investment Objective

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



INVEST NOW



## Fund Details

<b>Fund Manager:</b>	Mr. Bhupesh Bameta
<b>Managing Fund Since:</b>	August 06, 2020
<b>Experience in Managing the Fund:</b>	0.7 years
<b>Date of Allotment:</b>	October 11, 1999
<b>Type of Scheme:</b>	An open ended debt scheme investing in government securities across maturity
<b>Application Amount for fresh subscription:</b>	₹ 1,000
<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>	63.6599
<b>Quarterly IDCW<sup>§</sup>:</b>	11.4417
<b>Direct Plan</b>	
<b>Growth:</b>	66.5654
<b>Quarterly IDCW<sup>§</sup>:</b>	11.8661

<b>Benchmark:</b>	NIFTY All Duration G-Sec Index
<b>Monthly Average AUM:</b>	₹ 648.79 Crores
<b>AUM as on last day:</b>	₹ 729.87 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>Modified Duration:</b>	4.02 years
<b>Average Maturity:</b>	5.08 years
<b>Yield to Maturity:</b>	6.11%
<b>Macaulay Duration:</b>	4.22 years

## Total Expense Ratio (TER) (As on Last Day)

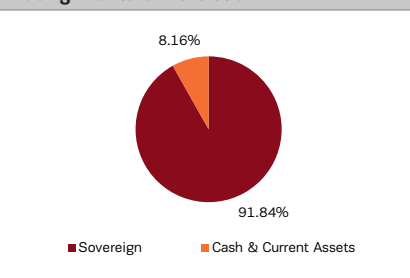
Including additional expenses and goods and service tax on management fees.

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
5.15% GOVERNMENT OF INDIA 09NOV25 G-SEC	12.20%	SOV
7.39% MAHARASHTRA 09NOV2026 SDL	7.89%	SOV
7.16% MAHARASHTRA 28SEP2026 SDL	7.10%	SOV
8.34% UTTAR PRADESH 13JAN26 SDL	5.94%	SOV
7.64% UTTAR PRADESH 29MAR2027 SDL	5.05%	SOV
7.37% MAHARASHTRA 14SEP2026 SDL	5.01%	SOV
5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC	4.54%	SOV
7.18% TAMIL NADU SDL 26JUL2027	4.24%	SOV
7.27% GOI 08APR26	3.64%	SOV
7.59% GUJARAT 15FEB2027 SDL	3.61%	SOV

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 63.6599

Inception - Oct 11, 1999	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Government Securities Fund	5.46	10.22	9.12	8.96
Value of Std Investment of ₹ 10,000	10546	13405	15476	63660
Benchmark - NIFTY All Duration G-Sec Index	5.59	10.38	8.32	NA
Value of Std Investment of ₹ 10,000	10559	13463	14919	NA
Additional Benchmark - CRISIL 10 Year Gilt Index	4.38	9.42	7.30	NA
Value of Std Investment of ₹ 10,000	10438	13115	14231	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. 78 to know more on performance of schemes managed by Fund Managers.
- **The scheme is currently managed by Mr. Bhupesh Bameta since, August 06, 2020 (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.

## Income Distribution cum capital withdrawal

Declared on date	15-Mar-21	15-Dec-20	15-Sep-20
IDCW Yield (Regular Plan)	1.26%	1.22%	1.51%
IDCW (₹) Per Unit	0.1424	0.1421	0.1742
Cum IDCW NAV	11.3192	11.6908	11.5723
IDCW Yield (Direct Plan)	1.26%	1.21%	1.50%
IDCW (₹) Per Unit	0.1473	0.1468	0.1797
Cum IDCW NAV	11.7291	12.0956	11.9546

**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> Apr 2021 unless otherwise specified



# 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>	0.1 years
<b>Date of Allotment:</b>	December 29, 2006
<b>Type of Scheme:</b>	An open-ended fund of funds scheme investing in dynamically managed portfolio of Debt Funds
<b>Application Amount for fresh subscription:</b>	₹ 1,000
<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>	29.1578
<b>Growth:</b>	18.2860
<b>IDCW:</b>	
<b>Direct Plan</b>	
<b>Growth:</b>	30.3500
<b>IDCW:</b>	19.0047

<b>Benchmark:</b>	CRISIL Composite Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 8.28 Crores
<b>AUM as on last day:</b>	₹ 8.26 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption / switchout of units within

365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil

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

## Other Parameter

## Total Expense Ratio (TER) (As on Last Day)

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

<b>Regular</b>	0.67%
<b>Direct</b>	0.18%

(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.

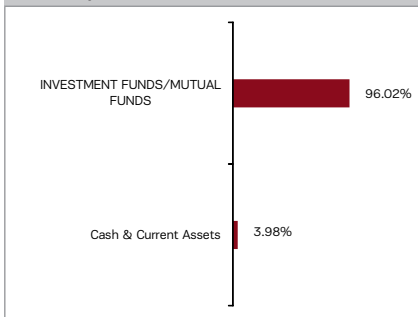
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

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

## Top Portfolio Holdings

Issuer	% to net Assets
IDFC-IDFC Banking & PSU Debt Fund - Direct Growth	59.14%
Aditya Birla Sun Life Corporate Bond Fund - Growth - Direct Plan	9.20%
IDFC Corporate Bond Fund - Direct Growth	9.20%
ICICI Prudential Corporate Bond Fund - Direct Plan - Growth	9.18%
IDFC Dynamic Bond Fund-Direct Plan-Growth	4.28%
Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Growth	3.79%
Aditya Birla Sun Life Credit Risk Fund- Segregated Portfolio 1- Direct Plan- Growth	1.23%
Cash & Current Assets	3.98%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 29.1578

Inception - Dec 29, 2006	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	8.42	7.83	7.49	7.75
Value of Std Investment of ₹ 10,000	10842	12548	14354	29158
Benchmark - CRISIL Composite Bond Fund Index	7.81	9.74	8.57	7.92
Value of Std Investment of ₹ 10,000	10781	13228	15094	29829
Additional Benchmark - CRISIL 10 Year Gilt Index	4.38	9.42	7.30	6.88
Value of Std Investment of ₹ 10,000	10438	13115	14231	25973

- Past performance may or 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. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kaustubh Gupta since March 22, 2021 (0.1) 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 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>	1.7 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>	₹ 500
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 500
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 500/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	22.3046
<b>Growth:</b>	20.2929
<b>IDCW*:</b>	
<b>Direct Plan</b>	
<b>Growth:</b>	23.2870
<b>IDCW*:</b>	15.8112

<b>Benchmark:</b>	CRISIL Short Term Debt Hybrid 75+25 Fund Index
<b>Monthly Average AUM:</b>	₹ 13.04 Crores
<b>AUM as on last day:</b>	₹ 12.89 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption / switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV For redemption/switch out of units after 365 days from the date of allotment: Nil
<b>Other Parameter</b>	

## Total Expense Ratio (TER) (As on Last Day)

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

<b>Regular</b>	1.14%
<b>Direct</b>	0.38%

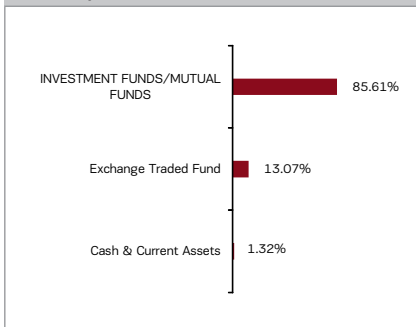
(In addition to the above, the scheme will also incur 0.48% i.e total weighted average of the expense ratio levied by the underlying schemes.)

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets
ICICI Prudential Savings Fund - Direct Plan - Growth	16.00%
HDFC Corporate Bond Fund - Growth Option - Direct Plan	15.46%
IDFC-IDFC Banking & PSU Debt Fund - Direct Growth	15.39%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	14.56%
Aditya Birla Sun Life Gold ETF	6.65%
Aditya Birla Sun Life Nifty ETF	6.41%
Tata Large & Mid Cap Fund -Direct Plan Growth	4.97%
Kotak Emerging Equity Scheme - Growth - Direct	4.75%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	4.36%
Kotak Flexicap Fund - Growth - Direct	3.39%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 22.3046

Inception - May 09, 2011	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Financial Planning FOF - Conservative Plan</b>	18.89	8.00	8.25	8.37
Value of Std Investment of ₹ 10,000	11889	12609	14871	22305
<b>Benchmark - CRISIL Short Term Debt Hybrid 75+25 Fund Index</b>	18.56	10.08	10.23	9.83
Value of Std Investment of ₹ 10,000	11856	13355	16283	25498
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	4.38	9.42	7.30	7.41
Value of Std Investment of ₹ 10,000	10438	13115	14231	20406

- Past performance may or 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 8. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (1.7) 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.

## 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	1200000
<b>Market Value of amount Invested</b>	130907	425345	751430	1858495
<b>Scheme Returns (CAGR)</b>	17.45	11.17	8.95	8.48
<b>CRISIL Short Term Debt Hybrid 75+25 Fund Index returns# (CAGR)</b>	16.40	12.03	10.48	10.20
<b>CRISIL 10 Year Gilt Index returns## (CAGR)</b>	4.20	8.28	7.31	7.58
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 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>	1.7 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>	₹ 500
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 500
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 500/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	25.2098
<b>IDCW*:</b>	22.6114
<b>Direct Plan</b>	
<b>Growth:</b>	26.3085
<b>IDCW*:</b>	23.8546

<b>Benchmark:</b>	CRISIL Hybrid 50+50 - Moderate Index
<b>Monthly Average AUM:</b>	₹ 24.99 Crores
<b>AUM as on last day:</b>	₹ 24.98 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption / 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) (As on Last Day)

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

<b>Regular</b>	1.28%
<b>Direct</b>	0.35%

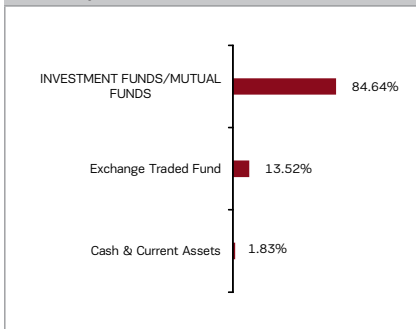
(In addition to the above, the scheme will also incur 0.58% i.e. total weighted average of the expense ratio levied by the underlying schemes.)

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets
ICICI Prudential Savings Fund - Direct Plan - Growth	11.16%
IDFC-IDFC Banking & PSU Debt Fund - Direct Growth	10.03%
HDFC Corporate Bond Fund - Growth Option - Direct Plan	9.99%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	9.90%
Tata Large & Mid Cap Fund -Direct Plan Growth	8.70%
Kotak Flexicap Fund - Growth - Direct	8.41%
Aditya Birla Sun Life Nifty ETF	7.03%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	6.73%
Aditya Birla Sun Life Gold ETF	6.49%
Kotak Emerging Equity Scheme - Growth - Direct	6.17%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 25.2098

Inception - May 09, 2011	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Financial Planning FOF - Moderate Plan	26.16	9.03	9.97	9.70
Value of Std Investment of ₹ 10,000	12616	12974	16088	25210
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	29.39	11.56	12.40	10.96
Value of Std Investment of ₹ 10,000	12939	13899	17952	28239
Additional Benchmark - Nifty 50 TRI	49.89	12.34	14.70	11.56
Value of Std Investment of ₹ 10,000	14989	14197	19869	29817

- Past performance may or 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 8. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (1.7) 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.

## 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	1200000
Market Value of amount Invested	135920	442698	784212	2031981
Scheme Returns (CAGR)	25.75	13.93	10.67	10.17
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	26.91	15.52	12.67	11.95
Nifty 50 TRI returns## (CAGR)	47.71	18.60	15.00	13.25
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 - 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.



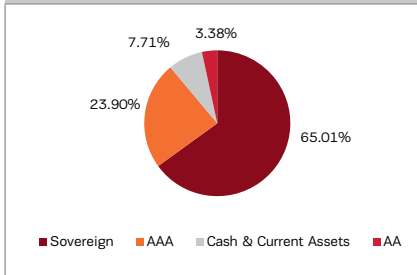
Fund Details	
<b>Fund Manager:</b>	Mr. Ajay Garg & Mr. Harshil Suvarnkar
<b>Managing Fund Since:</b>	March 11, 2019 & March 22, 2021
<b>Experience in Managing the Fund:</b>	2.1 years & 0.1 years
<b>Date of Allotment:</b>	March 11, 2019
<b>Type of Scheme:</b>	An open-ended retirement solution oriented 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>	11.0708
<b>Growth:</b>	11.0717
<b>IDCW:</b>	
<b>Direct Plan</b>	
<b>Growth:</b>	11.4091
<b>IDCW:</b>	11.4091
<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 59.73 Crores
<b>AUM as on last day:</b>	₹ 59.96 Crores
<b>(As on Last Day)</b>	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
	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>50s Plus Debt Plan</b>	0.17
<b>Modified Duration:</b>	4.24 years
<b>Average Maturity:</b>	5.32 years
<b>Yield to Maturity:</b>	5.66%
<b>Macaulay Duration:</b>	4.39 years
<b>Total Expense Ratio (TER) (As on Last Day)</b>	
	Including additional expenses and goods and service tax on management fees.
<b>Regular</b>	2.20%
<b>Direct</b>	0.75%

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
7.27% GOI 08APR26	17.73%	SOV
6.45% GOVERNMENT OF INDIA 07OCT29 G-SEC	16.84%	SOV
Bharat Petroleum Corporation Limited	10.55%	CRISIL AAA
7.59% GOI(MD 11/01/2026)	8.95%	SOV
Hindustan Petroleum Corporation Limited	8.35%	ICRA AAA
5.77% GOI 03AUG2030	8.09%	SOV
7.37% GOI (MD 16/04/2023)	5.28%	SOV
6.57% GOI (MD 05/12/2033)	5.00%	SOV
State Bank of India - Tier I - Basel III	3.38%	CARE AA+
REC Limited	3.17%	ICRA AAA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

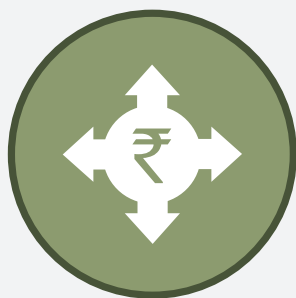
NAV as on April 30, 2021: ₹ 11.0708

Inception - March 11, 2019	1 Year	Since Inception
Aditya Birla Sun Life Retirement Fund - 50s Plus - Debt Plan	3.72	4.87
Value of Std Investment of ₹ 10,000	10372	11071
Benchmark - CRISIL Short Term Bond Fund Index	8.23	9.02
Value of Std Investment of ₹ 10,000	10823	12030
Additional Benchmark - CRISIL 10 Year Gilt Index	4.38	9.29
Value of Std Investment of ₹ 10,000	10438	12093

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/ additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Ajay Garg is 7. Total Schemes managed by Mr. Harshil Suvarnkar is 8. Refer annexure on page no. 78 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 (2.1) years & (0.1) 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>	11.9 years, 0.1 years & 1.0 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>	46.3687
<b>Growth:</b>	14.8470
<b>Monthly IDCW<sup>5</sup>:</b>	
<b>Direct Plan</b>	49.8616
<b>Growth:</b>	23.3248
<b>Monthly IDCW<sup>5</sup>:</b>	

<b>Benchmark:</b>	CRISIL Hybrid 85+15 - Conservative Index
<b>Monthly Average AUM:</b>	₹ 1202.05 Crores
<b>AUM as on last day:</b>	₹ 1200.49 Crores
<b>(As on Last Day)</b>	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load<sup>**</sup>:</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. <sup>\*\*</sup>Exit Load is NIL for units issued in Reinvestment of IDCW.

<b>Other Parameters</b>	
<b>Modified Duration:</b>	3.13 years
<b>Average Maturity:</b>	4.49 years
<b>Yield to Maturity:</b>	6.11%
<b>(for Debt Component)</b>	
<b>Macaulay Duration:</b>	3.34 years
<b>Portfolio Turnover:</b>	0.38
<b>(for Equity Component)</b>	

<b>Total Expense Ratio (TER) (As on Last Day)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.00%
<b>Direct</b>	1.18%

## Income Distribution cum capital withdrawal

Declared on date	30-Apr-21	26-Mar-21	26-Feb-21
IDCW Yield (Regular Plan)	0.48%	0.38%	0.38%
IDCW (₹) Per Unit	0.0706	0.0564	0.0554
Cum IDCW NAV	14.8470	14.7712	14.7556
Declared on date	30-Apr-21	26-Mar-21	26-Feb-21
IDCW Yield (Direct Plan)	0.47%	0.38%	0.38%
IDCW (₹) Per Unit	0.1107	0.0885	0.0869
Cum IDCW NAV	23.3248	23.1871	23.1482

**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.

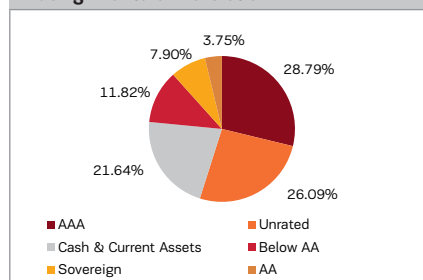
The Face Value - 10.00 Per Unit

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
U.P. Power Corporation Limited	9.14%	BWR AA- (SO)/ CRISIL A+ (SO)
REC Limited	8.78%	CRISIL AAA
Government Bond	4.11%	SOV
Union Bank of India - Tier I - Basel III	3.35%	CARE AA-/IND AA
Mahindra & Mahindra Financial Services Limited	3.21%	IND AAA
State Government bond	3.18%	SOV
National Bank For Agriculture and Rural Development	2.93%	CRISIL AAA/ICRA AAA
Indian Railway Finance Corporation Limited	2.71%	CRISIL AAA
LIC Housing Finance Limited	2.15%	CARE AAA
Kotak Mahindra Investments Limited	2.13%	CRISIL AAA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 46.3687

Inception - May 22, 2004	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Regular Savings Fund	27.74	6.25	8.64	9.47
Value of Std Investment of ₹ 10,000	12774	12002	15143	46369
Benchmark - CRISIL Hybrid 85+15 - Conservative Index	13.98	10.45	9.83	8.69
Value of Std Investment of ₹ 10,000	11398	13489	15987	41085
Additional Benchmark - CRISIL 10 Year Gilt Index	4.38	9.42	7.30	5.90
Value of Std Investment of ₹ 10,000	10438	13115	14231	26442

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Satyabrata Mohanty is 7. Total Schemes managed by Mr. Harshil Suvarnkar is 8. Total Schemes managed by Mr. Dhaval Shah is 4. Refer annexure on page no. 78 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, August 26, 2015 & May 14, 2020 (11.9) years (0.1) years & (1.0) 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> Apr 2021 unless otherwise specified

\*Aditya Birla Sun Life AMC Limited has decided to temporarily suspend acceptance of fresh subscriptions under Aditya Birla Sun Life Century SIP ("CSIP") Facility (including the STP Facility under CSIP) with effect from Thursday, April 1, 2021.



## 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>	14.6 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>	37.90
<b>Growth (w.e.f. 06/03/08):</b>	158.20
<b>IDCW*:</b>	
<b>Direct Plan</b>	
<b>Growth:</b>	40.92
<b>IDCW*:</b>	282.22

<b>Benchmark:</b>	S&P BSE 200 TRI
<b>Monthly Average AUM:</b>	₹ 13418.36 Crores
<b>AUM as on last day:</b>	₹ 13387.91 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	20.52%
<b>Sharpe Ratio:</b>	0.09
<b>Beta:</b>	0.90
<b>Portfolio Turnover:</b>	0.11

## Total Expense Ratio (TER) (As on Last Day)

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

<b>Regular</b>	1.86%
<b>Direct</b>	1.00%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.43 % (FBI Over Night MIBOR as on 30 April 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

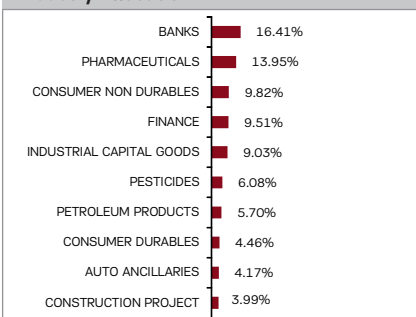
**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit. The Financial Solution(s) stated above is ONLY for highlighting the many advantages 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> Apr 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Honeywell Automation India Limited	9.03%
Housing Development Finance Corporation Limited	8.74%
Pfizer Limited	7.55%
Bayer Cropscience Limited	6.08%
Kotak Mahindra Bank Limited	5.82%
Reliance Industries Limited	5.70%
GlaxoSmithKline Pharmaceuticals Limited	4.12%
ICICI Bank Limited	4.03%
Larsen & Toubro Limited	3.99%
Gillette India Limited	3.85%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 37.90

Inception - Mar 29, 1996	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Tax Relief '96</b>	34.92	5.28	12.02	10.66
<b>Value of Std Investment of ₹ 10,000</b>	13492	11672	17653	37900
<b>Benchmark - S&amp;P BSE 200 TRI</b>	53.92	11.46	15.09	10.33
<b>Value of Std Investment of ₹ 10,000</b>	15392	13851	20209	36482
<b>Additional Benchmark - Nifty 50 TRI</b>	49.89	12.22	14.70	9.92
<b>Value of Std Investment of ₹ 10,000</b>	14989	14135	19869	34748

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Ajay Garg is 7. Refer annexure on page no. 78 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 (14.6) 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
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1580000
<b>Market Value of amount Invested</b>	139652	435625	784518	4181169
<b>Scheme Returns (CAGR)</b>	31.98	12.81	10.68	13.79
<b>S&amp;P BSE 200 TRI returns# (CAGR)</b>	52.11	19.82	15.26	13.38
<b>Nifty 50 TRI returns## (CAGR)</b>	47.36	18.52	14.97	12.62
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 AMC Limited has decided to temporarily suspend acceptance of fresh subscriptions under Aditya Birla Sun Life Century SIP ("CSIP") Facility (including the STP Facility under CSIP) with effect from Thursday, April 1, 2021





# 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>	9.5 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>	46.35
<b>IDCW*:</b>	92.47
<b>Direct Plan</b>	
<b>Growth:</b>	50.03
<b>IDCW*:</b>	164.66

<b>Benchmark:</b>	S&P BSE SENSEX TRI
<b>Monthly Average AUM:</b>	₹ 499.56 Crores
<b>AUM as on last day:</b>	₹ 490.34 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameters</b>	
<b>Standard Deviation</b>	21.03%
<b>Sharpe Ratio*</b>	0.05
<b>Beta</b>	0.91
<b>Portfolio Turnover:</b>	0.11

## Total Expense Ratio (TER) (As on Last Day)

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

<b>Regular</b>	2.52%
<b>Direct</b>	1.87%

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

Risk Free Rate assumed to be 3.43 % (FBIL Overnight MIBOR as on 30 April 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

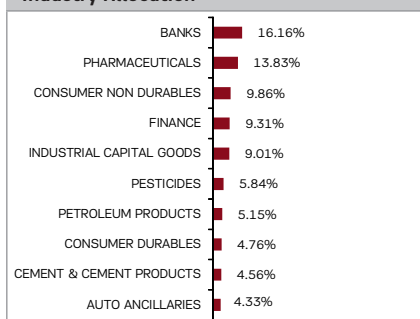
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Honeywell Automation India Limited	9.01%
Housing Development Finance Corporation Limited	8.23%
Pfizer Limited	7.50%
Kotak Mahindra Bank Limited	5.90%
Bayer Cropsience Limited	5.84%
Reliance Industries Limited	5.15%
Larsen & Toubro Limited	4.07%
ICICI Bank Limited	3.95%
GlaxoSmithKline Pharmaceuticals Limited	3.95%
Gillette India Limited	3.78%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 46.35

Inception - Feb 16, 1999	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Tax Plan	34.54	4.45	11.31	11.09
Value of Std Investment of ₹ 10,000	13454	11397	17097	46350
Benchmark - S&P BSE SENSEX TRI	46.26	12.85	15.15	11.31
Value of Std Investment of ₹ 10,000	14626	14377	20260	47695
Additional Benchmark - Nifty 50 TRI	49.89	12.22	14.70	11.48
Value of Std Investment of ₹ 10,000	14989	14135	19869	48778

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Ajay Garg is 7. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Ajay Garg since October 17, 2011 (9.5) 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	1750000
Market Value of amount Invested	139440	431235	770996	4685275
Scheme Returns (CAGR)	31.62	12.11	9.98	12.51
S&P BSE SENSEX TRI returns# (CAGR)	42.54	17.96	15.30	12.39
Nifty 50 TRI returns## (CAGR)	47.36	18.58	14.99	12.04

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. Satyabrata Mohanty, Mr. Harshil Suvamkar & Mr. Lovelish Solanki
<b>Managing Fund Since:</b>	November 28, 2014, March 22, 2021 & August 26, 2015 respectively
<b>Experience in Managing the Fund:</b>	6.4 years, 0.1 Years & 5.7 years
<b>Date of Allotment:</b>	November 28, 2014
<b>Type of Scheme:</b>	An open ended scheme investing in equity, arbitrage and debt
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	16.15
<b>IDCW*:</b>	12.82
<b>Direct Plan</b>	
<b>Growth:</b>	17.29
<b>IDCW*:</b>	14.59
<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>	₹ 487.24 Crores
<b>AUM as on last day:</b>	₹ 486.67 Crores
<b>(As on Last Day)</b>	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of
Units, upto 15% of the units may be redeemed /switched out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load:For redemption / switch-out of units 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.	
<b>Other Parameters</b>	
<b>Modified Duration:</b>	1.77 years
<b>Average Maturity:</b>	2.50 years
<b>Yield to Maturity:</b>	4.34%
<b>Macaulay Duration:</b>	1.82 years
<b>Portfolio Turnover:</b>	4.14
<b>Net Equity Exposure</b>	<b>44.09%</b>
<b>Total Expense Ratio (TER)</b>	
<b>(As on Last Day)</b>	
<b>Regular</b>	2.48%
<b>Direct</b>	1.40%
Including additional expenses and goods and service tax on management fees.	

Income Distribution cum capital withdrawal			
Declared on date	30-Mar-21	24-Dec-20	30-Sep-20
IDCW Yield (Regular Plan)	1.38%	1.35%	1.37%
IDCW (₹) Per Unit	0.18	0.17	0.16
Cum IDCW NAV	13.01	12.62	11.67
IDCW Yield (Direct Plan)	1.35%	1.33%	1.36%
IDCW (₹) Per Unit	0.20	0.19	0.18
Cum IDCW NAV	14.78	14.30	13.20

**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

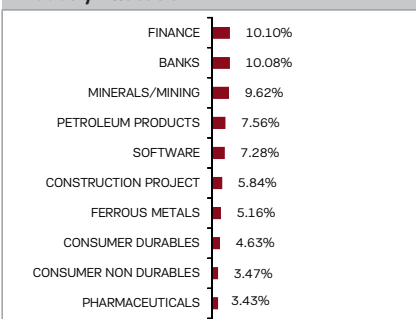
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**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> Apr 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
HDFC Bank Limited	8.54%	
Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan	4.13%	
Government Bond	3.65%	SOV
Infosys Limited	3.28%	
ICICI Bank Limited	2.54%	
Reliance Industries Limited	2.03%	
Kotak Mahindra Bank Limited	1.59%	
Shree Cement Limited	1.52%	
Axis Bank Limited	1.41%	
Crompton Greaves Consumer Electricals Limited	1.34%	

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 16.15

Inception - Nov 28, 2014	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Equity Savings Fund	23.85	6.89	8.86	7.75
Value of Std Investment of ₹ 10,000	12385	12216	15294	16150
Benchmark - 30% S&P BSE 200 TRI + 30% Crisil Short Term Bond Fund Index + 40% Nifty 50 Arbitrage Index	18.07	8.39	9.15	8.23
Value of Std Investment of ₹ 10,000	11807	12736	15502	16622
Additional Benchmark - CRISIL 10 Year Gilt Index	4.38	9.43	7.30	7.84
Value of Std Investment of ₹ 10,000	10438	13107	14231	16243

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Satyabrata Mohanty is 7. Total Schemes managed by Mr. Harshil Suvamkar is 8. Total Schemes managed by Mr. Lovelish Solanki is 11. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Satyabrata Mohanty, Mr. Harshil Suvamkar & Mr. Lovelish Solanki since November 28, 2014, August 26, 2015 & August 26, 2015 (6.4) years, (0.1) years & (5.7) 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	780000
Market Value of amount Invested	134411	425898	743884	1025118
Scheme Returns (CAGR)	23.19	11.25	8.54	8.30
30% S&P BSE 200 TRI + 30% Crisil Short Term Bond Fund Index + 40% Nifty 50 Arbitrage Index returns* (CAGR)	17.30	10.55	9.19	8.89
CRISIL 10 Year Gilt Index returns** (CAGR)	4.24	8.27	7.31	7.43
Date of First Installment: December 01, 2014 & Scheme Inception Date: November 28, 2014. Past Performance may or may not be sustained in future.				

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for 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>	4.1 years, 6.6 years & 1.6 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>	66.28
<b>IDCW<sup>§</sup>:</b>	22.06
<b>Direct Plan</b>	
<b>Growth:</b>	71.57
<b>IDCW<sup>§</sup>:</b>	23.85
<b>Benchmark:</b>	CRISIL Hybrid 50+50 - Moderate Index
<b>Monthly Average AUM:</b>	₹ 3255.56 Crores
<b>AUM as on last day:</b>	₹ 3326.87 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load<sup>**</sup>:</b>	Nil <b>**Exit Load is NIL</b> for units issued in Reinvestment of IDCW.

## Other Parameters

<b>Modified Duration:</b>	1.18 years
<b>Average Maturity:</b>	1.54 years
<b>Yield to Maturity:</b>	4.06%
<b>Macaulay Duration:</b>	1.26 years
<b>Standard Deviation:</b>	14.45%
<b>Sharpe Ratio<sup>†</sup></b>	0.41
<b>Beta:</b>	1.25
<b>Portfolio Turnover:</b>	2.64
<b>Net Equity Exposure</b>	<b>39.82%</b>
(S&P BSE 100 Index Trailing PE "26.04")	

## Total Expense Ratio (TER) (As on Last Day)

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

<b>Regular</b>	2.05%
<b>Direct</b>	0.83%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 3.43 % (FBIL Overnight MIBOR as on 30 April 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

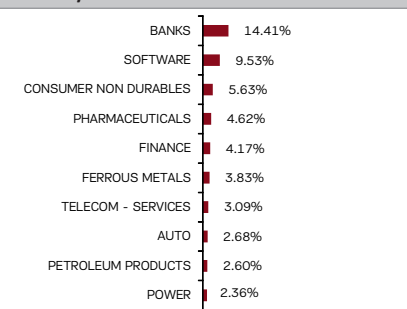
Declared on date	23-Apr-21	25-Mar-21	25-Feb-21
IDCW Yield (Regular Plan)	0.51%	0.37%	0.32%
IDCW (₹) Per Unit	0.1100	0.0800	0.0700
Cum IDCW NAV	21.8500	21.6900	22.2200
Declared on date	23-Apr-21	25-Mar-21	25-Feb-21
IDCW Yield (Direct Plan)	0.51%	0.30%	0.25%
IDCW (₹) Per Unit	0.1200	0.0700	0.0600
Cum IDCW NAV	23.6200	23.4200	23.9400

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Aditya Birla Sun Life Liquid Fund - Growth - Direct Plan	7.60%	
HDFC Bank Limited	4.23%	
Tata Steel Limited	3.42%	
ICICI Bank Limited	2.96%	
REC Limited	2.87%	CRISIL AAA/ ICRA AAA
Infosys Limited	2.21%	
LIC Housing Finance Limited	1.73%	CRISIL AAA
State Bank of India	1.71%	
Housing Development Finance Corporation Limited	1.65%	ICRA AAA
Bajaj Finance Limited	1.64%	

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 66.28

Inception - Apr 25, 2000	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Balanced Advantage Fund	31.85	9.29	11.50	9.41
Value of Std Investment of ₹ 10,000	13185	13058	17247	66280
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	29.39	11.59	12.40	NA
Value of Std Investment of ₹ 10,000	12939	13899	17952	NA
Additional Benchmark - S&P BSE SENSEX TRI	46.26	12.85	15.15	12.98
Value of Std Investment of ₹ 10,000	14626	14377	20260	130086

• **Past performance may or 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 69. Total Schemes managed by Mr. Vineet Maloo is 6. Total Schemes managed by Mr. Lovelish Solanki is 11 Refer annexure on page no. 78 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 (4.1) years , (6.6) years & (1.6) 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	2520000
Market Value of amount Invested	138344	444826	786743	9969391
Scheme Returns (CAGR)	29.77	14.27	10.79	11.64
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	26.75	15.50	12.66	NA
S&P BSE SENSEX TRI returns## (CAGR)	42.54	17.96	15.30	15.72
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> Apr 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

## What is it?

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

## Fund Category

Aggressive Hybrid Fund

## Investment Objective

The objective of the scheme is to generate long term growth of capital and current income, through a portfolio investing in equity, debt and money market securities. The secondary objective is income generation and distribution of 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>	1.0 years, 0.1 years & 4.4 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>	
<b>Growth:</b>	920.41
<b>IDCW*:</b>	142.47
<b>Direct Plan</b>	
<b>Growth:</b>	997.20
<b>IDCW*:</b>	235.44

<b>Benchmark:</b>	CRISIL Hybrid 35+65 - Aggressive Index
<b>Monthly Average AUM:</b>	₹ 7645.41 Crores
<b>AUM as on last day:</b>	₹ 7631.52 Crores
<b>(As on Last Day)</b>	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of

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

## Other Parameters

<b>Modified Duration:</b>	3.25 years
<b>Average Maturity:</b>	4.60 years
<b>Yield to Maturity:</b>	5.88%
<b>Macaulay Duration:</b>	3.44 years
<b>Standard Deviation:</b>	18.39%
<b>Sharpe Ratio:</b>	0.16
<b>Beta:</b>	1.25
<b>Portfolio Turnover:</b>	0.48

## Total Expense Ratio (TER) (As on Last Day)

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 3.43 % (FBI Overnight MIBOR as on 30 April 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

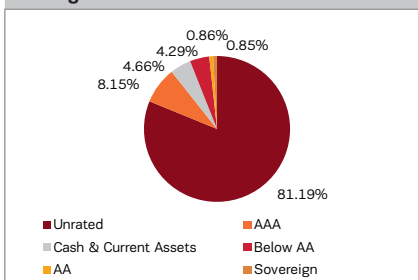
Declared on date	30-Mar-21	24-Dec-20	30-Sep-20
IDCW Yield (Regular Plan)	1.37%	1.18%	1.49%
IDCW (₹) Per Unit	1.97	1.59	1.73
Cum IDCW NAV	143.88	134.63	116.10
Declared on date	31-Dec-19	28-Jun-19	29-Mar-19
IDCW Yield (Direct Plan)	1.55%	1.54%	1.54%
IDCW (₹) Per Unit	3.06	3.05	3.10
Cum IDCW NAV	198.23	198.28	201.81

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

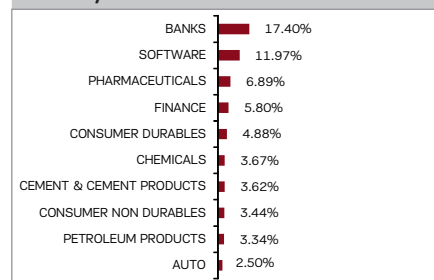
## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Infosys Limited	6.20%	
HDFC Bank Limited	5.68%	
ICICI Bank Limited	4.14%	
U.P. Power Corporation Limited	3.93%	BWR AA- (SO)/ CRISIL A+ (SO)
Reliance Industries Limited	3.34%	
REC Limited	3.20%	CRISIL AAA/ ICRA AAA
Housing Development Finance Corporation Limited	2.66%	
UltraTech Cement Limited	2.56%	
Kotak Mahindra Bank Limited	2.42%	
Axis Bank Limited	2.20%	

## Rating Profile of Portfolio



## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 920.41

Inception - Feb 10, 1995	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Equity Hybrid '95 Fund	44.53	6.35	10.22	18.81
Value of Std Investment of ₹ 10,000	14453	12029	16275	920410
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	36.43	11.66	13.34	NA
Value of Std Investment of ₹ 10,000	13643	13927	18714	NA
Additional Benchmark - Nifty 50 TRI	49.89	12.22	14.70	12.11
Value of Std Investment of ₹ 10,000	14989	14135	19869	200535

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Satyabrata Mohanty is 7. Total Schemes managed by Mr. Harshil Suvarnkar is 8. Total Schemes managed by Mr. Dhaval Shah is 4. Refer annexure on page no. 78 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 (1.0) years, (0.1) years & (4.4) 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	3140000
Market Value of amount Invested	147282	448910	774775	56972566
Scheme Returns (CAGR)	45.09	14.91	10.18	18.22
CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)	33.94	17.01	13.61	NA
Nifty 50 TRI returns## (CAGR)	47.36	18.58	14.99	13.85

# 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 AMC Limited has decided to temporarily suspend acceptance of fresh subscriptions under Aditya Birla Sun Life Century SIP ("CSIP") Facility (including the STP Facility under CSIP) with effect from Thursday, April 1, 2021



# 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. Ajay Garg
<b>Managing Fund Since:</b>	October 01, 2006
<b>Experience in Managing the Fund:</b>	14.6 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>	₹ 1000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1)
<b>SIP:</b>	₹ 1000
	(plus in multiples of ₹ 1)
	<b>Monthly:</b> Minimum ₹ 1000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Growth:</b>	144.0096
<b>IDCW<sup>§</sup>:</b>	14.7164
<b>Direct Plan</b>	
<b>Growth:</b>	145.3681
<b>IDCW<sup>§</sup>:</b>	15.0296

<b>Benchmark:</b>	Nifty 50 TRI
<b>Monthly Average AUM:</b>	₹ 233.93 Crores
<b>AUM as on last day:</b>	₹ 234.15 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	21.58%
<b>Sharpe Ratio<sup>¶</sup></b>	0.36
<b>Beta:</b>	0.99
<b>Portfolio Turnover:</b>	1.00

## Total Expense Ratio (TER) (As on Last Day)

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

<b>Regular</b>	0.59%
<b>Direct</b>	0.34%
<b>Tracking Error</b>	0.43%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 3.43 % (FBIL Overnight MIBOR as on 30 April 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.

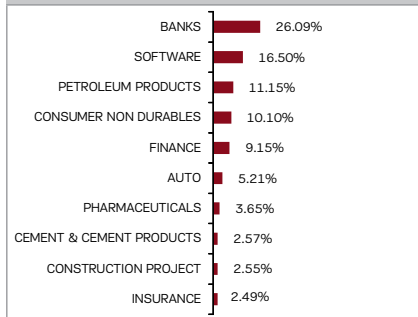
Data as on 30<sup>th</sup> Apr 2021 unless otherwise specified



## Top Ten Portfolio Holdings

Issuer	% to net Assets
Reliance Industries Limited	10.17%
HDFC Bank Limited	9.70%
Infosys Limited	7.91%
Housing Development Finance Corporation Limited	6.87%
ICICI Bank Limited	6.55%
Tata Consultancy Services Limited	4.96%
Kotak Mahindra Bank Limited	4.04%
Hindustan Unilever Limited	3.31%
Axis Bank Limited	2.83%
ITC Limited	2.79%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 144.0096

Inception - Sept 18, 2002	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Index Fund</b>	48.43	11.14	13.29	15.40
<b>Value of Std Investment of ₹ 10,000</b>	14843	13734	18673	144010
<b>Benchmark - Nifty 50 TRI</b>	49.89	12.22	14.70	17.10
<b>Value of Std Investment of ₹ 10,000</b>	14989	14135	19869	189366
<b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>	46.26	12.85	15.15	17.13
<b>Value of Std Investment of ₹ 10,000</b>	14626	14377	20260	190022

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Ajay Garg is 7. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Ajay Garg since October 01, 2006 (14.6) 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	2240000
<b>Market Value of amount Invested</b>	147622	465932	847682	8135390
<b>Scheme Returns (CAGR)</b>	45.68	17.53	13.81	12.42
<b>Nifty 50 TRI returns## (CAGR)</b>	47.36	18.58	14.99	14.16
<b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>	42.54	17.96	15.30	15.36

# 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 AMC Limited has decided to temporarily suspend acceptance of fresh subscriptions under Aditya Birla Sun Life Century SIP ("CSIP") Facility (including the STP Facility under CSIP) with effect from Thursday, April 1, 2021



# 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>	15.5 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>	280.30
<b>IDCW:</b>	28.94
<b>Direct Plan</b>	
<b>Growth:</b>	301.10
<b>IDCW:</b>	67.17

<b>Benchmark:</b>	Nifty 50 TRI
<b>Monthly Average AUM:</b>	₹ 19332.03 Crores
<b>AUM as on last day:</b>	₹ 19292.47 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch-out of units 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>	22.03%
<b>Sharpe Ratio:</b>	0.22
<b>Beta:</b>	1.00
<b>Portfolio Turnover:</b>	0.64

## Total Expense Ratio (TER) (As on Last Day)

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

<b>Regular</b>	1.81%
<b>Direct</b>	1.14%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.43 % (FBIL Overnight MIBOR as on 30 April 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

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

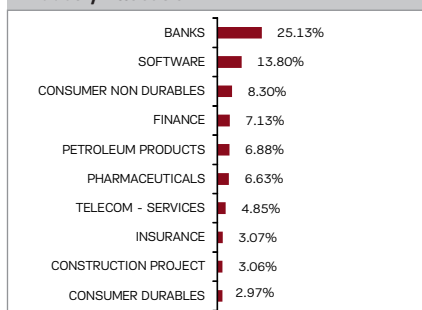
**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many 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> Apr 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets
ICICI Bank Limited	9.33%
Infosys Limited	8.80%
HDFC Bank Limited	7.72%
Reliance Industries Limited	4.70%
Bharti Airtel Limited	4.19%
Axis Bank Limited	3.79%
Larsen & Toubro Limited	3.06%
Housing Development Finance Corporation Limited	3.05%
State Bank of India	2.83%
Tech Mahindra Limited	2.39%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 280.30

Inception - Aug 30, 2002	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Frontline Equity Fund	48.94	8.28	12.01	19.54
Value of Std Investment of ₹ 10,000	14894	12698	17644	280300
Benchmark - Nifty 50 TRI	49.89	12.22	14.70	16.96
Value of Std Investment of ₹ 10,000	14989	14135	19869	186532
Additional Benchmark - S&P BSE SENSEX TRI	46.26	12.85	15.15	18.19
Value of Std Investment of ₹ 10,000	14626	14377	20260	226954

- Past performance may or 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 4. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Mahesh Patil since November 17, 2005 (15.5) 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	2240000
Market Value of amount Invested	148228	459044	808136	12496845
Scheme Returns (CAGR)	46.74	16.48	11.88	16.22
Nifty 50 TRI returns# (CAGR)	47.36	18.58	14.99	14.15
S&P BSE SENSEX TRI returns## (CAGR)	42.54	17.96	15.30	15.35

# 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 AMC Limited has decided to temporarily suspend acceptance of fresh subscriptions under Aditya Birla Sun Life Century SIP ("CSIP") Facility (including the STP Facility under CSIP) with effect from Thursday, April 1, 2021

# 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
<b>Managing Fund Since:</b>	July 29, 2010
<b>Experience in Managing the Fund:</b>	10.8 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>	
<b>Growth:</b>	75.7622
<b>IDCW:</b>	17.9203
<b>Direct Plan</b>	
<b>Growth:</b>	82.0079
<b>IDCW:</b>	40.5468

<b>Benchmark:</b>	Nifty 50 TRI
<b>Monthly Average AUM:</b>	₹ 4582.19 Crores
<b>AUM as on last day:</b>	₹ 4593.49 Crores (As on Last Day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Reinvestment of IDCW.
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	21.41%
<b>Sharpe Ratio:</b>	0.28
<b>Beta:</b>	0.96
<b>Portfolio Turnover:</b>	1.33

## Total Expense Ratio (TER)

(As on Last Day)  
Including additional expenses and goods and service tax on management fees.

<b>Regular</b>	2.05%
<b>Direct</b>	1.15%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.43 % (FBIL Overnight MIBOR as on 30 April 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

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

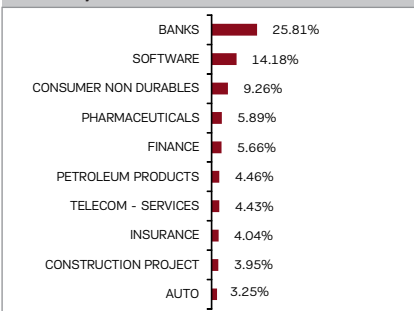
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets
ICICI Bank Limited	9.61%
Infosys Limited	8.97%
HDFC Bank Limited	8.55%
Axis Bank Limited	5.07%
Bharti Airtel Limited	4.66%
Reliance Industries Limited	4.64%
Larsen & Toubro Limited	3.95%
Housing Development Finance Corporation Limited	3.40%
State Bank of India	3.17%
Dr. Reddys Laboratories Limited	3.00%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 75.7622

Inception - Oct 24, 2005	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Focused Equity Fund	45.34	9.48	12.58	13.93
Value of Std Investment of ₹ 10,000	14534	13127	18095	75762
Benchmark - Nifty 50 TRI	49.89	12.22	14.70	13.73
Value of Std Investment of ₹ 10,000	14989	14135	19869	73711
Additional Benchmark - S&P BSE SENSEX TRI	46.26	12.85	15.15	13.80
Value of Std Investment of ₹ 10,000	14626	14377	20260	74463

• **Past performance may or 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 4. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.  
• **The scheme is currently managed by Mr. Mahesh Patil since July 29, 2010 (10.8) 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	1870000
Market Value of amount Invested	146064	462020	819817	5597295
Scheme Returns (CAGR)	42.97	16.93	12.46	12.91
Nifty 50 TRI returns# (CAGR)	47.36	18.58	14.99	12.12
S&P BSE SENSEX TRI returns## (CAGR)	42.54	17.96	15.30	12.74
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.

\*Aditya Birla Sun Life AMC Limited has decided to temporarily suspend acceptance of fresh subscriptions under Aditya Birla Sun Life Century SIP ("CSIP") Facility (including the STP Facility under CSIP) with effect from Thursday, April 1, 2021



# 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>	8.6 years & 0.2 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>	959.65
<b>IDCW*:</b>	114.49
<b>Direct Plan</b>	
<b>Growth:</b>	1035.49
<b>IDCW*:</b>	156.13

<b>Benchmark:</b>	S&P BSE All Cap Index TRI
<b>Monthly Average AUM:</b>	₹ 13112.92 Crores
<b>AUM as on last day:</b>	₹ 13339.68 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365

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

## Other Parameters

<b>Standard Deviation:</b>	23.76%
<b>Sharpe Ratio<sup>1</sup></b>	0.25
<b>Beta:</b>	1.02
<b>Portfolio Turnover:</b>	0.32

## Total Expense Ratio (TER) (As on Last Day)

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

<b>Regular</b>	1.91%
<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 3.43 % (FBIL Overnight MIBOR as on 30 April 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

<b>Declared on date</b>	<b>25-Nov-20</b>	<b>29-Nov-19</b>	<b>30-Nov-18</b>
IDCW Yield (Regular Plan)	5.48%	6.15%	6.98%
IDCW (₹) Per Unit	5.63	6.32	7.19
Cum IDCW NAV	102.78	102.76	103.07
<b>Declared on date</b>	<b>29-Nov-19</b>	<b>30-Nov-18</b>	<b>17-Nov-17</b>
IDCW Yield (Direct Plan)	6.15%	6.97%	9.03%
IDCW (₹) Per Unit	8.05	9.08	12.90
Cum IDCW NAV	130.93	130.12	142.80

**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.

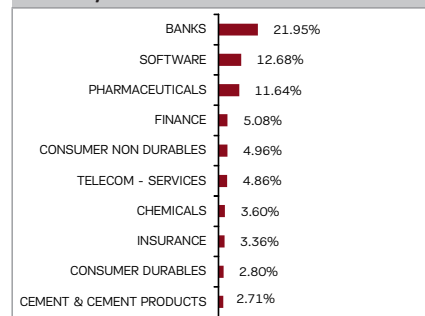
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Data as on 30<sup>th</sup> Apr 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	9.12%
Infosys Limited	7.63%
HDFC Bank Limited	7.26%
Dr. Reddys Laboratories Limited	6.27%
Bharti Airtel Limited	4.86%
HCL Technologies Limited	3.66%
Sun Pharmaceutical Industries Limited	3.20%
Bajaj Finance Limited	2.51%
Tata Steel Limited	2.41%
Kotak Mahindra Bank Limited	2.38%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 959.65

Inception - Aug 27, 1998	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Flexi Cap Fund	55.10	9.32	14.82	22.28
Value of Std Investment of ₹ 10,000	15510	13068	19968	959650
Benchmark - S&P BSE All Cap Index TRI	57.71	10.31	14.82	NA
Value of Std Investment of ₹ 10,000	15771	13428	19968	NA
Additional Benchmark - Nifty 50 TRI	49.89	12.22	14.70	14.75
Value of Std Investment of ₹ 10,000	14989	14135	19869	226725

- Past performance may or 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 8. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Anil Shah since October 03, 2012 (8.6) years. & Mr. Vinod Bhat since January 30, 2021 (0.2) 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	2730000
Market Value of amount Invested	153697	481244	854148	36485170
Scheme Returns (CAGR)	56.38	19.83	14.12	19.15
S&P BSE All Cap Index TRI# (CAGR)	56.02	20.41	15.03	NA
Nifty 50 TRI returns## (CAGR)	47.36	18.58	14.99	14.46
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 AMC Limited has decided to temporarily suspend acceptance of fresh subscriptions under Aditya Birla Sun Life Century SIP ("CSIP") Facility (including the STP Facility under CSIP) with effect from Thursday, April 1, 2021.



# 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>	9.5 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>	552.78
<b>IDCW:</b>	111.26
<b>Direct Plan</b>	
<b>Growth:</b>	593.69
<b>IDCW:</b>	165.12

<b>Benchmark:</b>	Nifty Large Midcap 250 TRI
<b>Monthly Average AUM:</b>	₹ 5016.98 Crores
<b>AUM as on last day:</b>	₹ 5065.96 Crores
<b>(As on Last Day)</b>	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units 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>	25.40%
<b>Sharpe Ratio:</b>	0.21
<b>Beta:</b>	1.05
<b>Portfolio Turnover:</b>	0.63

## Total Expense Ratio (TER)

(As on Last Day)

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

<b>Regular</b>	2.01%
<b>Direct</b>	1.10%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.43 % (FBI Overnight MIBOR as on 30 April 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

<b>Declared on date</b>	<b>25-Aug-20</b>	<b>30-Aug-19</b>	<b>30-Aug-18</b>
<b>IDCW Yield (Regular Plan)</b>	5.74%	6.19%	5.31%
<b>IDCW (₹) Per Unit</b>	4.96	5.31	5.75
<b>Cum IDCW NAV</b>	86.36	85.76	108.15
<b>Declared on date</b>	<b>30-Aug-18</b>	<b>18-Aug-17</b>	<b>31-Aug-15</b>
<b>IDCW Yield (Direct Plan)</b>	5.31%	9.99%	9.25%
<b>IDCW (₹) Per Unit</b>	7.29	14.18	10.00
<b>Cum IDCW NAV</b>	137.19	141.96	108.05

**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.

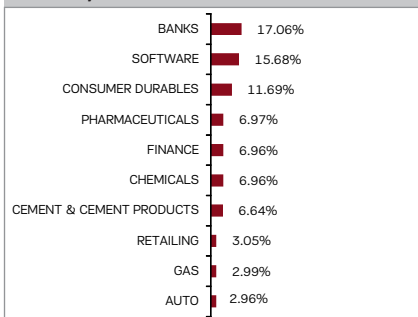
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Bajaj Finance Limited	5.71%
Infosys Limited	5.20%
HDFC Bank Limited	4.87%
ICICI Bank Limited	4.48%
Larsen & Toubro Infotech Limited	4.19%
Crompton Greaves Consumer Electricals Limited	4.08%
Volta Limited	3.63%
JK Cement Limited	3.55%
Atul Limited	3.49%
Affle (India) Limited	3.30%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 552.78

Inception - Feb 24, 1995	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Equity Advantage Fund</b>	61.97	8.71	13.57	16.55
<b>Value of Std Investment of ₹ 10,000</b>	16197	12852	18911	552780
<b>Benchmark - Nifty Large Midcap 250 TRI</b>	63.42	10.59	15.96	NA
<b>Value of Std Investment of ₹ 10,000</b>	16342	13530	20982	NA
<b>Additional Benchmark - Nifty 50 TRI</b>	49.89	12.22	14.70	12.19
<b>Value of Std Investment of ₹ 10,000</b>	14989	14135	19869	203539

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Satyabrata Mohanty is 7. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Satyabrata Mohanty since October 17, 2011 (9.5) years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	3150000
<b>Market Value of amount Invested</b>	157401	492204	848818	4326984
<b>Scheme Returns (CAGR)</b>	63.01	21.46	13.87	16.56
<b>Nifty Large Midcap 250 TRI returns# (CAGR)</b>	62.19	22.39	16.17	NA
<b>Nifty 50 TRI returns## (CAGR)</b>	47.36	18.58	14.99	13.83

Date of First Installment: March 01, 1995 & Scheme Inception Date: February 24, 1995. Past Performance may or may not be sustained in future.

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for 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 AMC Limited has decided to temporarily suspend acceptance of fresh subscriptions under Aditya Birla Sun Life Century SIP ("CSIP") Facility (including the STP Facility under CSIP) with effect from Thursday, April 1, 2021



# 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>	11.9 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>	900.51
<b>IDCW<sup>5</sup>:</b>	164.86
<b>Direct Plan</b>	
<b>Growth:</b>	971.45
<b>IDCW<sup>5</sup>:</b>	329.45
<b>Benchmark:</b>	Nifty MNC TRI
<b>Monthly Average AUM:</b>	₹ 3979.57 Crores
<b>AUM as on last day:</b>	₹ 3961.87 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365
days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil**Exit Load is NIL for units issued in Reinvestment of IDCW.	
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	18.91%
<b>Sharpe Ratio<sup>6</sup>:</b>	0.09
<b>Beta:</b>	0.97
<b>Portfolio Turnover:</b>	0.03
<b>Total Expense Ratio (TER)</b>	
(As on Last Day)	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.03%
<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 3.43 % (FBIIL Overnight MIBOR as on 30 April 2021) for calculating Sharpe Ratio

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

**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.

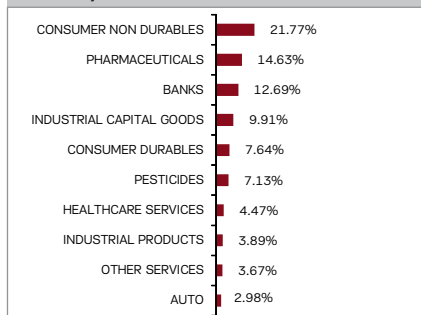
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Honeywell Automation India Limited	9.19%
Pfizer Limited	8.28%
Kotak Mahindra Bank Limited	7.71%
Bayer Cropscience Limited	7.13%
GlaxoSmithKline Pharmaceuticals Limited	6.01%
Gillette India Limited	5.55%
IDFC First Bank Limited	4.98%
Hindustan Unilever Limited	4.81%
Kansai Nerolac Paints Limited	4.73%
Procter & Gamble Hygiene and Health Care Limited	4.72%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 900.51

Inception - Dec 27, 1999	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life MNC Fund	29.07	5.17	9.56	16.25
Value of Std Investment of ₹ 10,000	12907	11635	15790	249380
Benchmark - Nifty MNC TRI	29.37	4.10	13.83	12.69
Value of Std Investment of ₹ 10,000	12937	11283	19122	128193
Additional Benchmark - Nifty 50 TRI	49.89	12.22	14.70	13.06
Value of Std Investment of ₹ 10,000	14989	14135	19869	137652

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Ajay Garg is 7. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Ajay Garg since June 18, 2009 (11.9) 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	2570000
Market Value of amount Invested	137334	427026	759985	25388284
Scheme Returns (CAGR)	28.07	11.43	9.40	18.24
Nifty MNC TRI returns# (CAGR)	25.18	11.90	10.79	15.13
Nifty 50 TRI returns## (CAGR)	47.36	18.58	14.99	14.43

# 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 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 AMC Limited has decided to temporarily suspend acceptance of fresh subscriptions under Aditya Birla Sun Life Century SIP ("CSIP") Facility (including the STP Facility under CSIP) with effect from Thursday, April 1, 2021

# 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>	1.0 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>	356.02
<b>Growth:</b>	34.30
<b>IDCW*:</b>	
<b>Direct Plan</b>	382.36
<b>Growth:</b>	56.44
<b>IDCW*:</b>	
<b>Benchmark:</b>	Nifty Midcap 100 TRI
<b>Monthly Average AUM:</b>	₹ 2681.35 Crores
<b>AUM as on last day:</b>	₹ 2707.00 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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>	25.67%
<b>Sharpe Ratio:</b>	-0.01
<b>Beta:</b>	0.88
<b>Portfolio Turnover:</b>	0.22
<b>Total Expense Ratio (TER) (As on Last Day)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.17%
<b>Direct</b>	1.20%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.43 % (FBI Overnight MIBOR as on 30 April 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

Declared on date	24-Dec-20	25-Feb-20	30-Aug-18
IDCW Yield (Regular Plan)	5.46%	6.34%	5.29%
IDCW (₹) Per Unit	1.74	1.97	1.93
Cum IDCW NAV	31.88	31.13	36.50
Declared on date	25-Feb-20	30-Aug-18	24-Aug-17
IDCW Yield (Direct Plan)	6.32%	5.29%	10.02%
IDCW (₹) Per Unit	3.03	2.93	5.88
Cum IDCW NAV	47.92	55.44	58.67

**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.

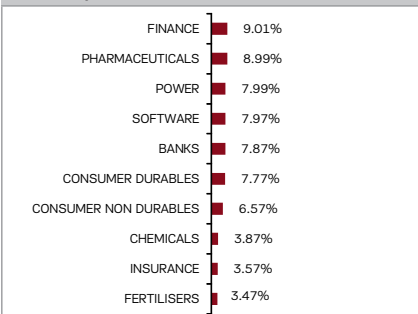
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Mphasis Limited	4.73%
Cholamandalam Investment and Finance Company Limited	3.87%
Coromandel International Limited	3.47%
Tata Power Company Limited	3.26%
Cholamandalam Financial Holdings Limited	3.04%
Max Financial Services Limited	2.90%
Torrent Power Limited	2.78%
Voltas Limited	2.48%
MindTree Limited	2.33%
Crompton Greaves Consumer Electricals Limited	2.29%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 356.02

Inception - Oct 03, 2002	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Midcap Fund	65.74	3.21	10.74	21.19
Value of Std Investment of ₹ 10,000	16574	10994	16661	356020
Benchmark - Nifty Midcap 100 TRI	80.61	7.06	14.04	21.13
Value of Std Investment of ₹ 10,000	18061	12272	19304	352481
Additional Benchmark - Nifty 50 TRI	49.89	12.22	14.70	17.45
Value of Std Investment of ₹ 10,000	14989	14135	19869	198705

- Past performance may or 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. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Anil Shah since April 27, 2020 (1.0) 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	2230000
Market Value of amount Invested	157938	467433	779239	13090243
Scheme Returns (CAGR)	63.98	17.76	10.41	16.75
Nifty Midcap 100 TRI returns# (CAGR)	80.46	24.45	15.03	16.51
Nifty 50 TRI returns## (CAGR)	47.36	18.52	14.97	14.09

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 AMC Limited has decided to temporarily suspend acceptance of fresh subscriptions under Aditya Birla Sun Life Century SIP ("CSIP") Facility (including the STP Facility under CSIP) with effect from Thursday, April 1, 2021





# 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>	1.0 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>	43.9278
<b>IDCW*:</b>	25.0920
<b>Direct Plan</b>	
<b>Growth:</b>	47.7546
<b>IDCW*:</b>	46.2632

<b>Benchmark:</b>	Nifty Small Cap 100 TRI
<b>Monthly Average AUM:</b>	₹ 2555.83 Crores
<b>AUM as on last day:</b>	₹ 2589.40 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil**Exit Load is NIL for units issued in Reinvestment of IDCW.
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	30.12%
<b>Sharpe Ratio:</b>	-0.08
<b>Beta:</b>	0.86
<b>Portfolio Turnover:</b>	0.52

## Total Expense Ratio (TER) (As on Last Day)

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

<b>Regular</b>	2.20%
<b>Direct</b>	1.11%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.43 % (FBIL Overnight MIBOR as on 30 April 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

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

**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.

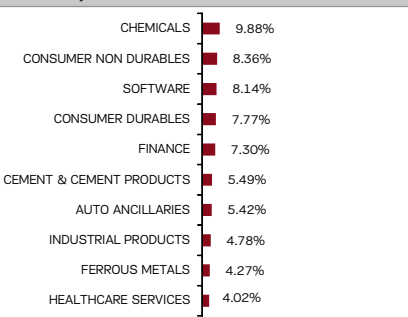
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Deepak Nitrite Limited	4.93%
JK Cement Limited	4.09%
Cyient Limited	2.98%
Just Dial Limited	2.93%
Radico Khaitan Limited	2.66%
Cholamandalam Financial Holdings Limited	2.61%
Prince Pipes & Fittings Limited	2.48%
National Aluminium Company Limited	2.35%
Steel Authority of India Limited	2.17%
V-Guard Industries Limited	2.11%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 43.9278

Inception - May 31, 2007	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Small Cap Fund	93.70	1.07	11.75	11.21
Value of Std Investment of ₹ 10,000	19370	10325	17436	43928
Benchmark - Nifty Small Cap 100 TRI	111.71	1.80	11.57	7.90
Value of Std Investment of ₹ 10,000	21171	10551	17298	28838
Additional Benchmark - Nifty 50 TRI	49.89	12.22	14.70	10.49
Value of Std Investment of ₹ 10,000	14989	14135	19869	40130

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Kunal Sangoi is 2. Total Schemes managed by Mr. Dhaval Gala is 2. Total Schemes managed by Mr. Nitesh Jain is 1. Refer annexure on page no. 78 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 (1.0) 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	1680000
Market Value of amount Invested	174597	498470	806746	4960111
Scheme Returns (CAGR)	94.77	22.37	11.81	14.30
Nifty Small Cap 100 TRI returns* (CAGR)	106.63	26.15	13.30	11.05
Nifty 50 TRI returns** (CAGR)	47.36	18.58	14.99	12.16
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.

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# Aditya Birla Sun Life Pure Value Fund

An open ended equity scheme following a value investment strategy



Wealth Solutions

What is it?

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

Fund Category

Value Fund

Investment Objective

The Scheme seeks to generate consistent long-term capital appreciation by investing predominantly in equity and equity related securities by following value investing strategy.



## Fund Details

<b>Fund Manager:</b>	Mr. Milind Bafna
<b>Managing Fund Since:</b>	January 16, 2014
<b>Experience in Managing the Fund:</b>	7.3 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>	61.5576
<b>Growth:</b>	28.0672
<b>IDCW*:</b>	
<b>Direct Plan</b>	66.7665
<b>Growth:</b>	46.6391
<b>IDCW*:</b>	

**Benchmark:** S&P BSE Enhanced Index Value TRI

**Monthly Average AUM:** ₹ 4079.09 Crores  
**AUM as on last day:** ₹ 4117.23 Crores  
 (As on Last Day)

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

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

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

### Other Parameters

**Standard Deviation:** 25.52%  
**Sharpe Ratio:** -0.19  
**Beta:** 0.73  
**Portfolio Turnover:** 1.54

**Total Expense Ratio (TER)**  
 (As on Last Day)

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

**Regular** 2.10%  
**Direct** 1.11%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 Risk Free Rate assumed to be 3.43 % (FBIL Overnight MIBOR as on 30 April 2021) for calculating Sharpe Ratio

### Income Distribution cum capital withdrawal

Declared on date	26-Mar-18	20-Jul-17	22-Jul-16
IDCW Yield (Regular Plan)	15.25%	9.94%	7.87%
IDCW (₹) Per Unit	4.91	3.23	2.20
Cum IDCW NAV	32.20	32.50	27.94

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

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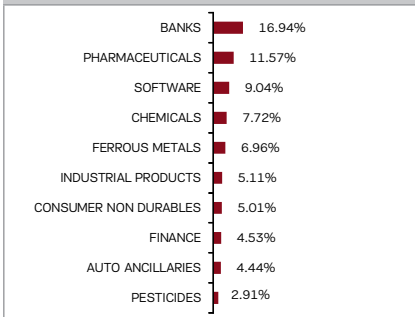
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets
State Bank of India	3.89%
Lupin Limited	3.67%
Strides Pharma Science Limited	3.58%
Axis Bank Limited	3.56%
Motherson Sumi Systems Limited	3.44%
ICICI Bank Limited	3.40%
Jindal Steel & Power Limited	3.29%
UPL Limited	2.91%
Cyient Limited	2.51%
Bandhan Bank Limited	2.45%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 61.5576

Inception - Mar 27, 2008	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Pure Value Fund	67.68	-1.43	9.59	14.88
Value of Std Investment of ₹ 10,000	16768	9577	15813	61558
Benchmark - S&P BSE Enhanced Index Value TRI	99.19	5.39	11.47	8.93
Value of Std Investment of ₹ 10,000	19919	11709	17222	30673
Additional Benchmark - Nifty 50 TRI	49.89	12.22	14.70	10.13
Value of Std Investment of ₹ 10,000	14989	14135	19869	35397

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Milind Bafna since January 16, 2014 (7.3) 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	1580000
Market Value of amount Invested	161114	462815	750087	4536266
Scheme Returns (CAGR)	69.73	17.05	8.88	14.89
S&P BSE Enhanced Index Value TRI returns* (CAGR)	117.40	26.91	13.10	9.35
Nifty 50 TRI returns*# (CAGR)	47.36	18.52	14.97	12.62

# 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.

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# 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>	Since Inception
<b>Experience in Managing the Fund:</b>	6.2 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>	17.44
<b>Growth:</b>	12.76
<b>IDCW*:</b>	
<b>Direct Plan</b>	18.45
<b>Growth:</b>	13.42
<b>IDCW*:</b>	
<b>Benchmark:</b>	S&P BSE 500 TRI
<b>Monthly Average AUM:</b>	₹ 600.51 Crores
<b>AUM as on last day:</b>	₹ 609.25 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil**Exit Load is NIL for units issued in Reinvestment of IDCW.
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	19.43%
<b>Sharpe Ratio*</b>	0.13
<b>Beta:</b>	0.81
<b>Portfolio Turnover:</b>	0.20
<b>Total Expense Ratio (TER) (As on Last Day)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.60%
<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 3.43 % (FBI Over Night MIBOR as on 30 April 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

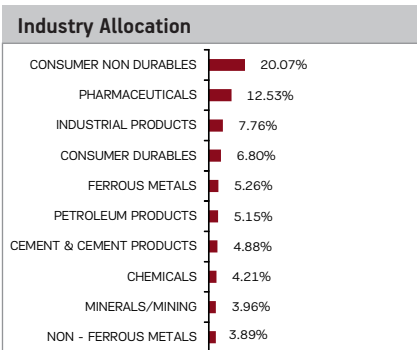
**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

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> Apr 2021 unless otherwise specified

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Dr. Reddys Laboratories Limited	8.37%
Tata Steel Limited	5.26%
Reliance Industries Limited	5.15%
Aarti Industries Limited	4.21%
Hindustan Unilever Limited	4.15%
NMDC Limited	3.96%
Hindalco Industries Limited	3.89%
Voltas Limited	3.77%
Rallis India Limited	3.64%
HeidelbergCement India Limited	3.52%



Investment Performance - Regular Plan - Growth				
NAV as on April 30, 2021: ₹ 17.44				
Inception - Jan 31, 2015	1 Year	3 Year	5 Years	Since Inception
Aditya Birla Sun Life Manufacturing Equity Fund	51.65	6.03	12.46	9.31
Value of Std Investment of ₹ 10,000	15165	11921	17998	17440
Benchmark - S&P BSE 500 TRI	56.56	10.75	15.00	10.60
Value of Std Investment of ₹ 10,000	15656	13587	20133	18773
Additional Benchmark - Nifty 50 TRI	49.89	12.22	14.70	9.81
Value of Std Investment of ₹ 10,000	14989	14135	19869	17943

- Past performance may or 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. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Anil Shah (Since Inception) (6.2) 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	750000
Market Value of amount Invested	149606	475211	813702	1079392
Scheme Returns (CAGR)	49.15	18.93	12.15	11.52
S&P BSE 500 TRI returns# (CAGR)	54.84	20.22	15.15	14.15
Nifty 50 TRI returns## (CAGR)	47.36	18.52	14.97	13.86
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>	5.7 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>	33.21
<b>IDCW*:</b>	16.91
<b>Direct Plan</b>	
<b>Growth:</b>	35.76
<b>IDCW*:</b>	21.96

<b>Benchmark:</b>	Nifty Financial Services TRI
<b>Monthly Average AUM:</b>	₹ 1857.90 Crores
<b>AUM as on last day:</b>	₹ 1910.73 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch-out of units on or before 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>	35.33%
<b>Sharpe Ratio:</b>	0.05
<b>Beta:</b>	1.13
<b>Portfolio Turnover:</b>	0.55

## Total Expense Ratio (TER) (As on Last Day)

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

<b>Regular</b>	2.29%
<b>Direct</b>	1.19%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.43 % (FBI. Overnight MIBOR as on 30 April 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.

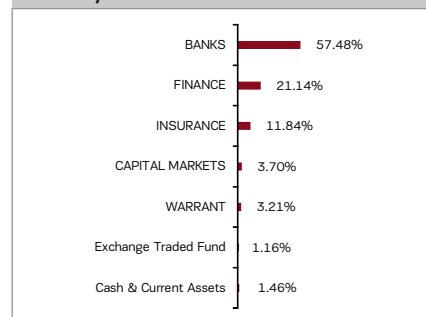
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets
ICICI Bank Limited	15.01%
HDFC Bank Limited	10.43%
State Bank of India	9.61%
Axis Bank Limited	9.56%
Bajaj Finance Limited	7.91%
Kotak Mahindra Bank Limited	7.36%
Bajaj Finserv Limited	4.86%
Housing Development Finance Corporation Limited	4.27%
Repco Home Finance Limited	4.02%
ICICI Lombard General Insurance Company Limited	3.97%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 33.21

Inception - Dec 14, 2013	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Banking and Financial Services Fund	60.13	5.19	14.22	17.66
Value of Std Investment of ₹ 10,000	16013	11640	19455	33210
Benchmark - Nifty Financial Services TRI	47.59	13.90	19.06	18.44
Value of Std Investment of ₹ 10,000	14759	14784	23942	34862
Additional Benchmark - Nifty 50 TRI	49.89	12.22	14.70	13.78
Value of Std Investment of ₹ 10,000	14989	14135	19869	25924

- Past performance may or 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. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Dhaval Gala Since August 26, 2015 (5.7) 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	890000
Market Value of amount Invested	158179	447265	789635	1471951
Scheme Returns (CAGR)	64.41	14.65	10.94	13.30
Nifty Financial Services TRI returns# (CAGR)	53.58	17.57	16.33	16.18
Nifty 50 TRI returns## (CAGR)	47.36	18.58	14.99	13.31

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 AMC Limited has decided to temporarily suspend acceptance of fresh subscriptions under Aditya Birla Sun Life Century SIP ("CSIP") Facility (including the STP Facility under CSIP) with effect from Thursday, April 1, 2021





# 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
<b>Managing Fund Since:</b>	January 16, 2014
<b>Experience in Managing the Fund:</b>	7.3 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>	203.54
<b>Growth:</b>	203.54
<b>IDCW<sup>s</sup>:</b>	15.90
<b>Direct Plan</b>	
<b>Growth:</b>	216.52
<b>IDCW<sup>s</sup>:</b>	27.94

<b>Benchmark:</b>	Nifty Dividend Opportunities 50 Index TRI
<b>Monthly Average AUM:</b>	₹ 732.57 Crores
<b>AUM as on last day:</b>	₹ 741.90 Crores (As on Last Day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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.

## Other Parameters

<b>Standard Deviation:</b>	21.36%
<b>Sharpe Ratio<sup>1</sup>:</b>	0.07
<b>Beta:</b>	1.15
<b>Portfolio Turnover:</b>	0.23

## Total Expense Ratio (TER) (As on Last Day)

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

<b>Regular</b>	2.52%
<b>Direct</b>	1.89%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.43 % (FBIL Overnight MIBOR as on 30 April 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

Declared on date	30-Mar-21	31-Dec-20	30-Sep-20
IDCW Yield (Regular Plan)	1.23%	1.25%	1.52%
IDCW (₹) Per Unit	0.19	0.19	0.20
Cum IDCW NAV	15.46	15.18	13.12
Declared on date	30-Mar-21	31-Dec-20	30-Sep-20
IDCW Yield (Direct Plan)	2.05%	1.96%	1.50%
IDCW (₹) Per Unit	0.56	0.53	0.35
Cum IDCW NAV	27.38	27.04	23.32

**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.

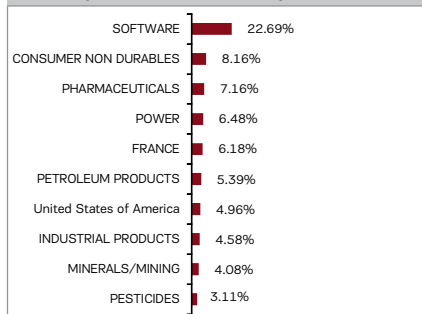
Data as on 30<sup>th</sup> Apr 2021 unless otherwise specified



## Top Ten Portfolio Holdings

Issuer	% to net Assets
Infosys Limited	9.22%
ITC Limited	4.37%
Larsen & Toubro Infotech Limited	3.67%
NTPC Limited	3.51%
LVMH MOET HENNESSY LOUIS VUITTON SE	3.45%
Starbucks ORD	3.20%
Dhanuka Agritech Limited	3.11%
Persistent Systems Limited	3.10%
ICICI Securities Limited	3.09%
Bharat Electronics Limited	2.80%

## Country Allocation / Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 203.54

Inception - Feb 26, 2003	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Dividend Yield Fund	49.44	5.01	9.50	18.02
Value of Std Investment of ₹ 10,000	14944	11582	15753	203540
Benchmark - Nifty Dividend Opportunities 50 Index TRI	45.14	6.78	13.47	NA
Value of Std Investment of ₹ 10,000	14514	12177	18822	NA
Additional Benchmark - Nifty 50 TRI	49.89	12.22	14.70	17.19
Value of Std Investment of ₹ 10,000	14989	14135	19869	178870

- Past performance may or 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. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vineet Maloo since January 16, 2014 (7.3) 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	2190000
Market Value of amount Invested	148900	460299	769642	8303607
Scheme Returns (CAGR)	47.91	16.67	9.91	13.12
Nifty Dividend Opportunities 50 Index TRI returns# (CAGR)	45.08	14.97	11.79	NA
Nifty 50 TRI returns## (CAGR)	47.36	18.58	14.99	13.80

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 AMC Limited has decided to temporarily suspend acceptance of fresh subscriptions under Aditya Birla Sun Life Century SIP ("CSIP") Facility (including the STP Facility under CSIP) with effect from Thursday, April 1, 2021.





# 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>	4.9 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>	39.20
<b>Growth:</b>	15.00
<b>IDCW*:</b>	
<b>Direct Plan</b>	41.72
<b>Growth:</b>	22.67
<b>IDCW*:</b>	
<b>Benchmark:</b>	Nifty Infrastructure TRI
<b>Monthly Average AUM:</b>	₹ 465.26 Crores
<b>AUM as on last day:</b>	₹ 460.18 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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>	30.93%
<b>Sharpe Ratio:</b>	-0.03
<b>Beta:</b>	1.18
<b>Portfolio Turnover:</b>	0.41
<b>Total Expense Ratio (TER) (As on Last Day)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.61%
<b>Direct</b>	1.84%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.43 % (FBIL Overnight MIBOR as on 30 April 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.

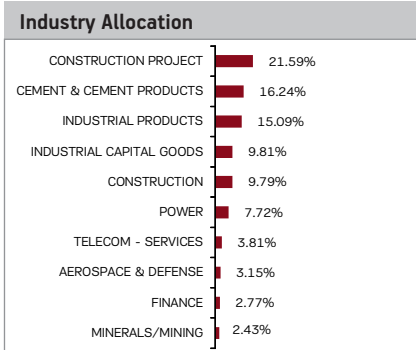
The Face Value - 10.00 Per Unit

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> Apr 2021 unless otherwise specified

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Honeywell Automation India Limited	9.37%
NCC Limited	8.81%
UltraTech Cement Limited	6.82%
Larsen & Toubro Limited	6.77%
PNC Infratech Limited	4.58%
Orient Refractories Limited	3.84%
Bharti Airtel Limited	3.81%
H.G. Infra Engineering Limited	3.73%
NTPC Limited	3.71%
Carborundum Universal Limited	3.55%



Investment Performance - Regular Plan - Growth		NAV as on April 30, 2021: ₹ 39.20			
Inception - Mar 17, 2006	1 Year	3 Years	5 Years	Since Inception	
Aditya Birla Sun Life Infrastructure Fund	70.07	2.43	10.27	9.45	
Value of Std Investment of ₹ 10,000	17007	10749	16313	39200	
Benchmark - Nifty Infrastructure TRI	49.66	7.03	10.85	4.51	
Value of Std Investment of ₹ 10,000	14966	12264	16750	19506	
Additional Benchmark - S&P BSE SENSEX TRI	46.26	12.85	15.15	11.83	
Value of Std Investment of ₹ 10,000	14626	14377	20260	54310	

- Past performance may or 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. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vineet Maloo since May 23, 2016 (4.9) 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	1820000
Market Value of amount Invested	165808	477567	778604	4038149
Scheme Returns (CAGR)	78.34	19.28	10.38	9.82
Nifty Infrastructure TRI returns# (CAGR)	47.35	18.66	11.97	5.31
S&P BSE SENSEX TRI returns## (CAGR)	42.54	17.89	15.28	12.52

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>	7.3 years
<b>Date of Allotment:</b>	January 15, 2000
<b>Type of Scheme:</b>	An open ended equity scheme investing in the Technology, Telecom, Media, Entertainment and other related ancillary sectors
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	98.46
<b>Growth:</b>	33.86
<b>IDCW*:</b>	
<b>Direct Plan</b>	105.45
<b>Growth:</b>	43.32
<b>IDCW*:</b>	

<b>Benchmark:</b>	S&P BSE Teck TRI
<b>Monthly Average AUM:</b>	₹ 1210.02 Crores
<b>AUM as on last day:</b>	₹ 1238.35 Crores
<b>(As on Last Day)</b>	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch-out of units on or before
	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>	20.81%
<b>Sharpe Ratio:</b>	1.03
<b>Beta:</b>	1.01
<b>Portfolio Turnover:</b>	0.57

## Total Expense Ratio (TER) (As on Last Day)

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

<b>Regular</b>	2.40%
<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 3.43 % (FBIL Overnight MIBOR as on 30 April 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

Declared on date	30-Jul-20	31-Jul-19	31-Jul-18
IDCW Yield (Regular Plan)	5.74%	6.20%	10.66%
IDCW (₹) Per Unit	1.32	1.27	2.46
Cum IDCW NAV	23.00	20.58	23.08
Declared on date	30-Jul-20	31-Jul-19	31-Jul-18
IDCW Yield (Direct Plan)	5.72%	6.19%	7.56%
IDCW (₹) Per Unit	1.67	1.60	2.09
Cum IDCW NAV	29.18	25.87	27.64

**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.

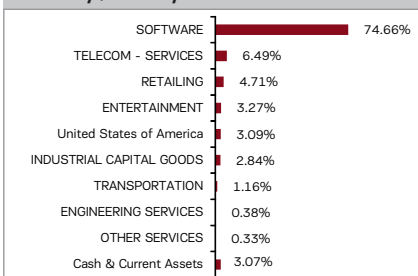
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Infosys Limited	21.33%
Tata Consultancy Services Limited	9.06%
Tech Mahindra Limited	8.57%
HCL Technologies Limited	5.94%
Cyient Limited	5.25%
Bharti Airtel Limited	4.62%
Just Dial Limited	4.49%
Persistent Systems Limited	3.15%
Wipro Limited	3.14%
Honeywell Automation India Limited	2.84%

## Industry /Country Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 98.46

Inception - Jan 15, 2000	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Digital India Fund</b>	98.75	24.80	22.09	11.33
<b>Value of Std Investment of ₹ 10,000</b>	19875	19451	27161	98460
<b>Benchmark - S&amp;P BSE Teck TRI</b>	67.68	20.65	16.11	NA
<b>Value of Std Investment of ₹ 10,000</b>	16768	17573	21125	NA
<b>Additional Benchmark - Nifty 50 TRI</b>	49.89	12.22	14.70	12.41
<b>Value of Std Investment of ₹ 10,000</b>	14989	14135	19869	120937

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Kunal Sangoi is 2. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kunal Sangoi since January 16, 2014 (7.3) 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	2560000
<b>Market Value of amount Invested</b>	170690	622948	1255613	20107965
<b>Scheme Returns (CAGR)</b>	87.42	39.15	30.09	16.62
<b>S&amp;P BSE Teck TRI returns# (CAGR)</b>	57.32	29.37	23.22	NA
<b>Nifty 50 TRI returns## (CAGR)</b>	47.36	18.52	14.97	14.44

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.

\*Aditya Birla Sun Life AMC Limited has decided to temporarily suspend acceptance of fresh subscriptions under Aditya Birla Sun Life Century SIP ("CSIP") Facility (including the STP Facility under CSIP) with effect from Thursday, April 1, 2021



# 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>	5.7 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>	
<b>Growth:</b>	110.40
<b>IDCW<sup>s</sup>:</b>	28.24
<b>Direct Plan</b>	
<b>Growth:</b>	120.40
<b>IDCW<sup>s</sup>:</b>	34.16
<b>Benchmark:</b>	S&P BSE 500 TRI
<b>Monthly Average AUM:</b>	₹ 1930.51 Crores
<b>AUM as on last day:</b>	₹ 1942.98 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch-out of units 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>	21.35%
<b>Sharpe Ratio<sup>1</sup>:</b>	0.35
<b>Beta:</b>	0.91
<b>Portfolio Turnover:</b>	0.43
<b>Total Expense Ratio (TER) (As on Last Day)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.29%
<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 3.43 % (FBIL Overnight MIBOR as on 30 April 2021) for calculating Sharpe Ratio

Income Distribution cum capital withdrawal			
<b>Declared on date</b>	<b>26-May-20</b>	<b>29-May-19</b>	<b>23-Mar-18</b>
IDCW Yield (Regular Plan)	5.81%	6.96%	10.38%
IDCW (₹) Per Unit	1.13	1.71	2.57
Cum IDCW NAV	19.46	24.54	24.77
IDCW Yield (Direct Plan)	5.80%	6.99%	8.28%
IDCW (₹) Per Unit	1.35	2.03	2.34
Cum IDCW NAV	23.28	29.01	28.27

**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.

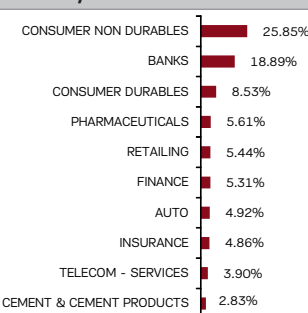
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets
ICICI Bank Limited	7.29%
HDFC Bank Limited	5.38%
Bharti Airtel Limited	3.90%
Hindustan Unilever Limited	3.72%
ITC Limited	3.28%
Tata Consumer Products Limited	2.75%
Axis Bank Limited	2.52%
Bajaj Finserv Limited	2.24%
Maruti Suzuki India Limited	1.88%
Dr. Reddys Laboratories Limited	1.83%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 110.40

Inception - Aug 05, 2005	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life India GenNext Fund	44.60	10.90	15.52	16.48
Value of Std Investment of ₹ 10,000	14460	13643	20593	110400
Benchmark - S&P BSE 500 TRI	56.56	10.75	15.00	13.59
Value of Std Investment of ₹ 10,000	15656	13587	20133	74402
Additional Benchmark - S&P BSE SENSEX TRI	46.26	12.85	15.15	13.75
Value of Std Investment of ₹ 10,000	14626	14377	20260	76065

- Past performance may or 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. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Chanchal Khandelwal since August 26, 2015 (5.7) 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	1890000
Market Value of amount Invested	146416	471168	862583	7609836
Scheme Returns (CAGR)	43.58	18.32	14.52	16.00
S&P BSE 500 TRI returns# (CAGR)	54.84	20.22	15.15	12.66
S&P BSE SENSEX TRI returns## (CAGR)	42.54	17.89	15.28	12.82

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 AMC Limited has decided to temporarily suspend acceptance of fresh subscriptions under Aditya Birla Sun Life Century SIP ("CSIP") Facility (including the STP Facility under CSIP) with effect from Thursday, April 1, 2021.

# 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. Vineet Maloo
<b>Managing Fund Since:</b>	Since Inception
<b>Experience in Managing the Fund:</b>	13.5 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>	29.9555
<b>Growth:</b>	18.0334
<b>IDCW*:</b>	
<b>Direct Plan</b>	31.3595
<b>Growth:</b>	31.3780
<b>IDCW*:</b>	
<b>Benchmark:</b>	S&P Global 1200 TRI
<b>Monthly Average AUM:</b>	₹ 116.59 Crores
<b>AUM as on last day:</b>	₹ 118.63 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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>	1.10
<b>Total Expense Ratio (TER)</b>	
<b>(As on Last Day)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.55%
<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

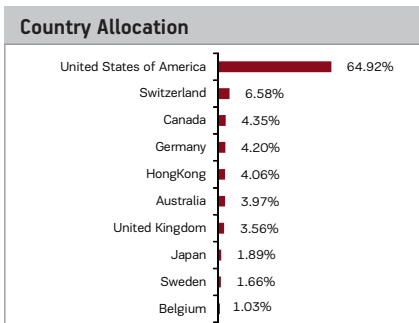
**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

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> Apr 2021 unless otherwise specified

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Alphabet Inc A	3.63%
Yum China Holdings Inc	2.42%
GEA GROUP AG	2.37%
Compass Minerals International	2.30%
THE TORONTO-DOMINION BANK	2.25%
Corteva Inc	2.17%
PHILIP MORRIS INTERNATIONAL INC	2.14%
Zimmer Biomet Holdings Inc	2.12%
Tencent Holdings	2.10%
ROYAL BANK OF CANADA	2.10%



Investment Performance - Regular Plan - Growth		NAV as on April 30, 2021: ₹ 29.9555			
Inception - Oct 31, 2007	1 Year	3 Years	5 Years	Since Inception	
Aditya Birla Sun Life International Equity Fund - Plan A	35.01	16.48	13.60	8.46	
Value of Std Investment of ₹ 10,000	13501	15808	18930	29956	
Benchmark - S&P Global 1200 TRI	43.06	18.41	17.16	12.00	
Value of Std Investment of ₹ 10,000	14306	16608	22097	46195	
Additional Benchmark - Nifty 50 TRI	49.89	12.22	14.70	8.22	
Value of Std Investment of ₹ 10,000	14989	14135	19869	29052	

- Past performance may or 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. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vineet Maloo since Inception (13.5) 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	1630000
Market Value of amount Invested	144249	484966	918679	3787200
Scheme Returns (CAGR)	39.83	20.39	17.09	11.63
S&P Global 1200 TRI returns# (CAGR)	43.28	23.91	19.54	15.84
Nifty 50 TRI returns## (CAGR)	47.36	18.52	14.97	12.30
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 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. Vineet Maloo
<b>Managing Fund Since:</b>	Since Inception
<b>Experience in Managing the Fund:</b>	13.5 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>	24.1964
<b>Growth:</b>	16.6648
<b>IDCW<sup>s</sup>:</b>	
<b>Direct Plan</b>	25.2028
<b>Growth:</b>	19.2546
<b>IDCW<sup>s</sup>:</b>	

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

**Monthly Average AUM:** ₹ 95.17 Crores  
**AUM as on last day:** ₹ 94.77 Crores  
(As on Last Day)

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

**Entry Load:** Nil  
**Exit Load<sup>\*\*</sup>:** 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:** 0.46

**Total Expense Ratio (TER)**  
(As on Last Day)

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

**Regular** 2.60%  
**Direct** 2.19%

## 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.

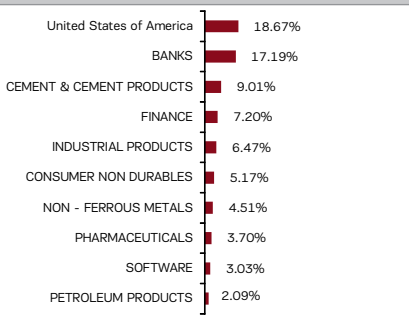
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	6.97%
ICICI Bank Limited	5.43%
Housing Development Finance Corporation Limited	4.41%
IFGL Refractories Limited	3.25%
Orient Refractories Limited	3.22%
Hindalco Industries Limited	2.96%
JK Cement Limited	2.37%
VST Industries Limited	2.31%
Kotak Mahindra Bank Limited	2.21%
Reliance Industries Limited	2.09%

## Country/Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 24.1964

Inception - Oct 31, 2007	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life International Equity Fund - Plan B	57.20	9.33	12.06	6.76
Value of Std Investment of ₹ 10,000	15720	13072	17685	24196
Benchmark - Customised Index †	50.71	14.45	16.27	10.53
Value of Std Investment of ₹ 10,000	15071	14995	21262	38667
Additional Benchmark - Nifty 50 TRI	49.89	12.22	14.70	8.22
Value of Std Investment of ₹ 10,000	14989	14135	19869	29052

- Past performance may or 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. 78 to know more on performance of schemes managed by Fund Managers. † A customized benchmark created using S&P BSE 200 TRI to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.
- The scheme is currently managed by Mr. Vineet Maloo (Since Inception) (13.5) years.**
- Customised Index †† A customized benchmark created using S&P BSE 200 TRI to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.**

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

Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	1630000
Market Value of amount Invested	155104	478315	834157	3482671
Scheme Returns (CAGR)	58.89	19.40	13.16	10.52
Customised Index †† returns# (CAGR)	49.43	21.85	17.26	14.47
Nifty 50 TRI returns## (CAGR)	47.36	18.52	14.97	12.30

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 AMC Limited has decided to temporarily suspend acceptance of fresh subscriptions under Aditya Birla Sun Life Century SIP ("CSIP") Facility (including the STP Facility under CSIP) with effect from Thursday, April 1, 2021





# 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>	5.7 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>	31.2413
<b>Growth:</b>	19.0376
<b>IDCW*:</b>	
<b>Direct Plan</b>	32.2770
<b>Growth:</b>	19.7084
<b>IDCW*:</b>	
<b>Benchmark:</b>	S&P Global Agribusiness Index
<b>Monthly Average AUM:</b>	₹ 10.28 Crores
<b>AUM as on last day:</b>	₹ 10.79 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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>	0.00
<b>Total Expense Ratio (TER) (As on Last Day)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.73%
<b>Direct</b>	1.28%

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

**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.

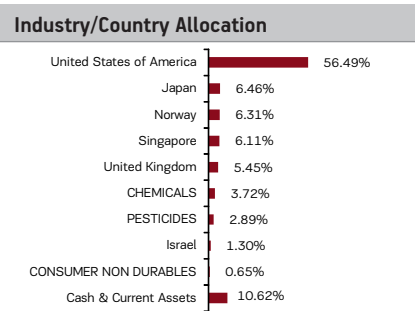
The Face Value - 10.00 Per Unit

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> Apr 2021 unless otherwise specified

Top Ten Portfolio Holdings	
Issuer	% to net Assets
BUNGE Limited	9.08%
ARCHER-DANIELS-MIDLAND CO	8.41%
Deere And Co Limited	8.27%
Nutrien Limited	6.33%
Kubota Corp	6.00%
CF Industries Holdings Inc Ord Shs	5.53%
ASSOCIATED BRITISH FOODS PLC	5.45%
TYSON FOODS INC	5.16%
Wilmar International Limited	5.10%
The Mosaic Company Limited	3.74%



Investment Performance - Regular Plan - Growth	NAV as on April 30, 2021: ₹ 31.2413			
Inception - Nov 07, 2008	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan	60.24	10.43	8.67	9.55
Value of Std Investment of ₹ 10,000	16024	13470	15165	31241
Benchmark - S&P Global Agribusiness Index	63.10	16.37	13.43	16.14
Value of Std Investment of ₹ 10,000	16310	15764	18792	64749
Additional Benchmark - Nifty 50 TRI	49.89	12.22	14.70	14.97
Value of Std Investment of ₹ 10,000	14989	14135	19869	57066

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Milind Bafna since August 26, 2015 (5.7) 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	1500000
Market Value of amount Invested	163761	487531	831046	2543631
Scheme Returns (CAGR)	74.57	20.76	13.01	8.09
S&P Global Agribusiness Index returns# (CAGR)	70.59	25.48	17.78	13.52
Nifty 50 TRI returns## (CAGR)	47.36	18.52	14.98	12.89
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.

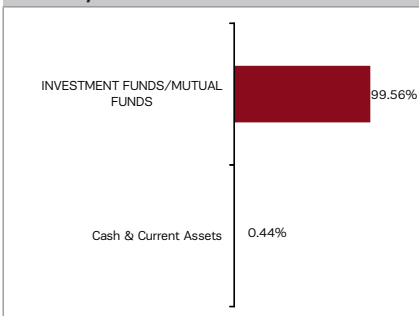


Fund Details	
<b>Fund Manager:</b>	Mr. Vinod Bhat
<b>Managing Fund Since:</b>	August 16, 2019
<b>Experience in Managing the Fund:</b>	1.7 years
<b>Date of Allotment:</b>	September 17, 2008
<b>Type of Scheme:</b>	An open ended fund of fund scheme investing primarily in units of Julius Baer Equity Next Generation Fund
<b>Application Amount for fresh subscription*:</b>	₹ 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>	19.8658
<b>IDCW*:</b>	19.8686
<b>Direct Plan</b>	
<b>Growth:</b>	20.3435
<b>IDCW*:</b>	17.9930
<b>Benchmark:</b>	S&P Global 1200 TRI
<b>Monthly Average AUM:</b>	₹ 218.83 Crores
<b>AUM as on last day:</b>	₹ 225.29 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units on or before 365 days from the date of allotment: 1% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Reinvestment of IDCW.
<b>Other Parameters</b>	
<b>Total Expense Ratio (TER) (As on Last Day)</b>	
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 0.93% i.e total weighted average of the expense ratio levied by the underlying schemes.)	
Data as on 30 <sup>th</sup> Apr 2021 unless otherwise specified	

## Top Portfolio Holdings

Issuer	% to net Assets
Julius Baer Equity Next Generation - USD Class C Shares	99.56%
Cash & Current Assets	0.44%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 19.8658

Inception - Sep 17, 2008	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Global Emerging Opportunities Fund	43.28	14.40	11.87	5.59
Value of Std Investment of ₹ 10,000	14328	14978	17536	19866
Benchmark - S&P Global 1200 TRI	43.06	18.41	17.16	14.27
Value of Std Investment of ₹ 10,000	14306	16608	22097	53875
Additional Benchmark - S&P BSE SENSEX TRI	46.26	12.85	15.15	12.37
Value of Std Investment of ₹ 10,000	14626	14377	20260	43613

- Past performance may or 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 8. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (1.7) 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	1520000
Market Value of amount Invested	145969	515564	913181	2471708
Scheme Returns (CAGR)	42.81	24.83	16.84	7.36
S&P Global 1200 TRI returns# (CAGR)	43.28	23.91	19.54	16.52
S&P BSE SENSEX TRI returns## (CAGR)	42.54	17.89	15.28	13.06

# 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>	1.7 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>	₹ 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>	21.9645
<b>IDCW<sup>s</sup>:</b>	21.9790
<b>Direct Plan</b>	
<b>Growth:</b>	22.8046
<b>IDCW<sup>s</sup>:</b>	22.8247

<b>Benchmark:</b>	MSCI World Index
<b>Monthly Average AUM:</b>	₹ 36.67 Crores
<b>AUM as on last day:</b>	₹ 42.95 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 on or before 365 days from the date of allotment: 1% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil <b>**Exit Load is NIL for units issued in Reinvestment of IDCW.</b>

## Other Parameters

### Total Expense Ratio (TER) (As on Last Day)

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

<b>Regular</b>	1.32%
<b>Direct</b>	0.87%

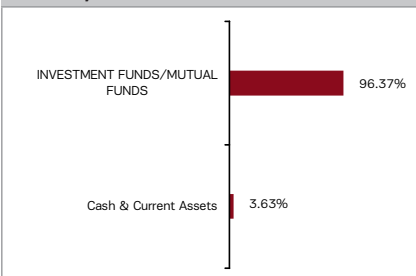
(In addition to the above, the scheme will also incur 0.93% i.e. total weighted average of the expense ratio levied by the underlying schemes.)

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

## Top Portfolio Holdings

Issuer	% to net Assets
JB GL EXCLLNCE EQ EUR-CUSD	96.37%
Cash & Current Assets	3.63%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 21.9645

Inception - Dec 31, 2007	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Global Excellence Equity Fund of Fund	28.27	7.37	4.06	6.08
Value of Std Investment of ₹ 10,000	12827	12380	12203	21965
Benchmark - MSCI World Index	42.97	18.14	16.50	12.03
Value of Std Investment of ₹ 10,000	14297	16495	21480	45504
Additional Benchmark - S&P BSE SENSEX TRI	46.26	12.85	15.15	8.26
Value of Std Investment of ₹ 10,000	14626	14377	20260	28842

- Past performance may or 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 8. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (1.7) 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	1610000
<b>Market Value of amount Invested</b>	143534	416475	715721	2667598
<b>Scheme Returns (CAGR)</b>	38.60	9.72	7.00	7.20
<b>MSCI World Index returns# (CAGR)</b>	42.84	23.59	19.11	15.46
<b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>	42.54	17.90	15.28	12.63

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.



# 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>	2.8 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>	₹ 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>	14.4466
<b>Growth:</b>	14.4456
<b>IDCW:</b>	
<b>Direct Plan</b>	
<b>Growth:</b>	14.7910
<b>IDCW:</b>	14.7926

<b>Benchmark:</b>	Domestic price of physical gold
<b>Monthly Average AUM:</b>	₹ 226.27 Crores
<b>AUM as on last day:</b>	₹ 229.13 Crores
<b>(As on Last Day)</b>	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365
from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Reinvestment of IDCW.	
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	14.67%
<b>Sharpe Ratio:</b>	0.64
<b>Beta:</b>	0.85

<b>Total Expense Ratio (TER) (As on Last Day)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	0.50%
<b>Direct</b>	0.04%
<b>Tracking Error:</b>	6.99%

(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.)

**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.

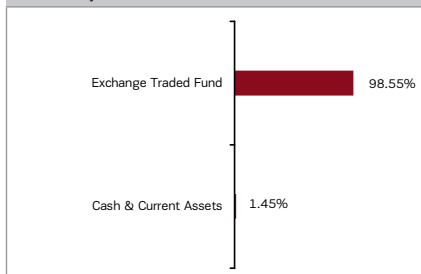
Risk Free Rate assumed to be 3.43 % (FBIL Overnight MIBOR as on 30 April 2021) for calculating Sharpe Ratio

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

## Top Portfolio Holdings

Issuer	% to net Assets
Aditya Birla Sun Life Gold ETF	98.55%
Cash & Current Assets	1.45%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 14.4466

Inception - Mar 20, 2012	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Gold Fund	-4.81	12.86	7.94	4.12
Value of Std Investment of ₹ 10,000	9519	14380	14661	14447
Benchmark - Domestic price of physical gold	-0.83	14.36	9.00	5.76
Value of Std Investment of ₹ 10,000	9917	14961	15394	16658

- Past performance may or 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 11. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since June 30, 2018 (2.8) 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 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>	1.7 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>	(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>	38.3286
<b>IDCW*:</b>	35.2958
<b>Direct Plan</b>	
<b>Growth:</b>	19.4180
<b>IDCW*:</b>	18.5029

<b>Benchmark:</b>	CRISIL Hybrid 50+50 - Moderate Index
<b>Monthly Average AUM:</b>	₹ 17.81 Crores
<b>AUM as on last day:</b>	₹ 18.67 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	If redeemed on or before 365 days from the date of allotment: 1%. If redeemed after 365 days from the date of allotment: NIL **Exit Load is NIL for units issued in Reinvestment of IDCW.
<b>Other Parameters</b>	

## Total Expense Ratio (TER) (As on Last Day)

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

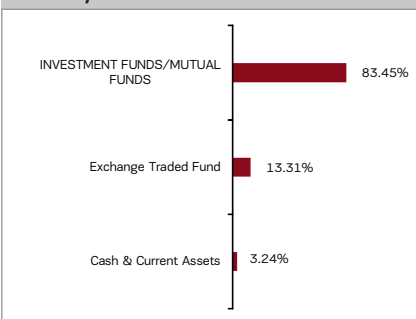
<b>Regular</b>	1.36%
<b>Direct</b>	0.81%

(In addition to the above, the scheme will also incur 0.81% i.e total weighted average of the expense ratio levied by the underlying schemes.)  
Data as on 30<sup>th</sup> Apr 2021 unless otherwise specified

## Top Portfolio Holdings

Issuer	% to net Assets
Aditya Birla Sun Life Low duration Fund - Growth - Direct Plan	14.65%
Aditya Birla Sun Life Small Cap Fund - Growth - Direct Plan	11.08%
Aditya Birla Sun Life Corporate Bond Fund - Growth - Direct Plan	10.42%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	10.40%
Aditya Birla Sun Life Equity Advantage Fund - Growth - Direct Plan	10.06%
Aditya Birla Sun Life Gold ETF	8.22%
Aditya Birla Sun Life Banking and Financial Services Fund - Direct Plan - Growth	6.26%
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan	6.05%
SPDR S&P 500 ETF TRUST	5.27%
Aditya Birla Sun Life Nifty ETF	5.09%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 38.3286

Inception - Aug 17, 2006	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Asset Allocator FoF	33.70	10.52	12.08	9.56
Value of Std Investment of ₹ 10,000	13370	13515	17701	38329
<b>Benchmark - CRISIL Hybrid 50+50 - Moderate Index</b>	<b>29.39</b>	<b>11.56</b>	<b>12.40</b>	<b>10.79</b>
Value of Std Investment of ₹ 10,000	12939	13899	17952	45181
<b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>	<b>46.26</b>	<b>13.02</b>	<b>15.15</b>	<b>11.77</b>
Value of Std Investment of ₹ 10,000	14626	14456	20260	51388

- Past performance may or 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 8. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (1.7) 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>1770000</b>
<b>Market Value of amount Invested</b>	<b>140529</b>	<b>464025</b>	<b>824466</b>	<b>3850509</b>
<b>Scheme Returns (CAGR)</b>	<b>33.52</b>	<b>17.24</b>	<b>12.69</b>	<b>9.87</b>
<b>CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)</b>	<b>26.91</b>	<b>15.52</b>	<b>12.67</b>	<b>11.06</b>
<b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>	<b>42.91</b>	<b>17.98</b>	<b>15.31</b>	<b>12.41</b>

Date of First Installment: September 01, 2006 & Scheme Inception Date: August 17, 2006 . Past Performance may or may not be sustained in future.

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for 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.



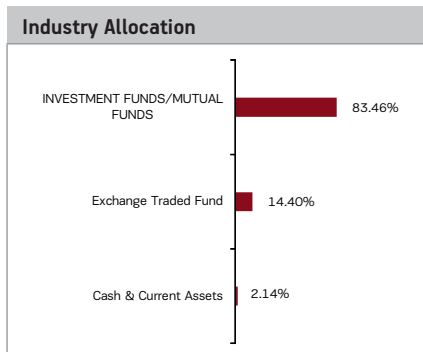
Fund Details	
<b>Fund Manager:</b>	Mr. Vinod Bhat
<b>Managing Fund Since:</b>	August 16, 2019
<b>Experience in Managing the Fund:</b>	1.7 years
<b>Date of Allotment:</b>	May 09, 2011
<b>Type of Scheme:</b>	An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Equity Schemes and Exchange Traded Funds).
<b>Application Amount for fresh subscription*:</b>	₹ 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>	29.3263
<b>Growth:</b>	26.8436
<b>IDCW:</b>	
<b>Direct Plan</b>	
<b>Growth:</b>	31.1270
<b>IDCW:</b>	28.5061

<b>Benchmark:</b>	CRISIL Hybrid 35+65 - Aggressive Index
<b>Monthly Average AUM:</b>	₹ 145.90 Crores
<b>AUM as on last day:</b>	₹ 146.62 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Reinvestment of IDCW.
<b>Other Parameters</b>	

<b>Total Expense Ratio (TER) (As on Last Day)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.21%
<b>Direct</b>	0.15%

(In addition to the above, the scheme will also incur 0.68% i.e total weighted average of the expense ratio levied by the underlying schemes.)  
Data as on 30<sup>th</sup> Apr 2021 unless otherwise specified

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Tata Large & Mid Cap Fund -Direct Plan Growth	15.24%
Kotak Flexicap Fund - Growth - Direct	13.88%
Axis Focused 25 Fund - Direct Plan - Growth Option	9.77%
Kotak Emerging Equity Scheme - Growth - Direct	8.14%
Aditya Birla Sun Life Nifty ETF	7.98%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	7.11%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	6.46%
Aditya Birla Sun Life Gold ETF	6.41%
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan	5.56%
Nippon India Small Cap Fund - Direct Plan Growth Plan - Growth Option	5.29%



Investment Performance - Regular Plan - Growth		NAV as on April 30, 2021: ₹ 29.3263			
Inception - May 09, 2011	1 Year	3 Years	5 Years	Since Inception	
Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan	34.28	9.51	11.94	11.38	
Value of Std Investment of ₹ 10,000	13428	13147	17589	29326	
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	36.43	11.77	13.34	11.44	
Value of Std Investment of ₹ 10,000	13643	13981	18714	29495	
Additional Benchmark - Nifty 50 TRI	49.89	12.34	14.70	11.56	
Value of Std Investment of ₹ 10,000	14989	14197	19869	29817	

- Past performance may or 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 8. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (1.7) 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.

\*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	1200000
Market Value of amount Invested	141180	458087	814155	2273355
Scheme Returns (CAGR)	34.63	16.33	12.18	12.28
CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)	34.15	17.03	13.62	12.69
Nifty 50 TRI returns## (CAGR)	47.71	18.60	15.00	13.25
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>	1.8 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>	17.4800
<b>Growth:</b>	16.0100
<b>IDCW<sup>s</sup>:</b>	18.0700
<b>Direct Plan</b>	16.5600
<b>Growth:</b>	
<b>IDCW<sup>s</sup>:</b>	

<b>Benchmark:</b>	S&P BSE Healthcare TRI
<b>Monthly Average AUM:</b>	₹ 485.18 Crores
<b>AUM as on last day:</b>	₹ 508.98 Crores
<b>(As on Last Day)</b>	
<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>	0.43

## Total Expense Ratio (TER) (As on Last Day)

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

<b>Regular</b>	2.72%
<b>Direct</b>	1.15%

## Income Distribution cum capital withdrawal

<b>Declared on date</b>	<b>30-Sep-20</b>
IDCW Yield (Regular Plan)	8.41%
IDCW (₹) Per Unit	1.28
Cum IDCW NAV	15.22
IDCW Yield (Direct Plan)	8.40%
IDCW (₹) Per Unit	1.31
Cum IDCW NAV	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

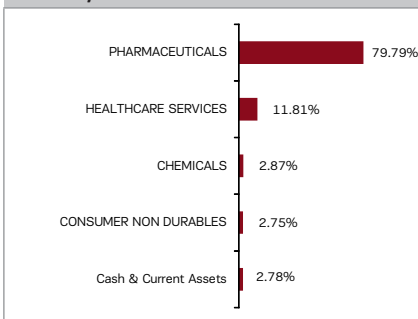
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**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> Apr 2021 unless otherwise specified

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Sun Pharmaceutical Industries Limited	11.90%
Dr. Reddys Laboratories Limited	9.98%
Cipla Limited	9.20%
Divi's Laboratories Limited	8.65%
Lupin Limited	6.74%
Aurobindo Pharma Limited	6.69%
Apollo Hospitals Enterprise Limited	5.33%
Fortis Healthcare Limited	3.41%
METROPOLIS HEALTHCARE LIMITED	3.07%
Torrent Pharmaceuticals Limited	3.00%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 17.4800

Inception - July 11, 2019	1 Year	Since Inception
Aditya Birla Sun Life Pharma & Healthcare Fund	42.35	35.87
Value of Std Investment of ₹ 10,000	14235	17393
Benchmark - S&P BSE Healthcare TRI	54.27	40.96
Value of Std Investment of ₹ 10,000	15427	18587
Additional Benchmark - Nifty 50 TRI	49.89	15.06
Value of Std Investment of ₹ 10,000	14989	12882

- Past performance may or 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 4. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Dhaval Shah since July 11, 2019 (1.8) 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	220000
Market Value of amount Invested	145051	NA	NA	313153
Scheme Returns (CAGR)	41.22	NA	NA	42.32
S&P BSE Healthcare TRI# (CAGR)	50.55	NA	NA	51.13
Nifty 50 TRI## (CAGR)	47.36	NA	NA	28.98

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



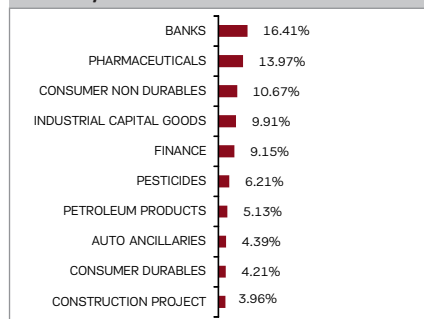
Fund Details	
<b>Fund Manager:</b>	Mr. Ajay Garg & Mr. Harshil Suvarnkar
<b>Managing Fund Since:</b>	February 11, 2019 & March 22, 2021
<b>Experience in Managing the Fund:</b>	2.2 years & 0.1 years
<b>Date of Allotment:</b>	February 11, 2019
<b>Type of Scheme:</b>	An open ended fund for investment for 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>	12.48
<b>Growth:</b>	12.48
<b>IDCW*:</b>	
<b>Direct Plan</b>	13.01
<b>Growth:</b>	13.01
<b>IDCW*:</b>	
<b>Benchmark:</b>	S&P BSE 200 TRI
<b>Monthly Average AUM:</b>	₹ 404.63 Crores
<b>AUM as on last day:</b>	₹ 408.16 Crores
<b>(As on Last Day)</b>	
<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>	0.10
<b>Total Expense Ratio (TER) (As on Last Day)</b>	
<b>Regular</b>	2.69%
<b>Direct</b>	1.07%

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Honeywell Automation India Limited	9.18%
Housing Development Finance Corporation Limited	8.77%
Pfizer Limited	7.59%
Bayer Cropscience Limited	6.21%
Kotak Mahindra Bank Limited	6.09%
Reliance Industries Limited	5.13%
GlaxoSmithKline Pharmaceuticals Limited	4.18%
Gillette India Limited	3.99%
ICICI Bank Limited	3.97%
Larsen & Toubro Limited	3.96%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 12.48

Inception - February 11, 2019	1 Year	Since Inception
Aditya Birla Sun Life Bal Bhavishya Yojna	32.77	10.51
Value of Std Investment of ₹ 10,000	13277	12480
Benchmark - S&P BSE 200 TRI	53.92	16.93
Value of Std Investment of ₹ 10,000	15392	14142
Additional Benchmark - Nifty 50 TRI	49.89	15.57
Value of Std Investment of ₹ 10,000	14989	13782

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/ additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Ajay Garg is 7. Total Schemes managed by Mr. Harshil Suvarnkar is 8. Refer annexure on page no. 78 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 (2.2) years & (0.1) 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	270000
Market Value of amount Invested	138495	NA	NA	322569
Scheme Returns (CAGR)	30.02	NA	NA	16.10
S&P BSE 200 TRI# (CAGR)	52.11	NA	NA	25.81
Nifty 50 TRI## (CAGR)	47.36	NA	NA	23.45

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 - 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

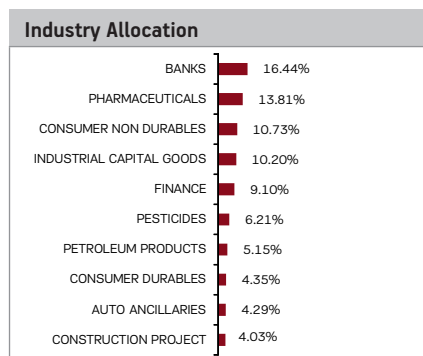
The primary investment objective of the Scheme is income generation and capital appreciation for its investors which will be in line with their retirement goals by investing in a mix of equity, equity related instruments along with debt and money market instruments. The Scheme does not guarantee/indicate 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:	2.1 years & 0.1 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:	12.0680
IDCW*:	12.0620
Direct Plan Growth:	12.5410
IDCW*:	12.5310
Benchmark:	S&P BSE 200 TRI
Monthly Average AUM:	₹ 193.54 Crores
AUM as on last day: (As on Last Day)	₹ 193.98 Crores
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load:	Nil
Other Parameters	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)
Portfolio Turnover	
30s Plan	0.12
Total Expense Ratio (TER) (As on Last Day)	
Including additional expenses and goods and service tax on management fees.	
Regular	2.62%
Direct	0.92%

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

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Honeywell Automation India Limited	9.26%
Housing Development Finance Corporation Limited	8.67%
Pfizer Limited	7.32%
Bayer Cropsience Limited	6.21%
Kotak Mahindra Bank Limited	5.87%
Reliance Industries Limited	5.15%
GlaxoSmithKline Pharmaceuticals Limited	4.27%
Larsen & Toubro Limited	4.03%
Gillette India Limited	4.03%
ICICI Bank Limited	4.03%



Investment Performance - Regular Plan - Growth		NAV as on April 30, 2021: ₹ 12.0680	
Inception - March 11, 2019	1 Year	Since Inception	
Aditya Birla Sun Life Retirement Fund - 30s Plan	33.54	9.18	
Value of Std Investment of ₹ 10,000	13354	12068	
Benchmark - S&P BSE 200 TRI	53.92	15.65	
Value of Std Investment of ₹ 10,000	15392	13650	
Additional Benchmark - Nifty 50 TRI	49.89	14.76	
Value of Std Investment of ₹ 10,000	14989	13426	

**Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/ additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Ajay Garg is 7. Total Schemes managed by Mr. Harshil Suvarnkar is 8. Refer annexure on page no. 78 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 (2.1) years & (0.1) 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	260000
Market Value of amount Invested	138943	NA	NA	311271
Scheme Returns (CAGR)	30.78	NA	NA	16.96
S&P BSE 200 TRI# (CAGR)	52.11	NA	NA	26.44
Nifty 50 TRI## (CAGR)	47.36	NA	NA	23.98

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 - 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

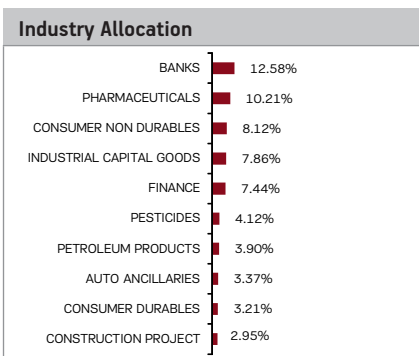
The primary investment objective of the Scheme is income generation and capital appreciation for its investors which will be in line with their retirement goals by investing in a mix of equity, equity related instruments along with debt and money market instruments. The Scheme does not guarantee/indicate 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>	2.1 years & 0.1 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>	12.0550
<b>Growth:</b>	12.0550
<b>IDCW*:</b>	
<b>Direct Plan</b>	12.4840
<b>Growth:</b>	12.4850
<b>IDCW*:</b>	
<b>Benchmark:</b>	CRISIL Hybrid 35+65 - Aggressive Index
<b>Monthly Average AUM:</b>	₹ 84.42 Crores
<b>AUM as on last day:</b>	₹ 84.30 Crores
<b>(As on Last Day)</b>	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
	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>	0.14
<b>Modified Duration:</b>	2.32 years
<b>Average Maturity:</b>	2.68 years
<b>Yield to Maturity:</b>	4.91%
<b>Macaulay Duration:</b>	2.39 years
<b>Total Expense Ratio (TER) (As on Last Day)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.54%
<b>Direct</b>	0.96%

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

Top Ten Portfolio Holdings		
Issuer	% to net Assets	Ratings
REC Limited	8.68%	CRISIL AAA/ ICRA AAA
Housing Development Finance Corporation Limited	8.33%	CRISIL AAA
Honeywell Automation India Limited	7.04%	
Pfizer Limited	5.46%	
Kotak Mahindra Bank Limited	4.40%	
Bayer Cropscience Limited	4.12%	
Reliance Industries Limited	3.90%	
ICICI Bank Limited	3.24%	
GlaxoSmithKline Pharmaceuticals Limited	3.14%	
Gillette India Limited	3.04%	



Investment Performance - Regular Plan - Growth		NAV as on April 30, 2021: ₹ 12.0550	
Inception - March 11, 2019	1 Year	Since Inception	
Aditya Birla Sun Life Retirement Fund - 40s Plan	27.49	9.13	
Value of Std Investment of ₹ 10,000	12749	12055	
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	36.43	14.85	
Value of Std Investment of ₹ 10,000	13643	13448	
Additional Benchmark - Nifty 50 TRI	49.89	14.76	
Value of Std Investment of ₹ 10,000	14989	13426	

**Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/ additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Ajay Garg is 7. Total Schemes managed by Mr. Harshil Suvamkar is 8. Refer annexure on page no. 78 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 (2.1 years & (0.1) 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	260000
Market Value of amount Invested	135429	NA	NA	305304
Scheme Returns (CAGR)	24.89	NA	NA	15.05
CRISIL Hybrid 35+65 - Aggressive Index# (CAGR)	33.94	NA	NA	20.88
Nifty 50 TRI## (CAGR)	47.36	NA	NA	24.03

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 - 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.

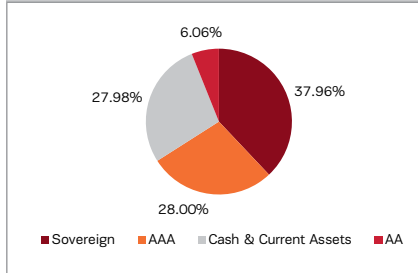


Fund Details	
<b>Fund Manager:</b>	Mr. Ajay Garg & Mr. Harshil Suvarnkar
<b>Managing Fund Since:</b>	March 11, 2019 & March 22, 2021
<b>Experience in Managing the Fund:</b>	2.1 years & 0.1 years
<b>Date of Allotment:</b>	March 11, 2019
<b>Type of Scheme:</b>	An open-ended retirement solution oriented 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>	11.2924
<b>Growth:</b>	11.2914
<b>IDCW*:</b>	
<b>Direct Plan</b>	11.6493
<b>Growth:</b>	11.6491
<b>IDCW*:</b>	
<b>Benchmark:</b>	CRISIL Short Term Debt Hybrid 75+25 Fund Index
<b>Monthly Average AUM:</b>	₹ 33.56 Crores
<b>AUM as on last day:</b>	₹ 33.41 Crores
<b>(As on Last Day)</b>	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameters</b>	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>Portfolio Turnover</b>	
<b>50s Plan</b>	0.06
<b>Modified Duration:</b>	3.70 years
<b>Average Maturity:</b>	4.41 years
<b>Yield to Maturity:</b>	5.68%
<b>Macaulay Duration:</b>	3.87 years
<b>Total Expense Ratio (TER) (As on Last Day)</b>	
<b>Regular</b>	2.17%
<b>Direct</b>	0.66%

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

Top Portfolio Holdings		
Issuer	% to net Assets	Rating
7.27% GOI 08APR26	31.81%	SOV
Hindustan Petroleum Corporation Limited	8.99%	ICRA AAA
Housing Development Finance Corporation Limited	6.58%	CRISIL AAA
Bharat Petroleum Corporation Limited	6.31%	CRISIL AAA
REC Limited	6.13%	CRISIL AAA
State Bank of India - Tier I - Basel III	6.06%	CARE AA+
7.37% GOI (MD 16/04/2023)	3.16%	SOV
6.57% GOI (MD 05/12/2033)	2.99%	SOV
Cash & Current Assets	27.98%	

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on April 30, 2021: ₹ 11.2924

Inception - March 11, 2019	1 Year	Since Inception
<b>Aditya Birla Sun Life Retirement Fund - 50s Plan</b>	4.26	5.84
<b>Value of Std Investment of ₹ 10,000</b>	10426	11292
<b>Benchmark - CRISIL Short Term Debt Hybrid 75+25 Fund Index</b>	18.56	11.45
<b>Value of Std Investment of ₹ 10,000</b>	11856	12610
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	4.38	9.29
<b>Value of Std Investment of ₹ 10,000</b>	10438	12093

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/ additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Ajay Garg is 7. Total Schemes managed by Mr. Harshil Suvarnkar is 8. Refer annexure on page no. 78 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 (2.1) years & (0.1) 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	NA	NA	260000
<b>Market Value of amount Invested</b>	121631	NA	NA	274324
<b>Scheme Returns (CAGR)</b>	2.55	NA	NA	4.87
<b>CRISIL Short Term Debt Hybrid 75+25 Fund Index# (CAGR)</b>	16.40	NA	NA	13.25
<b>CRISIL 10 Year Gilt Index## (CAGR)</b>	4.20	NA	NA	6.88

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

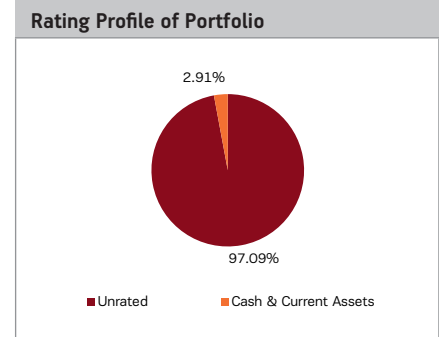
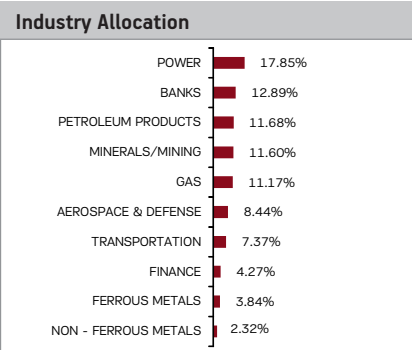
The investment objective of the scheme is to provide long term capital appreciation by investing in equity and equity related instruments of Public Sector Undertakings (PSUs). The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved



Fund Details	
<b>Fund Manager:</b>	Mr. Mahesh Patil & Mr. Vineet Maloo
<b>Managing Fund Since:</b>	Since Inception
<b>Experience in Managing the Fund:</b>	1.3 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>	
<b>Growth:</b>	11.34
<b>IDCW:</b>	11.34
<b>Direct Plan</b>	
<b>Growth:</b>	11.64
<b>IDCW:</b>	11.65
<b>Benchmark:</b>	S&P BSE PSU TR Index
<b>Monthly Average AUM:</b>	₹ 596.15 Crores
<b>AUM as on last day:</b>	₹ 614.03 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
	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>	0.36
<b>Total Expense Ratio (TER) (As on Last Day)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.49%
<b>Direct</b>	0.48%

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

Top Portfolio Holdings	
Issuer	% to net Assets
Power Grid Corporation of India Limited	9.50%
State Bank of India	9.21%
NTPC Limited	7.91%
Bharat Petroleum Corporation Limited	6.40%
Container Corporation of India Limited	5.91%
Coal India Limited	5.83%
Bharat Electronics Limited	5.36%
GAIL (India) Limited	4.67%
NMDC Limited	4.65%
Steel Authority of India Limited	3.84%



Investment Performance - Regular Plan - Growth		
NAV as on April 30, 2021: ₹ 11.34		
Inception - December 30, 2019	1 Year	Since Inception
Aditya Birla Sun Life PSU Equity Fund	41.22	9.88
Value of Std Investment of ₹ 10,000	14122	11340
Benchmark - S&P BSE PSU TRI Index	46.00	3.13
Value of Std Investment of ₹ 10,000	14600	10419
Additional Benchmark - Nifty 50 TRI	49.89	15.36
Value of Std Investment of ₹ 10,000	14989	12100

- Past performance may or 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 4. Total Schemes managed by Mr. Vineet Maloo is 6. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Mahesh Patil & Mr. Vineet Maloo since December 30, 2019 (1.3) years**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	NA	NA	170000
Market Value of amount Invested	151592	NA	NA	215170
Scheme Returns (CAGR)	52.65	NA	NA	36.15
S&P BSE PSU TRI Index# (CAGR)	63.71	NA	NA	38.89
Nifty 50 TRI## (CAGR)	47.36	NA	NA	37.48
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 19, 2020
<b>Experience in Managing the Fund:</b>	0.5 years
<b>Date of Allotment:</b>	October 19, 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>	12.65
<b>Growth:</b>	12.65
<b>IDCW*:</b>	
<b>Direct Plan</b>	12.78
<b>Growth:</b>	12.78
<b>IDCW*:</b>	
<b>Benchmark:</b>	S&P BSE 500 TR Index
<b>Monthly Average AUM:</b>	₹ 562.41 Crores
<b>AUM as on last day:</b>	₹ 566.33 Crores
(As on Last Day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
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	
<b>Total Expense Ratio (TER) (As on Last Day)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.55%
<b>Direct</b>	0.65%

Data as on 30<sup>th</sup> Apr 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. Since the scheme has been in existence for less than six months past performance has not been provided.

## Top Portfolio Holdings

Issuer	% to net Assets
Infosys Limited	8.75%
ICICI Bank Limited	7.39%
Dr. Reddys Laboratories Limited	6.85%
Bharti Airtel Limited	5.23%
Bajaj Finance Limited	4.26%
Kotak Mahindra Bank Limited	4.03%
Hindalco Industries Limited	3.89%
Phoenix Mills Limited	3.80%
Crompton Greaves Consumer Electricals Limited	3.46%
Bajaj Finserv Limited	3.39%

## Industry Allocation

BANKS	16.05%
PHARMACEUTICALS	11.82%
SOFTWARE	10.83%
CONSUMER DURABLES	5.43%
TELECOM - SERVICES	5.23%
INSURANCE	5.11%
CONSUMER NON DURABLES	4.51%
FINANCE	4.26%
NON - FERROUS METALS	3.89%
CONSTRUCTION	3.80%



# 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>	0.4 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>	
<b>Growth:</b>	10.38
<b>IDCW*:</b>	10.38
<b>Direct Plan</b>	
<b>Growth:</b>	10.45
<b>IDCW*:</b>	10.46
<b>Benchmark:</b>	Nifty 100 ESG TRI
<b>Monthly Average AUM:</b>	₹ 931.35 Crores
<b>AUM as on last day:</b>	₹ 911.31 Crores (As on Last Day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	For redemption / 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
<b>Total Expense Ratio (TER) (As on Last Day)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.36%
<b>Direct</b>	0.46%

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

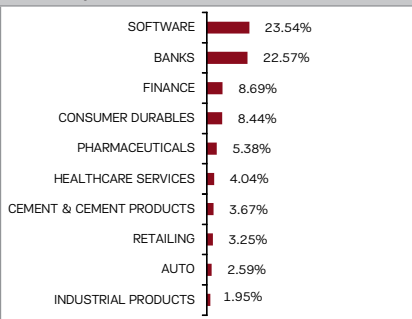
**Note:** The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor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

Since the scheme has been in existence for less than six months past performance has not been provided.

## Top Portfolio Holdings

Issuer	% to net Assets
Infosys Limited	10.16%
HDFC Bank Limited	7.03%
Bajaj Finance Limited	5.63%
Axis Bank Limited	5.01%
Larsen & Toubro Infotech Limited	4.26%
State Bank of India	3.92%
JK Cement Limited	3.67%
METROPOLIS HEALTHCARE LIMITED	3.15%
MindTree Limited	2.98%
Divi's Laboratories Limited	2.90%

## Industry Allocation



# Close Ended Scheme Performance

Aditya Birla Sun Life Resurgent India Fund - Series 6 - Regular Plan Growth NAV as on April 30, 2021: ₹ 9.36

Inception - Mar 12, 2018	1 Year	3 Year	Since Inception
Aditya Birla Sun Life Resurgent India Fund - Series 6 - Growth	48.57	-4.77	-2.09
Value of Std Investment of ₹ 10,000	14857	8635	9360
Benchmark - S&P BSE 500 TRI	56.56	10.75	11.77
Value of Std Investment of ₹ 10,000	15656	13587	14179
Additional Benchmark - Nifty 50 TRI	49.89	12.22	12.80
Value of Std Investment of ₹ 10,000	14989	14135	14593

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Satyabrata Mohanty is 7. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Satyabrata Mohanty & Mr. Milind Bafna since May 14, 2020 (1.0) years.**

Aditya Birla Sun Life Resurgent India Fund - Series 7 - Regular Plan Growth NAV as on April 30, 2021: ₹ 10.05

Inception - Apr 06, 2018	1 Year	3 Year	Since Inception
Aditya Birla Sun Life Resurgent India Fund - Series 7 - Growth	59.27	-0.91	0.16
Value of Std Investment of ₹ 10,000	15927	9729	10050
Benchmark - S&P BSE 500 TRI	56.56	10.75	11.78
Value of Std Investment of ₹ 10,000	15656	13587	14075
Additional Benchmark - Nifty 50 TRI	49.89	12.22	13.36
Value of Std Investment of ₹ 10,000	14989	14135	14693

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Satyabrata Mohanty is 7. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 78 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Satyabrata Mohanty & Mr. Milind Bafna since Apr 12, 2017 (4.1) years.**

Aditya Birla Sun Life Dual Advantage - Series 2 - Regular Plan Growth NAV as on April 30, 2021: ₹ 12.53

Inception - Feb 01, 2019	1 Year	Since Inception
Aditya Birla Sun Life Dual Advantage - Series 2 - Growth	14.78	10.58
Value of Std Investment of ₹ 10,000	11478	12532
Benchmark - CRISIL Hybrid 75+25 Conservative Index	18.24	12.72
Value of Std Investment of ₹ 10,000	11824	13082
Additional Benchmark - CRISIL 10 Year Gilt Index	4.38	9.50
Value of Std Investment of ₹ 10,000	10438	12258

- **Past performance may or 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 69. Total Schemes managed by Mr. Vineet Maloo is 6. Total Schemes managed by Mr. Ajay Garg is 7. Refer annexure on page no. 78 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 (2.2) years.**



# Fund Manager-wise Scheme Details

Sr. no	Funds Managed By Mr. Ajay Garg	Refer page No
1	Aditya Birla Sun Life Index Fund	46
2	Aditya Birla Sun Life MNC Fund	51
3	Aditya Birla Sun Life Tax Plan	41
4	Aditya Birla Sun Life Tax Relief '96	40
5	Aditya Birla Sun Life Bal Bhavishya Yojna <sup>^</sup>	70
6	Aditya Birla Sun Life Retirement Fund 30 S Plan <sup>^</sup>	71
7	Aditya Birla Sun Life Retirement Fund 40 S Plan <sup>^</sup>	72
8	Aditya Birla Sun Life Retirement Fund 50 S Plan <sup>^</sup>	73
9	Aditya Birla Sun Life Retirement Fund 50 S Plus Debt Plan <sup>^</sup>	36
10	Aditya Birla Sun Life Dual Advantage - Series 2 <sup>^</sup>	77

<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	52
2	Aditya Birla Sun Life Flexi Cap Fund <sup>^</sup>	49
3	Aditya Birla Sun Life Manufacturing Equity Fund	55
4	Aditya Birla Sun Life Special Opportunities Fund <sup>^</sup>	75

<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	60
2	Aditya Birla Sun Life Special Opportunities Fund <sup>^</sup>	75

<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	56
2	Aditya Birla Sun Life Small Cap Fund <sup>^</sup>	53

<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>	53

<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	59
2	Aditya Birla Sun Life Small Cap Fund <sup>^</sup>	53

<sup>^</sup> Funds co-managed by Mr. Mr. Nitesh Jain

<sup>^</sup> Funds co-managed by Mr. Dhaval Gala

Sr. no	Funds Managed By Mr. Lovelish Solanki	Refer page No
1	Aditya Birla Sun Life Arbitrage Fund	24
2	Aditya Birla Sun Life Balanced Advantage Fund <sup>^</sup>	44
3	Aditya Birla Sun Life Equity Savings Fund <sup>^</sup>	43
4	Aditya Birla Sun Life Gold Fund	66

<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. Vineet Maloo & Funds co-managed by Mr. Mohit Sharma

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

<sup>^</sup> Funds co-managed by Mr. Vineet Maloo

Sr. no	Funds Managed By Mr. Milind Bafna	Refer page No
1	Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan	63
2	Aditya Birla Sun Life Pure Value Fund	54
3	Aditya Birla Sun Life Resurgent India Fund - Series 6 <sup>^</sup>	77
4	Aditya Birla Sun Life Resurgent India Fund - Series 7 <sup>^</sup>	77

<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	64
2	Aditya Birla Sun Life Global Excellence Equity Fund of Fund	65
3	Aditya Birla Sun Life Asset Allocator FoF	67
4	Aditya Birla Sun Life Financial Planning FoF - Aggressive Plan	68
5	Aditya Birla Sun Life Financial Planning FoF - Conservative Plan	34
6	Aditya Birla Sun Life Financial Planning FoF - Moderate Plan	35
7	Aditya Birla Sun Life Flexi Cap Fund <sup>^</sup>	49
8	Aditya Birla Sun Life Special Opportunities Fund <sup>^</sup>	75
9	Aditya Birla Sun Life ESG Fund <sup>^</sup>	76

<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>	44
2	Aditya Birla Sun Life Dividend Yield Fund	57
3	Aditya Birla Sun Life Infrastructure Fund	58
4	Aditya Birla Sun Life International Equity Fund - Plan A	61
5	Aditya Birla Sun Life International Equity Fund - Plan B	62
6	Aditya Birla Sun Life Dual Advantage - Series 2 <sup>^</sup>	77
7	Aditya Birla Sun Life PSU Equity Fund <sup>^</sup>	74

<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. Mahesh Patil

The Fund Manager-wise Scheme Details appearing above are As on April 30, 2021.

Sr. no	Funds Managed By Mr. Kaustubh Gupta	Refer page No
1	Aditya Birla Sun Life Low Duration Fund <sup>^</sup>	21
2	Aditya Birla Sun Life Liquid Fund <sup>^</sup>	19
3	Aditya Birla Sun Life Floating Rate Fund <sup>^</sup>	23
4	Aditya Birla Sun Life Money Manager Fund <sup>^</sup>	20
5	Aditya Birla Sun Life Savings Fund <sup>^</sup>	22
6	Aditya Birla Sun Life Corporate Bond Fund	25
7	Aditya Birla Sun Life Short Term Fund <sup>^</sup>	26
8	Aditya Birla Sun Life Banking & PSU Debt Fund <sup>^</sup>	27
9	Aditya Birla Sun Life Overnight Fund	18
10	Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	33

<sup>^</sup> Funds co-managed by Ms. Sunaina Da Cunha & Ms. Monika Gandhi

<sup>^</sup> Funds co-managed by Mr. Mohit Sharma, Mr. Mohamed Irfan & 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>	30
2	Aditya Birla Sun Life Government Securities Fund	32
3	Aditya Birla Sun Life Income Fund	31

<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>	20

<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>	22

<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>	45
3	Aditya Birla Sun Life Equity Savings Fund <sup>^</sup>	43
6	Aditya Birla Sun Life Regular Savings Fund <sup>^</sup>	38
8	Aditya Birla Sun Life Bal Bhavishya Yojna <sup>^</sup>	70
9	Aditya Birla Sun Life Retirement Fund 30 S Plan <sup>^</sup>	71
10	Aditya Birla Sun Life Retirement Fund 40 S Plan <sup>^</sup>	72
11	Aditya Birla Sun Life Retirement Fund 50 S Plan <sup>^</sup>	73
12	Aditya Birla Sun Life Retirement Fund 50 S Plus Debt Plan <sup>^</sup>	36
13	Aditya Birla Sun Life Banking & PSU Debt Fund <sup>^</sup>	27
14	Aditya Birla Sun Life Floating Rate Fund <sup>^</sup>	23

<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

Sr. no	Funds Managed By Mr. Mohit Sharma	Refer page No
1	Aditya Birla Sun Life Balanced Advantage Fund <sup>^</sup>	44
2	Aditya Birla Sun Life Low Duration Fund <sup>^</sup>	21
3	Aditya Birla Sun Life Money Manager Fund <sup>^</sup>	20
4	Aditya Birla Sun Life Dual Advantage Fund - Series 2 <sup>^</sup>	77
5	Aditya Birla Sun Life Short Term Fund <sup>^</sup>	26
6	Aditya Birla Sun Life Credit Risk Fund <sup>^</sup>	29
7	Aditya Birla Sun Life Medium Term Plan <sup>^</sup>	28
8	Aditya Birla Sun Life Dynamic Bond Fund (Number of Segregated Portfolios - 1) <sup>^</sup>	30

<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 & Funds co-managed by Mr. Bhupesh Bameta

<sup>^</sup> Funds co-managed by Ms. Sunaina Da Cunha & Mr. Mohamed Irfan & Mr. Anuj Jain

Sr. no	Funds Managed By Mr. Satyabrata Mohanty	Refer page No
1	Aditya Birla Sun Life Equity Advantage Fund	50
2	Aditya Birla Sun Life Equity Savings Fund <sup>^</sup>	43
3	Aditya Birla Sun Life Equity Hybrid '95 Fund <sup>^</sup>	45
4	Aditya Birla Sun Life Regular Savings Fund <sup>^</sup>	38
5	Aditya Birla Sun Life Resurgent India Fund - Series 6 <sup>^</sup>	77
6	Aditya Birla Sun Life Resurgent India Fund - Series 7 <sup>^</sup>	77
7	Aditya Birla Sun Life ESG Fund <sup>^</sup>	76

<sup>^</sup> Funds co-managed by Mr. Harshil Suvarnkar

<sup>^</sup> Funds co-managed by Mr. Lovelish Solanki

<sup>^</sup> Funds co-managed by Mr. Milind Bafna

<sup>^</sup> Funds co-managed by Mr. Dhaval Shah & 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>	19
2	Aditya Birla Sun Life Credit Risk Fund (Number of Segregated Portfolios - 1) <sup>^</sup>	29
3	Aditya Birla Sun Life Medium Term Plan (Number of Segregated Portfolios - 1) <sup>^</sup>	28
4	Aditya Birla Sun Life Savings Fund <sup>^</sup>	22

<sup>^</sup> Funds co-managed by Mr. Kaustubh Gupta

<sup>^</sup> Funds co-managed by Mr. Mohit Sharma & 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>	45
2	Aditya Birla Sun Life Pharma & Healthcare Fund	69
3	Aditya Birla Sun Life Regular Savings Fund <sup>^</sup>	38

<sup>^</sup> Funds co-managed by Mr. Satyabrata Mohanty

<sup>^</sup> Funds co-managed by Mr. Harshil Suvarnkar

Sr. no	Funds Managed By Mr. Mohamed Irfan	Refer page No
1	Aditya Birla Sun Life Low Duration Fund <sup>^</sup>	21

<sup>^</sup> Funds co-managed by Mr. Kaustubh Gupta & Mr. Mohit Sharma

## Savings Solutions

Aditya Birla Sun Life Liquid Fund		
Allocation as a % of Net Assets	Rating	%
Bank of Baroda	ICRA A1+	3.55%
Axis Bank Limited	ICRA A1+	3.41%
7.94% GOI (MD 24/05/2021)	Sovereign	3.24%
Government of India	Sovereign	3.23%
Tata Steel Limited	ICRA A1+	3.22%
Adani Ports and Special Economic Zone Limited	ICRA A1+	3.05%
Hindustan Petroleum Corporation Limited	CRISIL A1+	2.82%
Government of India	Sovereign	2.57%
Reliance Jio Infocomm Limited	CRISIL A1+	2.42%
Reliance Jio Infocomm Limited	CRISIL A1+	2.42%
BARCLAYS BANK PLC 10JUN21 CD	CRISIL A1+	2.42%
Steel Authority of India Limited	CARE A1+	1.77%
Bank of Baroda	ICRA A1+	1.69%
Reliance Industries Limited	ICRA A1+	1.61%
Tata Power Company Limited	CRISIL A1+	1.60%
Shriram Transport Finance Company Limited	CRISIL A1+	1.60%
Indus Towers Limited	ICRA A1+	1.60%
Government of India	Sovereign	1.56%
The Federal Bank Limited	CRISIL A1+	1.45%
Reliance Industries Limited	CRISIL A1+	1.45%
Punjab & Sind Bank	ICRA A1+	1.29%
Axis Bank Limited	ICRA A1+	1.24%
National Bank For Agriculture and Rural Development	CRISIL A1+	1.20%
Government of India	Sovereign	1.13%
Tata Teleservices Maharashtra Limited	CRISIL A1+	1.02%
Steel Authority of India Limited	CARE A1+	0.97%
L&T Finance Limited	CARE A1+	0.97%
Sun Pharmaceutical Industries Limited	ICRA A1+	0.97%
Bandhan Bank Limited	ICRA A1+	0.97%
Nabha Power Limited	ICRA A1+	0.96%
Reliance Industries Limited	ICRA A1+	0.92%
Reliance Jio Infocomm Limited	CRISIL A1+	0.81%
Kotak Securities Limited	ICRA A1+	0.81%
Reliance Industries Limited	CRISIL A1+	0.81%
Reliance Industries Limited	CRISIL A1+	0.81%
Tata Power Company Limited	CRISIL A1+	0.80%
Hindustan Petroleum Corporation Limited	CRISIL A1+	0.80%
Small Industries Development Bank of India	CARE A1+	0.80%
National Bank For Agriculture and Rural Development	IND A1+	0.80%
Sembcorp Energy India Limited	ICRA A1+	0.65%
RBL Bank Limited	ICRA A1+	0.65%
Tata Capital Financial Services Limited	ICRA A1+	0.64%
Bharat Oman Refineries Limited	ICRA A1+	0.64%
CSB Bank Limited	CRISIL A1+	0.64%
Reliance Jio Infocomm Limited	CRISIL A1+	0.64%
Motilal Oswal Finvest Limited	CRISIL A1+	0.64%
Muthoot Finance Limited	ICRA A1+	0.61%
Muthoot Finance Limited	ICRA A1+	0.56%
Muthoot Finance Limited	ICRA A1+	0.50%
Sundaram Finance Limited	CRISIL AAA	0.49%
Reliance Retail Ventures Limited	CRISIL A1+	0.48%
Reliance Retail Ventures Limited	CRISIL A1+	0.48%
Muthoot Finance Limited	ICRA A1+	0.48%
Tata Motors Finance Limited	ICRA A1+	0.48%
LIC Housing Finance Limited	ICRA A1+	0.48%
Tata Projects Limited	CRISIL A1+	0.48%
Housing Development Finance Corporation Limited	ICRA AAA	0.41%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	0.40%
Government of India	Sovereign	0.40%
Tata Motors Limited	CARE AA-	0.36%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.32%
Barclays Invest & Loans India Limited	ICRA A1+	0.32%
Housing Development Finance Corporation Limited	ICRA A1+	0.32%
Housing Development Finance Corporation Limited	ICRA A1+	0.32%
Can Fin Homes Limited	ICRA A1+	0.32%
RBL Bank Limited	ICRA A1+	0.32%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.32%
Government of India	Sovereign	0.32%
Reliance Retail Ventures Limited	CRISIL A1+	0.32%
HDFC Securities Limited	ICRA A1+	0.32%
IndusInd Bank Limited	CRISIL A1+	0.32%
Export Import Bank of India	ICRA A1+	0.32%
Axis Bank Limited	ICRA A1+	0.32%
RBL Bank Limited	ICRA A1+	0.32%
L&T Finance Limited	CARE A1+	0.32%
Reliance Industries Limited	ICRA A1+	0.32%
Tata Capital Financial Services Limited	ICRA A1+	0.32%
AU Small Finance Bank Limited	IND A1+	0.32%
Ujjivan Small Finance Bank Ltd	CRISIL A1+	0.32%
KEC International Limited	ICRA A1+	0.32%
Nirma Limited	ICRA A1+	0.26%
Julius Baer Capital India Private Limited	ICRA A1+	0.24%
Godrej Properties Limited	ICRA A1+	0.24%
Godrej Industries Limited	ICRA A1+	0.24%
Godrej Properties Limited	ICRA A1+	0.24%
Axis Finance Limited	CRISIL A1+	0.24%
Godrej Properties Limited	ICRA A1+	0.24%
Chennai Petroleum Corporation Limited	ICRA A1+	0.24%
LIC Housing Finance Limited	ICRA A1+	0.24%

Godrej Industries Limited	ICRA A1+	0.21%
Hinduja Leyland Finance Limited	CRISIL AA-	0.19%
Godrej Industries Limited	ICRA A1+	0.19%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.18%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.16%
AU Small Finance Bank Limited	IND AA-	0.16%
Julius Baer Capital India Private Limited	ICRA A1+	0.16%
Godrej Agrovet Limited	ICRA A1+	0.16%
ICICI Securities Limited	ICRA A1+	0.16%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	0.16%
Government of India	Sovereign	0.16%
Dalmia Bharat Limited	CRISIL A1+	0.16%
KEC International Limited	CRISIL A1+	0.16%
Kotak Securities Limited	ICRA A1+	0.16%
Julius Baer Capital India Private Limited	ICRA A1+	0.16%
Redington (India) Limited	ICRA A1+	0.16%
8.59% TAMIL NADU 08JUN21 SDL	Sovereign	0.16%
IndusInd Bank Limited	CRISIL A1+	0.16%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.16%
Can Fin Homes Limited	ICRA A1+	0.16%
Dalmia Bharat Limited	CRISIL A1+	0.16%
KEC International Limited	ICRA A1+	0.16%
Deutsche Investments India Private Limited	ICRA A1+	0.16%
Sharekhan BNP Paribas Financial Services Limited	ICRA A1+	0.13%
Godrej Industries Limited	ICRA A1+	0.13%
Julius Baer Capital India Private Limited	ICRA A1+	0.08%
Housing Development Finance Corporation Limited	ICRA A1+	0.08%
Julius Baer Capital India Private Limited	ICRA A1+	0.08%
CTBC Bank Limited	ICRA A1+	0.08%
Godrej Properties Limited	ICRA A1+	0.08%
Julius Baer Capital India Private Limited	ICRA A1+	0.08%
Reliance Industries Limited	ICRA A1+	0.08%
Avendus Finance Private Limited	CRISIL A1+	0.08%
LIC Housing Finance Limited	ICRA A1+	0.06%
Government of India	Sovereign	0.00%
Cash & Current Assets		10.67%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Money Manager Fund		
Allocation as a % of Net Assets	Rating	%
8.79% GOI (MD 08/11/2021)	Sovereign	12.74%
National Bank For Agriculture and Rural Development	CRISIL A1+	5.10%
IDFC First Bank Limited	ICRA A1+	3.40%
Tata Motors Limited	ICRA A1+	3.40%
Tata Motors Limited	ICRA A1+	3.37%
Reliance Industries Limited	CRISIL A1+	2.57%
Larsen & Toubro Limited	ICRA A1+	2.05%
Jammagar Utilities & Power Private Limited	CRISIL A1+	2.05%
Axis Bank Limited	CRISIL A1+	2.05%
Axis Bank Limited	ICRA A1+	2.03%
Axis Bank Limited	ICRA A1+	1.89%
Reliance Jio Infocomm Limited	CRISIL A1+	1.88%
Axis Bank Limited	ICRA A1+	1.70%
Housing Development Finance Corporation Limited	ICRA A1+	1.69%
Small Industries Development Bank of India	CARE A1+	1.67%
Export Import Bank of India	ICRA A1+	1.53%
Tata Motors Finance Limited	ICRA A1+	1.38%
National Bank For Agriculture and Rural Development	IND A1+	1.37%
Reliance Industries Limited	ICRA A1+	1.36%
Tata Motors Finance Limited	ICRA A1+	1.36%
LIC Housing Finance Limited	ICRA A1+	1.35%
National Bank For Agriculture and Rural Development	CRISIL A1+	1.34%
TATA Realty & Infrastructure Limited	ICRA A1+	1.34%
Tata Teleservices Limited	CRISIL A1+	1.28%
Tata Teleservices Maharashtra Limited	CRISIL A1+	1.09%
Hero Fincorp Limited	ICRA A1+	1.03%
National Bank For Agriculture and Rural Development	CRISIL A1+	1.03%
Reliance Industries Limited	ICRA A1+	1.02%
Bharti Airtel Limited	ICRA A1+	1.02%
IndusInd Bank Limited	CRISIL A1+	1.02%
Bharti Hexacom Limited	ICRA A1+	1.02%
Hero Fincorp Limited	ICRA A1+	1.02%
AU Small Finance Bank Limited	CRISIL A1+	1.01%
IDFC First Bank Limited	ICRA A1+	1.00%
Can Fin Homes Limited	ICRA A1+	1.00%
Tata Motors Finance Solutions Limited	ICRA A1+	0.99%
Tata Motors Finance Solutions Limited	ICRA A1+	0.99%
ICICI Securities Limited	ICRA A1+	0.86%
Tata Capital Financial Services Limited	ICRA A1+	0.86%
Axis Bank Limited	CRISIL A1+	0.82%
IndusInd Bank Limited	CRISIL A1+	0.69%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.69%
Barclays Invest & Loans India Limited	ICRA A1+	0.69%
L&T Finance Limited	CARE A1+	0.69%
LIC Housing Finance Limited	ICRA A1+	0.68%
Barclays Invest & Loans India Limited	ICRA A1+	0.68%
Sundaram Home Finance Limited	ICRA A1+	0.68%
Bharti Hexacom Limited	CRISIL A1+	0.68%
Barclays Invest & Loans India Limited	ICRA A1+	0.68%

Tata Cleantech Capital Limited	ICRA A1+	0.68%
Birla Group Holdings Private Limited	ICRA A1+	0.68%
Birla Group Holdings Private Limited	ICRA A1+	0.68%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	0.67%
AU Small Finance Bank Limited	IND A1+	0.67%
Tata Housing Development Company Limited	CARE A1+	0.67%
Can Fin Homes Limited	ICRA A1+	0.67%
L&T Finance Limited	CARE A1+	0.67%
Tata Motors Limited	ICRA A1+	0.67%
Hero Fincorp Limited	ICRA A1+	0.66%
Hero Fincorp Limited	ICRA A1+	0.66%
Barclays Invest & Loans India Limited	ICRA A1+	0.62%
TATA Realty & Infrastructure Limited	ICRA A1+	0.61%
HDFC Credila Financial Services Pvt Limited	ICRA A1+	0.52%
Reliance Industries Limited	ICRA A1+	0.52%
Pilani Investment & Industries Corporation Limited	CARE A1+	0.51%
Kotak Mahindra Investments Limited	ICRA A1+	0.51%
ICICI Securities Limited	ICRA A1+	0.34%
L&T Finance Limited	CARE A1+	0.34%
Standard Chartered Invest & Loans Limited	ICRA A1+	0.34%
Standard Chartered Invest & Loans Limited	ICRA A1+	0.34%
ICICI Securities Limited	ICRA A1+	0.34%
Power Finance Corporation Limited	ICRA A1+	0.34%
Kotak Mahindra Prime Limited	ICRA A1+	0.34%
Godrej Properties Limited	ICRA A1+	0.34%
Utkarsh Small Finance Bank Ltd	ICRA A1+	0.34%
AU Small Finance Bank Limited	IND A1+	0.33%
Small Industries Development Bank of India	CARE A1+	0.33%
Fullerton India Credit Company Limited	ICRA A1+	0.26%
8.13% INDIA SPCL GOVT BOND	Sovereign	0.25%
16OCT2021		
Fullerton India Credit Company Limited	ICRA A1+	0.24%
Tata Motors Finance Limited	ICRA A1+	0.23%
Bank of Baroda	ICRA A1+	0.17%
Bajaj Housing Finance Limited	CRISIL A1+	0.17%
Cash & Current Assets		2.47%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Low Duration Fund		
Allocation as a % of Net Assets	Rating	%
8.79% GOI (MD 08/11/2021)	Sovereign	8.05%
8.35% GOI (MD 14/05/2022)	Sovereign	4.91%
Axis Bank Limited	ICRA A1+	1.88%
Reliance Industries Limited	ICRA AAA	1.85%
Larsen & Toubro Limited	ICRA A1+	1.55%
REC Limited	ICRA AAA	1.36%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	1.26%
Bajaj Finance Limited	CRISIL AAA	1.25%
Reliance Industries Limited	CRISIL A1+	1.25%
National Bank For Agriculture and Rural Development	IND A1+	1.24%
Axis Bank Limited	CRISIL A1+	1.24%
National Bank For Agriculture and Rural Development	CRISIL A1+	1.22%
L&T Finance Limited	CARE A1+	1.21%
REC Limited	ICRA AAA	1.18%
Power Finance Corporation Limited	CRISIL AAA	1.11%
Bajaj Housing Finance Limited	CRISIL AAA	1.07%
REC Limited	CRISIL AAA	1.04%
Housing & Urban Development Corporation Limited	ICRA AAA	1.01%
Reliance Industries Limited	ICRA A1+	0.94%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.91%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.88%
Muthoot Finance Limited	CRISIL AA+	0.87%
Sikka Ports and Terminals Limited	CRISIL AAA	0.86%
Manappuram Finance Limited	CRISIL AA	0.84%
Sikka Ports and Terminals Limited	CRISIL AAA	0.82%
Muthoot Finance Limited	ICRA AA+	0.81%
Motherson Sumi Systems Limited	IND AAA	0.79%
Aditya Birla Finance Limited	ICRA AAA	0.79%
Small Industries Development Bank of India	CARE AAA	0.78%
Housing & Urban Development Corporation Limited	ICRA AAA	0.78%
Housing Development Finance Corporation Limited	ICRA A1+	0.77%
Tata Housing Development Company Limited	CARE AA	0.70%
Power Finance Corporation Limited	CRISIL AAA	0.69%
Power Finance Corporation Limited	CRISIL AAA	0.68%
LIC Housing Finance Limited	CRISIL AAA	0.68%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.67%
REC Limited	ICRA AAA	0.65%
Housing Development Finance Corporation Limited	ICRA AAA	0.65%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.65%
HDB Financial Services Limited	CRISIL AAA	0.65%
Power Finance Corporation Limited	CRISIL AAA	0.65%
Muthoot Finance Limited	ICRA AA+	0.64%
Nabha Power Limited	ICRA AAA	0.63%
Tata Capital Financial Services Limited	ICRA AAA	0.63%
Bank of Baroda	ICRA A1+	0.63%
L&T Finance Limited	CARE A1+	0.62%
Embassy Office Parks REIT	CRISIL AAA	0.62%

National Bank For Agriculture and Rural Development	CRISIL A1+	0.62%
Reliance Industries Limited	ICRA A1+	0.62%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.62%
Housing Development Finance Corporation Limited	ICRA A1+	0.62%
Birla Group Holdings Private Limited	ICRA A1+	0.62%
HDB Financial Services Limited	CRISIL A1+	0.61%
Tata Projects Limited	CRISIL A1+	0.61%
National Bank For Agriculture and Rural Development	IND A1+	0.61%
GIC Housing Finance Limited	ICRA AA+	0.60%
INDIA GRID TRUST	CRISIL AAA	0.59%
Housing Development Finance Corporation Limited	ICRA AAA	0.58%
Shriram City Union Finance Limited	IND AA	0.57%
Housing Development Finance Corporation Limited	ICRA AAA	0.57%
GIC Housing Finance Limited	ICRA AA+	0.57%
Nabha Power Limited	ICRA AAA	0.52%
8.21% Haryana UDAY BOND (MD 31/03/2022)	Sovereign	0.52%
Fullerton India Credit Company Limited	CARE AAA	0.52%
REC Limited	ICRA AAA	0.51%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.49%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.49%
Tata Cleantech Capital Limited	CRISIL AAA	0.49%
National Bank For Agriculture and Rural Development	ICRA AAA	0.49%
REC Limited	ICRA AAA	0.48%
Aditya Birla Finance Limited	ICRA AAA	0.48%
Housing Development Finance Corporation Limited	ICRA AAA	0.48%
Tata Capital Financial Services Limited	ICRA AAA	0.47%
LIC Housing Finance Limited	CARE AAA	0.47%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.47%
Tata Capital Limited	CRISIL AAA	0.45%
IndoStar Capital Finance Limited	CARE AA-	0.45%
LIC Housing Finance Limited	ICRA AAA	0.43%
Bajaj Finance Limited	CRISIL AAA	0.42%
REC Limited	CRISIL AAA	0.42%
Housing & Urban Development Corporation Limited	ICRA AAA	0.42%
TATA Realty & Infrastructure Limited	ICRA AA	0.42%
Aditya Birla Finance Limited	ICRA AAA	0.41%
REC Limited	CRISIL AAA	0.39%
REC Limited	CRISIL AAA	0.39%
L&T Finance Limited	CRISIL AAA	0.39%
TATA Realty & Infrastructure Limited	ICRA AA	0.38%
Bharti Hexacom Limited	CRISIL AA	0.37%
Aditya Birla Finance Limited	IND AAA	0.35%
HDB Financial Services Limited	CRISIL AAA	0.33%
Power Finance Corporation Limited	ICRA AAA	0.32%
Manappuram Finance Limited	CRISIL AA	0.32%
Manappuram Finance Limited	CARE AA	0.32%
Power Finance Corporation Limited	CRISIL AAA	0.32%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.32%
Tata Capital Housing Finance Limited	CRISIL AAA	0.32%
Shriram Transport Finance Company Limited	CRISIL AA+	0.32%
Bajaj Finance Limited	CRISIL AAA	0.32%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.31%
Reliance Industries Limited	ICRA A1+	0.31%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.31%
Tata Capital Financial Services Limited	ICRA AAA	0.31%
Birla Group Holdings Private Limited	ICRA A1+	0.31%
U.P. Power Corporation Limited	BWR AA- (SO)	0.29%
HDB Financial Services Limited	CRISIL AAA	0.26%
Housing & Urban Development Corporation Limited	ICRA AAA	0.26%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.25%
8.21% Haryana UDAY BOND(MD 31/03/2023)	Sovereign	0.23%
L&T Finance Limited	CRISIL AAA	0.23%
Larsen & Toubro Limited	CRISIL AAA	0.23%
Fullerton India Credit Company Limited	CRISIL AAA	0.23%
Aditya Birla Housing Finance Limited	ICRA AAA	0.23%
Fullerton India Credit Company Limited	ICRA A1+	0.22%
LIC Housing Finance Limited	CRISIL AAA	0.20%
HDFC Credila Financial Services Pvt Limited	ICRA AAA	0.19%
COASTAL GUJARAT POWER LTD	CARE AA(SO)	0.19%
8.44% UTTAR PRADESH 29MAR23 SDL	Sovereign	0.19%
8.29% ANDHRA PRADESH - 13JAN26 SDL	Sovereign	0.17%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.17%
RAJASTHAN 08.27% 23JUN2022 SDL	Sovereign	0.17%
Bajaj Finance Limited	CRISIL AAA	0.16%
REC Limited	CRISIL AAA	0.16%
Reliance Industries Limited	CRISIL AAA	0.16%
REC Limited	CRISIL AAA	0.16%
Reliance Industries Limited	CRISIL AAA	0.16%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.16%
HDB Financial Services Limited	CRISIL AAA	0.16%
Reliance Industries Limited	CRISIL AAA	0.16%
Small Industries Development Bank of India	CARE AAA	0.16%
Bajaj Finance Limited	CRISIL AAA	0.16%
Housing & Urban Development Corporation Limited	ICRA AAA	0.16%

REC Limited	ICRA AAA	0.16%
6.90% INDIA SPECIAL GOI BOND 04FEB2026	Sovereign	0.16%
7.03% GUJARAT 26OCT2021 SDL	Sovereign	0.16%
REC Limited	CRISIL AAA	0.16%
Housing Development Finance Corporation Limited	CRISIL AAA	0.16%
Power Finance Corporation Limited	ICRA AAA	0.16%
Cholamandalam Financial Holdings Limited	IND AA+	0.16%
Sundaram Home Finance Limited	ICRA AA+	0.16%
Cholamandalam Financial Holdings Limited	IND AA+	0.16%
Godrej Industries Limited	ICRA AA	0.16%
Bharat Oman Refineries Limited	CRISIL AA+	0.16%
Hero Fincorp Limited	CRISIL AA+	0.15%
Pilani Investment & Industries Corporation Limited	CARE A1+	0.15%
Can Fin Homes Limited	IND AAA	0.14%
HARYANA 08.18% 15JUN2022 SDL	Sovereign	0.13%
Shriram City Union Finance Limited	IND AA	0.13%
Aditya Birla Housing Finance Limited	ICRA AAA	0.13%
RAJASTHAN 08.21% 31MAR23 SDL	Sovereign	0.12%
Housing & Urban Development Corporation Limited	ICRA AAA	0.12%
REC Limited	ICRA AAA	0.10%
Power Finance Corporation Limited	CRISIL AAA	0.10%
India Grid Trust	CRISIL AAA	0.10%
Grasim Industries Limited	ICRA AAA	0.10%
Tata Capital Limited	CRISIL AAA	0.10%
Pipeline Infrastructure Limited	CRISIL AAA	0.07%
First Business Receivables Trust REC Limited	CRISIL AAA(SO)	0.07%
LIC Housing Finance Limited	CRISIL AAA	0.07%
REC Limited	CRISIL AAA	0.07%
Bajaj Finance Limited	CRISIL AAA	0.06%
HDB Financial Services Limited	CRISIL AAA	0.06%
Power Finance Corporation Limited	CRISIL AAA	0.06%
Housing Development Finance Corporation Limited	ICRA AAA	0.06%
Sundaram Finance Limited	ICRA AAA	0.06%
Tata Capital Limited	CRISIL AAA	0.03%
LIC Housing Finance Limited	CRISIL AAA	0.03%
Bharti Telecom Limited	CRISIL AA+	0.03%
KERALA SDL 09.03% 07DEC21	Sovereign	0.03%
9.02% RAJASTHAN 07DEC2021 SDL	Sovereign	0.03%
HDB Financial Services Limited	CRISIL AAA	0.03%
Nuvoco Vistas Corp Limited	CRISIL AA	0.03%
Hindustan Petroleum Corporation Limited	ICRA AAA	0.03%
LIC Housing Finance Limited	CRISIL AAA	0.02%
07.32% GS 28JAN2024	Sovereign	0.02%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.01%
HSBC Bank		0.00%
ICICI Bank Limited		0.00%
ICICI Bank Limited		0.00%
ICICI Bank Limited		-0.00%
ICICI Bank Limited		-0.00%
HSBC Bank		-0.00%
ICICI Bank Limited		-0.00%
ICICI Bank Limited		-0.00%
ICICI Bank Limited		-0.00%
HDFC Bank Limited		-0.00%
HSBC Bank		-0.00%
ICICI Securities Primary Dealership Limited		-0.00%
ICICI Bank Limited		-0.00%
HSBC Bank		-0.01%
HSBC Bank		-0.01%
HSBC Bank		-0.01%
Cash & Current Assets		9.94%
Total		100.00%

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

Aditya Birla Sun Life Savings Fund		
Allocation as a % of Net Assets	Rating	%
8.79% GOI (MD 06/11/2021)	Sovereign	13.75%
Citicorp Finance India Limited	ICRA AAA	2.75%
Government of India	Sovereign	2.75%
Bank of Baroda	IND A1+	2.44%
National Bank For Agriculture and Rural Development	ICRA AAA	2.21%
Axis Bank Limited	CRISIL A1+	1.90%
8.83% GOI (MD 25/11/2023)	Sovereign	1.84%
REC Limited	ICRA AAA	1.81%
REC Limited	ICRA AAA	1.76%

The Federal Bank Limited	CRISIL A1+	1.37%
IDFC First Bank Limited	ICRA A1+	1.36%
Muthoot Finance Limited	ICRA AA+	1.33%
Housing Development Finance Corporation Limited	ICRA AAA	1.31%
REC Limited	CRISIL AAA	1.26%
Reliance Industries Limited	ICRA A1+	1.22%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	1.22%
HARYANA 08.18% 15JUN2022 SDL	Sovereign	1.20%
8.48% KARNATAKA 17OCT2022 SDL	Sovereign	1.16%
7.94% GOI (MD 24/05/2021)	Sovereign	1.13%
REC Limited	CRISIL AAA	1.11%
6.17% GOI 15JUL21 G-SEC	Sovereign	1.11%
Bajaj Housing Finance Limited	CRISIL AAA	1.10%
National Bank For Agriculture and Rural Development	CRISIL A1+	1.09%
Jamnagar Utilities & Power Private Limited	CRISIL A1+	1.09%
Axis Bank Limited	CRISIL A1+	1.09%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	1.06%
Power Finance Corporation Limited	CRISIL AAA	1.03%
5.78% ODISHA 18FEB2022 SDL	Sovereign	0.98%
Reliance Industries Limited	CRISIL AAA	0.92%
Sikka Ports and Terminals Limited	CRISIL AAA	0.84%
GIC Housing Finance Limited	ICRA AA+	0.83%
Bharti Airtel Limited	ICRA A1+	0.82%
Standard Chartered Invest & Loans Limited	ICRA A1+	0.82%
Standard Chartered Invest & Loans Limited	ICRA A1+	0.82%
Piramal Enterprises Limited	ICRA A1+	0.82%
LIC Housing Finance Limited	ICRA A1+	0.81%
Manappuram Finance Limited	CARE AA	0.79%
Power Finance Corporation Limited	CRISIL AAA	0.78%
Bank of Baroda	ICRA A1+	0.77%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.70%
Network 18 Media & Investments Limited	ICRA A1+	0.68%
L&T Finance Limited	CRISIL AAA	0.66%
Power Finance Corporation Limited	CRISIL AAA	0.61%
REC Limited	CRISIL AAA	0.57%
Power Finance Corporation Limited	CRISIL AAA	0.57%
LIC Housing Finance Limited	CRISIL AAA	0.55%
Muthoot Finance Limited	CRISIL AA+	0.55%
Bajaj Finance Limited	CRISIL AAA	0.55%
GIC Housing Finance Limited	ICRA AA+	0.55%
Punjab & Sind Bank	ICRA A1+	0.55%
RBL Bank Limited	ICRA A1+	0.55%
Ujjivan Small Finance Bank Ltd	CRISIL A1+	0.55%
Bajaj Housing Finance Limited	CRISIL A1+	0.55%
Standard Chartered Invest & Loans Limited	ICRA A1+	0.54%
Birla Group Holdings Private Limited	ICRA A1+	0.54%
Bajaj Housing Finance Limited	CRISIL AAA	0.54%
Axis Bank Limited	CRISIL A1+	0.54%
Can Fin Homes Limited	ICRA A1+	0.54%
L&T Finance Limited	CARE A1+	0.53%
Kotak Mahindra Prime Limited	CRISIL AAA	0.50%
Gruh Finance Limited	CRISIL AA	0.44%
Tata Capital Financial Services Limited	ICRA AAA	0.44%
Bajaj Finance Limited	CRISIL AAA	0.43%
Reliance Industries Limited	ICRA AAA	0.43%
Fullerton India Credit Company Limited	CRISIL AAA	0.42%
Fullerton India Credit Company Limited	CRISIL AAA	0.42%
Sundaram Home Finance Limited	ICRA AA+	0.42%
TATA Realty & Infrastructure Limited	ICRA AA	0.42%
Power Finance Corporation Limited	CRISIL AAA	0.40%
Tata Capital Financial Services Limited	ICRA AAA	0.40%
IndoStar Capital Finance Limited	CARE AA-	0.39%
Housing Development Finance Corporation Limited	ICRA AAA	0.38%
8.97% BIHAR 21NOV22 SDL	Sovereign	0.38%
LIC Housing Finance Limited	CARE AAA	0.36%
Tata Capital Financial Services Limited	ICRA AAA	0.34%
Tata Motors Finance Limited	ICRA A1+	0.34%
Manappuram Finance Limited	CRISIL AA	0.34%
Reliance Industries Limited	ICRA A1+	0.33%
Rent-A-Device Trust	ICRA AAA(SO)	0.29%
8.58% KARNATAKA 31OCT2022 SDL	Sovereign	0.29%
LIC Housing Finance Limited	CARE AAA	0.29%
REC Limited	CRISIL AAA	0.29%
Power Finance Corporation Limited	ICRA AAA	0.29%
Small Industries Development Bank of India	CARE AAA	0.28%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.28%
REC Limited	CRISIL AAA	0.28%
Shriram City Union Finance Limited	IND AA	0.28%
Nuvoco Vistas Corp Limited	CRISIL AA	0.28%
Kotak Mahindra Investments Limited	CRISIL AAA	0.28%
LIC Housing Finance Limited	CARE AAA	0.28%
Sundaram Home Finance Limited	ICRA AA+	0.28%
Nabha Power Limited	ICRA AAA	0.28%
Godrej Industries Limited	ICRA AA	0.28%
LIC Housing Finance Limited	ICRA A1+	0.27%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.27%
Larsen & Toubro Limited	ICRA A1+	0.27%
Utkarsh Small Finance Bank Ltd	ICRA A1+	0.27%
Barclays Invest & Loans India Limited	ICRA A1+	0.27%
ICICI Securities Limited	ICRA A1+	0.27%
Can Fin Homes Limited	ICRA A1+	0.27%
Hero Fincorp Limited	ICRA A1+	0.27%
TMF Holdings Limited	ICRA A1+	0.26%
National Bank For Agriculture and Rural Development	ICRA AAA	0.26%
Reliance Industries Limited	CRISIL AAA	0.23%
Reliable Device Trust	ICRA AAA(SO)	0.23%



Reliable Device Trust	ICRA AAA(SO)	0.23%	Aditya Birla Housing Finance Limited	ICRA AAA	1.65%	National Bank For Agriculture and Rural Development	ICRA AAA	0.33%
Larsen & Toubro Limited	CRISIL AAA	0.23%	Aditya Birla Finance Limited	ICRA AAA	1.64%	Bajaj Finance Limited	CRISIL AAA	0.33%
REC Limited	CRISIL AAA	0.23%	Power Finance Corporation Limited	ICRA AAA	1.62%	Aditya Birla Finance Limited	ICRA AAA	0.33%
Reliable Device Trust	ICRA AAA(SO)	0.23%	7.37% GOI (MD 16/04/2023)	Sovereign	1.59%	Oil & Natural Gas Corporation Limited	ICRA AAA	0.33%
Nuvoco Vistas Corp Limited	CRISIL AA	0.22%	7.16% GOI (MD 20/05/2023)	Sovereign	1.35%	Bajaj Finance Limited	CRISIL AAA	0.33%
8.86% TAMIL NADU 07NOV2022 SDL	Sovereign	0.21%	National Bank For Agriculture and Rural Development	ICRA AAA	1.29%	REC Limited	ICRA AAA	0.32%
REC Limited	ICRA AAA	0.20%	L&T Finance Limited	CARE A1+	1.27%	Mahindra & Mahindra Financial Services Limited	IND AAA	0.32%
REC Limited	CRISIL AAA	0.20%	National Bank For Agriculture and Rural Development	CRISIL AAA	1.22%	Kotak Mahindra Investments Limited	CRISIL AAA	0.32%
Fullerton India Credit Company Limited	CRISIL AAA	0.18%	Larsen & Toubro Limited	CRISIL AAA	1.20%	Pilani Investment & Industries Corporation Limited	CARE A1+	0.32%
8.21% Rajasthan UDAY BOND (MD 31/03/2022)	Sovereign	0.17%	Hindustan Petroleum Corporation Limited	ICRA AAA	1.15%	Birla Group Holdings Private Limited	ICRA A1+	0.32%
REC Limited	CRISIL AAA	0.17%	National Housing Bank	CRISIL AAA	1.04%	8.21% Haryana UDAY BOND(MD 31/03/2023)	Sovereign	0.32%
Embassy Office Parks REIT	CRISIL AAA	0.16%	Power Finance Corporation Limited	ICRA AAA	1.02%	National Bank For Agriculture and Rural Development	CRISIL A1+	0.32%
7.43% BIHAR 19DEC2022 SDL	Sovereign	0.15%	REC Limited	ICRA AAA	1.00%	Can Fin Homes Limited	ICRA A1+	0.32%
Power Finance Corporation Limited	CRISIL AAA	0.14%	Kotak Mahindra Investments Limited	CRISIL AAA	1.00%	AU Small Finance Bank Limited	CRISIL A1+	0.31%
REC Limited	ICRA AAA	0.14%	LIC Housing Finance Limited	CARE AAA	0.99%	Fullerton India Credit Company Limited	Sovereign	0.31%
Housing Development Finance Corporation Limited	CRISIL AAA	0.14%	LIC Housing Finance Limited	CARE AAA	0.98%	7.69% ASSAM 27MAR2023 SDL	CRISIL AAA	0.31%
HDB Financial Services Limited	CRISIL AAA	0.14%	GUJARAT GOVT 09.39% 20NOV23 SDL	Sovereign	0.98%	Power Finance Corporation Limited	CARE AAA	0.31%
Power Finance Corporation Limited	CRISIL AAA	0.14%	KERALA 08.60% 23JAN2023 SDL	Sovereign	0.98%	Fullerton India Credit Company Limited	CRISIL AAA	0.30%
L&T Finance Limited	Sovereign	0.14%	Embassy Office Parks REIT	CRISIL AAA	0.98%	Tata Capital Housing Finance Limited	CRISIL AAA	0.27%
Sikka Ports and Terminals Limited	CRISIL AAA	0.14%	Mahindra & Mahindra Financial Services Limited	IND AAA	0.97%	REC Limited	CRISIL AAA	0.27%
Bajaj Finance Limited	CRISIL AAA	0.14%	ANDHRA PRADESH 08.64% 06MAR23 SDL	Sovereign	0.89%	L&T Finance Limited	CRISIL AAA	0.27%
Cholamandalam Financial Holdings Limited	IND AA+	0.14%	8.21% Haryana UDAY BOND (MD 31/03/2022)	Sovereign	0.88%	7.59% GOI(MD 11/01/2026)	Sovereign	0.25%
Cholamandalam Financial Holdings Limited	IND AA+	0.14%	KERELA 08.92% 08AUG22 SDL	Sovereign	0.87%	National Housing Bank	CRISIL AAA	0.23%
Fullerton India Credit Company Limited	CARE AAA	0.14%	National Bank For Agriculture and Rural Development	CRISIL AAA	0.87%	Sundaram Finance Limited	CRISIL AAA	0.23%
Aditya Birla Finance Limited	ICRA AAA	0.14%	HDB Financial Services Limited	CRISIL AAA	0.86%	State Bank of India - Tier II - Basel III	ICRA AAA	0.22%
Cholamandalam Financial Holdings Limited	IND AA+	0.14%	GOI FRB- 07NOV24	Sovereign	0.84%	Fullerton India Home Finance Company Limited	CRISIL AAA	0.22%
8.72% MAHARASHTRA 11JAN2022 SDL	Sovereign	0.14%	Bajaj Finance Limited	CRISIL AAA	0.82%	8.86% TAMIL NADU 07NOV2022 SDL	Sovereign	0.21%
GUJARAT 08.84% 17OCT2022 SDL	Sovereign	0.12%	Power Finance Corporation Limited	ICRA AAA	0.82%	6.92% ASSAM SDL 24DEC24	Sovereign	0.21%
8.90% KARNATAKA 19DEC2022 SDL	Sovereign	0.12%	Power Finance Corporation Limited	CRISIL AAA	0.81%	8.35% GOI (MD 14/05/2022)	Sovereign	0.21%
TAMIL NADU 08.92% 05SEP2022 SDL	Sovereign	0.12%	Housing Development Finance Corporation Limited	ICRA AAA	0.75%	Power Finance Corporation Limited	CRISIL AAA	0.20%
Shriram Transport Finance Company Limited	CRISIL AA+	0.10%	National Bank For Agriculture and Rural Development	CRISIL AAA	0.75%	8.44% UTTAR PRADESH 29MAR23 SDL	Sovereign	0.20%
Tata Housing Development Company Limited	CARE AA	0.09%	REC Limited	ICRA AAA	0.72%	Fullerton India Credit Company Limited	ICRA A1+	0.20%
Bajaj Finance Limited	CRISIL AAA	0.09%	Reliance Industries Limited	CRISIL AAA	0.69%	Export Import Bank of India	ICRA AAA	0.18%
Muthoot Finance Limited	CRISIL AA+	0.09%	L&T Finance Limited	CRISIL AAA	0.67%	9.79% MAHARASHTRA 25SEP2023 SDL	Sovereign	0.18%
Cholamandalam Investment and Finance Company Limited	IND AA+	0.08%	REC Limited	ICRA AAA	0.67%	8.99% BIHAR 19DEC2022 SDL	Sovereign	0.18%
First Business Receivables Trust	CRISIL AAA(SO)	0.06%	LIC Housing Finance Limited	CRISIL AAA	0.67%	8.90% PUNJAB 19DEC2022 SDL	Sovereign	0.18%
8.90% MAHARASHTRA SDL 20SEP22	Sovereign	0.06%	HDB Financial Services Limited	CRISIL AAA	0.67%	State Bank of India - Tier II - Basel III	CRISIL AAA	0.17%
Reliance Industries Limited	CRISIL AAA	0.06%	Bajaj Housing Finance Limited	CRISIL AAA	0.66%	Power Grid Corporation of India Limited	CRISIL AAA	0.17%
8.90% JHARKHAND SDL 20JUN22	Sovereign	0.06%	National Bank For Agriculture and Rural Development	ICRA AAA	0.64%	Power Finance Corporation Limited	ICRA AAA	0.17%
LIC Housing Finance Limited	CRISIL AAA	0.06%	Cholamandalam Investment and Finance Company Limited	ICRA A1+	0.64%	6.70% TAMIL NADU 16OCT24 SDL	CRISIL AAA	0.17%
RAJASTHAN 08.27% 23JUN2022 SDL	Sovereign	0.06%	Cholamandalam Investment and Finance Company Limited	ICRA A1+	0.63%	REC Limited	CRISIL AAA	0.17%
Shriram City Union Finance Limited	IND AA	0.06%	Embassy Office Parks REIT	CRISIL AAA	0.60%	Housing Development Finance Corporation Limited	ICRA AAA	0.17%
National Housing Bank	CRISIL AAA	0.06%	Power Finance Corporation Limited	ICRA AAA	0.59%	NTPC Limited	ICRA AAA	0.17%
Fullerton India Credit Company Limited	ICRA A1+	0.05%	Reliance Industries Limited	CRISIL AAA	0.58%	8.20% GOI (MD 15/02/2022)	Sovereign	0.17%
Bhopal Dhule Transmission Company Limited	CRISIL AAA	0.04%	REC Limited	ICRA AAA	0.57%	Bajaj Finance Limited	CRISIL AAA	0.17%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.03%	8.25% TAMIL NADU 25APR2023 SDL	Sovereign	0.56%	Reliance Industries Limited	ICRA AAA	0.17%
8.93% KERALA SDL 19DEC2022	Sovereign	0.03%	L&T Finance Limited	CRISIL AAA	0.55%	Bajaj Housing Finance Limited	CRISIL AAA	0.17%
8.90% MAHARASHTRA SDL 19DEC22	Sovereign	0.03%	8.60% HARYANA 06MAR2023 SDL	Sovereign	0.53%	REC Limited	CRISIL AAA	0.17%
KERELA 08.92% 08AUG22 SDL	Sovereign	0.03%	REC Limited	ICRA AAA	0.51%	LIC Housing Finance Limited	CRISIL AAA	0.17%
LIC Housing Finance Limited	CRISIL AAA	0.03%	Reliance Industries Limited	CRISIL AAA	0.51%	5.44% TAMIL NADU 22APR2023 SDL	Sovereign	0.17%
8.61% UTTAR PRADESH 21MAR2022 SDL	Sovereign	0.03%	Power Finance Corporation Limited	ICRA AAA	0.51%	LIC Housing Finance Limited	CRISIL AAA	0.17%
LIC Housing Finance Limited	CRISIL AAA	0.03%	Housing & Urban Development Corporation Limited	ICRA AAA	0.51%	Housing Development Finance Corporation Limited	ICRA AAA	0.17%
GUJARAT 08.79% 25OCT22 SDL	Sovereign	0.03%	REC Limited	CRISIL AAA	0.51%	Axis Bank Limited	ICRA A1+	0.16%
8.85% ANDHRA PRADESH 07NOV2022 SDL	Sovereign	0.02%	HDB Financial Services Limited	CARE AAA	0.51%	Small Industries Development Bank of India	CARE A1+	0.16%
8.91% GUJARAT 22AUG2022 SDL	Sovereign	0.02%	Housing Development Finance Corporation Limited	ICRA AAA	0.50%	Sundaram Finance Limited	ICRA AAA	0.16%
LIC Housing Finance Limited	CRISIL AAA	0.01%	Tata Capital Limited	CRISIL AAA	0.50%	Tata Capital Financial Services Limited	ICRA AAA	0.15%
HSBC Bank	0.00%		Aditya Birla Finance Limited	ICRA AAA	0.50%	GUJARAT 08.58% 23JAN2023 SDL	Sovereign	0.14%
HSBC Bank	0.00%		4.52% TAMILNADU 03JUN2022 SDL	Sovereign	0.49%	Housing & Urban Development Corporation Limited	ICRA AAA	0.14%
HSBC Bank	0.00%		Kotak Mahindra Investments Limited	CRISIL AAA	0.49%	8.90% MAHARASHTRA SDL 19DEC22	Sovereign	0.14%
HSBC Bank	0.00%		John Deere Financial India Private Limited	CRISIL AAA	0.49%	REC Limited	CRISIL AAA	0.14%
HSBC Bank	-0.00%		Housing Development Finance Corporation Limited	ICRA AAA	0.49%	8.08% GOI - (02-Aug-2022)	Sovereign	0.14%
HSBC Bank	-0.00%		Power Finance Corporation Limited	CRISIL AAA	0.48%	REC Limited	ICRA AAA	0.14%
ICICI Bank Limited	-0.00%		Can Fin Homes Limited	ICRA A1+	0.48%	Housing Development Finance Corporation Limited	ICRA AAA	0.13%
HSBC Bank	-0.00%		HDB Financial Services Limited	CRISIL AAA	0.48%	Indian Oil Corporation Limited	ICRA AAA	0.13%
HSBC Bank	-0.00%		8.97% BIHAR 21NOV22 SDL	Sovereign	0.46%	RAJASTHAN 08.21% 31MAR23 SDL	Sovereign	0.13%
ICICI Securities Primary Dealership Limited	-0.00%		Tata Capital Limited	CRISIL AAA	0.44%	LIC Housing Finance Limited	CRISIL AAA	0.12%
HSBC Bank	-0.00%		Aditya Birla Finance Limited	ICRA AAA	0.43%	INDIA GRID TRUST	CRISIL AAA	0.12%
ICICI Bank Limited	-0.00%		5.09% TAMILNADU 26AUG2023 SDL	Sovereign	0.40%	Larsen & Toubro Limited	CRISIL AAA	0.11%
HSBC Bank	-0.00%		8.48% KARNATAKA 17OCT2022 SDL	Sovereign	0.38%	Reliance Industries Limited	CRISIL AAA	0.10%
HSBC Bank	-0.00%		Bajaj Finance Limited	CRISIL AAA	0.38%	LIC Housing Finance Limited	CRISIL AAA	0.10%
ICICI Bank Limited	-0.00%		Power Finance Corporation Limited	ICRA AAA	0.37%	REC Limited	CRISIL AAA	0.10%
ICICI Securities Primary Dealership Limited	-0.00%		REC Limited	ICRA AAA	0.37%	Aditya Birla Housing Finance Limited	ICRA AAA	0.10%
HSBC Bank	-0.00%		Export Import Bank of India	ICRA AAA	0.37%	Export Import Bank of India	CRISIL AAA	0.07%
HSBC Bank	-0.01%		State Bank of India	CRISIL AAA	0.36%	LIC Housing Finance Limited	ICRA AAA	0.07%
ICICI Securities Primary Dealership Limited	-0.01%		Jamnagar Utilities & Power Private Limited	CRISIL AAA	0.35%	First Business Receivables Trust	CRISIL AAA(SO)	0.07%
HSBC Bank	-0.01%		8.60% MADHYA PRADESH 23JAN23 SDL	Sovereign	0.35%	LIC Housing Finance Limited	CRISIL AAA	0.07%
HSBC Bank	-0.01%		TAMIL NADU 08.10% 08MAY2023 SDL	Sovereign	0.35%	REC Limited	CRISIL AAA	0.07%
HSBC Bank	-0.01%		Reliance Industries Limited	CRISIL AAA	0.34%	Housing Development Finance Corporation Limited	CRISIL AAA	0.07%
HSBC Bank	-0.01%		L&T Finance Limited	CRISIL AAA	0.34%	Tata Capital Limited	CRISIL AAA	0.07%
Cash & Current Assets	4.90%		Reliance Industries Limited	CRISIL AAA	0.34%	Housing & Urban Development Corporation Limited	ICRA AAA	0.07%
<b>Total</b>	<b>100.00%</b>		L&T Finance Limited	CRISIL AAA	0.34%	Housing & Urban Development Corporation Limited	ICRA AAA	0.07%
<b>Aditya Birla Sun Life Floating Rate Fund</b>			LIC Housing Finance Limited	CRISIL AAA	0.34%	Government of India	Sovereign	0.06%
<b>Allocation as a % of Net Assets</b>	<b>Rating</b>	<b>%</b>	Axis Finance Limited	IND AAA	0.34%	Government of India	Sovereign	0.06%
National Bank For Agriculture and Rural Development	ICRA AAA	3.60%	Power Finance Corporation Limited	CRISIL AAA	0.34%	Reliable Device Trust	ICRA AAA(SO)	0.05%
Axis Bank Limited	CRISIL A1+	3.28%	Tata Cleantech Capital Limited	CRISIL AAA	0.34%	Reliable Device Trust	ICRA AAA(SO)	0.05%
Sikka Ports and Terminals Limited	CRISIL AAA	2.99%	Small Industries Development Bank of India	CARE AAA	0.34%	REC Limited	CRISIL AAA	0.04%
Indian Oil Corporation Limited	ICRA AAA	1.86%	Indian Railway Finance Corporation Limited	ICRA AAA	0.34%	ANDHRA PRADESH 9.71% 12-MAR-24 SDL	Sovereign	0.04%
Nabha Power Limited	ICRA AAA	1.65%	Mahindra & Mahindra Financial Services Limited	IND AAA	0.34%	WEST BENGAL 9.72% 12FEB24 SDL	Sovereign	0.04%
			Aditya Birla Finance Limited	ICRA AAA	0.33%	7.96% Maharashtra SDL (14/10/2025)	Sovereign	0.04%
			Power Finance Corporation Limited	CRISIL AAA	0.33%	L&T Finance Limited	CRISIL AAA	0.03%
			5.73% MADHYA PRADESH 08OCT2021 SDL	Sovereign	0.33%	6.79% GOI (MD 15/05/2027)	Sovereign	0.03%
			LIC Housing Finance Limited	CARE AAA	0.33%	6.18% GOI 04NOV2024	Sovereign	0.03%

National Bank For Agriculture and Rural Development	CRISIL AAA	0.03%
Housing & Urban Development Corporation Limited	ICRA AAA	0.03%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.03%
HDFC Credila Financial Services Pvt Limited	ICRA AAA	0.03%
Sundaram Home Finance Limited	ICRA AA+	0.03%
Export Import Bank of India	ICRA AAA	0.03%
HDB Financial Services Limited	CRISIL AAA	0.03%
National Bank For Agriculture and Rural Development	ICRA AAA	0.01%
ICICI Securities Primary Dealership Limited		0.01%
ICICI Securities Primary Dealership Limited		0.00%
HSBC Bank		0.00%
HSBC Bank		0.00%
7.17% GOI (MD 08/01/2028)	Sovereign	0.00%
HSBC Bank		0.00%
HSBC Bank		0.00%
ICICI Bank Limited		0.00%
HDFC Bank Limited		-0.00%
ICICI Securities Primary Dealership Limited		-0.00%
HSBC Bank		-0.00%
HDFC Bank Limited		-0.00%
HDFC Bank Limited		-0.00%
HSBC Bank		-0.00%
HSBC Bank		-0.00%
ICICI Bank Limited		-0.00%
ICICI Bank Limited		-0.00%
ICICI Securities Primary Dealership Limited		-0.00%
ICICI Bank Limited		-0.00%
HDFC Bank Limited		-0.00%
HSBC Bank		-0.00%
ICICI Securities Primary Dealership Limited		-0.00%
ICICI Securities Primary Dealership Limited		-0.00%
ICICI Securities Primary Dealership 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 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%
HDFC Bank Limited		-0.00%
HSBC Bank		-0.00%
ICICI Securities Primary Dealership Limited		-0.00%
HDFC Bank Limited		-0.00%
ICICI Securities Primary Dealership Limited		-0.00%
HSBC Bank		-0.00%
ICICI Bank Limited		-0.00%
HDFC Bank Limited		-0.00%
HDFC Bank Limited		-0.00%
ICICI Bank Limited		-0.00%
HSBC Bank		-0.00%
HSBC Bank		-0.00%
HSBC Bank		-0.00%
HDFC Bank Limited		-0.00%
HDFC Bank Limited		-0.00%
Cash & Current Assets		4.07%
<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		14.63%
Aditya Birla Sun Life Liquid Fund - Growth - Direct Plan		6.32%
Adani Ports and Special Economic Zone Limited		4.02%
ICICI Bank Limited		3.53%
Reliance Industries Limited		3.43%
Aditya Birla Sun Life Low duration Fund - Growth - Direct Plan		3.36%
State Bank of India		3.01%
Bharti Airtel Limited		2.73%
JSW Steel Limited		2.57%
Tata Consultancy Services Limited		2.08%
Bharat Petroleum Corporation Limited		2.02%
Sun Pharmaceutical Industries Limited		1.77%
Tata Steel Limited		1.62%
Infosys Limited		1.43%
Steel Authority of India Limited		1.38%
Housing Development Finance Corporation Limited		1.36%
Aurobindo Pharma Limited		1.36%
Axis Bank Limited		1.31%
IndusInd Bank Limited		1.30%
Grasim Industries Limited		1.20%
Larsen & Toubro Limited		1.16%
HCL Technologies Limited		1.08%

Adani Enterprises Limited	0.97%
Bank of Baroda	0.96%
Jindal Steel & Power Limited	0.93%
Hindustan Petroleum Corporation Limited	0.90%
ITC Limited	0.89%
Aditya Birla Sunlife Floating Rate Fund - Direct Plan - Growth	0.83%
DLF Limited	0.79%
NMDC Limited	0.78%
Sun TV Network Limited	0.77%
Punjab National Bank	0.72%
UPL Limited	0.71%
Bharat Electronics Limited	0.70%
Hindalco Industries Limited	0.68%
Tata Power Company Limited	0.67%
UltraTech Cement Limited	0.55%
National Aluminium Company Limited	0.55%
Apollo Hospitals Enterprise Limited	0.53%
United Spirits Limited	0.53%
Tata Chemicals Limited	0.52%
Cipla Limited	0.52%
MindTree Limited	0.51%
The Federal Bank Limited	0.47%
Canara Bank	0.46%
Tech Mahindra Limited	0.44%
Divi's Laboratories Limited	0.44%
SRF Limited	0.43%
Housing Development Finance Corporation Limited **	ICRA AAA 0.43%
Piramal Enterprises Limited	0.42%
Vodafone Idea Limited	0.42%
HDFC Bank Limited	0.41%
HDFC Bank Limited	0.41%
HDFC Bank Limited	0.41%
HDFC Bank Limited	0.41%
Motherson Sumi Systems Limited	0.41%
HDFC Life Insurance Company Limited	0.40%
Tata Motors Limited	0.39%
Vedanta Limited	0.38%
Godrej Consumer Products Limited	0.38%
Hindustan Unilever Limited	0.37%
Power Finance Corporation Limited	0.36%
Bharat Heavy Electricals Limited	0.34%
Coal India Limited	0.34%
Indian Oil Corporation Limited	0.32%
Mahindra & Mahindra Limited	0.31%
Indiabulls Housing Finance Limited	0.31%
Page Industries Limited	0.30%
Power Grid Corporation of India Limited	0.30%
Jubilant Foodworks Limited	0.29%
GMR Infrastructure Limited	0.29%
NTPC Limited	0.27%
Havells India Limited	0.27%
LIC Housing Finance Limited	0.26%
Maruti Suzuki India Limited	0.26%
Dabur India Limited	0.26%
Zee Entertainment Enterprises Limited	0.25%
Petronet LNG Limited	0.25%
MRF Limited	0.25%
Shriram Transport Finance Company Limited	0.24%
Manappuram Finance Limited	0.23%
Bajaj Auto Limited	0.22%
Indian Railway Catering & Tourism Corporation Limited	0.20%
Titan Company Limited	0.20%
L&T Finance Holdings Limited	0.19%
Indraprastha Gas Limited	0.19%
Dr. Reddys Laboratories Limited	0.19%
Escorts Limited	0.19%
Indus Towers Limited	0.18%
Muthoot Finance Limited	0.18%
Cholamandalam Investment and Finance Company Limited	0.16%
Nestle India Limited	0.16%
GAIL (India) Limited	0.16%
Cadila Healthcare Limited	0.14%
Apollo Tyres Limited	0.14%
Bata India Limited	0.14%
Lupin Limited	0.13%
Bajaj Finance Limited	0.13%
Colgate Palmolive (India) Limited	0.13%
SBI Life Insurance Company Limited	0.10%
ICICI Lombard General Insurance Company Limited	0.10%
Ashok Leyland Limited	0.10%
Glenmark Pharmaceuticals Limited	0.09%
Info Edge (India) Limited	0.08%
Hero MotoCorp Limited	0.07%
LIC Housing Finance Limited	0.07%
Eicher Motors Limited	0.06%
Asian Paints Limited	0.06%
Amara Raja Batteries Limited	0.05%
Larsen & Toubro Infotech Limited	0.05%
Bosch Limited	0.05%
Pidilite Industries Limited	0.05%
Torrent Pharmaceuticals Limited	0.04%
Biocon Limited	0.04%
Oil & Natural Gas Corporation Limited	0.04%
Bandhan Bank Limited	0.04%
HDFC ASSET MANAGEMENT COMPANY Limited	0.03%
Bajaj Finserv Limited	0.03%
ACC Limited	0.03%

Voltas Limited	0.02%
Container Corporation of India Limited	0.02%
Mahanagar Gas Limited	0.02%
Britannia Industries Limited	0.01%
Marico Limited	0.01%
Tata Consumer Products Limited	0.00%
L&T Technology Services Limited	0.00%
HDFC Bank Limited	0.00%
Pfizer Limited	0.00%
Pfizer Limited	-0.00%
HDFC Bank Limited	-0.00%
L&T Technology Services Limited	-0.00%
Tata Consumer Products Limited	-0.00%
Marico Limited	-0.01%
Britannia Industries Limited	-0.01%
Mahanagar Gas Limited	-0.02%
Container Corporation of India Limited	-0.02%
Voltas Limited	-0.02%
ACC Limited	-0.03%
Bajaj Finserv Limited	-0.03%
HDFC ASSET MANAGEMENT COMPANY Limited	-0.04%
Bandhan Bank Limited	-0.04%
Oil & Natural Gas Corporation Limited	-0.04%
Biocon Limited	-0.04%
Torrent Pharmaceuticals Limited	-0.04%
Pidilite Industries Limited	-0.05%
Bosch Limited	-0.05%
Larsen & Toubro Infotech Limited	-0.05%
Amara Raja Batteries Limited	-0.05%
Eicher Motors Limited	-0.06%
Asian Paints Limited	-0.06%
LIC Housing Finance Limited	-0.07%
Hero MotoCorp Limited	-0.07%
ITC Limited	-0.08%
Info Edge (India) Limited	-0.08%
Glenmark Pharmaceuticals Limited	-0.09%
Ashok Leyland Limited	-0.10%
ICICI Lombard General Insurance Company Limited	-0.10%
SBI Life Insurance Company Limited	-0.10%
Colgate Palmolive (India) Limited	-0.13%
Bajaj Finance Limited	-0.13%
Lupin Limited	-0.13%
Bata India Limited	-0.14%
State Bank of India	-0.14%
Apollo Tyres Limited	-0.14%
Cadila Healthcare Limited	-0.14%
Reliance Industries Limited	-0.15%
GAIL (India) Limited	-0.16%
Nestle India Limited	-0.16%
Cholamandalam Investment and Finance Company Limited	-0.17%
Muthoot Finance Limited	-0.18%
Indus Towers Limited	-0.18%
Escorts Limited	-0.19%
Dr. Reddys Laboratories Limited	-0.19%
Indraprastha Gas Limited	-0.19%
L&T Finance Holdings Limited	-0.19%
Titan Company Limited	-0.20%
Indian Railway Catering & Tourism Corporation Limited	-0.21%
Bajaj Auto Limited	-0.22%
Manappuram Finance Limited	-0.23%
Shriram Transport Finance Company Limited	-0.24%
MRF Limited	-0.25%
Petronet LNG Limited	-0.25%
Zee Entertainment Enterprises Limited	-0.25%
Dabur India Limited	-0.26%
Maruti Suzuki India Limited	-0.26%
Havells India Limited	-0.27%
NTPC Limited	-0.27%
Infosys Limited	-0.28%
GMR Infrastructure Limited	-0.29%
Jubilant Foodworks Limited	-0.30%
Power Grid Corporation of India Limited	-0.30%
Page Industries Limited	-0.30%
Indiabulls Housing Finance Limited	-0.31%
Mahindra & Mahindra Limited	-0.32%
Indian Oil Corporation Limited	-0.32%
Coal India Limited	-0.34%
Bharat Heavy Electricals Limited	-0.34%
Power Finance Corporation Limited	-0.36%
Hindustan Unilever Limited	-0.37%
Godrej Consumer Products Limited	-0.38%
Vedanta Limited	-0.38%
Tata Motors Limited	-0.39%
HDFC Life Insurance Company Limited	-0.40%
Motherson Sumi Systems Limited	-0.42%
Piramal Enterprises Limited	-0.42%
Vodafone Idea Limited	-0.43%
SRF Limited	-0.43%
Divi's Laboratories Limited	-0.44%
Tech Mahindra Limited	-0.45%



Canara Bank	-0.46%
The Federal Bank Limited	-0.47%
MindTree Limited	-0.51%
Cipla Limited	-0.52%
Tata Chemicals Limited	-0.52%
United Spirits Limited	-0.53%
Apollo Hospitals Enterprise Limited	-0.53%
National Aluminium Company Limited	-0.55%
UltraTech Cement Limited	-0.56%
Tata Power Company Limited	-0.67%
Hindalco Industries Limited	-0.68%
Bharat Electronics Limited	-0.70%
UPL Limited	-0.71%
Punjab National Bank	-0.72%
Sun TV Network Limited	-0.78%
NMDC Limited	-0.78%
DLF Limited	-0.79%
ITC Limited	-0.81%
Hindustan Petroleum Corporation Limited	-0.91%
Jindal Steel & Power Limited	-0.93%
Bank of Baroda	-0.97%
Adani Enterprises Limited	-0.97%
HCL Technologies Limited	-1.09%
Infosys Limited	-1.15%
Larsen & Toubro Limited	-1.17%
Grasim Industries Limited	-1.20%
IndusInd Bank Limited	-1.30%
Axis Bank Limited	-1.32%
Aurobindo Pharma Limited	-1.37%
Housing Development Finance Corporation Limited	-1.37%
Steel Authority of India Limited	-1.39%
Tata Steel Limited	-1.62%
Sun Pharmaceutical Industries Limited	-1.78%
Bharat Petroleum Corporation Limited	-2.03%
Tata Consultancy Services Limited	-2.09%
JSW Steel Limited	-2.58%
Bharti Airtel Limited	-2.74%
State Bank of India	-2.88%
Reliance Industries Limited	-3.31%
ICICI Bank Limited	-3.54%
Adani Ports and Special Economic Zone Limited	-4.04%
Cash & Current Assets	72.83%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Corporate Bond Fund		
Allocation as a % of Net Assets		
	Rating	%
8.24% GOI (MD 15/02/2027)	Sovereign	2.33%
Larsen & Toubro Limited	CRISIL AAA	2.25%
Reliance Industries Limited	CRISIL AAA	2.23%
National Bank For Agriculture and Rural Development	CRISIL AAA	2.04%
National Bank For Agriculture and Rural Development	ICRA AAA	1.78%
Power Finance Corporation Limited	CRISIL AAA	1.75%
Reliance Industries Limited	CRISIL AAA	1.74%
Housing Development Finance Corporation Limited	ICRA AAA	1.74%
8.15% GOI (MD 24/11/2026)	Sovereign	1.72%
Pipeline Infrastructure Limited	CRISIL AAA	1.46%
Power Finance Corporation Limited	ICRA AAA	1.45%
Sikka Ports and Terminals Limited	CRISIL AAA	1.45%
Sikka Ports and Terminals Limited	CRISIL AAA	1.37%
Embassy Office Parks REIT	CRISIL AAA	1.34%
REC Limited	ICRA AAA	1.29%
8.83% GOI (MD 25/11/2023)	Sovereign	1.28%
Housing Development Finance Corporation Limited	ICRA AAA	1.25%
6.79% GOI (MD 15/05/2027)	Sovereign	1.23%
Housing Development Finance Corporation Limited	ICRA AAA	1.14%
GOI 08.28% 21SEP27	Sovereign	1.14%
8.33% GOI (MD 09/07/2026)	Sovereign	1.13%
6.20% MADHYA PRADESH 15APR2023 SDL	Sovereign	1.08%
Reliance Industries Limited	ICRA AAA	1.06%
7.27% GOI 08APR26	Sovereign	1.06%
HDB Financial Services Limited	CRISIL AAA	1.05%
REC Limited	ICRA AAA	0.91%
L&T Finance Limited	CRISIL AAA	0.89%
REC Limited	ICRA AAA	0.87%
Axis Finance Limited	IND AAA	0.87%
REC Limited	ICRA AAA	0.85%
Sikka Ports and Terminals Limited	CRISIL AAA	0.84%
National Bank For Agriculture and Rural Development	ICRA AAA	0.82%
Larsen & Toubro Limited	CRISIL AAA	0.78%
Housing & Urban Development Corporation Limited	ICRA AAA	0.78%
HDB Financial Services Limited	CRISIL AAA	0.75%
5.77% GOI 03AUG2030	Sovereign	0.75%
Indian Railway Finance Corporation Limited	ICRA AAA	0.69%
Sikka Ports and Terminals Limited	CRISIL AAA	0.66%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.65%
Power Finance Corporation Limited	ICRA AAA	0.65%

LIC Housing Finance Limited	CARE AAA	0.63%
Bajaj Finance Limited	CRISIL AAA	0.63%
National Bank For Agriculture and Rural Development	ICRA AAA	0.56%
7.89% GUJARAT 15MAY2025 SDL	Sovereign	0.56%
HDB Financial Services Limited	CRISIL AAA	0.54%
Aditya Birla Finance Limited	ICRA AAA	0.53%
Sundaram Finance Limited	CRISIL AAA	0.53%
Manappuram Finance Limited	CRISIL AA	0.47%
8.25% GUJARAT 12DEC2024 SDL	Sovereign	0.46%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.45%
7.59% GOI (MD 11/01/2026)	Sovereign	0.45%
8.12% CHATTISGARH SDL 08MAY23 SDL	Sovereign	0.44%
7.57% CHATTISGARH SDL 27MAR23	Sovereign	0.44%
Power Finance Corporation Limited	ICRA AAA	0.44%
Power Finance Corporation Limited	CRISIL AAA	0.44%
6.82% RAJASTHAN 18SEP2024 SDL	Sovereign	0.43%
Larsen & Toubro Limited	CRISIL AAA	0.43%
Power Finance Corporation Limited	ICRA AAA	0.43%
LIC Housing Finance Limited	CRISIL AAA	0.43%
6.80% ODISHA 29JAN2025 SDL	Sovereign	0.43%
Indian Railway Finance Corporation Limited	ICRA AAA	0.43%
L&T Finance Limited	CRISIL AAA	0.43%
7.68% GOI (MD 15/12/2023)	Sovereign	0.42%
LIC Housing Finance Limited	CARE AAA	0.42%
Motherhood Sumi Systems Limited	IND AAA	0.42%
Housing Development Finance Corporation Limited	ICRA AAA	0.42%
Tata Capital Limited	CRISIL AAA	0.42%
Indian Railway Finance Corporation Limited	ICRA AAA	0.42%
Aditya Birla Finance Limited	ICRA AAA	0.42%
Nabha Power Limited	ICRA AAA	0.42%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.42%
Mangalore Refinery and Petrochemicals Limited	CARE AAA	0.42%
Reliance Industries Limited	CRISIL AAA	0.42%
Mangalore Refinery and Petrochemicals Limited	ICRA AAA	0.42%
Bharat Oman Refineries Limited	CRISIL AA+	0.41%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.41%
Housing Development Finance Corporation Limited	ICRA AAA	0.41%
State Bank of India - Tier II - Basel III	ICRA AAA	0.41%
REC Limited	CRISIL AAA	0.41%
L&T Finance Limited	CRISIL AAA	0.41%
REC Limited	CRISIL AAA	0.41%
Housing & Urban Development Corporation Limited	ICRA AAA	0.40%
Kotak Mahindra Prime Limited	CRISIL AAA	0.40%
LIC Housing Finance Limited	CRISIL AAA	0.39%
National Bank For Agriculture and Rural Development	ICRA AAA	0.39%
Power Finance Corporation Limited	ICRA AAA	0.38%
8.08% CHATTISGARH 28JAN2025 SDL	Sovereign	0.38%
L&T Finance Limited	CRISIL AAA	0.37%
Nabha Power Limited	ICRA AAA	0.37%
Sundaram Home Finance Limited	ICRA AA+	0.36%
8.12% Maharashtra SDL (MD 13/11/2025)	Sovereign	0.34%
Power Finance Corporation Limited	ICRA AAA	0.34%
Larsen & Toubro Limited	CRISIL AAA	0.33%
Reliance Industries Limited	CRISIL AAA	0.33%
Housing Development Finance Corporation Limited	ICRA AAA	0.32%
8.15% MADHYA PRADESH 13NOV2025 SDL	Sovereign	0.32%
Hindustan Petroleum Corporation Limited	ICRA AAA	0.31%
LIC Housing Finance Limited	CRISIL AAA	0.31%
HDFC Credila Financial Services Pvt Limited	ICRA AAA	0.29%
National Bank For Agriculture and Rural Development	ICRA AAA	0.29%
L&T Finance Limited	CRISIL AAA	0.28%
Power Finance Corporation Limited	ICRA AAA	0.28%
Tata Capital Limited	CRISIL AAA	0.28%
7.35% GOI (MD 22/06/2024)	Sovereign	0.27%
REC Limited	CRISIL AAA	0.26%
Sundaram Home Finance Limited	ICRA AA+	0.25%
Sundaram Home Finance Limited	ICRA AA+	0.25%
Axis Finance Limited	IND AAA	0.25%
7.17% GOI (MD 08/01/2028)	Sovereign	0.25%
Axis Finance Limited	IND AAA	0.24%
Aditya Birla Finance Limited	IND AAA	0.23%
Housing Development Finance Corporation Limited	CRISIL AAA	0.23%
8.29% HARYANA 29JUL2025 SDL	Sovereign	0.23%
KARNATAKA SDL 08.14% 13NOV25	Sovereign	0.23%
8.10% JHARKHAND 11MAR2025 SDL	Sovereign	0.22%
8.03% GUJARAT 16APR2025 SDL	Sovereign	0.22%
National Bank For Agriculture and Rural Development	ICRA AAA	0.22%
LIC Housing Finance Limited	CRISIL AAA	0.22%
Power Finance Corporation Limited	CRISIL AAA	0.22%
Tata Cleantech Capital Limited	CRISIL AAA	0.22%
Housing & Urban Development Corporation Limited	ICRA AAA	0.22%
National Bank For Agriculture and Rural Development	ICRA AAA	0.22%
LIC Housing Finance Limited	CRISIL AAA	0.22%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.21%
INDIA GRID TRUST	CRISIL AAA	0.21%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.21%

REC Limited	ICRA AAA	0.21%
Kotak Mahindra Investments Limited	CRISIL AAA	0.21%
Tata Capital Housing Finance Limited	CRISIL AAA	0.21%
Tata Capital Financial Services Limited	ICRA AAA	0.21%
Sundaram Home Finance Limited	ICRA AA+	0.21%
Sundaram Finance Limited	ICRA AAA	0.21%
5.88% GUJARAT 31MAR25 SDL	Sovereign	0.21%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.21%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.21%
John Deere Financial India Private Limited	CRISIL AAA	0.21%
Tata Capital Financial Services Limited	ICRA AAA	0.21%
Tata Capital Housing Finance Limited	CRISIL AAA	0.21%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.21%
7.99% BIHAR 14OCT2025 SDL	Sovereign	0.20%
Larsen & Toubro Limited	CRISIL AAA	0.20%
Kotak Mahindra Prime Limited	CRISIL AAA	0.19%
REC Limited	ICRA AAA	0.19%
8.19% RAJASTHAN UDAY 23JUN2026 SDL	Sovereign	0.18%
7.59% GOI (MD 20/03/2029)	Sovereign	0.18%
8.27% TAMILNADU 23DEC2025 SDL	Sovereign	0.17%
Housing & Urban Development Corporation Limited	ICRA AAA	0.17%
Sikka Ports and Terminals Limited	CRISIL AAA	0.17%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.17%
Bhopal Dhule Transmission Company Limited	CRISIL AAA	0.17%
Sundaram Home Finance Limited	ICRA AA+	0.17%
REC Limited	ICRA AAA	0.17%
8.60% GOI (MD 02/06/2028)	Sovereign	0.16%
4.70% INDIA GOVT BOND 22SEP2033 FRB	Sovereign	0.16%
8.44% MAHARASHTRA 26NOV2024 SDL	Sovereign	0.16%
8.27% MADHYA PRADESH 23DEC2025 SDL	Sovereign	0.16%
8.15% UTTAR PRADESH 13NOV2025 SDL	Sovereign	0.16%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.15%
India Grid Trust	CRISIL AAA	0.15%
Housing & Urban Development Corporation Limited	ICRA AAA	0.15%
6.18% GOI 04NOV2024	Sovereign	0.15%
Aditya Birla Housing Finance Limited	ICRA AAA	0.15%
Power Finance Corporation Limited	ICRA AAA	0.15%
Power Finance Corporation Limited	ICRA AAA	0.15%
IDFC Infrastructure Finance Limited	ICRA AAA	0.15%
REC Limited	ICRA AAA	0.14%
Fullerton India Home Finance Company Limited	CRISIL AAA	0.14%
REC Limited	CRISIL AAA	0.14%
Sundaram Home Finance Limited	ICRA AA+	0.14%
LIC Housing Finance Limited	CRISIL AAA	0.13%
NHPC Limited	CARE AAA	0.13%
GOI 06.79% 26DEC2029	Sovereign	0.13%
REC Limited	CRISIL AAA	0.13%
First Business Receivables Trust	CRISIL AAA(SO)	0.12%
REC Limited	CRISIL AAA	0.12%
Housing & Urban Development Corporation Limited	ICRA AAA	0.12%
Export Import Bank of India	ICRA AAA	0.11%
7.88% GOI (MD 19/03/2030)	Sovereign	0.11%
8.24% ANDHRA PRADESH 09DEC2025 SDL	Sovereign	0.11%
Export Import Bank of India	CRISIL AAA	0.11%
8.39% RAJASTHAN 15MAR26 SDL	Sovereign	0.11%
7.99% KERLA 28OCT25 SDL	Sovereign	0.11%
8.08% JHARKHAND 28JAN2025 SDL	Sovereign	0.11%
REC Limited	CRISIL AAA	0.11%
8.14% UTTAR PRADESH 02JUN2026 SDL	Sovereign	0.11%
8.90% MAHARASHTRA SDL 19DEC22	Sovereign	0.11%
8.90% PUNJAB 19DEC2022 SDL	Sovereign	0.11%
Axis Bank Limited	CRISIL AAA	0.11%
HDB Financial Services Limited	CRISIL AAA	0.11%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.11%
6.84% GOI (MD 19/12/2022)	Sovereign	0.11%
LIC Housing Finance Limited	CRISIL AAA	0.11%
6.70% TAMIL NADU 16OCT24 SDL	Sovereign	0.11%
Housing Development Finance Corporation Limited	ICRA AAA	0.11%
REC Limited	ICRA AAA	0.11%
REC Limited	ICRA AAA	0.11%
National Housing Bank	CRISIL AAA	0.11%
Power Finance Corporation Limited	CRISIL AAA	0.11%
6.69% MADHYA PRADESH 17MAR25 SDL	Sovereign	0.11%
Tata Capital Financial Services Limited	ICRA AAA	0.11%
Sikka Ports and Terminals Limited	CRISIL AAA	0.11%
Sundaram Home Finance Limited	ICRA AA+	0.10%
Punjab National Bank - Tier II - Basel III	IND AAA	0.10%
NTPC Limited	ICRA AAA	0.10%
State Bank of India - Tier II - Basel III	ICRA AAA	0.10%
National Bank For Agriculture and Rural Development	ICRA AAA	0.10%
REC Limited	CRISIL AAA	0.09%
HDFC Bank Limited	CRISIL AAA	0.09%
REC Limited	CRISIL AAA	0.09%
Housing & Urban Development Corporation Limited	ICRA AAA	0.09%
Tata Capital Housing Finance Limited	ICRA AAA	0.09%
Bajaj Housing Finance Limited	CRISIL AAA	0.09%
NUCLEAR POWER CORPORATION OF INDIA LTD	ICRA AAA	0.09%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.09%
Grasim Industries Limited	ICRA AAA	0.09%

6.83% KARNATAKA 23NOV2026 SDL	Sovereign	0.09%
6.86% HARYANA 23NOV2026 SDL	Sovereign	0.09%
National Housing Bank	CRISIL AAA	0.08%
Adani Ports and Special Economic Zone Limited	IND AA+	0.08%
Aditya Birla Housing Finance Limited	ICRA AAA	0.07%
Axis Bank Limited	ICRA AAA	0.07%
Indian Railway Finance Corporation Limited	ICRA AAA	0.07%
Housing & Urban Development Corporation Limited	ICRA AAA	0.06%
6.98% MAHARASHTRA 26FEB2028 SDL	Sovereign	0.06%
Aditya Birla Housing Finance Limited	ICRA AAA	0.06%
Sundaram Finance Limited	CRISIL AAA	0.06%
Reliable Device Trust	ICRA AAA(SO)	0.05%
Reliable Device Trust	ICRA AAA(SO)	0.05%
Reliable Device Trust	ICRA AAA(SO)	0.05%
8.44% TAMIL NADU 12NOV2024 SDL	Sovereign	0.05%
KARNATAKA 09.39% 01AUG23 SDL	Sovereign	0.05%
8.22% TAMIL NADU 09DEC2025 SDL	Sovereign	0.05%
8.52% UTTAR PRADESH 21MAR2025 SDL	Sovereign	0.05%
8.04% MAHARASHTRA 25FEB2025 SDL	Sovereign	0.04%
8.21% RAJASTHAN 31MAR2024 SDL	Sovereign	0.04%
8.21% RAJASTHAN 31MAR2025 SDL	Sovereign	0.04%
8.06% HARYANA 04JUL2026 SDL	Sovereign	0.04%
NIIF Infrastructure Finance Limited	ICRA AAA	0.04%
Power Finance Corporation Limited	ICRA AAA	0.04%
Tata Capital Limited	CRISIL AAA	0.04%
Indian Oil Corporation Limited	ICRA AAA	0.04%
Housing & Urban Development Corporation Limited	ICRA AAA	0.04%
6.84% TAMIL NADU 23NOV2026 SDL	Sovereign	0.04%
Bajaj Finance Limited	CRISIL AAA	0.04%
LIC Housing Finance Limited	CARE AAA	0.04%
First Business Receivables Trust	CRISIL AAA(SO)	0.04%
7.57% GOI (MD 17/06/2033)	Sovereign	0.03%
Small Industries Development Bank of India	CARE AAA	0.03%
REC Limited	ICRA AAA	0.03%
ANDHRA PRADESH ANDHRA 9.84 02/26/24	Sovereign	0.02%
Power Finance Corporation Limited	CRISIL AAA	0.02%
Housing & Urban Development Corporation Limited	ICRA AAA	0.02%
9.50% GUJARAT 11SEP2023 SDL	Sovereign	0.02%
MAHARASHTRA 09.60% 14AUG23 SDL	Sovereign	0.02%
9.50% HARYANA 11SEP2023 SDL	Sovereign	0.02%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.02%
8.21% MAHARASHTRA 09DEC2025 SDL	Sovereign	0.02%
GUJARAT GUJARA 8.23 09/09/25	Sovereign	0.02%
8.59% UTTAR PRADESH 10MAR2025 SDL	Sovereign	0.02%
8.39% RAJASTHAN UDAY 15MAR25 SDL	Sovereign	0.02%
7.96% Maharashtra SDL (14/10/2025)	Sovereign	0.02%
8.51% UTTAR PRADESH 21MAR2023 SDL	Sovereign	0.02%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.02%
8.31% KARNATAKA 14NOV22 SDL	Sovereign	0.02%
7.16% GOI (MD 20/05/2023)	Sovereign	0.02%
7.67% Tamilnadu UDAY BOND (MD 22/03/2023)	Sovereign	0.02%
7.71% TAMIL NADU 22FEB2023 SDL	Sovereign	0.02%
7.69% TAMIL NADU 22FEB2023 SDL	Sovereign	0.02%
REC Limited	ICRA AAA	0.02%
6.83% RAJASTHAN SDL 25SEP23	Sovereign	0.02%
NTPC Limited	ICRA AAA	0.02%
REC Limited	ICRA AAA	0.02%
Muthoot Finance Limited	ICRA AA+	0.02%
NIIF Infrastructure Finance Limited	ICRA AAA	0.02%
6.64% INDIA GOVT BOND 16JUN2035	Sovereign	0.02%
Indian Oil Corporation Limited	ICRA AAA	0.02%
6.92% RAJASTHAN 04SEP25 SDL	Sovereign	0.02%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.02%
Reliance Industries Limited	CRISIL AAA	0.02%
6.22% GOVERNMENT OF INDIA 16MAR35 G-SEC	Sovereign	0.01%
Power Finance Corporation Limited	CRISIL AAA	0.01%
REC Limited	ICRA AAA	0.01%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.01%
National Highways Authority of India	CRISIL AAA	0.01%
Bajaj Finance Limited	CRISIL AAA	0.01%
Export Import Bank of India	CRISIL AAA	0.01%
LIC Housing Finance Limited	CRISIL AAA	0.01%
5.15% GOVERNMENT OF INDIA 09NOV25 G-SEC	Sovereign	0.01%
Housing & Urban Development Corporation Limited	ICRA AAA	0.01%
REC Limited	CRISIL AAA	0.00%
8.15% GOI (MD 11/06/2022)	Sovereign	0.00%
0.72% GOI (MD 14/01/2029)	Sovereign	0.00%
HSBC Bank		0.00%
6.97% MAHARASHTRA 18FEB2028 SDL	Sovereign	0.00%
7.37% GOI (MD 16/04/2023)	Sovereign	0.00%
REC Limited	CRISIL AAA	0.00%
Power Finance Corporation Limited	CRISIL AAA	0.00%
HSBC Bank		-0.00%
Cash & Current Assets		4.58%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Short Term Fund		
Allocation as a % of Net Assets	Rating	%
Reliance Industries Limited	CRISIL AAA	3.08%
8.60% BIHAR 09MAR2026 SDL	Sovereign	2.46%
8.15% GOI (MD 24/11/2026)	Sovereign	2.25%
National Bank For Agriculture and Rural Development	ICRA AAA	2.12%
REC Limited	ICRA AAA	2.01%
Embassy Office Parks REIT	CRISIL AAA	1.75%
6.90% INDIA SPECIAL GOI BOND 04FEB2026	Sovereign	1.50%
Reliance Industries Limited	CRISIL AAA	1.48%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	1.44%
Sikka Ports and Terminals Limited	CRISIL AAA	1.43%
Power Finance Corporation Limited	ICRA AAA	1.42%
L&T Finance Limited	CARE A1+	1.40%
Axis Bank Limited	CRISIL A1+	1.38%
Housing Development Finance Corporation Limited	ICRA AAA	1.28%
Housing & Urban Development Corporation Limited	ICRA AAA	1.25%
Bharat Oman Refineries Limited	CRISIL AA+	1.12%
L&T Finance Limited	CRISIL AAA	1.11%
REC Limited	ICRA AAA	1.07%
Motherson Sumi Systems Limited	IND AAA	1.07%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	1.06%
Fullerton India Credit Company Limited	CARE AAA	1.02%
8.05% RAJASTHAN 25FEB25 SDL	Sovereign	0.98%
Sikka Ports and Terminals Limited	CRISIL AAA	0.98%
Housing Development Finance Corporation Limited	CRISIL AAA	0.95%
Housing Development Finance Corporation Limited	CRISIL AAA	0.95%
TATA Realty & Infrastructure Limited	ICRA AA	0.93%
8.83% GOI (MD 25/11/2023)	Sovereign	0.93%
Bajaj Housing Finance Limited	CRISIL AAA	0.92%
8.97% BIHAR 21NOV22 SDL	Sovereign	0.90%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.88%
Housing Development Finance Corporation Limited	ICRA AAA	0.87%
Shriram City Union Finance Limited	IND AA	0.86%
Tata Capital Limited	CRISIL AAA	0.86%
Sundaram Home Finance Limited	ICRA AA+	0.85%
REC Limited	CRISIL AAA	0.80%
8.54% BIHAR 10FEB2026 SDL	Sovereign	0.80%
Tata Housing Development Company Limited	CARE AA	0.79%
8.38% HARYANA 27JAN26 SDL	Sovereign	0.77%
8.08% GUJARAT 26DEC2028 SDL	Sovereign	0.76%
State Bank of India - Tier II - Basel III	CRISIL AAA	0.75%
Larsen & Toubro Limited	CRISIL AAA	0.74%
Larsen & Toubro Limited	CRISIL AAA	0.74%
Power Finance Corporation Limited	CRISIL AAA	0.73%
Housing Development Finance Corporation Limited	ICRA AAA	0.73%
LIC Housing Finance Limited	CRISIL AAA	0.73%
TATA Realty & Infrastructure Limited	ICRA AA	0.72%
Fullerton India Credit Company Limited	CRISIL AAA	0.72%
Nuvoco Vistas Corp Limited	CRISIL AA	0.72%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.71%
Tata Capital Housing Finance Limited	CRISIL AAA	0.71%
Indian Railway Finance Corporation Limited	ICRA AAA	0.71%
Adani Ports and Special Economic Zone Limited	IND AA+	0.71%
Bajaj Finance Limited	CRISIL AAA	0.71%
Nabha Power Limited	ICRA AAA	0.71%
Power Finance Corporation Limited	ICRA A1+	0.70%
State Bank of India - Tier I - Basel III	ICRA AA+	0.67%
LIC Housing Finance Limited	CRISIL AAA	0.67%
National Bank For Agriculture and Rural Development	ICRA AAA	0.65%
HDB Financial Services Limited	CRISIL AAA	0.58%
Housing Development Finance Corporation Limited	ICRA AAA	0.57%
Sundaram Home Finance Limited	ICRA AA+	0.57%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.55%
Manappuram Finance Limited	CRISIL AA	0.53%
LIC Housing Finance Limited	CRISIL AAA	0.53%
8.86% TAMIL NADU 07NOV2022 SDL	Sovereign	0.53%
HDB Financial Services Limited	CRISIL AAA	0.52%
REC Limited	ICRA AAA	0.51%
Indian Oil Corporation Limited	ICRA AAA	0.50%
HDFC Credila Financial Services Pvt Limited	ICRA AAA	0.50%
Punjab National Bank - Tier II - Basel III	IND AAA	0.49%
Fullerton India Home Finance Company Limited	CRISIL AAA	0.47%
Housing & Urban Development Corporation Limited	ICRA AAA	0.44%
Manappuram Finance Limited	CRISIL AA	0.43%
REC Limited	ICRA AAA	0.39%
8.83% TAMIL NADU 11JUN2024 SDL	Sovereign	0.39%
8.52% TELANGANA -10FEB26 SDL	Sovereign	0.39%
8.08% MAHARASHTRA 26DEC28 SDL	Sovereign	0.38%

8.29% ANDHRA PRADESH - 13JAN26 SDL	Sovereign	0.38%
GUJARAT 8.05% 25FEB25 SDL	Sovereign	0.38%
REC Limited	CRISIL AAA	0.38%
8.99% BIHAR 19DEC2022 SDL	Sovereign	0.38%
8.90% MAHARASHTRA SDL 19DEC22	Sovereign	0.38%
8.90% PUNJAB 19DEC2022 SDL	Sovereign	0.38%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.37%
HDB Financial Services Limited	CRISIL AAA	0.37%
LIC Housing Finance Limited	CARE AAA	0.37%
REC Limited	CRISIL AAA	0.37%
Reliance Industries Limited	CRISIL AAA	0.37%
INDIA GRID TRUST	CRISIL AAA	0.37%
Housing Development Finance Corporation Limited	ICRA AAA	0.37%
Sundaram Finance Limited	CRISIL AAA	0.37%
LIC Housing Finance Limited	CRISIL AAA	0.37%
Bajaj Finance Limited	CRISIL AAA	0.36%
Tata Cleantech Capital Limited	CRISIL AAA	0.36%
Housing & Urban Development Corporation Limited	ICRA AAA	0.36%
Tata Projects Limited	IND AA	0.36%
Power Finance Corporation Limited	CRISIL AAA	0.36%
REC Limited	CRISIL AAA	0.36%
REC Limited	CRISIL AAA	0.36%
Fullerton India Credit Company Limited	CARE AAA	0.36%
LIC Housing Finance Limited	CARE AAA	0.36%
Sundaram Home Finance Limited	ICRA AA+	0.35%
Cholamandalam Financial Holdings Limited	IND AA+	0.35%
Bank of Baroda	ICRA A1+	0.35%
Food Corporation Of India	ICRA AAA	0.35%
8.70% GUJARAT 19SEP2028 SDL	Sovereign	0.32%
KARNATAKA 09.01% 25JUN24 SDL	Sovereign	0.31%
8.21% HARAYANA 31MAR2024 SDL	Sovereign	0.30%
India Grid Trust	CRISIL AAA	0.29%
REC Limited	CRISIL AAA	0.29%
National Bank For Agriculture and Rural Development	ICRA AAA	0.29%
National Housing Bank	CRISIL AAA	0.29%
Bajaj Housing Finance Limited	CRISIL AAA	0.28%
ANDHRA PRADESH CAPITAL REGION	BWR A+ (SO)	0.26%
DEVELOPMENT AUTHORITY		
8.57% ANDHRA PRADESH 09MAR2026 SDL	Sovereign	0.23%
Reliance Industries Limited	CRISIL AAA	0.22%
L&T Finance Limited	CRISIL AAA	0.22%
REC Limited	ICRA AAA	0.22%
Power Finance Corporation Limited	ICRA AAA	0.22%
L&T Finance Limited	CRISIL AAA	0.22%
Bharti Hexacom Limited	CRISIL AA	0.21%
NUCLEAR POWER CORPORATION OF INDIA LTD	ICRA AAA	0.20%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.17%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.17%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.16%
8.36% MAHARASHTRA 27JAN26 SDL	Sovereign	0.15%
8.39% ANDHRA PRADESH 27JAN2026 SDL	Sovereign	0.15%
Tata Capital Financial Services Limited	ICRA AAA	0.15%
NHPC Limited	CARE AAA	0.15%
HDB Financial Services Limited	CRISIL AAA	0.15%
8.99% Gujrat SDL (MD 14/03/2022)	Sovereign	0.15%
8.95% Maharashtra SDL (MD 07/03/2022)	Sovereign	0.15%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.15%
REC Limited	CRISIL AAA	0.15%
Small Industries Development Bank of India	CRISIL AAA	0.14%
Canara Bank - Tier I - Basel III	IND AA	0.14%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.13%
Jharkand Road Projects Implementation Company Limited	CARE D	0.12%
ANDHRA PRADESH CAPITAL REGION	BWR A+ (SO)	0.09%
DEVELOPMENT AUTHORITY		
National Bank For Agriculture and Rural Development	CRISIL AAA	0.08%
8.42% KERALA 27JAN2026 SDL	Sovereign	0.08%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.08%
KERALA 08.65% 09JAN23 SDL	Sovereign	0.08%
Axis Bank Limited	CRISIL AAA	0.07%
Mangalore Refinery and Petrochemicals Limited	ICRA AAA	0.07%
Food Corporation Of India	CRISIL AAA	0.07%
Housing & Urban Development Corporation Limited	ICRA AAA	0.07%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.07%
Reliance Industries Limited	CRISIL AAA	0.07%
Tata Projects Limited	IND AA	0.07%
Power Finance Corporation Limited	CRISIL AAA	0.07%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.07%
Fullerton India Credit Company Limited	CARE AAA	0.07%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	0.02%
7.17% GOI (MD 08/01/2028)	Sovereign	0.00%
HSBC Bank		-0.01%
Cash & Current Assets		10.56%
<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	2.98%
8.24% GOI (MD 15/02/2027)	Sovereign	2.28%
Housing & Urban Development Corporation Limited	ICRA AAA	1.94%
Housing & Urban Development Corporation Limited	ICRA AAA	1.83%
Power Finance Corporation Limited	ICRA AAA	1.82%
State Bank of India - Tier II - Basel III	CRISIL AAA	1.71%
8.15% GOI (MD 24/11/2026)	Sovereign	1.63%
Power Finance Corporation Limited	ICRA AAA	1.46%
National Housing Bank	ICRA A1+	1.37%
Housing & Urban Development Corporation Limited	ICRA AAA	1.32%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.28%
Tata Capital Financial Services Limited	ICRA AAA	1.10%
HDB Financial Services Limited	CRISIL AAA	1.08%
Power Finance Corporation Limited	ICRA AAA	1.07%
State Bank of India - Tier II - Basel III	ICRA AAA	1.02%
National Highways Authority of India	CRISIL AAA	1.00%
Sikka Ports and Terminals Limited	CRISIL AAA	0.97%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.92%
6.90% INDIA SPECIAL GOI BOND 04FEB2026	Sovereign	0.91%
7.68% GOI (MD 15/12/2023)	Sovereign	0.90%
Housing & Urban Development Corporation Limited	ICRA AAA	0.89%
National Housing Bank	CRISIL AAA	0.87%
REC Limited	ICRA AAA	0.87%
State Bank of India - Tier I - Basel III	CRISIL AA+	0.85%
Hindustan Petroleum Corporation Limited	ICRA AAA	0.81%
L&T Finance Limited	CRISIL AAA	0.79%
REC Limited	CRISIL AAA	0.79%
REC Limited	CRISIL AAA	0.78%
Axis Bank Limited	CRISIL AAA	0.76%
REC Limited	ICRA AAA	0.76%
8.83% GOI (MD 25/11/2023)	Sovereign	0.75%
Power Finance Corporation Limited	CRISIL AAA	0.75%
Power Finance Corporation Limited	CRISIL AAA	0.75%
Indian Oil Corporation Limited	ICRA AAA	0.74%
7.35% GOI (MD 22/06/2024)	Sovereign	0.73%
National Bank For Agriculture and Rural Development	ICRA AAA	0.73%
State Bank of India - Tier I - Basel III	CRISIL AA+	0.73%
Axis Finance Limited	IND AAA	0.72%
Housing & Urban Development Corporation Limited	ICRA AAA	0.71%
Indian Railway Finance Corporation Limited	ICRA AAA	0.71%
Bank of Baroda - Tier II - Basel III	CARE AAA	0.70%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.70%
Indian Oil Corporation Limited	ICRA AAA	0.69%
REC Limited	ICRA AAA	0.68%
REC Limited	CRISIL AAA	0.68%
State Bank of India - Tier II - Basel III	ICRA AAA	0.67%
IDFC First Bank Limited	ICRA A1+	0.66%
Power Finance Corporation Limited	CRISIL AAA	0.64%
REC Limited	ICRA AAA	0.64%
Nabha Power Limited	ICRA AAA	0.61%
Small Industries Development Bank of India	ICRA AAA	0.59%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.58%
Housing & Urban Development Corporation Limited	ICRA AAA	0.57%
REC Limited	CRISIL AAA	0.57%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.57%
National Highways Authority of India	CRISIL AAA	0.57%
Bank of Baroda	CRISIL AA+	0.56%
REC Limited	ICRA AAA	0.54%
REC Limited	ICRA AAA	0.54%
REC Limited	ICRA AAA	0.54%
Small Industries Development Bank of India	CARE AAA	0.53%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.53%
National Highways Authority of India	CRISIL AAA	0.53%
Mangalore Refinery and Petrochemicals Limited	CARE AAA	0.52%
Bank of Baroda	IND A1+	0.51%
Axis Bank Limited	ICRA A1+	0.51%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.49%
Sundaram Home Finance Limited	ICRA AA+	0.49%
Power Grid Corporation of India Limited	CRISIL AAA	0.46%
LIC Housing Finance Limited	CARE AAA	0.46%
National Highways Authority of India	CRISIL AAA	0.43%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.43%
HDFC Credila Financial Services Pvt Limited	ICRA AAA	0.42%
ICICI Bank Limited	CARE AAA	0.40%
REC Limited	ICRA AAA	0.39%
National Bank For Agriculture and Rural Development	ICRA AAA	0.39%
Tata Capital Housing Finance Limited	CRISIL AAA	0.38%
Export Import Bank of India	ICRA AAA	0.38%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.38%
Axis Bank Limited	ICRA AAA	0.38%

8.33% GOI (MD 09/07/2026)	Sovereign	0.38%
Small Industries Development Bank of India	CARE AAA	0.38%
National Highways Authority of India	CRISIL AAA	0.37%
8.29% ANDHRA PRADESH - 13JAN26 SDL	Sovereign	0.37%
REC Limited	CRISIL AAA	0.37%
L&T Finance Limited	CRISIL AAA	0.36%
8.26% UTTAR PRADESH SDL 02JUN22	Sovereign	0.36%
Power Finance Corporation Limited	ICRA AAA	0.36%
Axis Finance Limited	IND AAA	0.36%
NTPC Limited	CRISIL AAA	0.36%
Power Finance Corporation Limited	ICRA AAA	0.36%
HDB Financial Services Limited	CRISIL AAA	0.36%
REC Limited	ICRA AAA	0.35%
Sundaram Finance Limited	CRISIL AAA	0.35%
National Housing Bank	CRISIL AAA	0.35%
Aditya Birla Finance Limited	IND AAA	0.35%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.35%
LIC Housing Finance Limited	CARE AAA	0.35%
Small Industries Development Bank of India	CARE AAA	0.35%
ICICI Bank Limited - Tier II - Basel III	CARE AAA	0.35%
6.98% MAHARASHTRA 26FEB2028 SDL	Sovereign	0.34%
Indusind Bank Limited	CRISIL A1+	0.34%
National Highways Authority of India	CRISIL AAA	0.34%
Indian Bank - Tier II - Basel III	CRISIL AAA	0.34%
ONGC Petro Additions Limited	ICRA AAA	0.29%
Housing Development Finance Corporation Limited	ICRA AAA	0.29%
Mangalore Refinery and Petrochemicals Limited	ICRA AAA	0.28%
8.79% GOI (MD 08/11/2021)	Sovereign	0.28%
Power Finance Corporation Limited	ICRA AAA	0.27%
HDFC Bank Limited	CRISIL AAA	0.26%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.26%
Indian Railway Finance Corporation Limited	ICRA AAA	0.26%
07.32% GS 28JAN2024	Sovereign	0.26%
REC Limited	CRISIL AAA	0.25%
4.70% INDIA GOVT BOND 22SEP2033 FRB	Sovereign	0.24%
State Bank of India - Tier I - Basel III	ICRA AA+	0.23%
INDIA GRID TRUST	CRISIL AAA	0.23%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.22%
8.25% GUJARAT 12DEC2024 SDL	Sovereign	0.22%
7.56% UTTAR PRADESH 11OCT2027 SDL	Sovereign	0.22%
6.92% ASSAM SDL 24DEC24	Sovereign	0.22%
India Grid Trust	CRISIL AAA	0.22%
Housing & Urban Development Corporation Limited	ICRA AAA	0.21%
Small Industries Development Bank of India	CARE AAA	0.21%
National Highways Authority of India	CRISIL AAA	0.21%
Power Grid Corporation of India Limited	CRISIL AAA	0.19%
REC Limited	CRISIL AAA	0.19%
8.83% TAMIL NADU 11JUN2024 SDL	Sovereign	0.19%
REC Limited	CRISIL AAA	0.19%
Bharat Petroleum Corporation Limited	CRISIL AAA	0.19%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.19%
8.52% TELANGANA -10FEB26 SDL	Sovereign	0.19%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.19%
8.16% KERALA 13NOV25 SDL	Sovereign	0.19%
ANDHRA PRADESH 08.64% 06MAR23 SDL	Sovereign	0.18%
REC Limited	ICRA AAA	0.18%
7.65% TAMIL NADU 06DEC27 SDL	Sovereign	0.18%
7.62% KARNATAKA 01NOV27 SDL	Sovereign	0.18%
7.16% GOI (MD 20/05/2023)	Sovereign	0.18%
Power Finance Corporation Limited	CRISIL AAA	0.18%
Mangalore Refinery and Petrochemicals Limited	ICRA AAA	0.18%
HDB Financial Services Limited	CRISIL AAA	0.18%
Export Import Bank of India	ICRA AAA	0.18%
REC Limited	ICRA AAA	0.18%
HDB Financial Services Limited	CRISIL AAA	0.18%
Power Finance Corporation Limited	ICRA AAA	0.18%
Indian Railway Finance Corporation Limited	ICRA AAA	0.18%
Indian Oil Corporation Limited	ICRA AAA	0.18%
Bajaj Housing Finance Limited	CRISIL AAA	0.18%
Export Import Bank of India	ICRA AAA	0.18%
Tata Capital Financial Services Limited	ICRA AAA	0.18%
Power Grid Corporation of India Limited	CRISIL AAA	0.18%
National Highways Authority of India	CRISIL AAA	0.18%
REC Limited	ICRA AAA	0.17%
Power Finance Corporation Limited	CRISIL AAA	0.17%
Sundaram Home Finance Limited	ICRA AA+	0.17%
Axis Bank Limited	ICRA A1+	0.17%
Indusind Bank Limited	CRISIL A1+	0.17%
Axis Bank Limited	ICRA A1+	0.17%
Small Industries Development Bank of India	CARE A1+	0.17%
7.27% GOI 08APR26	Sovereign	0.15%
Pipeline Infrastructure Limited	CRISIL AAA	0.15%
REC Limited	CRISIL AAA	0.15%
Power Grid Corporation of India Limited	CRISIL AAA	0.15%
Power Grid Corporation of India Limited	CRISIL AAA	0.15%
NIIF Infrastructure Finance Limited	ICRA AAA	0.15%
Power Finance Corporation Limited	ICRA AAA	0.15%
6.65% KARNATAKA 16SEP2030 SDL	Sovereign	0.14%
6.70% TAMIL NADU 16OCT24 SDL	Sovereign	0.14%
REC Limited	CRISIL AAA	0.14%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.14%
6.87% MAHARASHTRA 07OCT2030 SDL	Sovereign	0.14%
REC Limited	CRISIL AAA	0.11%
Indian Railway Finance Corporation Limited	ICRA AAA	0.11%
8.57% ANDHRA PRADESH 09MAR2026 SDL	Sovereign	0.11%

REC Limited	CRISIL AAA	0.11%
Grasim Industries Limited	ICRA AAA	0.11%
REC Limited	CRISIL AAA	0.11%
6.33% TAMIL NADU 22JUL2030 SDL	Sovereign	0.10%
8.96% MAHARASHTRA 09JUL24 SDL	Sovereign	0.09%
NUCLEAR POWER CORPORATION OF INDIA LTD	CRISIL AAA	0.08%
Power Finance Corporation Limited	CRISIL AAA	0.08%
Power Grid Corporation of India Limited	CRISIL AAA	0.08%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.08%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.08%
8.96% TAMIL NADU 09JUL24 SDL	Sovereign	0.08%
8.99% MADHYA PRADESH SDL 09JUL24 SDL	Sovereign	0.08%
8.38% TAMIL NADU 27JAN2026 SDL	Sovereign	0.07%
NHPC Limited	CARE AAA	0.07%
8.21% Haryana UDAY BOND(MD 31/03/2023)	Sovereign	0.07%
6.67% RAJASTHAN 16SEP2030 SDL	Sovereign	0.07%
NHPC Limited	CARE AAA	0.07%
Bank of Baroda - Tier II - Basel III	CARE AAA	0.07%
Export Import Bank of India	CRISIL AAA	0.07%
NHPC Limited	CRISIL AAA	0.07%
REC Limited	CRISIL AAA	0.07%
Housing & Urban Development Corporation Limited	ICRA AAA	0.07%
REC Limited	CRISIL AAA	0.07%
REC Limited	ICRA AAA	0.07%
NHPC Limited	ICRA AA+	0.07%
Power Grid Corporation of India Limited	CRISIL AAA	0.06%
9.01% GUJARAT 25JUN24 SDL	Sovereign	0.06%
Government of India	Sovereign	0.06%
6.18% GOI 04NOV2024	Sovereign	0.06%
Government of India	Sovereign	0.06%
Indian Railway Finance Corporation Limited	ICRA AAA	0.06%
Government of India	Sovereign	0.06%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.06%
Government of India	Sovereign	0.05%
6.63% GUJARAT 16SEP2029 SDL	Sovereign	0.04%
6.47% MAHARASHTRA 21OCT2028 SDL	Sovereign	0.04%
Power Grid Corporation of India Limited	ICRA AAA	0.04%
Power Grid Corporation of India Limited	CRISIL AAA	0.04%
8.42% KERALA 27JAN2026 SDL	Sovereign	0.04%
Power Finance Corporation Limited	ICRA AAA	0.04%
Power Grid Corporation of India Limited	ICRA AAA	0.04%
NHPC Limited	CARE AAA	0.04%
Power Grid Corporation of India Limited	ICRA AAA	0.04%
Power Grid Corporation of India Limited	ICRA AAA	0.04%
7.99% KERALA 28OCT25 SDL	Sovereign	0.04%
Export Import Bank of India	ICRA AAA	0.04%
Power Grid Corporation of India Limited	CRISIL AAA	0.04%
Power Grid Corporation of India Limited	CRISIL AAA	0.04%
07.26% GOI (MD 14/01/2029)	Sovereign	0.04%
Indian Railway Finance Corporation Limited	ICRA AAA	0.04%
Power Grid Corporation of India Limited	CRISIL AAA	0.04%
REC Limited	ICRA AAA	0.04%
Power Grid Corporation of India Limited	CRISIL AAA	0.04%
L&T Finance Limited	CRISIL AAA	0.04%
Power Finance Corporation Limited	ICRA AAA	0.03%
6.45% GOVERNMENT OF INDIA 07OCT29 G-SEC	Sovereign	0.03%
Government of India	Sovereign	0.03%
8.53% TAMIL NADU 28NOV2028 SDL	Sovereign	0.03%
Government of India	Sovereign	0.03%
5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC	Sovereign	0.03%
National Bank For Agriculture and Rural Development	ICRA AAA	0.02%
REC Limited	CRISIL AAA	0.01%
Power Finance Corporation Limited	CRISIL AAA	0.01%
7.57% GOI (MD 17/06/2033)	Sovereign	0.01%
NHPC Limited	CARE AAA	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%
NHPC Limited	CARE AAA	0.01%
Kotak Mahindra Investments Limited	CRISIL AAA	0.01%
Punjab National Bank - Tier II - Basel III	IND AAA	0.01%
National Highways Authority of India	CRISIL AAA	0.00%
HSBC Bank		0.00%
ICICI Bank Limited		-0.00%
HSBC Bank		-0.00%
HSBC Bank		-0.00%
HSBC Bank		-0.01%
ICICI Securities Primary Dealership Limited		-0.01%
ICICI Bank Limited		-0.01%
HDFC Bank Limited		-0.02%
Cash & Current Assets		8.93%
<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	6.76%
L&T Finance Limited	CRISIL AAA	6.48%
8.05% Tamilnadu SDL (MD 18/04/2028)	Sovereign	6.06%
U.P. Power Corporation Limited	BWR AA- (SO)	5.37%



U.P. Power Corporation Limited	BWR AA- (SO)	3.57%
LIC Housing Finance Limited	CRISIL AAA	3.08%
Embassy Office Parks REIT	CRISIL AAA	2.79%
National Bank For Agriculture and Rural Development	IND A1+	2.79%
8.15% GOI (MD 24/11/2026)	Sovereign	2.78%
IndusInd Bank Limited - Tier I - Basel III	CRISIL AA	2.26%
GIC Housing Finance Limited	ICRA AA+	2.26%
Bajaj Housing Finance Limited	CRISIL AAA	2.25%
Bharat Oman Refineries Limited	CRISIL AA+	2.24%
Bharti Hexacom Limited	CRISIL AA	2.23%
DLF Limited	ICRA A+	1.97%
State Bank of India - Tier I - Basel III	ICRA AA+	1.96%
6.22% GOVERNMENT OF INDIA 16MAR35 G-SEC	Sovereign	1.90%
IRB InvIT Fund		1.80%
8.08% MAHARASHTRA 26DEC28 SDL	Sovereign	1.59%
8.08% GUJARAT 26DEC2028 SDL	Sovereign	1.53%
Vedanta Limited	CRISIL AA-	1.51%
INDIA GRID TRUST	CRISIL AAA	1.46%
6.64% INDIA GOVT BOND 16JUN2035	Sovereign	1.41%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	1.35%
Power Finance Corporation Limited	CRISIL AAA	1.26%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	1.24%
The Ramco Cements Limited	ICRA AA+	1.13%
Union Bank of India - Tier I - Basel III	IND AA	1.04%
U.P. Power Corporation Limited	CRISIL A+ (SO)	1.02%
NTPC Limited	CRISIL AAA	1.00%
6.98% MAHARASHTRA 26FEB2028 SDL	Sovereign	0.86%
Punjab National Bank - Tier II - Basel III	IND AAA	0.84%
Jharkand Road Projects Implementation Company Limited	CARE D	0.78%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.75%
Jharkand Road Projects Implementation Company Limited	CARE D	0.67%
LIC Housing Finance Limited	CRISIL AAA	0.59%
Shriram City Union Finance Limited	IND AA	0.57%
7.05% RAJASTHAN 17FEB2031 SDL	Sovereign	0.57%
7.02% ANDHRA PRADESH 26FEB2030 SDL	Sovereign	0.57%
Motherson Sumi Systems Limited	IND AAA	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	0.52%
Jharkand Road Projects Implementation Company Limited	CARE D	0.51%
Jharkand Road Projects Implementation Company Limited	CARE D	0.50%
Jharkand Road Projects Implementation Company Limited	CARE D	0.50%
Jharkand Road Projects Implementation Company Limited	CARE D	0.50%
Jharkand Road Projects Implementation Company Limited	CARE D	0.48%
Jharkand Road Projects Implementation Company Limited	CARE D	0.47%
Jharkand Road Projects Implementation Company Limited	CARE D	0.43%
Jharkand Road Projects Implementation Company Limited	CARE D	0.34%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.27%
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	0.23%
U.P. Power Corporation Limited	BWR AA- (SO)	0.22%
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%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.19%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.18%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.18%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.17%
Manappuram Finance Limited	CRISIL AA	0.17%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.17%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.17%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.17%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.16%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.16%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.15%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.15%

Jharkand Road Projects Implementation Company Limited	CARE D	0.15%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.14%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	0.12%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.12%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.12%
6.97% KARNATAKA 26FEB2028 SDL	Sovereign	0.10%
REC Limited	CRISIL AAA	0.07%
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		8.43%
<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	%	
L&T Vaddara Bharuch Tollway Limited	IND A	11.26%	
Shriram City Union Finance Limited	IND AA	9.25%	
L&T Finance Limited	CRISIL AAA	5.88%	
8.35% GOI (MD 14/05/2022)	Sovereign	5.17%	
IndusInd Bank Limited - Tier I - Basel III	CRISIL AA	4.59%	
L&T Finance Limited	CRISIL AAA	3.45%	
COASTAL GUJARAT POWER LTD	CARE AA(SO)	3.40%	
Tata Housing Development Company Limited	CARE AA	2.59%	
TATA Realty & Infrastructure Limited	ICRA AA	2.37%	
LIC Housing Finance Limited	CRISIL AAA	2.34%	
Bharti Hexacom Limited	CRISIL AA	2.28%	
Bharat Oman Refineries Limited	CRISIL AA+	1.97%	
Nuvoco Vistas Corp Limited	CRISIL AA	1.88%	
REC Limited	CRISIL AAA	1.81%	
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	1.78%	
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	1.75%	
Reliance Industries Limited	CRISIL AAA	1.71%	
INDIA GRID TRUST	CRISIL AAA	1.71%	
U.P. Power Corporation Limited	BWR AA- (SO)	1.69%	
U.P. Power Corporation Limited	BWR AA- (SO)	1.68%	
U.P. Power Corporation Limited	BWR AA- (SO)	1.68%	
Godrej Industries Limited	ICRA AA	1.65%	
Energy Efficiency Services Limited	ICRA A+	1.65%	
Vedanta Limited	CRISIL AA-	1.58%	
Punjab National Bank - Tier I - Basel III	BWR AA	1.57%	
U.P. Power Corporation Limited	BWR AA- (SO)	1.46%	
LIC Housing Finance Limited	CRISIL AAA	1.39%	
Can Fin Homes Limited	IND AAA	1.35%	
Punjab National Bank - Tier II - Basel III	CARE AA+	1.34%	
GIC Housing Finance Limited	ICRA AA+	1.32%	
Bajaj Housing Finance Limited	CRISIL AAA	1.32%	
Punjab National Bank - Tier II - Basel III	CARE AA+	1.26%	
U.P. Power Corporation Limited	CRISIL A+ (SO)	1.20%	
U.P. Power Corporation Limited	CRISIL A+ (SO)	1.19%	
Motherson Sumi Systems Limited	IND AAA	1.00%	
U.P. Power Corporation Limited	BWR AA- (SO)	0.83%	
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.76%	
L&T Finance Limited	CRISIL AAA	0.68%	
Shriram City Union Finance Limited	IND AA	0.67%	
LIC Housing Finance Limited	CRISIL AAA	0.66%	
Jharkand Road Projects Implementation Company Limited	CARE D	0.62%	
Jharkand Road Projects Implementation Company Limited	CARE D	0.55%	
REC Limited	CRISIL AAA	0.37%	
LIC Housing Finance Limited	CRISIL AAA	0.34%	
IRB InvIT Fund		0.34%	
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.22%	
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.19%	
Jharkand Road Projects Implementation Company Limited	CARE D	0.10%	
Jharkand Road Projects Implementation Company Limited	CARE D	0.10%	
Power Finance Corporation Limited	CRISIL AAA	0.09%	
Power Finance Corporation Limited	CRISIL AAA	0.08%	
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.04%	
REC Limited	ICRA AAA	0.03%	
NTPC Limited	CRISIL AAA	0.00%	
HSBC Bank		-0.04%	
Cash & Current Assets		3.87%	
<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	%	
Power Finance Corporation Limited	CRISIL AAA	5.22%	
INDIA GRID TRUST	CRISIL AAA	4.55%	
Tata Housing Development Company Limited	CARE AA	3.52%	
Pipeline Infrastructure Limited	CRISIL AAA	3.38%	
7.57% GOI (MD 17/06/2033)	Sovereign	3.37%	
TATA Realty & Infrastructure Limited	ICRA AA	3.21%	
Power Finance Corporation Limited	ICRA AAA	3.17%	
Shriram Transport Finance Company Limited	CRISIL AA+	3.15%	
REC Limited	CRISIL AAA	3.08%	
Shriram City Union Finance Limited	IND AA	2.55%	
Punjab National Bank - Tier I - Basel III	BWR AA	2.49%	
U.P. Power Corporation Limited	CRISIL A+ (SO)	2.29%	
U.P. Power Corporation Limited	CRISIL A+ (SO)	2.28%	
REC Limited	CRISIL AAA	2.09%	
U.P. Power Corporation Limited	CRISIL A+ (SO)	1.98%	
Aditya Birla Housing Finance Limited	ICRA AAA	1.93%	
Adani Ports and Special Economic Zone Limited	IND AA+	1.89%	
Muthoot Finance Limited	ICRA AA+	1.61%	
Manappuram Finance Limited	CRISIL AA	1.61%	
Cholamandalam Investment and Finance Company Limited	ICRA AA+	1.60%	
LIC Housing Finance Limited	CRISIL AAA	1.59%	
Bhopal Dhule Transmission Company Limited	CRISIL AAA	1.59%	
Godrej Industries Limited	ICRA AA	1.57%	
Bharat Oman Refineries Limited	CRISIL AA+	1.56%	
Punjab National Bank - Tier II - Basel III	IND AAA	1.50%	
Vedanta Limited	CRISIL AA-	1.50%	
National Bank For Agriculture and Rural Development	CRISIL AAA	1.41%	
National Bank For Agriculture and Rural Development	CRISIL AAA	1.37%	
NIIF Infrastructure Finance Limited	ICRA AAA	1.33%	
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	1.21%	
Nuvoco Vistas Corp Limited	CRISIL AA	1.08%	
Indian Railway Finance Corporation Limited	CRISIL AAA	1.02%	
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	1.02%	
RAJASTHAN 08.33% 23JUN2025 SDL	Sovereign	1.01%	
6.9% TAMIL NADU SDL 16OCT25	Sovereign	1.00%	
Muthoot Finance Limited	CRISIL AA+	0.97%	
Motherson Sumi Systems Limited	IND AAA	0.95%	
6.45% GOVERNMENT OF INDIA 07OCT29 G-SEC	Sovereign	0.95%	
Bank of Baroda - Tier I - Basel III	IND AA+	0.94%	
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.81%	
6.70% TAMIL NADU 16OCT24 SDL	Sovereign	0.80%	
First Business Receivables Trust	CRISIL AAA(SO)	0.79%	
First Business Receivables Trust	CRISIL AAA(SO)	0.72%	
First Business Receivables Trust	CRISIL AAA(SO)	0.71%	
First Business Receivables Trust	CRISIL AAA(SO)	0.70%	
First Business Receivables Trust	CRISIL AAA(SO)	0.69%	
National Highways Authority of India	CRISIL AAA	0.68%	
NHPC Limited	CARE AAA	0.68%	
7.59% GOI(MD 11/01/2026)	Sovereign	0.67%	
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.66%	
7.75% TAMIL NADU 22FEB25 SDL	Sovereign	0.66%	
Muthoot Finance Limited	ICRA AA+	0.64%	
Manappuram Finance Limited	CARE AA	0.64%	
Food Corporation Of India	ICRA AAA	0.62%	
Jharkand Road Projects Implementation Company Limited	CARE D	0.62%	
Tata Capital Financial Services Limited	ICRA AAA	0.58%	
Jharkand Road Projects Implementation Company Limited	CARE D	0.56%	
Power Finance Corporation Limited	CRISIL AAA	0.35%	
GOI 06.79% 26DEC2029	Sovereign	0.32%	
First Business Receivables Trust	CRISIL AAA(SO)	0.26%	
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.26%	

First Business Receivables Trust	CRISIL AAA(SO)	0.25%
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	0.21%
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	0.17%
8.37% TAMILNADU 06MAR29 SDL	Sovereign	0.14%
8.35% GOI (MD 14/05/2022)	Sovereign	0.12%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	0.10%
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		-0.18%
Cash & Current Assets		5.89%
<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	%
7.17% GOI (MD 08/01/2028)	Sovereign	7.14%
7.56% UTTAR PRADESH 11OCT2027 SDL	Sovereign	5.85%
Mangalore Refinery and Petrochemicals Limited	ICRA AAA	5.43%
8.60% GOI (MD 02/06/2028)	Sovereign	4.95%
8.33% GOI (MD 09/07/2026)	Sovereign	4.84%
6.79% GOI (MD 15/05/2027)	Sovereign	4.13%
5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC	Sovereign	3.17%
National Highways Authority of India	CRISIL AAA	3.04%
Power Finance Corporation Limited	ICRA AAA	2.91%
LIC Housing Finance Limited	CRISIL AAA	2.56%
7.61% TAMIL NADU 15FEB2027 SDL	Sovereign	2.52%
7.02% KERALA 03MAR2028 SDL	Sovereign	2.44%
Housing & Urban Development Corporation Limited	ICRA AAA	2.22%
REC Limited	ICRA AAA	2.12%
7.65% TAMIL NADU 06DEC27 SDL	Sovereign	2.11%
7.59% GUJARAT 15FEB2027 SDL	Sovereign	2.10%
L&T Finance Limited	CRISIL AAA	2.09%
6.98% TLANGANA 22APR2028 SDL	Sovereign	2.03%
LIC Housing Finance Limited	CRISIL AAA	2.02%
6.98% MAHARASHTRA 26FEB2028 SDL	Sovereign	1.63%
REC Limited	CRISIL AAA	1.33%
8.15% GOI (MD 24/11/2026)	Sovereign	1.32%
National Highways Authority of India	CRISIL AAA	1.31%
National Highways Authority of India	CRISIL AAA	1.30%
Power Finance Corporation Limited	ICRA AAA	1.26%
National Highways Authority of India	ICRA AAA	1.23%
National Bank For Agriculture and Rural Development	ICRA AAA	1.19%
7.27% GOI 08APR26	Sovereign	0.96%
Power Finance Corporation Limited	ICRA AAA	0.90%
Power Grid Corporation of India Limited	CRISIL AAA	0.88%
8.24% GOI (MD 15/02/2027)	Sovereign	0.88%
LIC Housing Finance Limited	CRISIL AAA	0.87%
LIC Housing Finance Limited	CRISIL AAA	0.87%
Larsen & Toubro Limited	CRISIL AAA	0.85%
07.26% GOI (MD 14/01/2029)	Sovereign	0.84%
National Highways Authority of India	CRISIL AAA	0.83%
5.63% GOI 12APR2026	Sovereign	0.80%
6.63% GUJARAT 16SEP2029 SDL	Sovereign	0.79%
NHPC Limited	CARE AAA	0.75%
NHPC Limited	CARE AAA	0.74%
NHPC Limited	CARE AAA	0.74%
NHPC Limited	CARE AAA	0.74%
8.52% KARNATAKA 28NOV2028 SDL	Sovereign	0.44%
Housing & Urban Development Corporation Limited	ICRA AAA	0.44%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.44%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.43%
Power Finance Corporation Limited	ICRA AAA	0.42%
7.68% Madhya Pradesh UDAY BOND (MD 22/03/2023)	Sovereign	0.42%
Power Grid Corporation of India Limited	CRISIL AAA	0.42%

6.45% GOVERNMENT OF INDIA 07OCT29 G-SEC	Sovereign	0.40%
7.79% GOI (MD 08/11/2021)	Sovereign	0.26%
7.60% MAHARASHTRA 15APR2030 SDL	Sovereign	0.14%
7.65% TLANGANA 15APR2030 SDL	Sovereign	0.09%
7.65% UTTAR PRADESH 15APR2030 SDL	Sovereign	0.09%
7.37% GOI (MD 16/04/2023)	Sovereign	0.08%
9.45% Rajasthan SDL (MD 26/03/2024)	Sovereign	0.04%
8.51% Punjab SDL (MD 10/04/2023)	Sovereign	0.02%
7.88% Chattisgarh SDL (MD 15/03/2027)	Sovereign	0.02%
8.64% Jharkhand SDL (MD 06/03/2023)	Sovereign	0.02%
HDFC Bank Limited		-0.12%
Cash & Current Assets		9.26%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Government Securities Fund		
Allocation as a % of Net Assets	Rating	%
5.15% GOVERNMENT OF INDIA 09NOV25 G-SEC	Sovereign	12.20%
7.39% MAHARASHTRA 09NOV2026 SDL	Sovereign	7.89%
7.16% MAHARASHTRA 28SEP2026 SDL	Sovereign	7.10%
8.34% UTTAR PRADESH 13JAN26 SDL	Sovereign	5.94%
7.64% UTTAR PRADESH 29MAR2027 SDL	Sovereign	5.05%
7.37% MAHARASHTRA 14SEP2026 SDL	Sovereign	5.01%
5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC	Sovereign	4.54%
7.18% TAMIL NADU SDL 26JUL2027	Sovereign	4.24%
7.27% GOI 08APR26	Sovereign	3.64%
7.59% GUJARAT 15FEB2027 SDL	Sovereign	3.61%
7.40% TLANGANA 09NOV2026 SDL	Sovereign	3.58%
6.72% KERALA 24MAR2027 SDL	Sovereign	3.47%
7.61% TAMIL NADU 15FEB2027 SDL	Sovereign	2.89%
7.51% Maharashtra SDL (MD 24/05/2027)	Sovereign	2.42%
GUJARAT 07.83% 13JUL2026 SDL	Sovereign	2.19%
7.58% MAHARASHTRA 24AUG2026 SDL	Sovereign	2.17%
7.52% UTTAR PRADESH 24MAY2027 SDL	Sovereign	2.15%
7.17% GOI (MD 08/01/2028)	Sovereign	1.95%
7.58% UTTAR PRADESH 24AUG2026 SDL	Sovereign	1.44%
7.59% BIHAR 15FEB2027 SDL	Sovereign	1.44%
7.60% MADHYA PRADESH 15FEB2027 SDL	Sovereign	1.44%
7.27% TAMIL NADU SDL 12JUL2027	Sovereign	1.42%
7.24% TAMIL NADU 28JUN2027 SDL	Sovereign	1.42%
7.84% MAHARASHTRA 13JUL2026 SDL	Sovereign	0.73%
7.62% GUJARAT 01NOV2027 SDL	Sovereign	0.72%
7.20% GUJARAT 14JUN27 SDL	Sovereign	0.71%
7.17% RAJASTHAN 28SEP2026 SDL	Sovereign	0.71%
7.20% MAHARASHTRA 09AUG2027 SDL	Sovereign	0.71%
6.87% UTTAR PRADESH 30NOV26 SDL	Sovereign	0.70%
6.19% GOI 16SEP34	Sovereign	0.31%
8.35% JHARKHAND 12DEC28 SDL	Sovereign	0.06%
8.30% GOI (MD 02/07/2040)	Sovereign	0.00%
Cash & Current Assets		8.16%
<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		59.14%
Aditya Birla Sun Life Corporate Bond Fund - Growth - Direct Plan		9.20%
IDFC Corporate Bond Fund - Direct Growth		9.20%
ICICI Prudential Corporate Bond Fund - Direct Plan - Growth		9.18%
IDFC Dynamic Bond Fund-Direct Plan-Growth		4.28%
Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Growth		3.79%
Aditya Birla Sun Life Credit Risk Fund-Segregated Portfolio 1- Direct Plan-Growth		1.23%
Cash & Current Assets		3.98%
<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		16.00%
HDFC Corporate Bond Fund - Growth Option - Direct Plan		15.46%
IDFC-IDFC Banking & PSU Debt Fund - Direct Growth		15.39%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan		14.56%
Aditya Birla Sun Life Gold ETF		6.65%
Aditya Birla Sun Life Nifty ETF		6.41%
Tata Large & Mid Cap Fund -Direct Plan Growth		4.97%
Kotak Emerging Equity Scheme - Growth - Direct		4.75%

Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	4.36%
Kotak Flexicap Fund - Growth - Direct	3.39%
Nippon India Small Cap Fund - Direct Plan Growth Plan - Growth Option	3.01%
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan	2.55%
Axis Focused 25 Fund - Direct Plan - Growth Option	1.16%
Cash & Current Assets	1.32%
<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		11.16%
IDFC-IDFC Banking & PSU Debt Fund - Direct Growth		10.03%
HDFC Corporate Bond Fund - Growth Option - Direct Plan		9.99%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan		9.90%
Tata Large & Mid Cap Fund -Direct Plan Growth		8.70%
Kotak Flexicap Fund - Growth - Direct		8.41%
Aditya Birla Sun Life Nifty ETF		7.03%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan		6.73%
Aditya Birla Sun Life Gold ETF		6.49%
Kotak Emerging Equity Scheme - Growth - Direct		6.17%
Axis Focused 25 Fund - Direct Plan - Growth Option		5.63%
Nippon India Small Cap Fund - Direct Plan Growth Plan - Growth Option		4.20%
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan		3.73%
Cash & Current Assets		1.83%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Retirement Fund - 50s Plus - Debt Plan		
Allocation as a % of Net Assets	Rating	%
7.27% GOI 08APR26	Sovereign	17.73%
6.45% GOVERNMENT OF INDIA 07OCT29 G-SEC	Sovereign	16.84%
Bharat Petroleum Corporation Limited	CRISIL AAA	10.55%
7.59% GOI(MD 11/01/2026)	Sovereign	8.95%
Hindustan Petroleum Corporation Limited	ICRA AAA	8.35%
5.77% GOI 03AUG2030	Sovereign	8.09%
7.37% GOI (MD 16/04/2023)	Sovereign	5.28%
6.57% GOI (MD 05/12/2033)	Sovereign	5.00%
State Bank of India - Tier I - Basel III	CARE AA+	3.38%
REC Limited	ICRA AAA	3.17%
Government of India	Sovereign	2.85%
Housing Development Finance Corporation Limited	CRISIL AAA	1.83%
Government of India	Sovereign	0.28%
Cash & Current Assets		7.71%
<b>Total</b>		<b>100.00%</b>



## Regular Income Solutions

Adivya Birla Sun Life Regular Savings Fund		
Allocation as a % of Net Assets	Rating	%
REC Limited	CRISIL AAA	4.55%
Mahindra & Mahindra Financial Services Limited	IND AAA	3.21%
U.P. Power Corporation Limited	BWR AA- (SO)	3.11%
U.P. Power Corporation Limited	CRISIL A+ (SO)	3.03%
U.P. Power Corporation Limited	CRISIL A+ (SO)	3.01%
National Bank For Agriculture and Rural Development	ICRA AAA	2.85%
Indian Railway Finance Corporation Limited	CRISIL AAA	2.71%
REC Limited	CRISIL AAA	2.29%
8.25% GUJARAT 12DEC2024 SDL	Sovereign	2.27%
LIC Housing Finance Limited	CARE AAA	2.15%
Kotak Mahindra Investments Limited	CRISIL AAA	2.13%
Union Bank of India - Tier I - Basel III	IND AA	2.09%
HDFC Bank Limited		1.93%
Infosys Limited		1.85%
IRB InvIT Fund		1.71%
ICICI Bank Limited		1.41%
Union Bank of India - Tier I - Basel III	CARE AA-	1.25%
Reliance Industries Limited		1.25%
IndusInd Bank Limited - Tier I - Basel III	CRISIL AA	1.24%
5.79% GOVERNMENT OF INDIA 11MAY30 G-SEC	Sovereign	1.21%
First Business Receivables Trust	CRISIL AAA(SO)	1.03%
First Business Receivables Trust	CRISIL AAA(SO)	1.01%
Kotak Mahindra Bank Limited		0.90%
Housing Development Finance Corporation Limited	ICRA AAA	0.89%
Shree Cement Limited		0.89%
REC Limited	CRISIL AAA	0.88%
7.7% Telangana UDAY BOND (MD 22/03/2023)	Sovereign	0.88%
L&T Finance Limited	CRISIL AAA	0.87%
L&T Finance Limited	CRISIL AAA	0.87%
NHPC Limited	ICRA AAA	0.86%
6.45% GOVERNMENT OF INDIA 07OCT29 G-SEC	Sovereign	0.84%
Axis Bank Limited		0.79%
Yes Bank Limited - Tier II - Basel II	ICRA BBB	0.73%
Bajaj Finance Limited		0.70%
Honeywell Automation India Limited		0.70%
8.17% GOI (MD 01/12/2044)	Sovereign	0.67%
Government of India	Sovereign	0.61%
Jharkand Road Projects Implementation Company Limited	CARE D	0.60%
Crompton Greaves Consumer Electricals Limited		0.58%
V-Guard Industries Limited		0.58%
Wipro Limited		0.57%
Larsen & Toubro Infotech Limited		0.54%
Volta Limited		0.50%
Atul Limited		0.49%
Hindustan Unilever Limited		0.49%
Whirlpool of India Limited		0.46%
REC Limited	CRISIL AAA	0.46%
8.15% GOI (MD 24/11/2026)	Sovereign	0.46%
7.57% GOI (MD 17/06/2033)	Sovereign	0.45%
ICICI Lombard General Insurance Company Limited		0.45%
Tata Consumer Products Limited		0.45%
METROPOLIS HEALTHCARE LIMITED		0.44%
Reliance Industries Limited	CRISIL AAA	0.44%
8.35% GOI (MD 14/05/2022)	Sovereign	0.44%
Power Grid Corporation of India Limited	CRISIL AAA	0.43%
REC Limited	CRISIL AAA	0.43%
HDFC Life Insurance Company Limited		0.43%
Dr. Reddys Laboratories Limited		0.43%
Power Finance Corporation Limited	ICRA AAA	0.42%
Bayer Cropsience Limited		0.42%
Punjab National Bank - Tier I - Basel III	BWR AA	0.41%
Ashok Leyland Limited		0.41%
Bandhan Bank Limited		0.41%
Pidlite Industries Limited		0.41%
POLYCAB INDIA Limited		0.41%
Computer Age Management Services Limited		0.40%
Jindal Steel & Power Limited		0.38%
Zydus Wellness Limited		0.37%
Avenue Supermarts Limited		0.36%
V-Mart Retail Limited		0.35%
Johnson Controls - Hitachi Air Conditioning India Limited		0.32%
Apollo Hospitals Enterprise Limited		0.32%
JK Cement Limited		0.32%
Escorts Limited		0.28%
AU Small Finance Bank Limited		0.27%
Info Edge (India) Limited		0.27%
Indraprastha Gas Limited		0.25%
Affle (India) Limited		0.25%
Tata Motors Limited		0.24%
Housing Development Finance Corporation Limited		0.24%
Alkem Laboratories Limited		0.24%
Home First Finance Company India Limited		0.20%
NIIT Technologies Limited		0.20%
REC Limited	CRISIL AAA	0.17%
PI Industries Limited		0.15%
Tech Mahindra Limited		0.12%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.08%

Power Finance Corporation Limited	CRISIL AAA	0.06%
Yes Bank Limited - Tier II - Basel II	ICRA BBB	0.06%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.05%
7.17% GOI (MD 08/01/2028)	Sovereign	0.04%
6.64% TAMIL NADU SDL 13NOV23	Sovereign	0.02%
8.08% Telangana UDAY BOND (MD 22/03/2031)	Sovereign	0.00%
8.27% Telangana UDAY BOND (MD 22/03/2028)	Sovereign	0.00%
8.04% Telangana UDAY BOND (MD 22/03/2030)	Sovereign	0.00%
7.95% Telangana UDAY BOND (MD 22/03/2032)	Sovereign	0.00%
8.07% Telangana UDAY BOND (MD 22/03/2029)	Sovereign	0.00%
7.27% GOI 08APR26	Sovereign	0.00%
NTPC Limited	CRISIL AAA	0.00%
Vodafone Idea Limited	BWR BB-	0.00%
Vodafone Idea Limited	CARE B+	0.00%
Magnasound (I) Limited		0.00%
Cash & Current Assets		21.64%
<b>Total</b>		<b>100.00%</b>

## Tax Savings Solutions

Adivya Birla Sun Life Tax Relief '96		
Allocation as a % of Net Assets	Rating	%
Honeywell Automation India Limited		9.03%
Housing Development Finance Corporation Limited		8.74%
Pfizer Limited		7.55%
Bayer Cropsience Limited		6.08%
Kotak Mahindra Bank Limited		5.82%
Reliance Industries Limited		4.58%
GlaxoSmithKline Pharmaceuticals Limited		4.12%
ICICI Bank Limited		4.03%
Larsen & Toubro Limited		3.99%
Gillette India Limited		3.85%
HDFC Bank Limited		2.99%
Shree Cement Limited		2.91%
Kansai Nerolac Paints Limited		2.89%
IDFC First Bank Limited		2.69%
Johnson Controls - Hitachi Air Conditioning India Limited		2.41%
Fortis Healthcare Limited		2.29%
Biocon Limited		2.09%
Sundaram Clayton Limited		2.06%
Tata Consultancy Services Limited		1.78%
Procter & Gamble Hygiene and Health Care Limited		1.74%
Quess Corp Limited		1.63%
Container Corporation of India Limited		1.35%
Hindustan Unilever Limited		1.34%
MRF Limited		1.29%
ICRA Limited		1.15%
Reliance Industries Limited		1.11%
Shoppers Stop Limited		1.05%
Bata India Limited		1.04%
Infosys Limited		0.98%
Axis Bank Limited		0.88%
Bosch Limited		0.81%
UltraTech Cement Limited		0.79%
Titan Company Limited		0.74%
Bajaj Finance Limited		0.71%
Thomas Cook (India) Limited		0.68%
Maruti Suzuki India Limited		0.62%
Century Textiles & Industries Limited		0.49%
Crompton Greaves Consumer Electricals Limited		0.27%
Sun Pharmaceutical Industries Limited		0.19%
Aditya Birla Capital Limited		0.06%
United Breweries (Holdings) Limited		0.00%
Magnasound (I) Limited		0.00%
Cash & Current Assets		1.16%
<b>Total</b>		<b>100.00%</b>

Adivya Birla Sun Life Tax Plan		
Allocation as a % of Net Assets	Rating	%
Honeywell Automation India Limited		9.01%
Housing Development Finance Corporation Limited		8.23%
Pfizer Limited		7.50%
Kotak Mahindra Bank Limited		5.90%
Bayer Cropsience Limited		5.84%
Reliance Industries Limited		5.15%
Larsen & Toubro Limited		4.07%
ICICI Bank Limited		3.95%
GlaxoSmithKline Pharmaceuticals Limited		3.95%
Gillette India Limited		3.78%
Shree Cement Limited		3.13%
HDFC Bank Limited		2.91%
Kansai Nerolac Paints Limited		2.81%
IDFC First Bank Limited		2.57%
Fortis Healthcare Limited		2.36%
Johnson Controls - Hitachi Air Conditioning India Limited		2.35%
Biocon Limited		2.01%
Sundaram Clayton Limited		1.98%
Procter & Gamble Hygiene and Health Care Limited		1.90%
Tata Consultancy Services Limited		1.89%
Quess Corp Limited		1.70%

MRF Limited	1.49%
UltraTech Cement Limited	1.43%
Container Corporation of India Limited	1.41%
Hindustan Unilever Limited	1.37%
Infosys Limited	1.19%
Bata India Limited	1.17%
ICRA Limited	1.10%
Shoppers Stop Limited	1.00%
Titan Company Limited	0.92%
Bosch Limited	0.87%
Axis Bank Limited	0.83%
Thomas Cook (India) Limited	0.82%
Bajaj Finance Limited	0.82%
Century Textiles & Industries Limited	0.73%
Maruti Suzuki India Limited	0.58%
Sun Pharmaceutical Industries Limited	0.38%
Crompton Greaves Consumer Electricals Limited	0.32%
Aditya Birla Capital Limited	0.26%
United Breweries (Holdings) Limited	0.00%
Magnasound (I) Limited	0.00%
Cash & Current Assets	0.34%
<b>Total</b>	<b>100.00%</b>

# Portfolio

## Wealth Solutions

Aditya Birla Sun Life Equity Savings Fund		
Allocation as a % of Net Assets	Rating	%
Adani Enterprises Limited		9.62%
Housing Development Finance Corporation Limited		7.41%
Reliance Industries Limited		6.73%
GMR Infrastructure Limited		5.84%
HDFC Bank Limited		5.13%
Steel Authority of India Limited		4.48%
Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan		4.13%
9.20% GOI (MD 30/09/2030)	Sovereign	3.65%
HDFC Bank Limited		3.40%
Infosys Limited		3.28%
ICICI Bank Limited		2.54%
Kotak Mahindra Bank Limited		1.59%
Shree Cement Limited		1.52%
Axis Bank Limited		1.41%
Crompton Greaves Consumer Electricals Limited		1.34%
Bajaj Finance Limited		1.23%
Honeywell Automation India Limited		1.22%
Whirlpool of India Limited		1.15%
Volta Limited		1.11%
Larsen & Toubro Infotech Limited		1.08%
Jubilant Foodworks Limited		1.05%
Cholamandalam Investment and Finance Company Limited		1.05%
V-Guard Industries Limited		1.03%
Hindustan Unilever Limited		1.02%
Wipro Limited		1.01%
Tata Consultancy Services Limited		1.01%
Tata Consumer Products Limited		0.96%
Pfizer Limited		0.94%
Cipla Limited		0.85%
Reliance Industries Limited		0.83%
Atul Limited		0.82%
METROPOLIS HEALTHCARE LIMITED		0.80%
Nestle India Limited		0.79%
POLYCARB INDIA Limited		0.75%
Computer Age Management Services Limited		0.74%
Dr. Reddys Laboratories Limited		0.73%
Gujarat Gas Limited		0.72%
Zydus Wellness Limited		0.70%
Ashok Leyland Limited		0.68%
Jindal Steel & Power Limited		0.68%
NTPC Limited		0.67%
Bandhan Bank Limited		0.66%
Alkem Laboratories Limited		0.65%
MRF Limited		0.60%
Apollo Hospitals Enterprise Limited		0.56%
Escorts Limited		0.54%
JK Cement Limited		0.51%
Tata Motors Limited		0.48%
AU Small Finance Bank Limited		0.48%
Affle (India) Limited		0.46%
Bayer Cropscience Limited		0.44%
Info Edge (India) Limited		0.44%
Tech Mahindra Limited		0.43%
Home First Finance Company India Limited		0.40%
PI Industries Limited		0.27%
Eris Lifesciences Limited		0.26%
Jubilant Foodworks Limited		-0.33%
NTPC Limited		-0.68%
Cipla Limited		-0.86%
Tata Consultancy Services Limited		-1.02%
Steel Authority of India Limited		-4.51%
Reliance Industries Limited		-5.53%
GMR Infrastructure Limited		-5.84%
Housing Development Finance Corporation Limited		-7.46%
Adani Enterprises Limited		-9.67%
Cash & Current Assets		43.00%
<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		7.60%
HDFC Bank Limited		4.23%
Infosys Limited		3.88%
Tata Steel Limited		3.83%
ICICI Bank Limited		3.61%
Bharti Airtel Limited		2.69%
NTPC Limited		2.23%
Housing Development Finance Corporation Limited		2.18%

ITC Limited		1.96%
Axis Bank Limited		1.96%
Bajaj Finance Limited		1.91%
State Bank of India		1.71%
Tata Consultancy Services Limited		1.69%
Sun Pharmaceutical Industries Limited		1.67%
Power Finance Corporation Limited	CRISIL AAA	1.58%
LIC Housing Finance Limited	CRISIL AAA	1.53%
Housing Development Finance Corporation Limited	ICRA AAA	1.53%
Kotak Mahindra Bank Limited		1.52%
Reliance Industries Limited		1.42%
Mahindra & Mahindra Financial Services Limited	IND AAA	1.36%
HDB Financial Services Limited	CRISIL AAA	1.20%
HCL Technologies Limited		1.10%
Bajaj Finserv Limited		1.08%
Mahindra & Mahindra Limited		1.05%
Hindustan Unilever Limited		1.01%
Bharat Petroleum Corporation Limited		0.99%
Larsen & Toubro Limited		0.95%
REC Limited	ICRA AAA	0.93%
GMR Infrastructure Limited		0.92%
Gland Pharma Limited		0.91%
Hindalco Industries Limited		0.89%
Emami Limited		0.85%
Zee Entertainment Enterprises Limited		0.85%
REC Limited	CRISIL AAA	0.83%
Computer Age Management Services Limited		0.83%
Tech Mahindra Limited		0.83%
HDFC Life Insurance Company Limited		0.82%
METROPOLIS HEALTHCARE LIMITED		0.82%
REC Limited	ICRA AAA	0.77%
Sanofi India Limited		0.73%
Larsen & Toubro Infotech Limited		0.69%
Bhopal Dhule Transmission Company Limited	CRISIL AAA	0.68%
UltraTech Cement Limited		0.68%
TVS Motor Company Limited		0.66%
IndusInd Bank Limited		0.66%
Godrej Consumer Products Limited		0.63%
Mangalore Refinery and Petrochemicals Limited	ICRA AAA	0.63%
Lupin Limited		0.62%
Dr. Reddys Laboratories Limited		0.62%
Easy Trip Planners Limited		0.62%
Coal India Limited		0.58%
Exide Industries Limited		0.58%
Volta Limited		0.58%
Maruti Suzuki India Limited		0.52%
City Union Bank Limited		0.49%
IFGL Refractories Limited		0.48%
CARE Ratings Limited		0.48%
Cyient Limited		0.48%
Aditya Birla Fashion and Retail Limited		0.46%
IRB InvIT Fund		0.45%
Tata Motors Limited		0.44%
Route Mobile Limited		0.44%
J.K. Lakshmi Cement Limited		0.42%
MindTree Limited		0.42%
Shree Cement Limited		0.42%
Tata Communications Limited		0.40%
Akzo Nobel India Limited		0.38%
REC Limited	CRISIL AAA	0.33%
United Spirits Limited		0.31%
Avanti Feeds Limited		0.28%
Indraprastha Gas Limited		0.28%
Jharkhand Road Projects Implementation Company Limited	CARE D	0.28%
Mahanagar Gas Limited		0.25%
Bank of Baroda		0.25%
Jagran Prakashan Limited		0.21%
Marico Limited		0.20%
LIC Housing Finance Limited	CRISIL AAA	0.19%
BURGER KING INDIA LIMITED		0.19%
Castrol India Limited		0.17%
Phoenix Mills Limited		0.15%
Housing Development Finance Corporation Limited		0.14%
Power Grid Corporation of India Limited		0.13%
Mazagon Dock Shipbuilders Limited		0.12%
Sadbhav Engineering Limited		0.11%
Honeywell Automation India Limited		0.10%
Jharkhand Road Projects Implementation Company Limited	CRISIL C	0.10%
REC Limited		0.09%
The Ramco Cements Limited		0.07%
Cipla Limited		0.07%
ACC Limited		0.06%
UPL Limited		0.04%
MTAR Technologies Limited		0.03%
Reliance Industries Limited	CRISIL AAA	0.02%
Britannia Industries Limited		0.00%
Torrent Pharmaceuticals Limited		0.00%
NTPC Limited	CRISIL AAA	0.00%
UPL Limited		-0.04%
ACC Limited		-0.06%

Cipla Limited		-0.07%
REC Limited		-0.09%
HCL Technologies Limited		-0.12%
Power Grid Corporation of India Limited		-0.13%
Coal India Limited		-0.13%
Tech Mahindra Limited		-0.14%
Marico Limited		-0.20%
UltraTech Cement Limited		-0.26%
Bajaj Finance Limited		-0.27%
IndusInd Bank Limited		-0.33%
Mahindra & Mahindra Limited		-0.36%
ITC Limited		-0.37%
Tata Steel Limited		-0.41%
Bajaj Finserv Limited		-0.42%
HDFC Life Insurance Company Limited		-0.43%
Axis Bank Limited		-0.48%
Maruti Suzuki India Limited		-0.52%
Lupin Limited		-0.62%
ICICI Bank Limited		-0.65%
Tata Consultancy Services Limited		-0.91%
GMR Infrastructure Limited		-0.92%
Hindustan Unilever Limited		-1.01%
Sun Pharmaceutical Industries Limited		-1.03%
NTPC Limited		-1.37%
Infosys Limited		-1.67%
Bharti Airtel Limited		-1.84%
Housing Development Finance Corporation Limited		-2.20%
Nifty 50 Index		-9.40%
Cash & Current Assets		39.34%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Equity Hybrid '95 Fund		
Allocation as a % of Net Assets	Rating	%
Infosys Limited		6.20%
HDFC Bank Limited		5.68%
ICICI Bank Limited		4.14%
Reliance Industries Limited		3.34%
Housing Development Finance Corporation Limited		2.66%
UltraTech Cement Limited		2.56%
Kotak Mahindra Bank Limited		2.42%
Axis Bank Limited		2.20%
Crompton Greaves Consumer Electricals Limited		1.81%
Whirlpool of India Limited		1.73%
IRB InvIT Fund		1.72%
Eris Lifesciences Limited		1.65%
Atul Limited		1.62%
Hindalco Industries Limited		1.60%
Tata Consultancy Services Limited		1.59%
Pfizer Limited		1.58%
Hindustan Unilever Limited		1.57%
Aarti Industries Limited		1.54%
Cholamandalam Investment and Finance Company Limited		1.51%
Bajaj Finance Limited		1.47%
MindTree Limited		1.42%
Volta Limited		1.35%
Dr. Reddys Laboratories Limited		1.31%
Jubilant Foodworks Limited		1.27%
U.P. Power Corporation Limited	BWR AA- (SO)	1.26%
Tata Steel Limited		1.25%
U.P. Power Corporation Limited	BWR AA- (SO)	1.12%
Shree Cement Limited		1.06%
Honeywell Automation India Limited		1.05%
Sanofi India Limited		1.03%
Ashok Leyland Limited		1.02%
MRF Limited		1.01%
Zydus Wellness Limited		0.98%
NIIT Technologies Limited		0.98%
ICICI Lombard General Insurance Company Limited		0.97%
Cyient Limited		0.96%
AU Small Finance Bank Limited		0.95%
PI Industries Limited		0.91%
Maruti Suzuki India Limited		0.86%
METROPOLIS HEALTHCARE LIMITED		0.82%
Larsen & Toubro Infotech Limited		0.82%
Power Grid Corporation of India Limited	CRISIL AAA	0.82%
Apollo Hospitals Enterprise Limited		0.82%
IndusInd Bank Limited		0.81%
Gland Pharma Limited		0.80%
State Bank of India		0.78%
Jindal Steel & Power Limited		0.77%
Bayer Cropscience Limited		0.77%
Info Edge (India) Limited		0.76%
REC Limited	ICRA AAA	0.74%
Computer Age Management Services Limited		0.73%
EPL Limited		0.69%
HDB Financial Services Limited	CRISIL AAA	0.68%
Union Bank of India - Tier I - Basel III	IND AA	0.66%
REC Limited	CRISIL AAA	0.64%
Indraprastha Gas Limited		0.63%
Tata Motors Limited		0.62%

# Portfolio

HDFC Life Insurance Company Limited		0.58%
Britannia Industries Limited		0.56%
Divi's Laboratories Limited		0.52%
ADITYA BIRLA SUN LIFE BANKING ETF		0.51%
Anupam Rasayan India Limited		0.50%
Sikka Ports and Terminals Limited	CRISIL AAA	0.49%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.48%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.47%
National Bank For Agriculture and Rural Development	ICRA AAA	0.45%
Hathway Cable & Datacom Limited		0.43%
Bandhan Bank Limited		0.42%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	0.37%
8.25% GUJARAT 12DEC2024 SDL	Sovereign	0.36%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.35%
Indian Railway Finance Corporation Limited	ICRA AAA	0.35%
REC Limited	ICRA AAA	0.35%
REC Limited	CRISIL AAA	0.35%
Avenue Supermarts Limited		0.33%
Asian Paints Limited		0.33%
REC Limited	CRISIL AAA	0.29%
LIC Housing Finance Limited	CARE AAA	0.27%
Union Bank of India - Tier I - Basel III	CARE AA-	0.26%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.25%
REC Limited	CRISIL AAA	0.22%
Union Bank of India - Tier I - Basel III	IND AA	0.20%
REC Limited	ICRA AAA	0.20%
Power Finance Corporation Limited	CRISIL AAA	0.20%
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)	0.17%
Aditya Birla Capital Limited		0.16%
First Business Receivables Trust	CRISIL AAA(SO)	0.16%
6.87% MAHARASHTRA 07OCT2030 SDL	Sovereign	0.14%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.14%
L&T Finance Limited	CRISIL AAA	0.14%
REC Limited	CRISIL AAA	0.14%
REC Limited	CRISIL AAA	0.14%
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	0.08%
8.24% GOI (MD 15/02/2027)	Sovereign	0.07%
REC Limited	CRISIL AAA	0.07%
07.32% GS 28JAN2024	Sovereign	0.07%
Power Grid Corporation of India Limited	CRISIL AAA	0.07%
REC Limited	CRISIL AAA	0.07%
Power Finance Corporation Limited	ICRA AAA	0.07%
Entertainment Network (India) Limited		0.07%
Small Industries Development Bank of India	CARE AAA	0.05%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.04%
7.17% GOI (MD 08/01/2028)	Sovereign	0.03%
8.26% Maharashtra SDL(MD 23/12/2025)	Sovereign	0.00%
Vodafone Idea Limited	BWR BB-	0.00%
Vodafone Idea Limited	CARE B+	0.00%
Brillio Technologies Pvt Limited		0.00%
Globsyn Technologies Limited		0.00%
Magnasound (I) Limited		0.00%
Cash & Current Assets		4.66%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Index Fund		
Allocation as a % of Net Assets		
		%
Reliance Industries Limited		10.17%
HDFC Bank Limited		9.70%
Infosys Limited		7.91%
Housing Development Finance Corporation Limited		6.87%
ICICI Bank Limited		6.55%
Tata Consultancy Services Limited		4.96%
Kotak Mahindra Bank Limited		4.04%
Hindustan Unilever Limited		3.31%
Axis Bank Limited		2.83%
ITC Limited		2.79%
Larsen & Toubro Limited		2.55%
Bajaj Finance Limited		2.28%
State Bank of India		2.14%
Bharti Airtel Limited		2.04%
Asian Paints Limited		1.80%
HCL Technologies Limited		1.54%
Maruti Suzuki India Limited		1.35%
Tata Steel Limited		1.27%
Wipro Limited		1.15%
UltraTech Cement Limited		1.14%
Mahindra & Mahindra Limited		1.14%
Sun Pharmaceutical Industries Limited		1.11%
JSW Steel Limited		1.09%

Bajaj Finserv Limited	1.05%
Dr. Reddys Laboratories Limited	0.99%
Titan Company Limited	0.98%
Tech Mahindra Limited	0.94%
Nestle India Limited	0.92%
Power Grid Corporation of India Limited	0.89%
HDFC Life Insurance Company Limited	0.87%
Grasim Industries Limited	0.84%
Adani Ports and Special Economic Zone Limited	0.84%
Hindalco Industries Limited	0.84%
IndusInd Bank Limited	0.83%
Tata Motors Limited	0.83%
Divi's Laboratories Limited	0.82%
Bajaj Auto Limited	0.79%
NTPC Limited	0.77%
Cipla Limited	0.73%
Britannia Industries Limited	0.64%
Tata Consumer Products Limited	0.63%
Oil & Natural Gas Corporation Limited	0.62%
Bharat Petroleum Corporation Limited	0.62%
Shree Cement Limited	0.59%
Hero MotoCorp Limited	0.58%
SBI Life Insurance Company Limited	0.57%
Eicher Motors Limited	0.53%
UPL Limited	0.53%
Coal India Limited	0.44%
Indian Oil Corporation Limited	0.36%
Yes Bank Limited	0.00%
Cash & Current Assets	0.22%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Frontline Equity Fund		
Allocation as a % of Net Assets		
	Rating	%
ICICI Bank Limited		9.33%
Infosys Limited		8.80%
HDFC Bank Limited		7.72%
Reliance Industries Limited		4.56%
Bharti Airtel Limited		3.93%
Axis Bank Limited		3.56%
Larsen & Toubro Limited		3.06%
Housing Development Finance Corporation Limited		2.61%
State Bank of India		2.50%
Tech Mahindra Limited		2.39%
Cipla Limited		2.27%
Hindalco Industries Limited		2.18%
HCL Technologies Limited		2.09%
Crompton Greaves Consumer Electricals Limited		2.04%
Hindustan Unilever Limited		1.99%
Bajaj Finance Limited		1.86%
NTPC Limited		1.70%
UltraTech Cement Limited		1.60%
Emami Limited		1.49%
ITC Limited		1.48%
Cholamandalam Investment and Finance Company Limited		1.44%
Kotak Mahindra Bank Limited		1.41%
Mahindra & Mahindra Limited		1.36%
ACC Limited		1.33%
Sanofi India Limited		1.29%
Maruti Suzuki India Limited		1.25%
ICICI Lombard General Insurance Company Limited		1.18%
Dr. Reddys Laboratories Limited		1.16%
Sun Pharmaceutical Industries Limited		1.16%
Coal India Limited		0.98%
Bayer Cropscience Limited		0.96%
Tata Steel Limited		0.94%
Titan Company Limited		0.93%
Tata Communications Limited		0.92%
Dabur India Limited		0.89%
Hindustan Petroleum Corporation Limited		0.84%
Akzo Nobel India Limited		0.82%
Godrej Consumer Products Limited		0.80%
Indian Oil Corporation Limited		0.78%
Bajaj Finserv Limited		0.76%
DLF Limited		0.76%
Bosch Limited		0.72%
Britannia Industries Limited		0.70%
Bharat Petroleum Corporation Limited		0.62%
ICICI Prudential Life Insurance Company Limited		0.57%
Tata Consultancy Services Limited		0.53%
SBI Cards & Payment Services Limited		0.52%
Shriram City Union Finance Limited		0.51%
Bank of Baroda		0.50%
SBI Life Insurance Company Limited		0.47%
Lupin Limited		0.45%
Housing Development Finance Corporation Limited		0.45%
Motherhood Sumi Systems Limited		0.34%
State Bank of India		0.33%
Cadila Healthcare Limited		0.29%
Cummins India Limited		0.28%
Tata Steel Limited		0.27%
Bharti Airtel Limited		0.26%
Aditya Birla Sunlife Nifty Next 50 ETF		0.24%
Axis Bank Limited		0.22%
Tata Motors Limited		0.21%

Avenue Supermarts Limited	0.21%
IRB Infrastructure Developers Limited	0.20%
Aditya Birla Capital Limited	0.20%
GE Power India Limited	0.12%
United Spirits Limited	0.12%
IndusInd Bank Limited	0.10%
HDFC Life Insurance Company Limited	0.08%
Reliance Industries Limited	0.08%
Reliance Industries Limited	0.06%
UltraTech Cement Limited	-0.04%
Bajaj Finance Limited	-0.11%
Cholamandalam Investment and Finance Company Limited	-0.12%
Cash & Current Assets	1.49%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Focused Equity Fund		
Allocation as a % of Net Assets		
	Rating	%
ICICI Bank Limited		9.61%
Infosys Limited		8.97%
HDFC Bank Limited		8.55%
Axis Bank Limited		4.79%
Bharti Airtel Limited		4.43%
Larsen & Toubro Limited		3.95%
Bajaj Finance Limited		3.32%
Reliance Industries Limited		3.13%
Dr. Reddys Laboratories Limited		3.00%
Hindustan Unilever Limited		2.93%
United Spirits Limited		2.93%
Cipla Limited		2.89%
State Bank of India		2.86%
HCL Technologies Limited		2.86%
Crompton Greaves Consumer Electricals Limited		2.80%
UltraTech Cement Limited		2.61%
Maruti Suzuki India Limited		2.47%
Tata Steel Limited		2.46%
SBI Life Insurance Company Limited		2.38%
Tech Mahindra Limited		2.35%
Housing Development Finance Corporation Limited		2.34%
Coal India Limited		1.96%
Dabur India Limited		1.93%
NTPC Limited		1.88%
Phoenix Mills Limited		1.72%
ICICI Lombard General Insurance Company Limited		1.66%
METROPOLIS HEALTHCARE LIMITED		1.64%
Tata Consumer Products Limited		1.47%
Reliance Industries Limited		1.32%
Housing Development Finance Corporation Limited		1.06%
Mahindra & Mahindra Limited		0.78%
Tata Steel Limited		0.49%
State Bank of India		0.31%
Axis Bank Limited		0.28%
Bharti Airtel Limited		0.24%
Reliance Industries Limited		0.18%
Bajaj Finance Limited		-0.36%
UltraTech Cement Limited		-0.43%
Cash & Current Assets		2.24%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Flexi Cap Fund		
Allocation as a % of Net Assets		
		%
ICICI Bank Limited		9.12%
Infosys Limited		7.63%
HDFC Bank Limited		7.26%
Dr. Reddys Laboratories Limited		6.27%
Bharti Airtel Limited		4.86%
HCL Technologies Limited		3.66%
Sun Pharmaceutical Industries Limited		3.20%
Bajaj Finance Limited		2.51%
Tata Steel Limited		2.41%
Kotak Mahindra Bank Limited		2.38%
ICICI Lombard General Insurance Company Limited		2.19%
Atul Limited		2.02%
Cholamandalam Investment and Finance Company Limited		1.96%
Axis Bank Limited		1.92%
Hindalco Industries Limited		1.85%
Strides Pharma Science Limited		1.85%
NMDC Limited		1.82%
METROPOLIS HEALTHCARE LIMITED		1.61%
United Spirits Limited		1.60%
Aarti Industries Limited		1.58%
Just Dial Limited		1.57%
Exide Industries Limited		1.55%
Bharat Forge Limited		1.49%
Reliance Industries Limited		1.47%
Dalmia Bharat Limited		1.40%
Tata Consumer Products Limited		1.34%
Radico Khaitan Limited		1.23%
Bharat Electronics Limited		1.14%
Whirlpool of India Limited		1.12%
Century Textiles & Industries Limited		1.06%
ACC Limited		1.02%

Indian Railway Catering & Tourism Corporation Limited	1.01%
PVR Limited	0.98%
Castrol India Limited	0.93%
Apollo Hospitals Enterprise Limited	0.87%
Titan Company Limited	0.77%
Mphasis Limited	0.75%
MindTree Limited	0.63%
Max Financial Services Limited	0.63%
State Bank of India	0.61%
CESC Limited	0.59%
Volta Limited	0.57%
Kansai Nerolac Paints Limited	0.55%
Bajaj Finserv Limited	0.54%
AIA Engineering Limited	0.46%
Hero MotoCorp Limited	0.45%
RBL Bank Limited	0.43%
Tata Power Company Limited	0.43%
IDFC Limited	0.41%
Crompton Greaves Consumer Electricals Limited	0.35%
Dishman Carbogen Amcis Limited	0.31%
Zee Entertainment Enterprises Limited	0.30%
UltraTech Cement Limited	0.29%
Coromandel International Limited	0.27%
United Breweries Limited	0.23%
IndusInd Bank Limited	0.22%
Dish TV India Limited	0.20%
MRF Limited	0.20%
Steel Authority of India Limited	0.15%
Mahindra & Mahindra Financial Services Limited	0.12%
Reliance Industries Limited	0.08%
Aditya Birla Capital Limited	0.06%
Kewal Kiran Clothing Limited	0.04%
Phoenix Mills Limited	0.03%
Muthoot Capital Services Limited	0.03%
SPENCER'S RETAIL LIMITED	0.02%
MAESTROS MEDILINE SYSTEMS LIMITED	0.00%
Magnasound (I) Limited	0.00%
Mms Infrastructure Limited	0.00%
Cash & Current Assets	3.38%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Equity Advantage Fund	
Allocation as a %	
of Net Assets	%
Bajaj Finance Limited	5.71%
Infosys Limited	5.20%
HDFC Bank Limited	4.87%
ICICI Bank Limited	4.48%
Larsen & Toubro Infotech Limited	4.19%
Crompton Greaves Consumer Electricals Limited	4.08%
Volta Limited	3.63%
JK Cement Limited	3.55%
Atul Limited	3.49%
Affle (India) Limited	3.30%
State Bank of India	3.15%
The Ramco Cements Limited	3.09%
Info Edge (India) Limited	3.05%
Gujarat Gas Limited	2.99%
Axis Bank Limited	2.39%
Jindal Steel & Power Limited	2.37%
Reliance Industries Limited	2.24%
SRF Limited	2.23%
PI Industries Limited	2.22%
MindTree Limited	2.01%
IndusInd Bank Limited	1.84%
Natco Pharma Limited	1.72%
Ashok Leyland Limited	1.69%
Honeywell Automation India Limited	1.56%
Kajaria Ceramics Limited	1.52%
Apollo Hospitals Enterprise Limited	1.47%
Dr. Reddy's Laboratories Limited	1.47%
Jubilant Foodworks Limited	1.34%
Whirlpool of India Limited	1.28%
Tata Motors Limited	1.27%
Cholamandalam Investment and Finance Company Limited	1.25%
L&T Technology Services Limited	1.23%
Aarti Industries Limited	1.23%
V-Guard Industries Limited	1.19%
Cadila Healthcare Limited	1.18%
Indian Railway Catering & Tourism Corporation Limited	1.07%
Gland Pharma Limited	1.01%
Avanti Feeds Limited	0.92%
ICICI Lombard General Insurance Company Limited	0.90%
Strides Pharma Science Limited	0.82%
EPL Limited	0.79%
IPCA Laboratories Limited	0.77%
Syngene International Limited	0.76%
KPIT Technologies Limited	0.54%
Jindal Steel & Power Limited	0.53%
PVR Limited	0.50%
Route Mobile Limited	0.42%
AU Small Finance Bank Limited	0.33%
Reliance Industries Limited	0.23%
Bayer Cropscience Limited	0.01%
Dharti Dredging	0.00%
Karrox Technologies	0.00%

Cash & Current Assets	0.90%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life MNC Fund		
Allocation as a %	Rating	%
of Net Assets		
Honeywell Automation India Limited		9.19%
Pfizer Limited		8.28%
Kotak Mahindra Bank Limited		7.71%
Bayer Cropscience Limited		7.13%
GlaxoSmithKline Pharmaceuticals Limited		6.01%
Gillette India Limited		5.55%
IDFC First Bank Limited		4.98%
Hindustan Unilever Limited		4.81%
Kansai Nerolac Paints Limited		4.73%
Procter & Gamble Hygiene and Health Care Limited		4.72%
Fortis Healthcare Limited		4.47%
Johnson Controls - Hitachi Air Conditioning India Limited		4.34%
Quess Corp Limited		3.67%
ICRA Limited		3.64%
Bata India Limited		3.30%
Maruti Suzuki India Limited		2.82%
Bosch Limited		2.33%
Cummins India Limited		2.15%
Schaeffler India Limited		1.75%
CRISIL Limited		1.74%
Thomas Cook (India) Limited		1.27%
Colgate Palmolive (India) Limited		1.06%
ACC Limited		0.71%
Nestle India Limited		0.70%
Ambuja Cements Limited		0.41%
Oracle Financial Services Software Limited		0.40%
Sanofi India Limited		0.34%
Castrol India Limited		0.32%
Siemens Limited		0.32%
Akzo Nobel India Limited		0.19%
Blue Dart Express Limited		0.17%
SML Isuzu Limited		0.17%
ABB India Limited		0.16%
ITD Cementation India Limited		0.13%
Disa India Limited		0.08%
GE Power India Limited		0.07%
GE T&D India Limited		0.05%
ABB Power Products And Systems India Ltd		0.04%
Jaipur Straw Bld		0.00%
Maruti Cortex Limited		0.00%
Sree Jayalakshmi Autospin Limited		0.00%
Sri Venkatesha Mill Limited		0.00%
Visakha Aqua Farm		0.00%
Cash & Current Assets		0.11%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Midcap Fund	
Allocation as a %	%
of Net Assets	
Mphasis Limited	4.73%
Cholamandalam Investment and Finance Company Limited	3.87%
Coromandel International Limited	3.47%
Tata Power Company Limited	3.26%
Cholamandalam Financial Holdings Limited	3.04%
Max Financial Services Limited	2.90%
Torrent Power Limited	2.78%
Volta Limited	2.48%
MindTree Limited	2.33%
Crompton Greaves Consumer Electricals Limited	2.29%
Phoenix Mills Limited	2.24%
Emami Limited	2.18%
The Ramco Cements Limited	2.09%
Dr. Reddy's Laboratories Limited	2.09%
Sanofi India Limited	2.03%
The Federal Bank Limited	1.96%
K.P.R. Mill Limited	1.95%
AU Small Finance Bank Limited	1.93%
Gujarat State Petronet Limited	1.83%
Gujarat Fluorochemicals Limited	1.79%
IPCA Laboratories Limited	1.75%
KEC International Limited	1.71%
ICICI Bank Limited	1.69%
Havells India Limited	1.57%
NMDC Limited	1.52%
Cadila Healthcare Limited	1.49%
Bharat Electronics Limited	1.47%
Apollo Hospitals Enterprise Limited	1.46%
Whirlpool of India Limited	1.43%
Thermax Limited	1.40%
Tata Consumer Products Limited	1.39%
DCB Bank Limited	1.34%
Aditya Birla Fashion and Retail Limited	1.33%
Sun TV Network Limited	1.30%
Mahindra & Mahindra Financial Services Limited	1.20%
Aarti Industries Limited	1.19%
Pfizer Limited	1.12%
METROPOLIS HEALTHCARE LIMITED	1.06%
Indian Railway Catering & Tourism Corporation Limited	0.99%

Bharti Airtel Limited	0.97%
Bayer Cropscience Limited	0.96%
RBL Bank Limited	0.95%
Birlasoft Limited	0.91%
Atul Limited	0.90%
Century Textiles & Industries Limited	0.89%
Kansai Nerolac Paints Limited	0.88%
TeamLease Services Limited	0.88%
Fortis Healthcare Limited	0.84%
Akzo Nobel India Limited	0.83%
Zydus Wellness Limited	0.81%
BURGER KING INDIA LIMITED	0.79%
LIC Housing Finance Limited	0.77%
Container Corporation of India Limited	0.76%
Quess Corp Limited	0.76%
UTI ASSET MANAGEMENT COMPANY Limited	0.73%
POLYCAB India Limited	0.70%
ICICI Lombard General Insurance Company Limited	0.68%
PNC Infratech Limited	0.67%
Exide Industries Limited	0.66%
GFL Limited	0.58%
Glenmark Pharmaceuticals Limited	0.51%
United Spirits Limited	0.48%
Just Dial Limited	0.44%
AIA Engineering Limited	0.34%
Inox Wind Energy Limited	0.25%
Aditya Birla Capital Limited	0.13%
Aditya Birla Fashion and Retail Limited	0.10%
Cash & Current Assets	3.20%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Small Cap Fund	
Allocation as a %	%
of Net Assets	
Deepak Nitrite Limited	4.93%
JK Cement Limited	4.09%
Cyient Limited	2.98%
Just Dial Limited	2.93%
Radio Khaitan Limited	2.66%
Cholamandalam Financial Holdings Limited	2.61%
Prince Pipes & Fittings Limited	2.48%
National Aluminium Company Limited	2.35%
Steel Authority of India Limited	2.17%
V-Guard Industries Limited	2.11%
Tata Metaliks Limited	2.10%
KEC International Limited	1.97%
Johnson Controls - Hitachi Air Conditioning India Limited	1.92%
NCC Limited	1.80%
METROPOLIS HEALTHCARE LIMITED	1.75%
Multi Commodity Exchange of India Limited	1.75%
Happiest Minds Technologies Limited	1.69%
Amber Enterprises India Limited	1.67%
BEML Limited	1.64%
Endurance Technologies Limited	1.63%
Gujarat Narmada Valley Fertilizers and Chemicals Limited	1.61%
PNC Infratech Limited	1.58%
Welspun India Limited	1.57%
ABB Power Products And Systems India Ltd	1.56%
Navin Fluorine International Limited	1.55%
Strides Pharma Science Limited	1.54%
Coromandel International Limited	1.53%
Repco Home Finance Limited	1.49%
JM Financial Limited	1.49%
Motherson Sumi Systems Limited	1.44%
Security and Intelligence Services (India) Limited	1.43%
J.K. Lakshmi Cement Limited	1.40%
EPL Limited	1.38%
Route Mobile Limited	1.36%
CCL Products (India) Limited	1.27%
BURGER KING INDIA LIMITED	1.23%
Bajaj Consumer Care Ltd	1.22%
Firstsource Solutions Limited	1.22%
Container Corporation of India Limited	1.21%
Escorts Limited	1.05%
Avanti Feeds Limited	1.03%
Aster DM Healthcare Limited	1.02%
Ashok Leyland Limited	1.00%
Fine Organic Industries Limited	0.99%
DCB Bank Limited	0.97%
Zydus Wellness Limited	0.96%
IFGL Refractories Limited	0.92%
Century Textiles & Industries Limited	0.92%
Persistent Systems Limited	0.90%
Narayana Hrudayalaya Limited	0.84%
Jothy Laboratories Limited	0.81%
IG Petrochemicals Limited	0.80%
Sundram Fasteners Limited	0.80%
V-Mart Retail Limited	0.78%
Kajaria Ceramics Limited	0.78%
Sunteck Realty Limited	0.75%
Eris Lifesciences Limited	0.73%
INOX Leisure Limited	0.73%
Satin Creditcare Network Limited	0.70%
IFB Industries Limited	0.65%
Crompton Greaves Consumer Electricals Limited	0.64%
SURYODAY SMALL FINANCE BANK LTD	0.55%
Varroc Engineering Limited	0.55%
Craftsman Automation Ltd	0.54%
Indoco Remedies Limited	0.50%



Cholamandalam Investment and Finance Company Limited	0.50%
Sandhar Technologies Limited	0.47%
Fortis Healthcare Limited	0.41%
Indigo Paints Limited	0.39%
Nitin Spinners Limited	0.34%
Home First Finance Company India Limited	0.34%
CG Power and Industrial Solutions Limited	0.30%
Satin Creditcare Network Limited	0.18%
Cash & Current Assets	1.84%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Pure Value Fund	
Allocation as a % of Net Assets	%
State Bank of India	3.89%
Lupin Limited	3.67%
Strides Pharma Science Limited	3.58%
Axis Bank Limited	3.56%
Motherson Sumi Systems Limited	3.44%
ICICI Bank Limited	3.40%
Jindal Steel & Power Limited	3.29%
UPL Limited	2.91%
Cyient Limited	2.51%
Bandhan Bank Limited	2.45%
Gujarat Narmada Valley Fertilizers and Chemicals Limited	2.39%
Tata Motors Limited	2.27%
Deepak Nitrite Limited	2.25%
Voltas Limited	2.19%
Tech Mahindra Limited	2.13%
K.P.R. Mill Limited	2.11%
Ramkrishna Forgings Limited	1.89%
LIC Housing Finance Limited	1.85%
IPCA Laboratories Limited	1.72%
Tata Consumer Products Limited	1.70%
NIIT Technologies Limited	1.68%
Bank of Baroda	1.57%
Mphasis Limited	1.55%
Siemens Limited	1.42%
WELSPUN CORP LIMITED	1.39%
Aurobindo Pharma Limited	1.39%
Carborundum Universal Limited	1.38%
Gujarat Alkalies and Chemicals Limited	1.35%
Sun TV Network Limited	1.33%
JSW Steel Limited	1.26%
National Aluminium Company Limited	1.25%
JK Cement Limited	1.25%
Akzo Nobel India Limited	1.15%
Canara Bank	1.12%
Bajaj Finance Limited	1.06%
Steel Authority of India Limited	1.02%
PTC India Limited	0.92%
Cummins India Limited	0.92%
Cadila Healthcare Limited	0.92%
Finolex Cables Limited	0.91%
Equitas Holdings Limited	0.84%
Qess Corp Limited	0.82%
Aditya Birla Fashion and Retail Limited	0.81%
Indraprastha Gas Limited	0.79%
Zydus Wellness Limited	0.79%
JSW Energy Limited	0.78%
SRF Limited	0.75%
Nath Bio-Genes (India) Limited	0.75%
Century Textiles & Industries Limited	0.70%
Infosys Limited	0.70%
Fortis Healthcare Limited	0.70%
Security and Intelligence Services (India) Limited	0.66%
Avanti Feeds Limited	0.61%
L&T Finance Holdings Limited	0.58%
Jamna Auto Industries Limited	0.56%
IG Petrochemicals Limited	0.54%
The India Cements Limited	0.53%
Techno Electric & Engineering Company Limited	0.50%
IndusInd Bank Limited	0.49%
Wipro Limited	0.47%
RBL Bank Limited	0.46%
Anupam Rasayan India Limited	0.44%
Rane Holdings Limited	0.43%
Chambal Fertilizers & Chemicals Limited	0.42%
Aster DM Healthcare Limited	0.42%
Bharat Bijlee Limited	0.34%
SBI Life Insurance Company Limited	0.34%
Indoco Remedies Limited	0.29%
Mahindra & Mahindra Financial Services Limited	0.19%
Escorts Limited	0.15%
Reliance Industries Limited	0.10%
Cash & Current Assets	4.96%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Manufacturing Equity Fund	
Allocation as a % of Net Assets	%
Dr. Reddys Laboratories Limited	8.37%
Tata Steel Limited	5.26%
Reliance Industries Limited	4.91%
Aarti Industries Limited	4.21%
Hindustan Unilever Limited	4.15%
NMDC Limited	3.96%
Hindalco Industries Limited	3.89%
Voltas Limited	3.77%
Rallis India Limited	3.64%
HeidelbergCement India Limited	3.52%
Asian Paints Limited	3.33%
United Breweries Limited	2.94%
Bharat Electronics Limited	2.70%
Kansai Nerolac Paints Limited	2.64%
AIA Engineering Limited	2.44%
Tata Consumer Products Limited	2.22%
Bharat Forge Limited	2.00%
ITC Limited	2.00%
Titan Company Limited	1.96%
Century Textiles & Industries Limited	1.78%
Strides Pharma Science Limited	1.77%
Endurance Technologies Limited	1.57%
Cummins India Limited	1.56%
UltraTech Cement Limited	1.36%
Greaves Cotton Limited	1.30%
Maruti Suzuki India Limited	1.21%
GlaxoSmithKline Pharmaceuticals Limited	1.20%
Eicher Motors Limited	1.17%
United Spirits Limited	1.15%
Dabur India Limited	1.10%
Somany Home Innovation Limited	1.07%
Hero MotoCorp Limited	1.06%
Dishman Carbogen Amcis Limited	0.74%
Prataap Snacks Limited	0.53%
Kewal Kiran Clothing Limited	0.51%
HSIL Limited	0.46%
Cipla Limited	0.45%
Reliance Industries Limited	0.24%
Cash & Current Assets	11.83%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Banking and Financial Services Fund	
Allocation as a % of Net Assets	%
ICICI Bank Limited	15.01%
HDFC Bank Limited	10.43%
State Bank of India	9.61%
Axis Bank Limited	9.56%
Bajaj Finance Limited	7.91%
Kotak Mahindra Bank Limited	7.36%
Bajaj Finserv Limited	4.86%
Repco Home Finance Limited	4.02%
ICICI Lombard General Insurance Company Limited	3.97%
Computer Age Management Services Limited	3.27%
Housing Development Finance Corporation Limited	3.21%
Cholamandalam Financial Holdings Limited	2.64%
JM Financial Limited	1.57%
HDFC Life Insurance Company Limited	1.55%
DCB Bank Limited	1.50%
SBI Life Insurance Company Limited	1.46%
Punjab National Bank	1.32%
ADITYA BIRLA SUN LIFE BANKING ETF	1.16%
SBI Cards & Payment Services Limited	1.13%
Housing Development Finance Corporation Limited	1.05%
Bandhan Bank Limited	1.05%
LIC Housing Finance Limited	0.99%
Home First Finance Company India Limited	0.95%
Cholamandalam Investment and Finance Company Limited	0.89%
Bank of Baroda	0.86%
The Federal Bank Limited	0.72%
ICRA Limited	0.44%
AU Small Finance Bank Limited	0.08%
Cash & Current Assets	1.46%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Dividend Yield Fund	
Allocation as a % of Net Assets	%
Infosys Limited	9.22%
ITC Limited	4.37%
Larsen & Toubro Infotech Limited	3.67%
NTPC Limited	3.51%
LVMH MOET HENNESSY LOUIS VUITTON SE	3.45%
Starbucks ORD	3.20%

Dhanuka Agritech Limited	3.11%
Persistent Systems Limited	3.10%
ICICI Securities Limited	3.09%
Bharat Electronics Limited	2.80%
L'OREAL	2.73%
Orient Refractories Limited	2.73%
Bharat Petroleum Corporation Limited	2.61%
Multi Commodity Exchange of India Limited	2.19%
Tata Steel Limited	2.17%
Coal India Limited	2.14%
Pfizer Limited	2.13%
Strides Pharma Science Limited	1.98%
Tata Consultancy Services Limited	1.95%
NMDC Limited	1.93%
Avanti Feeds Limited	1.92%
Tech Mahindra Limited	1.90%
Greaves Cotton Limited	1.86%
Sanofi India Limited	1.83%
Accenture PLC	1.75%
Tamil Nadu Newsprint & Papers Limited	1.69%
Castrol India Limited	1.59%
Akzo Nobel India Limited	1.59%
NLC India Limited	1.55%
National Aluminium Company Limited	1.54%
CARE Ratings Limited	1.54%
Dalmia Bharat Limited	1.51%
PTC India Limited	1.42%
Kewal Kiran Clothing Limited	1.39%
Computer Age Management Services Limited	1.36%
Mphasis Limited	1.36%
Natco Pharma Limited	1.21%
Hindustan Petroleum Corporation Limited	1.19%
Kotak Mahindra Bank Limited	1.18%
Oil & Natural Gas Corporation Limited	1.08%
Mahanagar Gas Limited	1.04%
GHCL Limited	0.97%
City Union Bank Limited	0.83%
Sonata Software Limited	0.77%
HCL Technologies Limited	0.73%
Oriental Hotels Limited	0.71%
UTI ASSET MANAGEMENT COMPANY Limited	0.42%
CCL Products (India) Limited	0.28%
Cash & Current Assets	1.71%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Infrastructure Fund	
Allocation as a % of Net Assets	%
Honeywell Automation India Limited	9.37%
NCC Limited	8.81%
UltraTech Cement Limited	6.82%
Larsen & Toubro Limited	6.77%
PNC Infratech Limited	4.58%
Orient Refractories Limited	3.84%
Bharti Airtel Limited	3.81%
H.G. Infra Engineering Limited	3.73%
NTPC Limited	3.71%
Carborundum Universal Limited	3.55%
Bharat Electronics Limited	3.15%
Hindalco Industries Limited	2.74%
IFGL Refractories Limited	2.67%
Dalmia Bharat Limited	2.46%
Coal India Limited	2.43%
Kalpitaru Power Transmission Limited	2.33%
Orient Cement Limited	1.94%
The Ramco Cements Limited	1.93%
POLYCYAB INDIA Limited	1.91%
The India Cements Limited	1.77%
Ashoka Buildcon Limited	1.67%
Greaves Cotton Limited	1.62%
IRB Infrastructure Developers Limited	1.52%
Engineers India Limited	1.50%
Finolex Cables Limited	1.49%
JK Cement Limited	1.32%
Container Corporation of India Limited	1.28%
Maithan Alloys Limited	1.27%
Cholamandalam Investment and Finance Company Limited	1.24%
Repco Home Finance Limited	1.22%
PTC India Limited	1.16%
Dilip Buildcon Limited	1.10%
Ahlwalia Contracts (India) Limited	0.93%
Sadbhav Engineering Limited	0.79%
Nava Bharat Ventures Limited	0.52%
ABB India Limited	0.44%
WELSPUN CORP LIMITED	0.42%
Aditya Birla Capital Limited	0.31%
Zee Entertainment Enterprises Limited	0.01%
Cash & Current Assets	1.88%
<b>Total</b>	<b>100.00%</b>



Aditya Birla Sun Life Digital India Fund	
Allocation as a % of Net Assets	%
Infosys Limited	21.33%
Tata Consultancy Services Limited	9.06%
Tech Mahindra Limited	8.57%
HCL Technologies Limited	5.94%
Cyient Limited	5.25%
Bharti Airtel Limited	4.62%
Just Dial Limited	4.49%
Persistent Systems Limited	3.15%
Wipro Limited	3.14%
Honeywell Automation India Limited	2.84%
Firstsource Solutions Limited	2.78%
KPIT Technologies Limited	2.67%
Happiest Minds Technologies Limited	2.11%
NIIT Technologies Limited	2.01%
Apple Inc.	1.95%
Birlasoft Limited	1.71%
Mphasis Limited	1.69%
Sonata Software Limited	1.62%
MindTree Limited	1.41%
Route Mobile Limited	1.37%
Indian Railway Catering & Tourism Corporation Limited	1.16%
MICROSOFT CORPORATION	1.13%
Tata Communications Limited	1.07%
Hathway Cable & Datacom Limited	0.88%
INOX Leisure Limited	0.86%
Sterlite Technologies Limited	0.80%
PVR Limited	0.76%
NAZARA TECHNOLOGIES LTD	0.76%
Larsen & Toubro Infotech Limited	0.69%
L&T Technology Services Limited	0.38%
Qess Corp Limited	0.33%
Info Edge (India) Limited	0.22%
Majesco Limited	0.16%
Zee Entertainment Enterprises Limited	0.00%
Brillio Technologies Pvt Limited	0.00%
Jainpur Straw Brd	0.00%
Magnasound (I) Limited	0.00%
Oriqua Limited	0.00%
Sree Rama Polymer	0.00%
Cash & Current Assets	3.07%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life India GenNext Fund	
Allocation as a % of Net Assets	%
ICICI Bank Limited	7.29%
HDFC Bank Limited	5.38%
Bharti Airtel Limited	3.90%
Hindustan Unilever Limited	3.72%
ITC Limited	3.28%
Tata Consumer Products Limited	2.75%
Axis Bank Limited	2.52%
Bajaj Finserv Limited	2.24%
Maruti Suzuki India Limited	1.88%
Dr. Reddys Laboratories Limited	1.83%
Avenue Supermarts Limited	1.81%
Voltas Limited	1.80%
Crompton Greaves Consumer Electricals Limited	1.71%
Sun Pharmaceutical Industries Limited	1.69%
ICICI Lombard General Insurance Company Limited	1.67%
Housing Development Finance Corporation Limited	1.61%
UltraTech Cement Limited	1.57%
Kotak Mahindra Bank Limited	1.57%
Zydus Wellness Limited	1.52%
Prince Pipes & Fittings Limited	1.47%
Emami Limited	1.46%
Phoenix Mills Limited	1.43%
Britannia Industries Limited	1.42%
Procter & Gamble Hygiene and Health Care Limited	1.41%
Radico Khaitan Limited	1.40%
United Breweries Limited	1.37%
Godrej Consumer Products Limited	1.37%
Cholamandalam Investment and Finance Company Limited	1.34%
ACC Limited	1.26%
United Spirits Limited	1.26%
POLYCAB INDIA Limited	1.23%
TVS Motor Company Limited	1.23%
Kansai Nerolac Paints Limited	1.21%
Dabur India Limited	1.20%
MRF Limited	1.20%
Apollo Hospitals Enterprise Limited	1.19%
Century Textiles & Industries Limited	1.14%
Titan Company Limited	1.13%
Aditya Birla Fashion and Retail Limited	1.13%
Relaxo Footwears Limited	1.12%
AU Small Finance Bank Limited	1.12%

Nestle India Limited	1.09%
Indian Railway Catering & Tourism Corporation Limited	1.09%
Trent Limited	1.04%
IndusInd Bank Limited	1.01%
Bajaj Finance Limited	0.96%
SBI Life Insurance Company Limited	0.96%
Mahindra & Mahindra Limited	0.95%
Page Industries Limited	0.95%
Oberoi Realty Limited	0.94%
Whirlpool of India Limited	0.90%
Eicher Motors Limited	0.87%
Barbeque Nation Hospitality Limited	0.87%
Sanofi India Limited	0.83%
SBI Cards & Payment Services Limited	0.83%
V-Guard Industries Limited	0.76%
PVR Limited	0.74%
Bata India Limited	0.71%
Fortis Healthcare Limited	0.70%
GlaxoSmithKline Pharmaceuticals Limited	0.68%
Jubilant Foodworks Limited	0.68%
Info Edge (India) Limited	0.65%
Torrent Pharmaceuticals Limited	0.58%
Just Dial Limited	0.54%
Indigo Paints Limited	0.52%
Mahindra & Mahindra Financial Services Limited	0.47%
VIP Industries Limited	0.39%
Aditya Birla Fashion and Retail Limited	0.27%
Aditya Birla Capital Limited	0.10%
Zee Entertainment Enterprises Limited	0.01%
Magnasound (I) Limited	0.00%
Cash & Current Assets	1.09%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life International Equity Fund - Plan A	
Allocation as a % of Net Assets	%
Alphabet Inc A	3.63%
Yum China Holdings Inc	2.42%
GEA GROUP AG	2.37%
Compass Minerals International	2.30%
THE TORONTO-DOMINION BANK	2.25%
Corteva Inc	2.17%
PHILIP MORRIS INTERNATIONAL INC	2.14%
Zimmer Biomet Holdings Inc	2.12%
Tencent Holdings	2.10%
ROYAL BANK OF CANADA	2.10%
EMERSON ELECTRIC CO	2.09%
SALESFORCE.COM INC	2.08%
Berkshire Hathaway Inc	2.08%
Julius Baer Group Limited	2.07%
Facebook Inc	2.06%
MICROSOFT CORPORATION	2.05%
Masco Corp	1.99%
CONSTELLATION BRANDS INC-A	1.96%
ALIBABA GROUP HOLDING	1.96%
Amazon Com Inc	1.95%
ROPER TECHNOLOGIES INC	1.95%
Adobe Inc	1.93%
MCDONALD'S CORPOPORATION	1.91%
Nabtesco Corp	1.89%
Medtronic PLC	1.89%
Reckitt Benckiser Group PLC	1.89%
Deutsche Boerse AG	1.83%
ASTRAZENECA PLC	1.67%
Elekta AB	1.66%
Roche Holdings Ag Genus Bearer Shs	1.65%
PFIZER INC	1.64%
Bristol-Myers Squibb Co	1.61%
Polaris Inc	1.45%
VEEVA SYSTEMS INC	1.41%
Equifax Inc	1.14%
Comcast Corp	1.09%
Australia & New Zealand Banking Group Limited	1.07%
General Dynamics Corp	1.07%
Tyler Technologies Inc	1.07%
Cheniere Energy Inc	1.06%
ABB Limited (SWITZERLAND)	1.03%
Blackrock Inc	1.03%
Anheuser-Busch InBev SA/NV	1.03%
Applied Materials Inc	1.01%
National Australia Bank Limited	1.01%
The Bank of New York Mellon Corporation	1.00%
3M CO COM	0.99%
Westpac Banking Corp	0.98%
Microchip Technology Inc	0.97%
Cie Financiere Richemont SA	0.97%
Taiwan Semiconductor Manufacturing Co Ltd	0.97%
Servicenow Inc	0.95%

Western Union Co	0.94%
Dominion Energy Inc	0.94%
Coca-Cola Co.	0.91%
UNILEVER PLC	0.91%
Brambles Limited	0.91%
Kellogg Co	0.90%
Altria Group Inc	0.87%
NOVARTIS AG	0.86%
Sanofi	0.85%
Novo Nordisk A/S	0.83%
GUIDEWIRE SOFTWARE INC	0.80%
Intel Corp	0.80%
Lam Research Corp	0.80%
Cerner Corp	0.80%
Cash & Current Assets	1.19%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
HDFC Bank Limited	6.97%
ICICI Bank Limited	5.43%
Housing Development Finance Corporation Limited	4.41%
IFGL Refractories Limited	3.25%
Orient Refractories Limited	3.22%
Hindalco Industries Limited	2.96%
JK Cement Limited	2.37%
VST Industries Limited	2.31%
Kotak Mahindra Bank Limited	2.21%
Reliance Industries Limited	2.09%
Sanofi India Limited	1.99%
Repco Home Finance Limited	1.75%
V-Mart Retail Limited	1.71%
Strides Pharma Science Limited	1.71%
J.K. Lakshmi Cement Limited	1.71%
National Aluminium Company Limited	1.55%
Mahindra & Mahindra Limited	1.55%
UltraTech Cement Limited	1.33%
Kalpataru Power Transmission Limited	1.30%
The India Cements Limited	1.26%
Tech Mahindra Limited	1.23%
Dalmia Bharat Limited	1.22%
State Bank of India	1.19%
NCC Limited	1.18%
HeidelbergCement India Limited	1.13%
Jamna Auto Industries Limited	1.13%
Alphabet Inc A	1.12%
Shriram City Union Finance Limited	1.04%
Maithan Alloys Limited	1.03%
Cyient Limited	1.02%
Honeywell Automation India Limited	0.91%
Avanti Feeds Limited	0.90%
Radico Khaitan Limited	0.84%
Affle (India) Limited	0.79%
Axis Bank Limited	0.75%
WELSPUN CORP LIMITED	0.71%
THE TORONTO-DOMINION BANK	0.70%
ROYAL BANK OF CANADA	0.68%
ROPER TECHNOLOGIES INC	0.66%
Corteva Inc	0.66%
GEA GROUP AG	0.65%
Berkshire Hathaway Inc	0.65%
Compass Minerals International	0.65%
Kewal Kiran Clothing Limited	0.65%
City Union Bank Limited	0.63%
Tencent Holdings	0.63%
Masco Corp	0.61%
PHILIP MORRIS INTERNATIONAL INC	0.59%
MICROSOFT CORPORATION	0.59%
MCDONALD'S CORPOPORATION	0.59%
EMERSON ELECTRIC CO	0.58%
PFIZER INC	0.57%
Amazon Com Inc	0.57%
Dabur India Limited	0.57%
CONSTELLATION BRANDS INC-A	0.57%
Nabtesco Corp	0.56%
Zimmer Biomet Holdings Inc	0.56%
Reckitt Benckiser Group PLC	0.56%
SALESFORCE.COM INC	0.55%
United Spirits Limited	0.55%
Julius Baer Group Limited	0.55%
Deutsche Boerse AG	0.54%
Roche Holdings Ag Genus Bearer Shs	0.52%
Facebook Inc	0.51%
Medtronic PLC	0.51%
Lam Research Corp	0.50%
Yum China Holdings Inc	0.49%
Bristol-Myers Squibb Co	0.49%
ASTRAZENECA PLC	0.48%
ALIBABA GROUP HOLDING	0.48%
GHCL Limited	0.47%
Elekta AB	0.46%
VEEVA SYSTEMS INC	0.44%

Servenow Inc	0.39%
ABB Limited (SWITZERLAND)	0.39%
Equifax Inc	0.36%
Tyler Technologies Inc	0.33%
Cie Financiere Richemont SA	0.32%
Polaris Inc	0.32%
Applied Materials Inc	0.32%
Australia & New Zealand Banking Group Limited	0.31%
Cheniere Energy Inc	0.31%
3M CO COM	0.31%
Dominion Energy Inc	0.31%
Comcast Corp	0.31%
General Dynamics Corp	0.30%
The Bank of New York Mellon Corporation	0.30%
National Australia Bank Limited	0.29%
Western Union Co	0.29%
Westpac Banking Corp	0.29%
Adobe Inc	0.28%
Anheuser-Busch InBev SA/NV	0.28%
Taiwan Semiconductor Manufacturing Co Ltd	0.28%
UNILEVER PLC	0.27%
Intel Corp	0.27%
NOVARTIS AG	0.27%
Brambles Limited	0.26%
PTC India Limited	0.26%
Altria Group Inc	0.25%
Exide Industries Limited	0.25%
Coca-Cola Co.	0.25%
GUIDEWIRE SOFTWARE INC	0.25%
Sanofi	0.25%
Kellogg Co	0.25%
Microchip Technology Inc	0.24%
Cerner Corp	0.24%
Novo Nordisk A/S	0.23%
Indian Terrain Fashions Limited	0.18%
VIATRIS INC	0.02%
Cash & Current Assets	1.65%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan	
Allocation as a % of Net Assets	%
BUNGE Limited	9.08%
ARCHER-DANIELS-MIDLAND CO	8.41%
Deere And Co Limited	8.27%
Nutrien Limited	6.33%
Kubota Corp	6.00%
CF Industries Holdings Inc Ord Shs	5.53%
ASSOCIATED BRITISH FOODS PLC	5.45%
TYSON FOODS INC	5.16%
Wilmar International Limited	5.10%
The Mosaic Company Limited	3.74%
Gujarat Narmada Valley Fertilizers and Chemicals Limited	3.72%
Sociedad Quimica y Minera de Chile SA	3.45%
MOWI ASA	3.32%
BRF SA	3.27%
INGREDION INC	3.25%
Yara International Asa	2.99%
UPL Limited	2.89%
Israel Chemicals Limited	1.30%
Golden Agri-Resources Limited	1.01%
Nath Bio-Genes (India) Limited	0.65%
NIPPON MEAT PACK ORD	0.46%
Cash & Current Assets	10.62%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Global Excellence Equity Fund of Fund	
Allocation as a % of Net Assets	%
JB GL EXCLLNCE EQ EUR-CUSD	96.37%
Cash & Current Assets	3.63%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Gold Fund	
Allocation as a % of Net Assets	%
Aditya Birla Sun Life Gold ETF	98.55%
Cash & Current Assets	1.45%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Asset Allocator FoF	
Allocation as a % of Net Assets	%
Aditya Birla Sun Life Low duration Fund - Growth - Direct Plan	14.65%
Aditya Birla Sun Life Small Cap Fund - Growth - Direct Plan	11.08%
Aditya Birla Sun Life Corporate Bond Fund - Growth - Direct Plan	10.42%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	10.40%

Aditya Birla Sun Life Equity Advantage Fund - Growth - Direct Plan	10.06%
Aditya Birla Sun Life Gold ETF	8.22%
Aditya Birla Sun Life Banking and Financial Services Fund - Direct Plan - Growth	6.26%
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan	6.05%
SPDR S&P 500 ETF TRUST	5.27%
Aditya Birla Sun Life Nifty ETF	5.09%
Aditya Birla Sun Life Digital India Fund - Growth - Direct Plan	4.74%
Aditya Birla Sun Life Infrastructure Fund - Growth - Direct Plan	4.53%
Cash & Current Assets	3.24%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Financial Planning FoF-Aggressive Plan	
Allocation as a % of Net Assets	%
Tata Large & Mid Cap Fund -Direct Plan Growth	15.24%
Kotak Flexicap Fund - Growth - Direct	13.88%
Axis Focused 25 Fund - Direct Plan - Growth Option	9.77%
Kotak Emerging Equity Scheme - Growth - Direct	8.14%
Aditya Birla Sun Life Nifty ETF	7.98%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	7.11%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	6.46%
Aditya Birla Sun Life Gold ETF	6.41%
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan	5.56%
Nippon India Small Cap Fund - Direct Plan Growth Plan - Growth Option	5.29%
ICICI Prudential Savings Fund - Direct Plan - Growth	4.76%
HDFC Corporate Bond Fund - Growth Option - Direct Plan	3.67%
IDFC-IDFC Banking & PSU Debt Fund - Direct Growth	3.57%
Cash & Current Assets	2.14%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Life Pharma & Healthcare Fund	
Allocation as a % of Net Assets	%
Sun Pharmaceutical Industries Limited	11.90%
Dr. Reddys Laboratories Limited	9.98%
Cipla Limited	9.20%
Divi's Laboratories Limited	8.65%
Lupin Limited	6.74%
Aurobindo Pharma Limited	6.69%
Apollo Hospitals Enterprise Limited	5.33%
Fortis Healthcare Limited	3.41%
METROPOLIS HEALTHCARE LIMITED	3.07%
Torrent Pharmaceuticals Limited	3.00%
Alkem Laboratories Limited	2.92%
Atul Limited	2.87%
Zydus Wellness Limited	2.75%
IPCA Laboratories Limited	2.68%
Sanofi India Limited	2.57%
Cadila Healthcare Limited	2.13%
Pfizer Limited	2.07%
Abbott India Limited	1.78%
Biocon Limited	1.60%
Indoco Remedies Limited	1.57%
Eris Lifesciences Limited	1.48%
Ajanta Pharmaceuticals Limited	1.30%
Gland Pharma Limited	1.23%
ALEMBIC PHARMACEUTICALS LIMITED	1.17%
Strides Pharma Science Limited	1.12%
Cash & Current Assets	2.78%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Bal Bhavishya Yojna	
Allocation as a % of Net Assets	%
Honeywell Automation India Limited	9.18%
Housing Development Finance Corporation Limited	8.77%
Pfizer Limited	7.59%
Bayer Cropscience Limited	6.21%
Kotak Mahindra Bank Limited	6.09%
Reliance Industries Limited	5.13%
GlaxoSmithKline Pharmaceuticals Limited	4.18%
Gillette India Limited	3.99%
ICICI Bank Limited	3.97%
Larsen & Toubro Limited	3.96%
HDFC Bank Limited	2.93%
Kansai Nerolac Paints Limited	2.90%
Shree Cement Limited	2.89%
IDFC First Bank Limited	2.69%
Johnson Controls - Hitachi Air Conditioning India Limited	2.38%
Procter & Gamble Hygiene and Health Care Limited	2.29%
Fortis Healthcare Limited	2.24%
Sundaram Clayton Limited	2.15%
Biocon Limited	2.09%

Quess Corp Limited	1.63%
Tata Consultancy Services Limited	1.51%
Hindustan Unilever Limited	1.49%
Container Corporation of India Limited	1.37%
MRF Limited	1.28%
ICRA Limited	1.18%
Shoppers Stop Limited	1.07%
Bata India Limited	0.95%
Bosch Limited	0.84%
Infosys Limited	0.84%
Axis Bank Limited	0.74%
Bharat Bijlee Limited	0.73%
Thomas Cook (India) Limited	0.70%
Maruti Suzuki India Limited	0.69%
Titan Company Limited	0.62%
UltraTech Cement Limited	0.51%
Bajaj Finance Limited	0.38%
Century Textiles & Industries Limited	0.37%
Crompton Greaves Consumer Electricals Limited	0.25%
Rane Holdings Limited	0.12%
Sun Pharmaceutical Industries Limited	0.10%
Cash & Current Assets	0.99%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Retirement Fund - 30s Plan	
Allocation as a % of Net Assets	%
Honeywell Automation India Limited	9.26%
Housing Development Finance Corporation Limited	8.67%
Pfizer Limited	7.32%
Bayer Cropscience Limited	6.21%
Kotak Mahindra Bank Limited	5.87%
Reliance Industries Limited	5.15%
GlaxoSmithKline Pharmaceuticals Limited	4.27%
Larsen & Toubro Limited	4.03%
Gillette India Limited	4.03%
ICICI Bank Limited	4.03%
HDFC Bank Limited	3.01%
Kansai Nerolac Paints Limited	2.92%
IDFC First Bank Limited	2.73%
Shree Cement Limited	2.53%
Johnson Controls - Hitachi Air Conditioning India Limited	2.43%
Procter & Gamble Hygiene and Health Care Limited	2.34%
Fortis Healthcare Limited	2.30%
Sundaram Clayton Limited	2.16%
Biocon Limited	2.10%
Quess Corp Limited	1.68%
Tata Consultancy Services Limited	1.66%
Hindustan Unilever Limited	1.44%
Container Corporation of India Limited	1.40%
MRF Limited	1.22%
ICRA Limited	1.15%
Shoppers Stop Limited	1.07%
Bata India Limited	0.98%
Bharat Bijlee Limited	0.93%
Infosys Limited	0.92%
Axis Bank Limited	0.81%
Bosch Limited	0.76%
Thomas Cook (India) Limited	0.71%
Maruti Suzuki India Limited	0.68%
Titan Company Limited	0.68%
UltraTech Cement Limited	0.61%
Bajaj Finance Limited	0.44%
Century Textiles & Industries Limited	0.42%
Crompton Greaves Consumer Electricals Limited	0.26%
Rane Holdings Limited	0.14%
Sun Pharmaceutical Industries Limited	0.13%
Cash & Current Assets	0.56%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Retirement Fund - 40s Plan	
Allocation as a % of Net Assets	%
Honeywell Automation India Limited	7.04%
Housing Development Finance Corporation Limited	7.03%
Pfizer Limited	5.46%
REC Limited	ICRA AAA 5.02%
Kotak Mahindra Bank Limited	4.40%
Bayer Cropscience Limited	4.12%
Reliance Industries Limited	3.90%
ICICI Bank Limited	3.24%
GlaxoSmithKline Pharmaceuticals Limited	3.14%
Gillette India Limited	3.04%
Larsen & Toubro Limited	2.95%
REC Limited	CRISIL AAA 2.47%
HDFC Bank Limited	2.25%
Kansai Nerolac Paints Limited	2.19%
Shree Cement Limited	2.11%
IDFC First Bank Limited	2.02%
Procter & Gamble Hygiene and Health Care Limited	1.76%
Johnson Controls - Hitachi Air Conditioning India Limited	1.70%
Sundaram Clayton Limited	1.64%
Fortis Healthcare Limited	1.63%
Tata Consultancy Services Limited	1.53%

# Portfolio

Biocon Limited		1.50%
Quess Corp Limited		1.31%
Housing Development Finance Corporation Limited	CRISIL AAA	1.30%
7.37% GOI (MD 16/04/2023)	Sovereign	1.25%
Bharat Petroleum Corporation Limited	CRISIL AAA	1.25%
State Bank of India - Tier I - Basel III	CARE AA+	1.20%
REC Limited	CRISIL AAA	1.19%
Hindustan Unilever Limited		1.13%
Container Corporation of India Limited		1.07%
MRF Limited		0.95%
ICRA Limited		0.89%
Bharat Bijlee Limited		0.82%
Shoppers Stop Limited		0.78%
Infosys Limited		0.76%
Bata India Limited		0.69%
Axis Bank Limited		0.67%
Bosch Limited		0.66%
Titan Company Limited		0.61%
UltraTech Cement Limited		0.57%
Thomas Cook (India) Limited		0.54%
Maruti Suzuki India Limited		0.51%
Bajaj Finance Limited		0.41%
Century Textiles & Industries Limited		0.38%
Crompton Greaves Consumer Electricals Limited		0.20%
Rane Holdings Limited		0.13%
Sun Pharmaceutical Industries Limited		0.11%
Cash & Current Assets		10.47%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Global Emerging Opportunities Fund		
Allocation as a % of Net Assets		%
Julius Baer Equity Next Generation - USD Class C Shares		99.56%
Cash & Current Assets		0.44%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Retirement Fund - 50s Plan			
Allocation as a % of Net Assets	Rating		%
7.27% GOI 08APR26	Sovereign		31.81%
Hindustan Petroleum Corporation Limited	ICRA AAA		8.99%
Housing Development Finance Corporation Limited	CRISIL AAA		6.58%
Bharat Petroleum Corporation Limited	CRISIL AAA		6.31%
State Bank of India - Tier I - Basel III	CARE AA+		6.06%
7.37% GOI (MD 16/04/2023)	Sovereign		3.16%
REC Limited	CRISIL AAA		3.12%
REC Limited	CRISIL AAA		3.01%
6.57% GOI (MD 05/12/2033)	Sovereign		2.99%
Cash & Current Assets			27.98%
<b>Total</b>			<b>100.00%</b>

Aditya Birla Sun Life PSU Equity Fund		
Allocation as a % of Net Assets		%
Power Grid Corporation of India Limited		9.50%
State Bank of India		9.21%
NTPC Limited		7.91%
Bharat Petroleum Corporation Limited		6.40%
Container Corporation of India Limited		5.91%
Coal India Limited		5.83%
Bharat Electronics Limited		5.36%
GAIL (India) Limited		4.67%
NMDC Limited		4.65%
Steel Authority of India Limited		3.84%
Gujarat Gas Limited		3.21%
Hindustan Petroleum Corporation Limited		3.06%
Petronet LNG Limited		2.47%
National Aluminium Company Limited		2.32%
LIC Housing Finance Limited		2.31%
Indian Oil Corporation Limited		2.23%
SBI Cards & Payment Services Limited		1.96%
BEML Limited		1.90%
Oil & Natural Gas Corporation Limited		1.87%
Hindustan Aeronautics Limited		1.82%
Bank of Baroda		1.72%
Punjab National Bank		1.52%
Indian Railway Catering & Tourism Corporation Limited		1.46%

Bharat Dynamics Limited	1.26%
Moil Limited	1.12%
Engineers India Limited	1.03%
RITES Limited	0.98%
Gujarat State Petronet Limited	0.82%
Oil & Natural Gas Corporation Limited	0.76%
SBI Life Insurance Company Limited	0.62%
NLC India Limited	0.45%
Canara Bank	0.44%
General Insurance Corporation Of India	0.31%
Cash & Current Assets	1.11%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Special Opportunities Fund		
Allocation as a % of Net Assets		%
Infosys Limited		8.75%
ICICI Bank Limited		7.39%
Dr. Reddys Laboratories Limited		6.85%
Bharti Airtel Limited		5.23%
Bajaj Finance Limited		4.26%
Kotak Mahindra Bank Limited		4.03%
Hindalco Industries Limited		3.89%
Phoenix Mills Limited		3.80%
Crompton Greaves Consumer Electricals Limited		3.46%
Bajaj Finserv Limited		3.39%
Tata Steel Limited		2.74%
Cipla Limited		2.50%
Tata Consumer Products Limited		2.49%
HDFC Bank Limited		2.47%
Tata Power Company Limited		2.30%
Sun Pharmaceutical Industries Limited		2.00%
Atul Limited		2.00%
Voltas Limited		1.97%
Sun TV Network Limited		1.92%
ICICI Lombard General Insurance Company Limited		1.72%
Indian Railway Catering & Tourism Corporation Limited		1.58%
J.K. Lakshmi Cement Limited		1.48%
Apollo Hospitals Enterprise Limited		1.47%
Reliance Industries Limited		1.36%
Bharat Forge Limited		1.35%
Birlasoft Limited		1.30%
Aarti Industries Limited		1.26%
AU Small Finance Bank Limited		1.18%
United Spirits Limited		1.15%
PI Industries Limited		1.13%
State Bank of India		0.97%
Shree Cement Limited		0.93%
United Breweries Limited		0.87%
AIA Engineering Limited		0.82%
Zee Entertainment Enterprises Limited		0.82%
Exide Industries Limited		0.79%
Mphasis Limited		0.78%
Just Dial Limited		0.77%
Strides Pharma Science Limited		0.48%
Cash & Current Assets		6.36%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life ESG Fund		
Allocation as a % of Net Assets	Rating	%
Infosys Limited		10.16%
HDFC Bank Limited		7.03%
Bajaj Finance Limited		5.63%
Axis Bank Limited		5.01%
Larsen & Toubro Infotech Limited		4.26%
State Bank of India		3.92%
JK Cement Limited		3.67%
METROPOLIS HEALTHCARE LIMITED		3.15%
MindTree Limited		2.98%
Divi's Laboratories Limited		2.90%
Tata Consultancy Services Limited		2.81%
Crompton Greaves Consumer Electricals Limited		2.54%
ICICI Bank Limited		2.52%
Biocon Limited		2.48%
Kotak Mahindra Bank Limited		2.47%
Housing Development Finance Corporation Limited		2.47%

HCL Technologies Limited	2.08%
POLYCAB INDIA Limited	1.95%
Tata Motors Limited	1.90%
Endurance Technologies Limited	1.88%
Avenue Supermarts Limited	1.84%
Hindustan Unilever Limited	1.81%
PVR Limited	1.76%
AU Small Finance Bank Limited	1.62%
SRF Limited	1.58%
ABB India Limited	1.46%
Blue Star Limited	1.46%
Info Edge (India) Limited	1.41%
Whirlpool of India Limited	1.24%
Kajaria Ceramics Limited	1.22%
Indian Railway Catering & Tourism Corporation Limited	1.15%
TeamLease Services Limited	1.08%
Titan Company Limited	1.02%
Wipro Limited	0.99%
Page Industries Limited	0.99%
Bata India Limited	0.96%
Oberoi Realty Limited	0.89%
Syngene International Limited	0.89%
Petronet LNG Limited	0.88%
Mahindra & Mahindra Limited	0.69%
SBI Cards & Payment Services Limited	0.59%
Birlasoft Limited	0.27%
Cash & Current Assets	2.40%
<b>Total</b>	<b>100.00%</b>

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

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. Pl 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 has filed the restructuring plan for NCLAT approval. On receipt of court approval, the NCD payment would start as per the terms of restructuring proposal. (Currently the asset is valued at 0% of its principal value).

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. (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	11.79%	Insurance	0.64%
Petroleum Products	6.67%	Consumer Durables	0.62%
Ferrous Metals	6.49%	Gas	0.61%
Software	5.59%	Healthcare Services	0.53%
Pharmaceuticals	4.71%	Industrial Capital Goods	0.34%
Transportation	4.24%	Textile Products	0.30%
Finance	3.65%	Leisure Services	0.29%
Telecom - Services	3.15%	Telecom - Equipment & Accessories	0.18%
Consumer Non Durables	2.80%	Retailing	0.08%
Minerals/Mining	2.09%	Oil	0.04%
Cement & Cement Products	1.78%	Capital Markets	0.03%
Auto	1.61%	Engineering Services	0.00%
Non - Ferrous Metals	1.60%	Investment Funds/Mutual Funds	25.14%
Construction Project	1.45%	Margin Term Deposits	1.66%
Power	1.24%	Fixed Rates Bonds - Corporate	0.69%
Entertainment	1.02%	Equity Future	-67.96%
Chemicals	0.99%	Cash & Current Assets	72.83%
Auto Ancillaries	0.89%	<b>Total Net Assets</b>	<b>100.00%</b>
Construction	0.79%		
Pesticides	0.71%		
Aerospace & Defense	0.70%		

## WEALTH SOLUTIONS

Aditya Birla Sun Life Equity Savings Fund		Aditya Birla Sun Life Balanced Advantage Fund		Aditya Birla Sun Life Equity Hybrid '95 Fund		Aditya Birla Sun Life Index Fund	
Allocation as a % of Net Assets	%	Allocation as a % of Net Assets	%	Allocation as a % of Net Assets	%	Allocation as a % of Net Assets	%
Finance	10.10%	Banks	14.41%	Banks	17.40%	Banks	26.09%
Banks	10.08%	Software	9.53%	Software	11.97%	Software	16.50%
Minerals/Mining	9.62%	Consumer Non Durables	5.63%	Pharmaceuticals	6.89%	Petroleum Products	11.15%
Petroleum Products	7.56%	Pharmaceuticals	4.62%	Finance	5.80%	Consumer Non Durables	10.10%
Software	7.28%	Finance	4.17%	Consumer Durables	4.88%	Finance	9.15%
Construction Project	5.84%	Ferrous Metals	3.83%	Chemicals	3.67%	Auto	5.21%
Ferrous Metals	5.16%	Telecom - Services	3.09%	Cement & Cement Products	3.62%	Pharmaceuticals	3.65%
Consumer Durables	4.63%	Auto	2.68%	Consumer Non Durables	3.44%	Cement & Cement Products	2.57%
Consumer Non Durables	3.47%	Petroleum Products	2.60%	Petroleum Products	3.34%	Construction Project	2.55%
Pharmaceuticals	3.43%	Power	2.36%	Auto	2.50%	Insurance	2.49%
Cement & Cement Products	2.02%	Construction Project	1.98%	Ferrous Metals	2.02%	Ferrous Metals	2.36%
Auto	1.70%	Insurance	1.90%	Construction	1.72%	Telecom - Services	2.04%
Healthcare Services	1.36%	Cement & Cement Products	1.66%	Pesticides	1.68%	Power	1.66%
Industrial Capital Goods	1.22%	Non - Ferrous Metals	0.89%	Healthcare Services	1.64%	Consumer Durables	0.98%
Leisure Services	1.05%	Entertainment	0.85%	Non - Ferrous Metals	1.60%	Transportation	0.84%
Chemicals	0.82%	Healthcare Services	0.82%	Insurance	1.55%	Non - Ferrous Metals	0.84%
Industrial Products	0.75%	Leisure Services	0.81%	Leisure Services	1.27%	Oil	0.62%
Capital Markets	0.74%	Construction	0.60%	Retailing	1.09%	Pesticides	0.53%
Gas	0.72%	Minerals/Mining	0.58%	Industrial Capital Goods	1.05%	Minerals/Mining	0.44%
Pesticides	0.71%	Auto Ancillaries	0.58%	Auto Ancillaries	1.01%	Cash & Current Assets	0.22%
Power	0.67%	Consumer Durables	0.58%	Industrial Products	0.69%	<b>Total Net Assets</b>	<b>100.00%</b>
Auto Ancillaries	0.60%	Gas	0.53%	Gas	0.63%		
Retailing	0.44%	Industrial Products	0.48%	Entertainment	0.49%		
Margin Term Deposits	5.13%	Retailing	0.46%	Capital Markets	0.73%		
Investment Funds/Mutual Funds	4.13%	Industrial Capital Goods	0.22%	Fixed Rates Bonds - Corporate	12.47%		
Government Bond	3.65%	Media	0.21%	Securitized Debt Amort	0.84%		
Equity Future	-35.88%	Warrant	0.14%	State Government Bond	0.57%		
Cash & Current Assets	43.00%	Pesticides	0.04%	Exchange Traded Fund	0.51%		
<b>Total Net Assets</b>	<b>100.00%</b>	Aerospace & Defense	0.03%	Government Bond	0.28%		
		Fixed Rates Bonds - Corporate	11.95%	Miscellaneous	0.00%		
		Investment Funds/Mutual Funds	7.60%	Cash & Current Assets	4.66%		
		Capital Markets	1.31%	<b>Total Net Assets</b>	<b>100.00%</b>		
		Index Future	-9.40%				
		Equity Future	-17.07%				
		Cash & Current Assets	39.34%				
		<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 April 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	25.13%
Software	13.80%
Consumer Non Durables	8.30%
Finance	7.13%
Petroleum Products	6.88%
Pharmaceuticals	6.63%
Telecom - Services	4.85%
Insurance	3.07%
Construction Project	3.06%
Consumer Durables	2.97%
Cement & Cement Products	2.93%
Auto	2.82%
Non - Ferrous Metals	2.18%
Power	1.70%
Auto Ancillaries	1.06%
Minerals/Mining	0.98%
Construction	0.96%
Pesticides	0.96%
Ferrous Metals	0.94%
Warrant	0.45%
Industrial Products	0.28%
Retailing	0.21%
Industrial Capital Goods	0.12%
Exchange Traded Fund	0.24%
Equity Future	0.88%
Cash & Current Assets	1.49%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Flexi Cap Fund	
Allocation as a % of Net Assets	%
Banks	21.95%
Software	12.68%
Pharmaceuticals	11.64%
Finance	5.08%
Consumer Non Durables	4.96%
Telecom - Services	4.86%
Chemicals	3.60%
Insurance	3.36%
Consumer Durables	2.80%
Cement & Cement Products	2.71%
Ferrous Metals	2.56%
Petroleum Products	2.49%
Healthcare Services	2.48%
Industrial Products	1.95%
Non - Ferrous Metals	1.85%
Minerals/Mining	1.82%
Auto Ancillaries	1.75%
Retailing	1.59%
Entertainment	1.49%
Aerospace & Defense	1.14%
Paper	1.06%
Power	1.03%
Transportation	1.01%
Auto	0.45%
Fertilisers	0.27%
Textile Products	0.04%
Construction	0.03%
Miscellaneous	0.00%
Cash & Current Assets	3.38%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life MNC Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	21.77%
Pharmaceuticals	14.63%
Banks	12.69%
Industrial Capital Goods	9.91%
Consumer Durables	7.64%
Pesticides	7.13%
Healthcare Services	4.47%
Industrial Products	3.89%
Other Services	3.67%
Auto	2.98%
Auto Ancillaries	2.33%
Finance	1.74%
Leisure Services	1.27%
Cement & Cement Products	1.12%
Software	0.40%
Petroleum Products	0.32%
Transportation	0.17%
Construction	0.13%
Miscellaneous	0.00%
Capital Markets	3.64%
Cash & Current Assets	0.11%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Small Cap Fund	
Allocation as a % of Net Assets	%
Chemicals	9.88%
Consumer Non Durables	8.36%
Software	8.14%
Consumer Durables	7.77%
Finance	7.30%
Cement & Cement Products	5.49%
Auto Ancillaries	5.42%
Industrial Products	4.78%
Ferrous Metals	4.27%
Healthcare Services	4.02%
Retailing	3.72%
Industrial Capital Goods	3.49%
Pharmaceuticals	2.77%
Non - Ferrous Metals	2.35%
Construction	2.33%
Auto	2.05%
Power	1.97%
Construction Project	1.80%
Textile Products	1.57%
Fertilisers	1.53%
Banks	1.52%
Commercial Services	1.43%
Leisure Services	1.23%
Transportation	1.21%
Paper	0.92%
Entertainment	0.73%
Textiles - Cotton	0.34%
Capital Markets	1.75%
Cash & Current Assets	1.84%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Focused Equity Fund	
Allocation as a % of Net Assets	%
Banks	25.81%
Software	14.18%
Consumer Non Durables	9.26%
Pharmaceuticals	5.89%
Finance	5.66%
Petroleum Products	4.46%
Telecom - Services	4.43%
Insurance	4.04%
Construction Project	3.95%
Auto	3.25%
Consumer Durables	2.80%
Cement & Cement Products	2.61%
Ferrous Metals	2.46%
Minerals/Mining	1.96%
Power	1.88%
Construction	1.72%
Healthcare Services	1.64%
Warrant	1.06%
Equity Future	0.71%
Cash & Current Assets	2.24%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Equity Advantage Fund	
Allocation as a % of Net Assets	%
Banks	17.06%
Software	15.68%
Consumer Durables	11.69%
Pharmaceuticals	6.97%
Finance	6.96%
Chemicals	6.96%
Cement & Cement Products	6.64%
Retailing	3.05%
Gas	2.99%
Auto	2.96%
Petroleum Products	2.48%
Ferrous Metals	2.37%
Pesticides	2.23%
Healthcare Services	2.23%
Industrial Capital Goods	1.56%
Leisure Services	1.34%
Engineering Services	1.23%
Transportation	1.07%
Consumer Non Durables	0.92%
Insurance	0.90%
Industrial Products	0.79%
Entertainment	0.50%
Miscellaneous	0.00%
Equity Future	0.53%
Cash & Current Assets	0.90%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Midcap Fund	
Allocation as a % of Net Assets	%
Finance	9.01%
Pharmaceuticals	8.99%
Power	7.99%
Software	7.97%
Banks	7.87%
Consumer Durables	7.77%
Consumer Non Durables	6.57%
Chemicals	3.87%
Insurance	3.57%
Fertilisers	3.47%
Healthcare Services	3.36%
Construction	2.91%
Cement & Cement Products	2.09%
Textile Products	1.95%
Entertainment	1.89%
Retailing	1.86%
Gas	1.83%
Transportation	1.76%
Minerals/Mining	1.52%
Aerospace & Defense	1.47%
Industrial Capital Goods	1.40%
Industrial Products	1.04%
Telecom - Services	0.97%
Pesticides	0.96%
Paper	0.89%
Commercial Services	0.88%
Leisure Services	0.79%
Other Services	0.76%
Auto Ancillaries	0.66%
Capital Markets	0.73%
Cash & Current Assets	3.20%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Pure Value Fund	
Allocation as a % of Net Assets	%
Banks	16.94%
Pharmaceuticals	11.57%
Software	9.04%
Chemicals	7.72%
Ferrous Metals	6.96%
Industrial Products	5.11%
Consumer Non Durables	5.01%
Finance	4.53%
Auto Ancillaries	4.44%
Pesticides	2.91%
Auto	2.42%
Consumer Durables	2.19%
Textile Products	2.11%
Cement & Cement Products	1.77%
Industrial Capital Goods	1.77%
Power	1.70%
Entertainment	1.33%
Non - Ferrous Metals	1.25%
Healthcare Services	1.12%
Other Services	0.82%
Retailing	0.81%
Gas	0.79%
Paper	0.70%
Commercial Services	0.66%
Construction Project	0.50%
Fertilisers	0.42%
Insurance	0.34%
Petroleum Products	0.10%
Cash & Current Assets	4.96%
<b>Total Net Assets</b>	<b>100.00%</b>

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# Country/Industry Allocation

Aditya Birla Sun Life Manufacturing Equity Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	20.07%
Pharmaceuticals	12.53%
Industrial Products	7.76%
Consumer Durables	6.80%
Ferrous Metals	5.26%
Petroleum Products	5.15%
Cement & Cement Products	4.88%
Chemicals	4.21%
Minerals/Mining	3.96%
Non - Ferrous Metals	3.89%
Pesticides	3.64%
Auto	3.45%
Aerospace & Defense	2.70%
Paper	1.78%
Auto Ancillaries	1.57%
Textile Products	0.51%
Cash & Current Assets	11.83%
<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	57.48%
Finance	21.14%
Insurance	11.84%
Capital Markets	3.70%
Warrant	3.21%
Exchange Traded Fund	1.16%
Cash & Current Assets	1.46%
<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	64.92%
Switzerland	6.58%
Canada	4.35%
Germany	4.20%
Hongkong	4.06%
Australia	3.97%
United Kingdom	3.56%
Japan	1.89%
Sweden	1.66%
Belgium	1.03%
Netherlands	0.91%
France	0.85%
Denmark	0.83%
Cash & Current Assets	1.19%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Dividend Yield Fund	
Allocation as a % of Net Assets	%
Software	22.69%
Consumer Non Durables	8.16%
Pharmaceuticals	7.16%
Power	6.48%
France	6.18%
Petroleum Products	5.39%
United States Of America	4.96%
Industrial Products	4.58%
Minerals/Mining	4.08%
Pesticides	3.11%
Aerospace & Defense	2.80%
Ferrous Metals	2.17%
Banks	2.00%
Paper	1.69%
Non - Ferrous Metals	1.54%
Cement & Cement Products	1.51%
Textile Products	1.39%
Oil	1.08%
Gas	1.04%
Chemicals	0.97%
Leisure Services	0.71%
Capital Markets	0.60%
Cash & Current Assets	1.71%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
United States Of America	18.67%
Banks	17.19%
Cement & Cement Products	9.01%
Finance	7.20%
Industrial Products	6.47%
Consumer Non Durables	5.17%
Non - Ferrous Metals	4.51%
Pharmaceuticals	3.70%
Software	3.03%
Petroleum Products	2.09%
Switzerland	2.04%
Ferrous Metals	1.74%
Retailing	1.71%
Power	1.56%
Auto	1.55%
Auto Ancillaries	1.38%
Canada	1.38%
Germany	1.19%
Construction Project	1.18%
Australia	1.16%
Hongkong	1.10%
United Kingdom	1.04%
Industrial Capital Goods	0.91%
Textile Products	0.83%
Japan	0.56%
Chemicals	0.47%
Sweden	0.46%
Belgium	0.28%
Netherlands	0.27%
France	0.25%
Denmark	0.23%
Cash & Current Assets	1.65%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Infrastructure Fund	
Allocation as a % of Net Assets	%
Construction Project	21.59%
Cement & Cement Products	16.24%
Industrial Products	15.09%
Industrial Capital Goods	9.81%
Construction	9.79%
Power	7.72%
Telecom - Services	3.81%
Aerospace & Defense	3.15%
Finance	2.77%
Minerals/Mining	2.43%
Ferrous Metals	1.69%
Transportation	1.28%
Entertainment	0.01%
Equity Future	2.74%
Cash & Current Assets	1.88%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Bal Bhavishya Yojna	
Allocation as a % of Net Assets	%
Banks	16.41%
Pharmaceuticals	13.97%
Consumer Non Durables	10.67%
Industrial Capital Goods	9.91%
Finance	9.15%
Pesticides	6.21%
Petroleum Products	5.13%
Auto Ancillaries	4.39%
Consumer Durables	4.21%
Construction Project	3.96%
Cement & Cement Products	3.39%
Software	2.35%
Healthcare Services	2.24%
Other Services	1.63%
Transportation	1.37%
Retailing	1.07%
Leisure Services	0.70%
Auto	0.69%
Paper	0.37%
Capital Markets	1.18%
Cash & Current Assets	0.99%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Retirement Fund - 40s Plan	
Allocation as a % of Net Assets	%
Banks	12.58%
Pharmaceuticals	10.21%
Consumer Non Durables	8.12%
Industrial Capital Goods	7.86%
Finance	7.44%
Pesticides	4.12%
Petroleum Products	3.90%
Auto Ancillaries	3.37%
Consumer Durables	3.21%
Construction Project	2.95%
Cement & Cement Products	2.68%
Software	2.29%
Healthcare Services	1.63%
Other Services	1.31%
Transportation	1.07%
Retailing	0.78%

Aditya Birla Sun Life India GenNext Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	25.85%
Banks	18.89%
Consumer Durables	8.53%
Pharmaceuticals	5.61%
Retailing	5.44%
Finance	5.31%
Auto	4.92%
Insurance	4.86%
Telecom - Services	3.90%
Cement & Cement Products	2.83%
Industrial Products	2.70%
Construction	2.38%
Healthcare Services	1.89%
Auto Ancillaries	1.20%
Paper	1.14%
Transportation	1.09%
Textile Products	0.95%
Entertainment	0.75%
Leisure Services	0.68%
Miscellaneous	0.00%
Cash & Current Assets	1.09%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Retirement Fund - 30s Plan	
Allocation as a % of Net Assets	%
Banks	16.44%
Pharmaceuticals	13.81%
Consumer Non Durables	10.73%
Industrial Capital Goods	10.20%
Finance	9.10%
Pesticides	6.21%
Petroleum Products	5.15%
Consumer Durables	4.35%
Auto Ancillaries	4.29%
Construction Project	4.03%
Cement & Cement Products	3.14%
Software	2.58%
Healthcare Services	2.30%
Other Services	1.68%
Transportation	1.40%
Retailing	1.07%
Leisure Services	0.71%
Auto	0.68%
Paper	0.42%
Capital Markets	1.15%
Cash & Current Assets	0.56%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Retirement Fund - 40s Plan	
Allocation as a % of Net Assets	%
Leisure Services	0.54%
Auto	0.51%
Paper	0.38%
Capital Markets	0.89%
Government Bond	1.25%
Fixed Rates Bonds - Corporate	12.44%
Cash & Current Assets	10.47%
<b>Total Net Assets</b>	<b>100.00%</b>

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**Note:** The above Allocation is As on April 30, 2021, as per Industry classification as recommended by AMFI.



# Country/Industry Allocation

## Aditya Birla Sun Life PSU Equity Fund

Allocation as a % of Net Assets	%
Power	17.85%
Banks	12.89%
Petroleum Products	11.68%
Minerals/Mining	11.60%
Gas	11.17%
Aerospace & Defense	8.44%
Transportation	7.37%
Finance	4.27%
Ferrous Metals	3.84%
Non - Ferrous Metals	2.32%
Industrial Capital Goods	1.90%
Construction Project	1.03%
Engineering Services	0.98%
Insurance	0.93%
Oil	0.76%
Equity Future	1.87%
Cash & Current Assets	1.11%
<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	96.37%
Cash & Current Assets	3.63%
<b>Total Net Assets</b>	<b>100.00%</b>

## Aditya Birla Sun Life ESG Fund

Allocation as a % of Net Assets	%
Software	23.54%
Banks	22.57%
Finance	8.69%
Consumer Durables	8.44%
Pharmaceuticals	5.38%
Healthcare Services	4.04%
Cement & Cement Products	3.67%
Retailing	3.25%
Auto	2.59%
Industrial Products	1.95%
Auto Ancillaries	1.88%
Consumer Non Durables	1.81%
Entertainment	1.76%
Chemicals	1.58%
Industrial Capital Goods	1.46%
Transportation	1.15%
Commercial Services	1.08%
Textile Products	0.99%
Construction	0.89%
Gas	0.88%
Cash & Current Assets	2.40%
<b>Total Net Assets</b>	<b>100.00%</b>

## Aditya Birla Sun Life Special Opportunities Fund

Allocation as a % of Net Assets	%
Banks	16.05%
Pharmaceuticals	11.82%
Software	10.83%
Consumer Durables	5.43%
Telecom - Services	5.23%
Insurance	5.11%
Consumer Non Durables	4.51%
Finance	4.26%
Non - Ferrous Metals	3.89%
Construction	3.80%
Chemicals	3.25%
Ferrous Metals	2.74%
Entertainment	2.74%
Cement & Cement Products	2.41%
Power	2.30%
Industrial Products	2.17%
Transportation	1.58%
Healthcare Services	1.47%
Petroleum Products	1.36%
Pesticides	1.13%
Auto Ancillaries	0.79%
Retailing	0.77%
Cash & Current Assets	6.36%
<b>Total Net Assets</b>	<b>100.00%</b>

## Aditya Birla Sun Life Digital India Fund

Allocation as a % of Net Assets	%
Software	74.66%
Telecom - Services	6.49%
Retailing	4.71%
Entertainment	3.27%
United States Of America	3.09%
Industrial Capital Goods	2.84%
Transportation	1.16%
Engineering Services	0.38%
Other Services	0.33%
Miscellaneous	0.00%
Cash & Current Assets	3.07%
<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	83.45%
Exchange Traded Fund	13.31%
Cash & Current Assets	3.24%
<b>Total Net Assets</b>	<b>100.00%</b>

## Aditya Birla Sun Life Pharma & Healthcare Fund

Allocation as a % of Net Assets	%
Pharmaceuticals	79.79%
Healthcare Services	11.81%
Chemicals	2.87%
Consumer Non Durables	2.75%
Cash & Current Assets	2.78%
<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	56.49%
Japan	6.46%
Norway	6.31%
Singapore	6.11%
United Kingdom	5.45%
Chemicals	3.72%
Pesticides	2.89%
Israel	1.30%
Consumer Non Durables	0.65%
Cash & Current Assets	10.62%
<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	83.46%
Exchange Traded Fund	14.40%
Cash & Current Assets	2.14%
<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	99.56%
Cash & Current Assets	0.44%
<b>Total Net Assets</b>	<b>100.00%</b>

## Aditya Birla Sun Life Gold Fund

Allocation as a % of Net Assets	%
Exchange Traded Fund	98.55%
Cash & Current Assets	1.45%
<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 April 30, 2021, as per Industry classification as recommended by AMFI.

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## 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	16.41%	Banks	16.16%
Pharmaceuticals	13.95%	Pharmaceuticals	13.83%
Consumer Non Durables	9.82%	Consumer Non Durables	9.86%
Finance	9.51%	Finance	9.31%
Industrial Capital Goods	9.03%	Industrial Capital Goods	9.01%
Pesticides	6.08%	Pesticides	5.84%
Petroleum Products	5.70%	Petroleum Products	5.15%
Consumer Durables	4.46%	Consumer Durables	4.76%
Auto Ancillaries	4.17%	Cement & Cement Products	4.56%
Construction Project	3.99%	Auto Ancillaries	4.33%
Cement & Cement Products	3.70%	Construction Project	4.07%
Software	2.75%	Software	3.07%
Healthcare Services	2.29%	Healthcare Services	2.36%
Other Services	1.63%	Other Services	1.70%
Transportation	1.35%	Transportation	1.41%
Retailing	1.05%	Retailing	1.00%
Leisure Services	0.68%	Leisure Services	0.82%
Auto	0.62%	Paper	0.73%
Paper	0.49%	Auto	0.58%
Miscellaneous	0.00%	Miscellaneous	0.00%
Capital Markets	1.15%	Capital Markets	1.10%
Cash & Current Assets	1.16%	Cash & Current Assets	0.34%
<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 April 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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### ABSLMF Partner.com

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## CONTACT US:



### Email-id

[care.mutualfunds@adityabirlacapital.com](mailto:care.mutualfunds@adityabirlacapital.com)



### Toll-Free:

1800-270-7000



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**Aditya Birla Sun Life AMC Limited** (Investment Manager to Aditya Birla Sun Life Mutual Fund)

One World Center Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg,  
Elphinstone Road, Mumbai - 400 013

+91 22 4356 7000 | [care.mutualfunds@adityabirlacapital.com](mailto:care.mutualfunds@adityabirlacapital.com) | [www.adityabirlasunlifemf.com](http://www.adityabirlasunlifemf.com) |  
CIN: U65991MH1994PLC080811

Contact Us:  
1800-270-7000

[adityabirlacapital.com](http://adityabirlacapital.com)



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