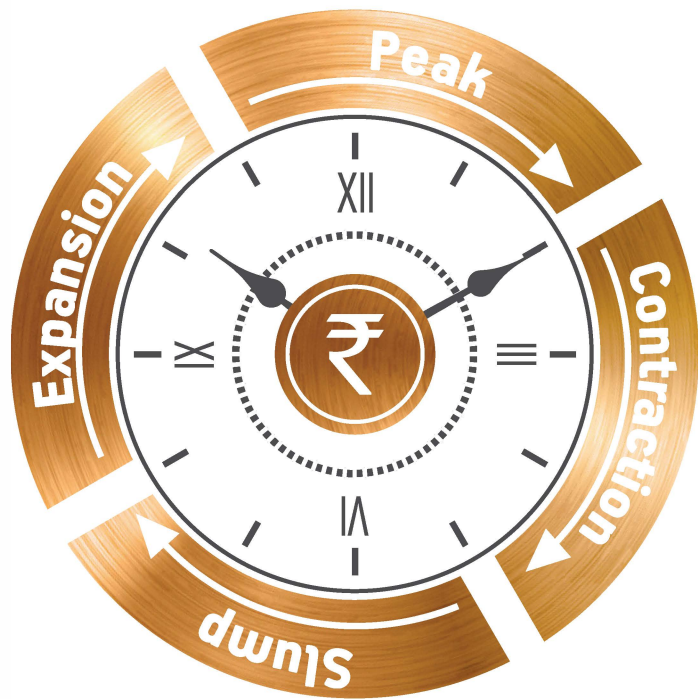


# EMPOWER

Monthly Factsheet | November 2021

(Data as on 31<sup>st</sup> October 2021)

MUTUAL  
FUNDS  
Sahi Hai



## Is your current portfolio keeping you ahead of time?

You can make a smart move by investing in our **NFO – Aditya Birla Sun Life Business Cycle Fund** & choose to stay ahead of time.

## Aditya Birla Sun Life Business Cycle Fund

An open ended equity scheme following business cycles based investing theme

**NFO opens: November 15, 2021 | NFO closes: November 29, 2021**

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

The product labelling assigned during the NFO is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

For more details, refer to page no. 19

Aditya Birla Sun Life  
Mutual Fund



ADITYA BIRLA  
CAPITAL

1800-270-7000

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Micro SIP available @ ₹ 100 per month

# FOREWORD

November 2021

Ms. Keerti Gupta  
Chief Operations Officer  
Aditya Birla Sun Life AMC Limited



Wish you a very happy Diwali and new year! May the coming year be filled with health, happiness and fulfilled dreams.

The year has been a milestone year in the history of AMC. We got listed on the Indian exchange. With the AUM of close to 3.00 lac crore, 54000 Customer, 82000 Partners. What a remarkable journey this has been, we thank all our stakeholders, partners and investors for this remarkable feat.

The year has been a roller coasters year for all us in many ways, on one side Covid left its brutal marks on our lives and on another we saw the markets touching an all time high. The year has given many lessons to us, having right priorities, valuing family and relationships, caring for your health and making better financial plan to smoothly manage all planned and unplanned events in our lives.

We all realised how technology can impact our life in a very meaningful manner, and an organisation we too made many structural changes in our tech platforms so that our customers can reach us, transact with us and service themselves with choice of their platform. We are present not just on website and app but also on whatsapp, e-bots, voice bots. The industry came together and launched MF central, a common platform for the MF industry so that the customer can fulfil their service needs thru a single platform as part of ease of doing business initiative of SEBI.

Customer delight has been an integral part of the AMC culture, we actively listen to our customer feedback through our structured programme called Mission Happiness where we have connected till date with 67000 Partners and 1.81 lac investor to understand their needs at every stage of mutual fund investment. This has really helped us taking our products and service to next level.

After months of remote working and restricted travel, all our branches across 150 locations became fully operational from March this year. Our branches together with our Contact Centre which is functional 7 days a week has supported our customers and partners with highest level of commitment and dedication.

All our branches are now open with full strength, we welcome you to further strengthen our bond and help you build your wealth. I wish your family attain success, enjoy great health, live with happiness, and are blessed with positive energy.

For disclosure of quarterly AUM/ AAUM and AUM by Geography, please visit our website: <https://mutualfund.adityabirlacapital.com/>

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

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# Equity Outlook

November 2021

Mr. Vinod Bhat  
Portfolio Manager & Head  
Knowledge Management  
Aditya Birla Sun Life AMC Limited



Globally, equity markets have climbed a wall of worry and are at record highs. Global growth had slowed in the Jul-Sep quarter due to Covid restrictions, but Oct has seen a recovery as these restrictions have been eased.

US economy is recovering quickly from the impact of the Delta variant. Inflation has been on a rising trend which has led to rise in bond yields. However, inflation is expected to peak by early 2022. Fed tapering will start in mid-Nov, but Fed is unlikely to venture into hawkish territory. First rate hike is expected in July 2022. Corporate margins in the US have risen to record levels and earnings growth is quite strong which has been a key driver for markets.

Indian economic recovery has been boosted by festive cheer with festive spending at an all-time record. High performance indicators continue to show improvement across the board although high oil prices remain a concern.

We remain constructive on India's growth going forward. India has been late in the recovery process versus developed markets but has the potential now to catch up. Consequently, a recovery in earnings growth is also expected. Q2FY22 earnings season has thus far been above estimates with Technology, BFSI, Energy, Metals, Consumer and Retail sectors showing good results.

Globally valuations remain elevated as equity markets have rallied after strong earnings. And in India too, headline valuations seem elevated. With Fed tapering, rising yields, and stronger dollar, FII flows to Emerging Markets, including India, can be impacted. Hence, we continue to maintain a cautious stance on markets in the near term.

Overall, market still has legs to continue rising in the med-to-long-term although we may see intermittent corrections. Investors should use any correction to add to their equity exposure.

An interesting theme to learn more about ESG is that several ESG-driven opportunities can come into play in the Indian market.

Globally, ESG related risks are becoming more important than traditional financial risks. And Net Zero (a measure of carbon neutrality by reducing and removing emissions) target has become imperative.

By setting a target of 2070 for achieving Net Zero, India is now aligned with large economies. India has already made considerable efforts towards de-carbonization - Leaped to Euro 6 norms, set up largest solar capacity adds globally, and implemented most stringent global norms on energy efficiency for ACs & pollution norms for diesel gensets.

Nine ESG sub-themes are linked to India's decarbonization efforts going forward which can lead to US\$400bn capex, 106GW savings, and 1.1bn tons Co2 cut. These are:

1. Curtailing diesel use and increased electrification
2. Step-up natural gas to 15% of energy mix
3. Shift towards renewable energy
4. Improving energy efficiency standards
5. Namami Gange Mission (i.e., Clean Ganga)
6. Upgrade of de-carbonization regulations
7. Private sector's aims to curtail emissions
8. Ethanol blending in petrol
9. Green Hydrogen in energy mix

The 9 ESG sub-themes provide excellent opportunities for investment in Indian companies.

Globally, ESG funds are seeing record inflows although in India ESG is still at a nascent stage with a huge runway for growth. Aditya Birla Sun Life ESG Fund invests in companies following Environmental, Social, Governance (ESG) theme along with high growth potential.

Please refer to page no 15 for the riskometer and scheme type.

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

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# Debt Outlook

November 2021

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



## Global Macro

Global growth momentum is slowing down as indicated by high frequency indicators across geographies. Global PMIs have moderated, Global trade has plateaued, US & China growth numbers have come down, consumer confidence numbers are waning. Main reason for the slowdown is the continued supply-side bottlenecks across global supply-chains, declining impact of fiscal stimulus on growth and delta variant & high inflation pressures which are hitting consumer sentiments.

On the inflation front, supply disruptions and energy costs are major concerns. Also, inflation appears to be getting more generalized than earlier anticipated as wages have started rising. As a result, markets started pricing in central bank actions more aggressively. Rates, especially short end, moved up sharply in the month of October. However, in the first week of Nov, several DM central banks sounded more dovish than the market anticipation. Post this, the rates eased a bit.

Recent Covid wave is petering out across the world. Most economies are heading to herd level of immunity. It may also mean that the probability of any major outbreak in near future is low. However, cases in UK, China and Russia are suggesting that we need to be cautious. Recent announcement by Pfizer of its new oral medicine with 89% efficacy is very encouraging.

## Local Macro

Local macro is steadily improving and on an aggregate basis we have crossed the pre-covid output levels. Recent high frequency data like PMI, imports, tax collections and retail sales point to recovery gaining momentum. However, about half the indicators are below pre-covid levels suggesting uneven recovery across various segments. Policymakers would be mindful of both, the level and distribution of growth, while taking any decision.

September CPI came at 4.35%, slightly below expectation. Food inflation has been the major contributor for the last few readings printing lower than expectations. The recent petroleum duty cuts by the central govt and many state governments will also help the headline CPI. However, core inflation continues to remain sticky, though the momentum is slowing down. Regulator's consistent communication has been that inflation is mainly driven by supply side issues and therefore, we need to be patient with it.

So far, Fiscal is in a very good shape as Tax collections have been very good and spending has been slow. Both Indirect and Direct tax collections have been impressive. Spending is expected to pick up now and we may end up with a fiscal deficit close to the target of 6.8%.

Daily covid cases are below 10,000 now. Barring Kerala and a couple NE states, remaining states are well controlled. Vaccinations are progressing well, and total vaccinations are approaching 110 crs. Several surveys are showing high proportion of population already have antibodies. High vaccinations and natural antibodies may provide better protection from future covid variants.

## RBI

RBI has been growth supportive since the pandemic began and continues to remain so. Recovery has been uneven and dependent on continued policy support and output levels in several segments is below pre-pandemic level. RBI has communicated that they will prefer to bring down inflation, which they believe is primarily due to supply driven factors, over the next few years so that the output losses are minimized. Therefore, we believe that RBI will be more calibrated and nuanced in normalizing rates.

In the October policy, RBI chose to increase the amount of VRRRs while not hiking reverse repo rate, as some of the market participants expected. The VRRR cut-offs since have come very close to 4% mark. Market is being prepared for an eventual hike in reverse repo rate, which may come in December policy. We believe than any movement in Repo rate will happen in FY23 only. Liquidity will continue to remain hugely surplus for the foreseeable future.

## Market Outlook

We believe that the rates will move up from here slowly as RBI will normalize the policy rates. However, we don't agree with the aggressive hikes priced in by the various forward curves. RBI may continue to nurture growth going forward and will be more sensitive to the needs of the economy coming out of a big shock.

Pricing of aggressive normalization by the markets have rendered the curves very steep. These represent a good opportunity for the patient Fixed Income investors. Investors can benefit by choosing a suitable fund according to their investment horizon. Investors with 6-12 months investment horizon can look at floater fund which is running a quasi-passive roll-down strategy. For investment horizon of more than 12 months, Short term funds provide a good risk adjusted investment opportunity. For investors having an investment horizon of 3 years+, we recommend Aditya Birla Sun Life Government Securities Fund, SDL/PSU Sep 2026 60:40 index fund and Aditya Birla Sun Life Credit Risk Fund.

Please refer to page no 7-8 for the riskometer and scheme type.

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



## SAVINGS SOLUTIONS

| SCHEME  | PLAN/OPTION<br>(which continue for fresh subscription) |   | DEFAULT OPTION**   | MINIMUM INVESTMENT AMOUNT | EXIT LOAD<br>For redemption-switch out consider from the date of allotment. |  |         |
|---|--|---|--|---------------------------|---|--|---------|
|   | PLAN*  | OPTION  |  |                           | Investor Exit upon subscription   | Exit load as % of redemption proceeds  |         |
| Aditya Birla Sun Life Liquid Fund   | Regular Plan   | Daily IDCW (Reinvestment of IDCW)   | Daily Reinvestment of IDCW   | ₹ 500/-                   |   | Day 1  | 0.0070% |
|   |  | Weekly IDCW (Payout/Reinvestment)   |  |                           |   | 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% |
|   |  |   |  |                           |   | Day 7 onwards  | 0.0000% |
| Aditya Birla Sun Life Money Manager Fund                                      | Regular Plan   | Daily IDCW (Reinvestment of IDCW)<br>Weekly IDCW (Reinvestment of IDCW)   | Daily Reinvestment of IDCW   | ₹ 1,000/-                 | Nil   |  |         |
|   | Direct Plan  | Growth  |  |                           |   |  |         |
| 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)<br>Growth  |  |                           |   |  |         |
| Aditya Birla Sun Life Overnight Fund  | Regular Plan   | Daily IDCW (Reinvestment of IDCW)   | Daily IDCW Option  | ₹ 5,000/-                 | Nil   |  |         |
|   |  | Weekly IDCW (Reinvestment of IDCW)  |  |                           |   |  |         |
|   | Direct Plan  | Growth<br>Monthly IDCW (Payout/Reinvestment/IDCW Sweep Facility)  |  |                           |   |  |         |
| Aditya Birla Sun Life Savings Fund  | Regular Plan   | Daily IDCW (Reinvestment of IDCW)<br>Weekly IDCW (Payout/Reinvestment)  | Daily Reinvestment of IDCW   | ₹ 1,000/-                 | Nil   |  |         |
|   | Direct Plan  | Growth  |  |                           |   |  |         |
| 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)<br>Growth  |  |                           |   |  |         |
| 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  |  |                           |   |  |         |
| Aditya Birla Sun Life Corporate Bond Fund                                     | Regular Plan   | Monthly IDCW (Payout/Reinvestment)<br>IDCW (Payout/Reinvestment/)   | Reinvestment of IDCW   | ₹ 100/-                   | Nil   |  |         |
|   | Direct Plan  | Growth  |  |                           |   |  |         |
| Aditya Birla Sun Life Short Term Fund   | Regular Plan   | Quarterly IDCW (Payout / Reinvestment)<br>IDCW (Payout / Reinvestment)  | Growth   | ₹ 1,000/-                 | Nil   |  |         |
|   | Direct Plan  | Growth  |  |                           |   |  |         |
| Aditya Birla Sun Life Banking & PSU Debt Fund                                 | Regular Plan   | Monthly IDCW (Payout / Reinvestment)<br>Quarterly IDCW (Payout / Reinvestment)  | Monthly Reinvestment of IDCW   | ₹ 1,000/-                 | Nil   |  |         |
|   | Direct Plan  | IDCW (Payout / Reinvestment)<br>Growth  |  |                           |   |  |         |
| Aditya Birla Sun Life Medium Term Plan - Number of Segregated Portfolios - 1  | Regular Plan   | Quarterly IDCW (Payout / Reinvestment)<br>Half Yearly IDCW (Payout / Reinvestment)<br>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  |  |                           |   |  |         |
| 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  |  |                           |   |  |         |
| Aditya Birla Sun Life Dynamic Bond Fund - Number of Segregated Portfolios - 1 | Regular Plan   | Monthly IDCW Sweep Facility   | • Choice of Option :<br>Quarterly IDCW<br>• Choice of Sub-Option :<br>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  |         |
|   |  | Monthly IDCW (Payout / Reinvestment /IDCW Sweep Facility)   |  |                           |   |  |         |
|   | Direct Plan  | Quarterly IDCW (Payout / Reinvestment /IDCW Sweep Facility)<br>Growth<br>IDCW (Payout / Reinvestment /IDCW Sweep Facility)              |  |                           |   |  |         |
| 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)<br>Growth  |  |                           |   |  |         |
| 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)   |  |                           |   |  |         |
| 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  |  |                           |   |  |         |
| 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  |  |                           |   |  |         |
| 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  |  |                           |   |  |         |
| Aditya Birla Sun Life Retirement Fund - The 50s Plus Debt Plan                | Regular Plan   | IDCW (Payout/Reinvestment)  | NA   | ₹ 1,000/-                 | Nil   |  |         |
|   | Direct Plan  | Growth  |  |                           |   |  |         |

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

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

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

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  | Benchmark Riskometer                          |
|--|---|---|---|
| <b>Aditya Birla Sun Life Liquid Fund</b><br>(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>   | <b>Aditya Birla Sun Life Liquid Fund</b><br>                              | <b>CRISIL Liquid Fund Index</b><br>           |
| <b>Aditya Birla Sun Life Money Manager Fund</b><br>(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 Money Manager Fund</b><br>                       | <b>Nifty Money Market Index</b><br>           |
| <b>Aditya Birla Sun Life Short Term Fund</b><br>(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 Short Term Fund</b><br>                          | <b>CRISIL Short Term Bond Fund Index</b><br>  |
| <b>Aditya Birla Sun Life Banking &amp; PSU Debt Fund</b><br>(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 Banking &amp; PSU Debt Fund</b><br>              | <b>Nifty Banking &amp; PSU Debt Index</b><br> |
| <b>Aditya Birla Sun Life Income Fund</b><br>(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 Income Fund</b><br>                              | <b>CRISIL Composite Bond Fund Index</b><br>   |
| <b>Aditya Birla Sun Life Government Securities Fund</b><br>(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 Government Securities Fund</b><br>               | <b>Nifty All Duration G-Sec Index</b><br>     |
| <b>Aditya Birla Sun Life Retirement Fund - The 50s Plus Debt Plan</b><br>(An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))                               | <ul style="list-style-type: none"> <li>Capital appreciation &amp; income over long term to achieve retirement goals</li> <li>investments in debt &amp; money market instruments as well as equity and equity related securities</li> </ul>          | <b>Aditya Birla Sun Life Retirement Fund - The 50s Plus Debt Plan</b><br> | <b>CRISIL Short Term Bond Fund Index</b><br>  |
| <b>Aditya Birla Sun Life Savings Fund</b><br>(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 Savings Fund</b><br>                             | <b>CRISIL Ultra Short Term Debt Index</b><br> |
| <b>Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme</b><br>(An open ended fund of funds scheme investing in dynamically managed portfolio of Debt Funds)   | <ul style="list-style-type: none"> <li>Capital appreciation in the long term</li> <li>Investment in a dynamically managed portfolio of debt funds</li> </ul>  | <b>Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme</b><br>     | <b>CRISIL Composite Bond Fund Index</b><br>   |
| <b>Aditya Birla Sun Life Corporate Bond Fund</b><br>(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 Corporate Bond Fund</b><br>                      | <b>NIFTY Corporate Bond Index</b><br>         |
| <b>Aditya Birla Sun Life Low Duration Fund</b><br>(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 Low Duration Fund</b><br>                        | <b>NIFTY Low Duration Debt Index</b><br>      |
| <b>Aditya Birla Sun Life Floating Rate Fund</b><br>(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 Floating Rate Fund</b><br>                       | <b>CRISIL Liquid Fund Index</b><br>           |



# Product Labeling Disclosures

| Name of Scheme  | This product is suitable for investors who are seeking*:   | Riskometer  | Benchmark Riskometer                                      |
|---|--|---|---|
| <b>Aditya Birla Sun Life Overnight Fund</b><br>(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 Overnight Fund</b><br>                             | <b>CRISIL Overnight Index</b><br>                         |
| <b>Aditya Birla Sun Life Arbitrage Fund</b><br>(An open ended scheme investing in arbitrage opportunities)  | <ul style="list-style-type: none"> <li>income over short term</li> <li>investments in equity and equity related securities including derivatives for taking advantage from the price differentials/mis-pricing prevailing for stock/index in various segments (Cash &amp; Futures)</li> </ul>  | <b>Aditya Birla Sun Life Arbitrage Fund</b><br>                             | <b>Nifty 50 Arbitrage Index</b><br>                       |
| <b>Aditya Birla Sun Life Medium Term Plan</b><br>(An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3-4 years)<br>Number of Segregated Portfolios – 1                                | <ul style="list-style-type: none"> <li>Income with capital growth over medium term</li> <li>investments in debt and money market instruments</li> </ul>  | <b>Aditya Birla Sun Life Medium Term Plan</b><br>                           | <b>CRISIL Medium Term Debt Index</b><br>                  |
| <b>Aditya Birla Sun Life Financial Planning FOF - Moderate Plan</b><br>An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in a combination of Equity Schemes, Exchange Traded Funds and Debt & Liquid Schemes). | <ul style="list-style-type: none"> <li>capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Prudent) of investors in the long term</li> <li>investment in portfolio of mutual fund schemes (predominantly in a combination of Equity Schemes, Exchange Traded Funds and Debt &amp; Liquid Schemes)</li> </ul> | <b>Aditya Birla Sun Life Financial Planning FOF - Moderate Plan</b><br>     | <b>CRISIL Hybrid 50+50 - Moderate Index</b><br>           |
| <b>Aditya Birla Sun Life Credit Risk Fund</b><br>(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 Credit Risk Fund</b><br>                           | <b>NIFTY Credit Risk Bond Index</b><br>                   |
| <b>Aditya Birla Sun Life Dynamic Bond Fund</b><br>(An open ended dynamic debt scheme investing across duration)<br>Number of Segregated Portfolios – 1  | <ul style="list-style-type: none"> <li>Income with capital growth</li> <li>investments in actively managed portfolio of debt and money market instruments including government securities</li> </ul>   | <b>Aditya Birla Sun Life Dynamic Bond Fund</b><br>                          | <b>NIFTY Composite Debt Index</b><br>                     |
| <b>Aditya Birla Sun Life Financial Planning FOF - Conservative Plan</b><br>(An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Debt & Liquid Schemes).   | <ul style="list-style-type: none"> <li>capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Conservative) of investors in the long term</li> <li>investment in portfolio of mutual fund schemes (predominantly in Debt and Liquid schemes)</li> </ul>   | <b>Aditya Birla Sun Life Financial Planning FOF - Conservative Plan</b><br> | <b>CRISIL Short Term Debt Hybrid 75+25 Fund Index</b><br> |

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



## REGULAR INCOME SOLUTIONS

| SCHEME                                     | PLAN/OPTION<br>(which continue for fresh subscription) |  | DEFAULT OPTION**  | MINIMUM INVESTMENT AMOUNT | EXIT LOAD<br>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)<br>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<br>(which continue for fresh subscription) |                                   | DEFAULT OPTION** | MINIMUM INVESTMENT AMOUNT                                      | EXIT LOAD<br>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.

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IDCW - Income Distribution cum Capital Withdrawal





# Product Labeling Disclosures

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

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



## WEALTH SOLUTIONS

| SCHEME   | PLAN/OPTION<br>(which continue for fresh<br>subscription) |  | DEFAULT<br>OPTION**  | MINIMUM<br>INVESTMENT<br>AMOUNT | EXIT LOAD<br>For redemption-switch out consider from the date of allotment.  |
|--|---|--|--|---------------------------------|--|
|  | PLAN*   | OPTION   |  |                                 |  |
| <b>Aditya Birla Sun Life Equity Savings Fund</b>                 | Regular Plan<br>Direct Plan                               | IDCW (Payout, Reinvestment & IDCW Sweep Facility) Growth                                   | Reinvestment of IDCW   | ₹ 1,000/-                       | In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.           |
| <b>Aditya Birla Sun Life Balanced Advantage Fund</b>             | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment) Growth  | Reinvestment of IDCW   | ₹ 100/-                         | Nil  |
| <b>Aditya Birla Sun Life Equity Hybrid '95 Fund</b>              | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth                                     | Reinvestment of IDCW   | ₹ 100/-                         | In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. |
| <b>Aditya Birla Sun Life Index Fund</b>                          | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth                                     | Reinvestment of IDCW   | ₹ 1000/-                        | Nil  |
| <b>Aditya Birla Sun Life Frontline Equity Fund</b>               | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth                                     | Reinvestment of IDCW   | ₹ 100/-                         | For redemption/switch-out of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 90 days from the date of allotment: Nil  |
| <b>Aditya Birla Sun Life Focused Equity Fund</b>                 | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth                                     | Reinvestment of IDCW   | ₹ 1,000/-                       | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil  |
| <b>Aditya Birla Sun Life Flexi Cap Fund</b>                      | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth                                     | Reinvestment of IDCW   | ₹ 100/-                         | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil  |
| <b>Aditya Birla Sun Life Equity Advantage Fund</b>               | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth                                     | Reinvestment of IDCW   | ₹ 1,000/-                       | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil  |
| <b>Aditya Birla Sun Life MNC Fund</b>                            | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth                                     | Reinvestment of IDCW   | ₹ 1,000/-                       | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil  |
| <b>Aditya Birla Sun Life Midcap Fund</b>                         | Regular Plan<br>Direct Plan                               | IDCW (Payout / Reinvestment / IDCW Sweep Facility) Growth (Growth with Triggered Facility) | Reinvestment of IDCW   | ₹ 1,000/-                       | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil  |
| <b>Aditya Birla Sun Life Small Cap Fund</b>                      | Regular Plan<br>Direct Plan                               | IDCW (Payout /Reinvestment) Growth   | IDCW Payout  | ₹ 1,000/-                       | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil  |
| <b>Aditya Birla Sun Life Pure Value Fund</b>                     | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment) Growth  | • Choice of Plan :<br>Growth<br>• Choice of Option :<br>Reinvestment | ₹ 1,000/-                       | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil  |
| <b>Aditya Birla Sun Life Manufacturing Equity Fund</b>           | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment) Growth  | Reinvestment of IDCW   | ₹ 1,000/-                       | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.   |
| <b>Aditya Birla Sun Life Banking and Financial Services Fund</b> | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment) Growth  | Reinvestment of IDCW   | ₹ 1,000/-                       | For redemption/switch-out of units on or before 30 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 30 days from the date of allotment: Nil  |
| <b>Aditya Birla Sun Life Dividend Yield Fund</b>                 | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth                                     | Reinvestment of IDCW   | ₹ 1,000/-                       | In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. |
| <b>Aditya Birla Sun Life Infrastructure Fund</b>                 | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth                                     | Reinvestment of IDCW   | ₹ 1,000/-                       | For redemption/switch-out of units on or before 30 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 30 days from the date of allotment: Nil  |
| <b>Aditya Birla Sun Life Digital India Fund</b>                  | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth                                     | Reinvestment of IDCW   | ₹ 100/-                         | For redemption/switch-out of units on or before 30 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 30 days from the date of allotment: Nil  |
| <b>Aditya Birla Sun Life India GenNext Fund</b>                  | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth                                     | Reinvestment of IDCW   | ₹ 1,000/-                       | For redemption/switch-out of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 90 days from the date of allotment: Nil  |
| <b>Aditya Birla Sun Life International Equity Fund (Plan A)</b>  | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth                                     | Growth /<br>Reinvestment of IDCW                                     | ₹ 1,000/-                       | For redemption/switch-out of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 90 days from the date of allotment: Nil  |
| <b>Aditya Birla Sun Life International Equity Fund (Plan B)</b>  | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth                                     | Growth /<br>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  |

\*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



## WEALTH SOLUTIONS

| SCHEME   | PLAN/OPTION<br>(which continue for fresh<br>subscription) |   | DEFAULT<br>OPTION**                 | MINIMUM<br>INVESTMENT<br>AMOUNT  | EXIT LOAD<br>For redemption-switch out consider from the date of allotment.   |
|--|---|---|-------------------------------------|--|---|
|  | PLAN*   | OPTION  |                                     |  |   |
| Aditya Birla Sun Life<br>Commodity Equities<br>Fund - Global Agri Plan | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment /<br>IDCW Sweep Facility)<br>Growth | Reinvestment of<br>IDCW             | ₹ 1,000/-  | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/<br>switch out of units after 365 days from the date of allotment: Nil   |
| Aditya Birla Sun Life<br>Global Emerging<br>Opportunities Fund         | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment)<br>Growth                          | Reinvestment of<br>IDCW             | ₹ 1,000/-  | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV - For redemption/<br>switch out of units after 365 days from the date of allotment: Nil  |
| Aditya Birla Sun Life<br>Global Excellence Equity<br>Fund of Fund      | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment)<br>Growth                          | Reinvestment of<br>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<br>/ switch-out of units after 365 days from the date of allotment: Nil   |
| Aditya Birla Sun Life<br>Gold Fund                                     | Regular Plan<br>Direct Plan                               | Growth<br>IDCW Payout /Reinvestment                           | Growth /<br>Reinvestment of<br>IDCW | ₹ 1,000/-  | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV For redemption/<br>switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Bonus & Reinvestment<br>of IDCW |
| Aditya Birla Sun Life<br>Asset Allocator FoF                           | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment)<br>Growth                          | Reinvestment of<br>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<br>- Nil  |
| Aditya Birla Sun Life<br>Financial Planning FOF<br>Aggressive Plan     | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment)<br>Growth                          | Reinvestment of<br>IDCW             | ₹ 500/-  | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/<br>switch out of units after 365 days from the date of allotment: Nil   |
| Aditya Birla Sun Life<br>Pharma & Healthcare<br>Fund                   | Regular Plan<br>Direct Plan                               | Growth<br>Reinvestment of IDCW                                | Reinvestment of<br>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/<br>switch-out of units after 30 days from the date of allotment: Nil   |
| Aditya Birla Sun Life Bal<br>Bhavishya Yojna                           | Regular Plan<br>Direct Plan                               | Growth<br>Reinvestment of IDCW                                | Growth Option                       | ₹ 1,000/-  | Nil   |
| Aditya Birla Sun Life<br>Retirement Fund - The<br>30s Plan             | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment)<br>Growth                          | NA                                  | ₹ 1,000/-  | Nil   |
| Aditya Birla Sun Life<br>Retirement Fund - The<br>40s Plan             | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment)<br>Growth                          | NA                                  | ₹ 1,000/-  | Nil   |
| Aditya Birla Sun Life<br>Retirement Fund - The<br>50s Plan             | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment)<br>Growth                          | NA                                  | ₹ 1,000/-  | Nil   |
| Aditya Birla Sun Life PSU<br>Equity Fund                               | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment)<br>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/<br>switch-out of units after 30 days from the date of allotment: Nil   |
| Aditya Birla Sun Life<br>Special Opportunities<br>Fund                 | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment)<br>Growth                          | NA                                  | ₹ 500/-  | For redemption / switch-out of units within 90 days from the date of allotment: 0.50% of applicable NAV.<br>For redemption / switch-out of units after 90 days from the date of allotment: Nil  |
| Aditya Birla Sun Life<br>ESG Fund                                      | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment)<br>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.<br>For redemption / switch-out of units after 90 days from the date of allotment - Nil   |
| Aditya Birla Sun Life<br>Multi-Cap Fund                                | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment)<br>Growth                          | NA                                  | ₹ 500/-  | For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV.<br>For redemption / switch-out of units after 365 days from the date of allotment - Nil   |
| Aditya Birla Sun Life<br>SENSEX ETF                                    | NA  | NA  | NA                                  | The Creation Unit size<br>for the scheme shall<br>be 10,000 units and<br>in multiples thereof.                                       | Nil   |
| Aditya Birla Sun Life<br>Banking ETF                                   | NA  | NA  | NA                                  | The Creation Unit<br>size in case of<br>Aditya Birla Sun<br>Life Banking ETF<br>shall be 1,000<br>units and in<br>multiples thereof. | Nil   |
| Aditya Birla Sun Life<br>Nifty Next 50 ETF                             | NA  | NA  | NA                                  | The Creation Unit size<br>for the scheme shall<br>be 10,000 units and<br>in multiples thereof.                                       | Nil   |
| Aditya Birla Sun Life<br>Nifty ETF                                     | NA  | NA  | NA                                  | The Creation Unit<br>size in case of Aditya<br>Birla Sun Life Nifty<br>ETF shall be 50,000<br>units and in multiples<br>thereof.     | Nil   |
| Aditya Birla Sun Life<br>Gold ETF                                      | NA  | NA  | NA                                  | The Creation Unit size<br>for the scheme shall<br>be 1,000 units and in<br>multiples thereof.  | Nil   |
| Aditya Birla Sun Life<br>Nifty Midcap 150 Index<br>Fund                | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment)<br>Growth                          | Reinvestment of<br>IDCW             | ₹ 500/-  | For redemption / switch-out of units on or before 90 days from the date of allotment: 0.50% of applicable NAV.<br>For redemption / switch-out of units after 90 days from the date of allotment - Nil   |
| Aditya Birla Sun Life<br>Nifty Smallcap 50 Index<br>Fund               | Regular Plan<br>Direct Plan                               | IDCW (Payout/Reinvestment)<br>Growth                          | Reinvestment of<br>IDCW             | ₹ 500/-  | For redemption / switch-out of units on or before 90 days from the date of allotment: 0.5% of applicable NAV.<br>For redemption / switch-out of units after 90 days from the date of allotment - Nil  |

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

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

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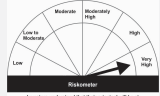
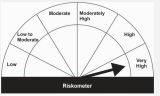





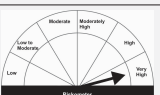







# Product Labeling Disclosures

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



# Product Labeling Disclosures

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





# Product Labeling Disclosures

| Name of Scheme  | This product is suitable for investors who are seeking*:   | Riskometer  | Benchmark Riskometer  |
|---|--|---|---|
| <b>Aditya Birla Sun Life Pharma &amp; Healthcare Fund</b><br>(An Open Ended equity scheme investing in Pharma and Healthcare Services Sector)   | <ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investments in equity &amp; equity related instruments of the companies in the Pharmaceuticals, Healthcare and Allied sectors in India.</li> </ul>  | <b>Aditya Birla Sun Life Pharma &amp; Healthcare Fund</b><br>   | <b>S&amp;P BSE Healthcare TRI</b><br>   |
| <b>Aditya Birla Sun Life Bal Bhavishya Yojna</b><br>(An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)) | <ul style="list-style-type: none"> <li>long term capital growth</li> <li>investment in predominantly equity and equity related securities as well as debt and money market instruments</li> </ul>  | <b>Aditya Birla Sun Life Bal Bhavishya Yojna</b><br>            | <b>S&amp;P BSE 200 TRI</b><br>  |
| <b>Aditya Birla Sun Life Retirement Fund - The 30s Plan</b><br>(An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))                | <ul style="list-style-type: none"> <li>long term capital growth</li> <li>Investments in equity and equity related securities</li> </ul>  | <b>Aditya Birla Sun Life Retirement Fund - The 30s Plan</b><br> | <b>S&amp;P BSE 200 TRI</b><br>  |
| <b>Aditya Birla Sun Life Retirement Fund - The 40s Plan</b><br>(An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))                | <ul style="list-style-type: none"> <li>Long term capital growth and income</li> <li>investment predominantly in equity and equity related securities as well as debt and money market instruments</li> </ul>   | <b>Aditya Birla Sun Life Retirement Fund - The 40s Plan</b><br> | <b>CRISIL Hybrid 35+65 - Aggressive Index</b><br>   |
| <b>Aditya Birla Sun Life ESG Fund</b><br>(An open-ended equity scheme investing in companies following Environment, Social & Governance (ESG) theme)  | <ul style="list-style-type: none"> <li>Long Term Capital Appreciation</li> <li>An equity scheme that invests in companies following the Environment, Social &amp; Governance (ESG) theme</li> </ul>  | <b>Aditya Birla Sun Life ESG Fund</b><br>                       | <b>NIFTY 100 ESG TRI</b><br>  |
| <b>Aditya Birla Sun Life Multi-Cap Fund</b><br>(An open ended equity scheme investing across large cap, mid cap & small cap stocks)   | <ul style="list-style-type: none"> <li>Long term capital growth and income</li> <li>Investment predominantly in equity and equity related instruments as well as debt and money market instruments.</li> </ul>   | <b>Aditya Birla Sun Life Multi-Cap Fund</b><br>                 | <b>NIFTY 500 Multicap 50:25:25 TRI</b><br>  |
| <b>Aditya Birla Sun Life SENSEX ETF</b><br>(An open ended scheme replicating BSE SENSEX index)  | <ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in stocks in line with BSE SENSEX to generate comparable returns, subject to tracking errors</li> </ul>   | <b>Aditya Birla Sun Life SENSEX ETF</b><br>                     | <b>S&amp;P BSE Sensex TRI</b><br>   |
| <b>Aditya Birla Sun Life Banking ETF</b><br>(An Open ended exchange traded fund tracking Nifty Bank Index)  | <ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in stocks comprising the underlying index and endeavors to track the benchmark index</li> </ul>   | <b>Aditya Birla Sun Life Banking ETF</b><br>                    | <b>Nifty Bank TRI</b><br>   |
| <b>Aditya Birla Sun Life Nifty Next 50 ETF</b><br>(An Open ended Scheme tracking Nifty Next 50 Index)   | <ul style="list-style-type: none"> <li>long term investments</li> <li>Investments in securities covered by Nifty Next 50 Index</li> </ul>  | <b>Aditya Birla Sun Life Nifty Next 50 ETF</b><br>              | <b>Nifty Next 50 TRI</b><br>  |
| <b>Aditya Birla Sun Life Nifty ETF</b><br>(An open ended scheme replicating NIFTY 50 TR Index)  | <ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in stocks in line with Nifty 50 TRI to generate comparable returns, subject to tracking errors</li> </ul>   | <b>Aditya Birla Sun Life Nifty ETF</b><br>                      | <b>Nifty 50 TRI</b><br>   |
| <b>Aditya Birla Sun Life Equity Savings Fund</b><br>(An open ended scheme investing in equity, arbitrage and debt)  | <ul style="list-style-type: none"> <li>long term capital growth and income</li> <li>An open ended equity scheme investing in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments</li> </ul> | <b>Aditya Birla Sun Life Equity Savings Fund</b><br>            | <b>30% S&amp;P BSE 200 TRI + 30% Crisil Short Term Bond Fund Index + 40% Nifty 50 Arbitrage Index</b><br> |
| <b>Aditya Birla Sun Life Gold Fund</b><br>(An open ended fund of funds scheme investing in Aditya Birla Sun Life Gold ETF)  | <ul style="list-style-type: none"> <li>returns in line with performance of Aditya Birla Sun Life Gold ETF (ABSL GETF) over long term</li> <li>investments predominantly in units of Aditya Birla Sun Life Gold ETF. ABSL GETF invests in physical gold of 99.5% purity (fineness)</li> </ul>                           | <b>Aditya Birla Sun Life Gold Fund</b><br>                      | <b>Prices of Gold</b><br>   |



# Product Labeling Disclosures

| Name of Scheme   | This product is suitable for investors who are seeking*:   | Riskometer  | Benchmark Riskometer                                      |
|--|--|---|---|
| <b>Aditya Birla Sun Life Gold ETF</b><br>(An open ended scheme tracking physical price of Gold)  | <ul style="list-style-type: none"> <li>Returns that are in line with the performance of gold over long term, subject to tracking errors.</li> <li>Investments in physical gold of 99.5% purity (fineness)</li> </ul>                             | <b>Aditya Birla Sun Life Gold ETF</b><br>                       | <b>Prices of Gold</b><br>                                 |
| <b>Aditya Birla Sun Life Balanced Advantage Fund</b><br>(An open ended Dynamic Asset Allocation fund)  | <ul style="list-style-type: none"> <li>Capital appreciation and regular income in the long term</li> <li>Investment in equity &amp; equity related securities as well as fixed income securities (Debt &amp; Money Market securities)</li> </ul> | <b>Aditya Birla Sun Life Balanced Advantage Fund</b><br>        | <b>CRISIL Hybrid 50+50 - Moderate Index</b><br>           |
| <b>Aditya Birla Sun Life Special Opportunities Fund</b><br>(An open-ended equity scheme following special situations theme)  | <ul style="list-style-type: none"> <li>Long Term Capital Appreciation</li> <li>An equity Scheme that invests in stocks based on special situations theme</li> </ul>  | <b>Aditya Birla Sun Life Special Opportunities Fund</b><br>     | <b>S&amp;P BSE 500 TRI</b><br>                            |
| <b>Aditya Birla Sun Life Asset Allocator FoF</b><br>(An open ended fund of fund scheme investing predominantly in equity schemes, Exchange Traded Funds (ETFs) & debt schemes)               | <ul style="list-style-type: none"> <li>capital appreciation in the long term</li> <li>investment in portfolio of equity schemes, Exchange Traded Funds &amp; debt schemes</li> </ul>   | <b>Aditya Birla Sun Life Asset Allocator FoF</b><br>            | <b>CRISIL Hybrid 50+50 - Moderate Index</b><br>           |
| <b>Aditya Birla Sun Life Retirement Fund - The 50s Plan</b><br>(An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)) | <ul style="list-style-type: none"> <li>regular income with capital growth over medium to long term</li> <li>Investments in debt and money market instruments as well as equity and equity related securities</li> </ul>                          | <b>Aditya Birla Sun Life Retirement Fund - The 50s Plan</b><br> | <b>CRISIL Short Term Debt Hybrid 75+25 Fund Index</b><br> |
| <b>Aditya Birla Sun Life Nifty Midcap 150 Index Fund</b><br>(An Open ended scheme tracking the Nifty Midcap 150 TR Index)  | <ul style="list-style-type: none"> <li>Long term Capital Appreciation</li> <li>Investments in Equity and equity related securities replicating the composition of the Nifty Midcap 150 Index</li> </ul>  | <b>Aditya Birla Sun Life Nifty Midcap 150 Index Fund</b><br>    | <b>Nifty Midcap 150 Index TRI</b><br>                     |
| <b>Aditya Birla Sun Life Nifty Smallcap 50 Index Fund</b><br>(An open ended scheme tracking Nifty Smallcap 50 TR Index)  | <ul style="list-style-type: none"> <li>Long Term Capital Appreciation</li> <li>Investments in Equity and Equity related securities and replicates the composition of the Nifty Smallcap 50 Index</li> </ul>                                      | <b>Aditya Birla Sun Life Nifty Smallcap 50 Index Fund</b><br>   | <b>Nifty Smallcap 50 TRI</b><br>                          |

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



# Mutual Funds

Aditya Birla Sun Life Mutual Fund



**ADITYA BIRLA  
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

## Tax Reckoner 2021-22

### Snapshot of Tax rates specific to Mutual Funds

Tax rates applicable for the Financial Year 2021-22.

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

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

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

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

a. 15% where total income exceeds ₹ 1 crore but does not exceed ₹ 2 crores and

b. 10% where total income exceeds ₹ 50 lakhs but does not exceed ₹ 1 crore

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

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

## Capital Gains Taxation

|  | Individual/HUF   | Domestic Company <sup>®</sup>                   | NRI <sup>®*</sup>                                 |
|--|------------------|---|---|
| <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><br>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 IDCW or income under provisions of section 111A and 112A of the Income Tax Act, 1961 ('the Act')

# Short term/long term capital gain tax (along with applicable surcharge and education cess) will be deducted at the time of redemption of units in case of NRI investors only.

Ⓢ After providing indexation.

\* Without indexation.

^ Assuming the investor falls into highest tax bracket.

^^ If total turnover or gross receipts during the financial year 2019-20 does not exceed ₹ 400 crores.

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

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

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

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

Transfer of units upon consolidation of mutual fund schemes of two or more schemes of equity oriented fund or two or more schemes of a fund other than equity oriented fund in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains.

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

**Bonus Stripping:** The loss due to sale of original units in the schemes, where bonus units are issued, will not be available for set off; if original units are: (A) bought within three months prior to the record date fixed for allotment of bonus units; and (B) sold within nine months after the record date fixed for allotment of bonus units. However, the amount of loss so ignored shall be deemed to be the cost of purchase or acquisition of such unsold bonus units.



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

**Option 1**

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

- (a) In the case of a resident individual of the age of 60 years or above but below 80 years, the basic exemption limit is ₹ 300,000.  
 (b) In case of a resident individual of age of 80 years or above, the basic exemption limit is ₹ 500,000.  
 (c) Surcharge Applicable in case of Individual/HUF/AOP/BOI/Artificial juridical person:

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

- (d) The said Health and Education Cess at 4% will apply on aggregate tax and surcharge.  
 (e) Individuals having total income upto Rs. 5,00,000 can avail rebate of lower of actual tax liability or Rs. 12,500  
 Specified income - Total income excluding income by way of IDCW or income under provisions of section 111A and 112A of the Act.

**Option 2**

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

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

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

**2 Securities Transaction Tax (STT)**

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

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

\*with effect from 1 June, 2016

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

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

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

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

**4 Capital Gains**

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

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

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

| Resident Individual  | Total income |           |           |           |           |             |             |             |             |
|--|--------------|-----------|-----------|-----------|-----------|-------------|-------------|-------------|-------------|
|  | 4,90,000     | 8,50,000  | 10,00,000 | 12,00,000 | 15,00,000 | 56,50,000   | 1,11,50,000 | 2,11,50,000 | 5,11,50,000 |
| Tax in FY 2020-21 (Option 1)*                                    | Nil***       | 54,600    | 85,800    | 1,32,600  | 2,26,200  | 16,73,100   | 37,22,550   | 79,46,250   | 2,15,32,290 |
| Tax in FY 2020-21 (Option 2)**                                   | Nil***       | 54,600    | 78,000    | 1,19,600  | 1,95,000  | 16,38,780   | 36,86,670   | 79,07,250   | 2,14,89,546 |
| Additional Tax burden/(savings) in option 2                      | -            | -         | -7,800    | -13,000   | -31,200   | -34,320     | -35,880     | -39,000     | -42,744     |
| Additional Tax burden/(savings) (%) in option 2                  | -            | -         | -9.09%    | -9.80%    | -13.79%   | -2.05%      | -0.96%      | -0.49%      | -0.20%      |
| Resident Senior citizen (aged above 60 years but below 80 years) | Total income |           |           |           |           |             |             |             |             |
| 4,90,000   | 8,50,000     | 10,00,000 | 12,00,000 | 15,00,000 | 56,50,000 | 1,11,50,000 | 2,11,50,000 | 5,11,50,000 |             |
| Tax in FY 2020-21 (Option 1)*                                    | Nil***       | 52,000    | 83,200    | 1,30,000  | 2,23,600  | 16,70,240   | 37,19,560   | 79,43,000   | 2,15,28,728 |
| Tax in FY 2020-21 (Option 2)**                                   | Nil***       | 54,600    | 78,000    | 1,19,600  | 1,95,000  | 16,38,780   | 36,86,670   | 79,07,250   | 2,14,89,546 |
| Additional Tax burden/(savings) in option 2                      | -            | 2,600     | -5,200    | -10,400   | -28,600   | -31,460     | -32,890     | -35,750     | -39,182     |
| Additional Tax burden/(savings) (%) in option 2                  | -            | 5.00%     | -6.25%    | -8.00%    | -12.79%   | -1.88%      | -0.88%      | -0.45%      | -0.18%      |
| Resident very Senior citizens (aged above 80 years)              | Total income |           |           |           |           |             |             |             |             |
| 4,90,000   | 8,50,000     | 10,00,000 | 12,00,000 | 15,00,000 | 56,50,000 | 1,11,50,000 | 2,11,50,000 | 5,11,50,000 |             |
| Tax in FY 2020-21 (Option 1)*                                    | Nil***       | 41,600    | 72,800    | 1,19,600  | 2,13,200  | 16,58,800   | 37,07,600   | 79,30,000   | 2,15,14,480 |
| Tax in FY 2020-21 (Option 2)**                                   | Nil***       | 54,600    | 78,000    | 1,19,600  | 1,95,000  | 16,38,780   | 36,86,670   | 79,07,250   | 2,14,89,546 |
| Additional Tax burden/(savings) in option 2                      | -            | 13,000    | 5,200     | -         | -18,200   | -20,020     | -20,930     | -22,750     | -24,934     |
| Additional Tax burden/(savings) (%) in option 2                  | -            | 31.25%    | 7.14%     | 0.00%     | -8.54%    | -1.21%      | -0.56%      | -0.23%      | -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 DTA, 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 DTA benefits to non-residents. A taxpayer claiming DTA 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)  
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 CIN: U65991MH1994PLC080811

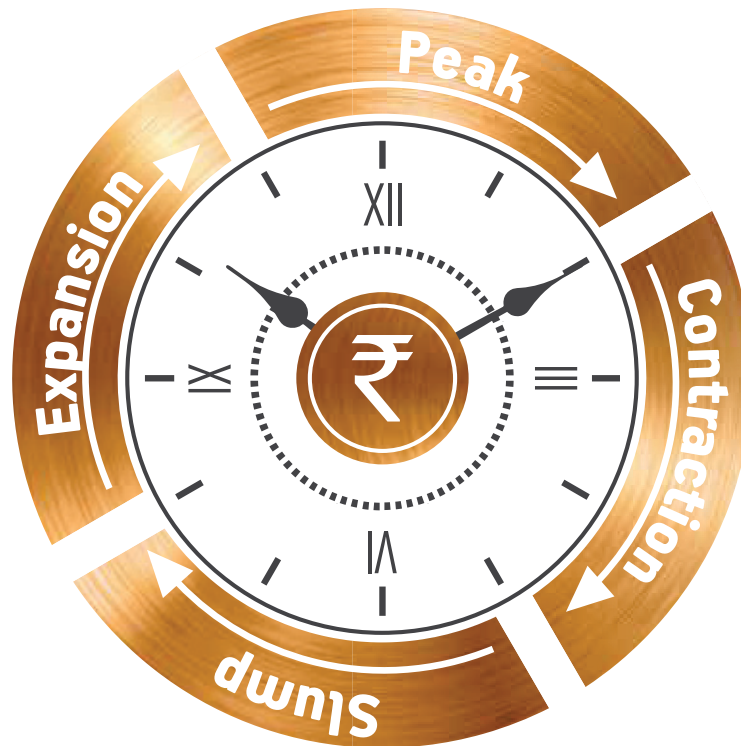
Contact Us:  
 1800-270-7000  
 adityabirlacapital.com



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

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# How can your portfolio keep you ahead of time?



## Aditya Birla Sun Life Business Cycle Fund

An open ended equity scheme following business cycles based investing theme

NFO opens: November 15, 2021 | NFO closes: November 29, 2021

Aditya Birla Sun Life  
Mutual Fund



ADITYA BIRLA  
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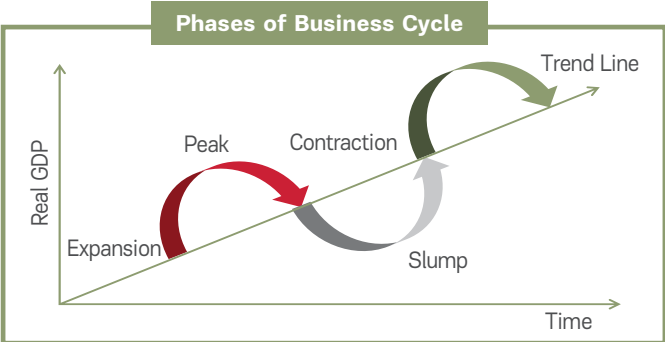
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## Business Cycle – An introduction

Business cycles refers to economy-wide fluctuations in production, trade, and general economic activity. These fluctuations in economic activities are measured by real Gross Domestic Product growth and other macroeconomic variables. A business cycle is basically defined in terms of periods of expansion and contraction.



“Dynamics and lengths of phases of Business Cycle varies.”

## Business cycle has 4 phases

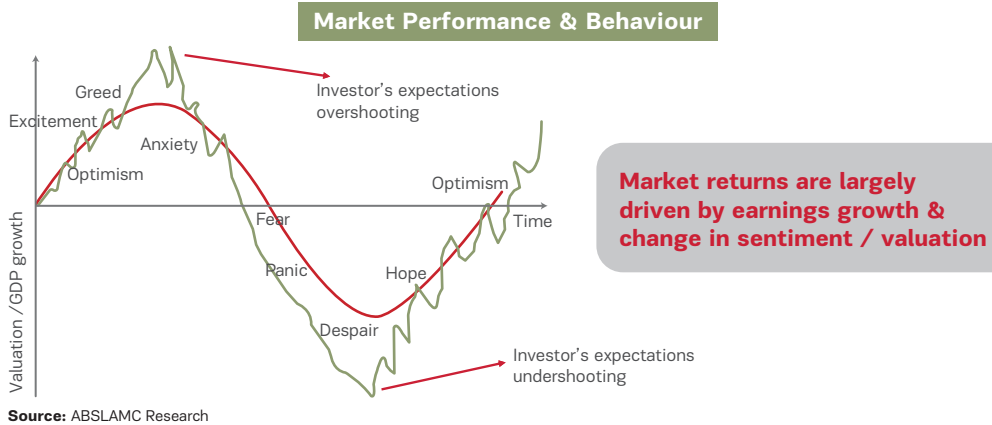
|   |  |   |  |
|---|--|---|--|
|  <p><b>EXPANSION</b></p>   | <p>During periods of expansion, growth rate keeps rising. Economic activity keeps increasing.</p>    |  <p><b>PEAK</b></p>  | <p>Around the peak, economic activity stabilises without registering any significant incremental growth.</p>                         |
|  <p><b>CONTRACTION</b></p> | <p>During contraction, the pace of economic activities slows down. Growth rate starts declining.</p> |  <p><b>SLUMP</b></p> | <p>Around slump, growth rate stabilises at very low level. Economic activity is either declining or growing at a very slow pace.</p> |



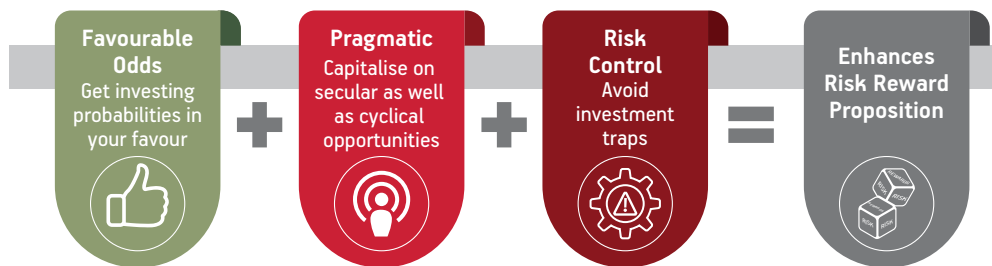
The above list is illustrative and not exhaustive. **Source:** ABSLAMC Research



## Stages of Business Cycle leads to different market behaviour too



## Benefits of Business Cycle investing



## Introducing Aditya Birla Sun Life Business Cycle Fund

(An open ended equity scheme following business cycles based investing theme)

### Fund Positioning

- An open equity scheme following business cycles based investing theme
- Portfolio will invest across Sectors and Market Caps

### Investment Approach

#### Macro Economy

Helps build a view on where we are in the economic cycle

#### Sector Selection

Select sector based on identified stage of business cycle

#### Security Selection

Choose industry leaders & rising stars

### Suitability

- Long term equity investors with High risk appetite and investment horizon of 5 years & above

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

## Investment Philosophy



**Top-down approach** to identify and ascertain the stage of business cycle

- Core economic indicators like PMI, IIP, Credit growth, Interest rates (Repo rate / Short term yields), Corporate bond issuances and other high frequency indicators will be closely monitored



**Bifurcate portfolio between Defensive & Non-Defensive Sectors**

- Defensive sectors usually have stable earnings irrespective of stage of business cycle, while for non-defensive sectors earnings vary with the stage of business cycle
- Defensives perform through contraction phase while non-defensives perform during expansion



**Sector Allocation will depend upon**

Stage of the economic cycle

Co-relation of the cycle with different sectors

Growth potential

Valuation level / Margin of safety



**Capitalise on select global opportunities**

Follow global industry trends

Focus on industries we understand

Wait for favourable point in industry capital cycle



**Stock selection will follow Growth at Reasonable Price (GARP) Philosophy**

## Pillars of Aditya Birla Sun Life Business Cycle Fund



Balance Defensives & Non-Defensives



Sector Positioning



Picking Right Companies



No Market Cap Bias



No Style Bias



No Factor Bias



Selective Global Exposure

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

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



ADITYA BIRLA CAPITAL

Savings

Regular Income

Tax Saving

Wealth

Aditya Birla Sun Life Mutual Fund

<https://www.facebook.com/abslmutualfund> [www.twitter.com/abslsmf](https://www.twitter.com/abslsmf)

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

The product labelling assigned during the NFO is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.



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





## 0-15% of asset allocation can go towards US market.

An Interview of our MD & CEO – Mr. A. Balasubramanian, Aditya Birla Sun Life AMC Limited which was published in the Economic Times on 3rd November 2021.



*SIPs are not just a bull market phenomenon. They are a way of life now. If one has exposure towards Indian equities, then about 10-15% of asset allocation can go towards the US market, says A Balasubramanian, MD & CEO, Aditya Birla Sun Life AMC.*

**You have always given the simple message, stick to your asset allocation in fear and in greed. 80% of wealth is created by right asset allocation. Be a disciplined investor, ignore the noise and short term volatility, in the long term, equity and right asset allocation will help you reach your financial goals.**

When there is fear, then one must consider investment. When there is greed, of course one needs to be cautious. There is absolutely no question about that. Building a portfolio for the longer term will ultimately create wealth and **mutual funds** have been doing that quite consistently.

I am extremely proud to be part of the mutual fund industry and also extremely proud to be part of the Association of Mutual Funds of India

Continued...



and support the industry for overall growth that can add to the country and also serve the large pool of growing investors' needs in the country. ET Now: There is a trend towards SIPs. Indians are taking a leap of faith in putting their savings into a growth asset like equities. Is the trend here to stay or is this SIP culture a bull market phenomenon? A Balasubramanian: The SIP way of investing has now become a part and parcel of everyone's thinking. Sometimes I do a joke or hear from people that a set of people who have made investments in mutual funds will probably scratch their heads and say let me just think through or check my portfolio. The moment you ask the same set of people have you made investments in SIP, the answer would probably be yes. That is why SIP is now a way of life for investors in the country.

When I was the AMFI chairman in 2016-17, we launched the Mutual Fund Sahi Hai as a campaign. Clearly it has created inroads in the Indian investors and savers' mind about mutual funds and has made a huge impact in terms of SIPs. As the book size is growing and there is a large pool of investors, almost 50% of folios would have come through the SIP as a book. This has now created a huge counter force to the dependence on foreign investors that we used to have.

Definitely, there is still a long way to go given that the number of underserved people in the country remains very large from the point of view of investment.

**On the other hand, given that one does not have to restrict their mutual fund holdings just to Indian markets, there are a lot of avenues for getting exposure in US equities as well. We are on the cusp of perhaps a taper tantrum and the interest rate trajectory changing. How much exposure should investors have to global equities, particularly US equities in their portfolios?**

Continued...





Most of the investors in India are first of all not exposed in Indian equities itself. So my recommendation is every investor in the country should have exposure to equity through mutual fund schemes. If somebody has got that exposure, definitely they can look at diversifying by investing outside India.

I would assume that about 10-15% of asset allocation could go towards the US market. Now the US market has seen 10 years of bull market and has not seen any particular year of extreme volatility. It has been a one-sided movement. We also must keep this in mind that the market will not always be the same and will go through ups and downs.

The interest rates are low and therefore people are looking for alternative opportunities. We must also remember that the other way round also can happen and when inflation shoots up and growth starts coming back in a hurry and the job market picks up quite nicely, then the central bankers would start the unwinding process which probably will happen before 2023. Their unwinding process will also be equally painful. Therefore the time that we keep for investment I think would be key.

But specific to your question, definitely if somebody is already exposed to India, they can have about 10% to 15% exposure in the US market given that US markets represent the world and whatever happens in the world also reflects in the various companies' performance in the form they sell their product in and outside the US. Therefore you get to participate in Google, Facebook for their growth in India.

**I hope you are also behaving like the consumer is back and investing because we keep talking about that here too.**

Continued...



In the last two-three weeks, there has been an increased level of activities in the economy. Whether it is the consumer behaviour changing, travel behaviour changing, going out to dine - all has picked up quite aggressively. In the next two-three months, this will remain a big activity. I will not be surprised if by the end of December, the Government of India gets the benefit of a big pickup in the GST collection which has shown a good number recently.

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



## Different solutions to suit your various needs



### SAVINGS SOLUTIONS

#### Benefits

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

#### Principles

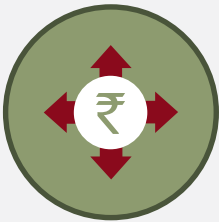
- High Capital safety

#### Suitable for

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

#### Focus

- Short term to Medium term



### REGULAR INCOME SOLUTIONS

#### Benefits

- Provides regular income
- Tax efficient growth compared to traditional mode of savings

#### Principles

- Any time liquidity

#### Suitable for

- Retirement planning, paying EMI

#### Focus

- Short Term to Medium Term



### TAX PLANNING SOLUTIONS

#### Benefits

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

#### Principles

- Long term capital appreciation with tax benefits

#### Suitable for

- Minimizing taxes, tax planning

#### Focus

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



### WEALTH SOLUTIONS

#### Benefits

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

#### Principles

- Long term capital appreciation.

#### Suitable for

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

#### Focus

- Long Term





## SAVINGS SOLUTIONS

### What are Saving Solutions?

Our Savings Solutions seek to preserve your money and provide you with ready liquidity while delivering you tax efficient returns compared to traditional mode of savings

### Who can benefit from Saving Solutions?

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

## Benefits of Savings Solutions:

- 1. Make Inflation work in your favour:** Inflation affects your returns from any investment including mutual funds. But, in case of savings solutions, you can use it to your advantage - through indexation - which can help you reduce the amount on which you have to pay tax. You can benefit from indexation, if investing for more than 3 year. Please consult your tax advisor on how to take advantage of indexation.
- 2. Aim to preserve your money:** These schemes generally invest in instruments like bonds of reputed Indian companies and securities (bonds) issued by the Government of India which are considered relatively safe.
- 3. Aim to provide Liquidity:** If you need to withdraw your money, all you have to do is submit a redemption slip and your money is normally credited to your bank account within one working day. You may also opt for an online redemption facility offered by many fund houses for added convenience.
- 4. Introduction of TDS on IDCW:** Finance Act, 2020 has abolished dividend distribution tax (DDT) w.e.f. 1st April 2020. IDCW will be taxable in the hands of investors basis tax slabs applicable to them.  
There are various savings solutions available depending on the time period that you would like to invest for:  
**a. 1 day to 3 months b. 3 to 6 months c. 6 months to 1 year d. 1 year+**

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

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

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



# Aditya Birla Sun Life Overnight Fund

An open ended debt scheme investing in overnight securities.



Savings Solutions

Fund Category

Overnight Fund (Debt)

Investment Objective

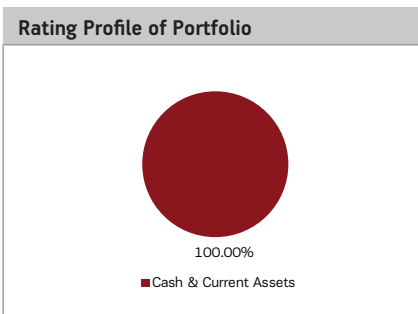
To generate reasonable income through investments in debt securities, Money Market Instruments & Tri-party Repos having maturity of 1 day. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.

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| Fund Details  |   |
|---|---|
| <b>Fund Manager:</b>  | Mr. Kaustubh Gupta  |
| <b>Managing Fund Since:</b>   | November 1, 2018  |
| <b>Experience in Managing the Fund:</b>                                     | 3.0 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)<br>₹ 5,000<br>(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>  | 1129.5421   |
| <b>Daily IDCW<sup>§</sup>:</b>  | 1000.0200   |
| <b>Weekly IDCW<sup>§</sup>:</b>   | 1000.1891   |
| <b>Monthly IDCW<sup>§</sup>:</b>  | 1000.1890   |
| <b>Direct Plan</b>  |   |
| <b>Growth:</b>  | 1133.7201   |
| <b>Daily IDCW<sup>§</sup>:</b>  | 1000.0200   |
| <b>Weekly IDCW<sup>§</sup>:</b>   | 1000.1788   |
| <b>Monthly IDCW<sup>§</sup>:</b>  | 1000.1958   |
| <b>Benchmark:</b>   | CRISIL Overnight Index  |
| <b>Monthly Average AUM:</b>   | ₹ 10878.23 Crores   |
| <b>AUM as on last day:</b>  | ₹ 9424.79 Crores  |
| <b>Load Structure (as % of NAV)</b>   |   |
| <b>Entry Load:</b>  | Nil   |
| <b>Exit Load:</b>   | Nil   |
| <b>Other Parameters</b>   |   |
| <b>Portfolio Turnover:</b>  | 0.0   |
| <b>Modified Duration:</b>   | 0.0 day   |
| <b>Average Maturity:</b>  | 0.0 day   |
| <b>Yield to Maturity:</b>   | 3.33%   |
| <b>Macaulay Duration:</b>   | 0.0 day   |
| <b>Total Expense Ratio (TER)</b>  |   |
| Including additional expenses and goods and service tax on management fees. |   |
| <b>Regular</b>  | 0.22%   |
| <b>Direct</b>   | 0.10%   |

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



| Investment Performance - Regular Plan - Growth           |        | NAV as on October 31, 2021: ₹ 1129.5421 |  |
|--|--------|---|--|
| Inception - November 1, 2018                             | 1 Year | Since Inception                         |  |
| <b>Aditya Birla Sun Life Overnight Fund</b>              | 3.02%  | 4.14%                                   |  |
| <b>Value of Std Investment of ₹ 10,000</b>               | 10302  | 11295                                   |  |
| <b>Benchmark - CRISIL Overnight Index</b>                | 3.20%  | 4.31%                                   |  |
| <b>Value of Std Investment of ₹ 10,000</b>               | 10320  | 11350                                   |  |
| <b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b> | 3.51%  | 6.00%                                   |  |
| <b>Value of Std Investment of ₹ 10,000</b>               | 10351  | 11910                                   |  |

- **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. 97 to know more on performance of schemes managed by Fund Managers.
- **The scheme is currently managed by Mr. Kaustubh Gupta since November 1, 2018 (3.0) years.**

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

| Income Distribution cum capital withdrawal |           |           |           |
|--|-----------|-----------|-----------|
| Declared on date                           | 28-Oct-21 | 23-Sep-21 | 26-Aug-21 |
| IDCW Yield (Regular Plan)                  | 0.29%     | 0.23%     | 0.22%     |
| IDCW (₹) Per Unit                          | 2.9240    | 2.2764    | 2.2503    |
| Cum IDCW NAV                               | 1002.8595 | 1002.2117 | 1002.1903 |
| IDCW Yield (Direct Plan)                   | 0.30%     | 0.24%     | 0.23%     |
| IDCW (₹) Per Unit                          | 3.0398    | 2.3683    | 2.3412    |
| Cum IDCW NAV                               | 1002.9719 | 1002.3002 | 1002.2778 |

**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 31<sup>st</sup> October 2021 unless otherwise specified



# 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 Repo on Government securities or treasury bills, 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.

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| Fund Details                                      |  |
|---|--|
| <b>Fund Manager:</b>                              | Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha & Mr. Harshil Suvamkar |
| <b>Managing Fund Since:</b>                       | July 15, 2011 & June 09, 2021                                    |
| <b>Experience in Managing the Fund:</b>           | 10.3 years & 0.4 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>                     | (plus in multiples of ₹ 1) ₹ 500                                 |
| <b>NAV of Plans / Options (₹) ^</b>               | <b>*Income Distribution cum capital withdrawal</b>               |
| <b>Retail Plan®</b>                               | 544.3650   |
| <b>Growth:</b>                                    | 163.6940   |
| <b>IDCW®:</b>                                     |  |
| <b>Institutional Plan®</b>                        | 558.6311   |
| <b>Growth:</b>                                    | 108.0230   |
| <b>IDCW®:</b>                                     | 108.0885   |
| <b>Weekly IDCW®:</b>                              |  |
| <b>Regular Plan</b>                               | 335.4509   |
| <b>Growth:</b>                                    | 100.1950   |
| <b>Daily IDCW®:</b>                               | 100.2440   |
| <b>Weekly IDCW®:</b>                              | 140.3614   |
| <b>IDCW®:</b>                                     |  |
| <b>Direct Plan</b>                                | 337.9397   |
| <b>Growth:</b>                                    | 100.1950   |
| <b>Daily IDCW®:</b>                               | 100.2446   |
| <b>Weekly IDCW®:</b>                              | 183.4742   |
| <b>IDCW®:</b>                                     |  |

^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:** ₹ 30635.61 Crores

**AUM as on last day:** ₹ 29094.88 Crores

**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:** 0.10 years

**Average Maturity:** 0.10 years

**Yield to Maturity:** 3.82%

**Macaulay Duration:** 0.10 years

**Total Expense Ratio (TER)**

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

**Regular** 0.32%

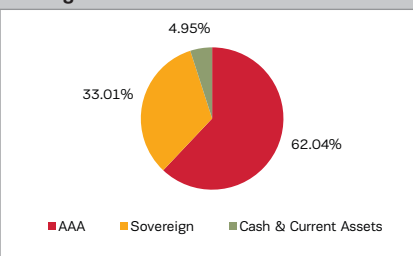
**Direct** 0.21%

Data as on 31<sup>st</sup> October 2021 unless otherwise specified

## Top Ten Portfolio Holdings

| Issuer  | % to net Assets | Rating               |
|---|-----------------|----------------------|
| Government of India                                 | 24.08%          | SOV                  |
| Government Bond                                     | 8.76%           | SOV                  |
| Reliance Jio Infocomm Limited                       | 7.88%           | CRISIL A1+           |
| Reliance Industries Limited                         | 5.56%           | CRISIL A1+ /ICRA A1+ |
| Adani Ports and Special Economic Zone Limited       | 5.02%           | ICRA A1+             |
| Tata Steel Limited                                  | 4.36%           | ICRA A1+ /IND A1+    |
| Housing Development Finance Corporation Limited     | 3.08%           | ICRA A1+ /ICRA AAA   |
| Citicorp Finance India Limited                      | 2.33%           | ICRA A1+             |
| Shriram Transport Finance Company Limited           | 2.00%           | CRISIL A1+           |
| National Bank For Agriculture and Rural Development | 1.68%           | IND A1+              |

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on October 31, 2021: ₹ 335.4509

| Inception - June 16, 1997                         | 1 Year | 3 Years | 5 Years | Since Inception |
|---|--------|---------|---------|-----------------|
| Aditya Birla Sun Life Liquid Fund                 | 3.15%  | 4.97%   | 5.75%   | 7.12%           |
| Value of Std Investment of ₹ 10,000               | 10315  | 11566   | 13229   | 33545           |
| Benchmark - CRISIL Liquid Fund Index              | 3.55%  | 5.24%   | 5.95%   | 6.74%           |
| Value of Std Investment of ₹ 10,000               | 10355  | 11658   | 13351   | 31542           |
| Additional Benchmark - CRISIL 1 Year T-Bill Index | 3.51%  | 6.01%   | 6.01%   | 5.99%           |
| Value of Std Investment of ₹ 10,000               | 10351  | 11915   | 13390   | 27853           |

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Kaustubh Gupta is 10. Total Schemes managed by Ms. Sunaina Da Cunha is 4. Total Schemes managed by Mr. Harshil Suvamkar is 9. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha since July 15, 2011 (10.3) years & Mr. Harshil Suvamkar since June 09, 2021 (0.4) 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 Money Manager Fund

An open ended debt scheme investing in money market instruments



Savings Solutions

## What is it?

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

## Fund Category

Money Market Fund

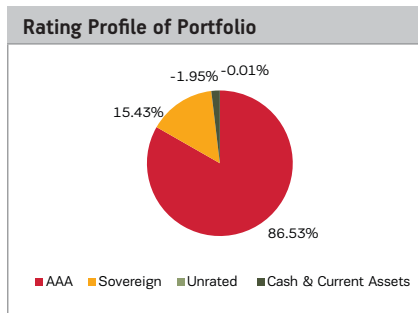
## Investment Objective

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 ,<br>Mr. Mohit Sharma &<br>Mr. Anuj Jain              |
| <b>Managing Fund Since:</b>                            | July 15, 2011,<br>April 01, 2017 &<br>March 22, 2021                     |
| <b>Experience in Managing the Fund:</b>                | 10.3 years & 4.6 years &<br>0.7 years                                    |
| <b>Date of Allotment:</b>                              | June 05, 2003  |
| <b>Type of Scheme:</b>                                 | An open ended debt<br>scheme investing<br>in money market<br>instruments |
| <b>Application Amount<br/>for fresh subscription*:</b> | ₹ 1,000<br>(plus in multiples of ₹ 1)                                    |
| <b>Min. Addl. Investment:</b>                          | ₹ 1,000<br>(plus in multiples of ₹ 1)                                    |
| <b>SIP:</b>  | <b>Monthly:</b> Minimum ₹<br>1000/-                                      |
| <b>NAV of Plans / Options (₹) ^</b>                    | <b>*Income Distribution cum<br/>capital withdrawal</b>                   |
| <b>Regular Plan</b>                                    |  |
| <b>Growth:</b>   | 291.1573   |
| <b>Daily IDCW<sup>§</sup>:</b>                         | 100.0200   |
| <b>Weekly IDCW<sup>§</sup>:</b>                        | 100.0952   |
| <b>Retail Plan<sup>®</sup></b>                         |  |
| <b>Growth:</b>   | 358.8427   |
| <b>Daily IDCW<sup>§</sup>:</b>                         | 100.0150   |
| <b>Weekly IDCW<sup>§</sup>:</b>                        | 103.7649   |
| <b>Direct Plan</b>                                     |  |
| <b>Growth:</b>   | 293.5963   |
| <b>Daily IDCW<sup>§</sup>:</b>                         | 100.0200   |
| <b>Weekly IDCW<sup>§</sup>:</b>                        | 100.0975   |

| Top Ten Portfolio Holdings                 |                 |            |
|--|-----------------|------------|
| Issuer                                     | % to net Assets | Rating     |
| Government Bond                            | 9.37%           | SOV        |
| Panatone Finvest Limited                   | 7.44%           | CRISIL A1+ |
| Sikka Ports and Terminals Limited          | 4.97%           | CRISIL A1+ |
| Jamnagar Utilities & Power Private Limited | 4.63%           | CRISIL A1+ |
| LIC Housing Finance Limited                | 4.35%           | ICRA A1+   |
| Reliance Industries Limited                | 4.03%           | CRISIL A1+ |
| Tata Motors Limited                        | 4.03%           | ICRA A1+   |
| Ashok Leyland Limited                      | 3.65%           | ICRA A1+   |
| Small Industries Development Bank of India | 3.49%           | CARE A1+   |
| IndusInd Bank Limited                      | 3.37%           | CRISIL A1+ |



^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:** ₹ 13849.23 Crores  
**AUM as on last day:** ₹ 12838.22 Crores

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

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

**Other Parameters**

**Modified Duration:** 0.31 years  
**Average Maturity:** 0.31 years  
**Yield to Maturity:** 4.17%  
**Macaulay Duration:** 0.31 years

**Total Expense Ratio (TER)**

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

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

Data as on 29<sup>th</sup> October 2021 unless otherwise specified

## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 291.1573

| Inception - June 05, 2003                                | 1 Year | 3 Years | 5 Years | Since Inception |
|--|--------|---------|---------|-----------------|
| <b>Aditya Birla Sun Life Money Manager Fund</b>          | 3.79%  | 6.45%   | 6.72%   | 6.88%           |
| <b>Value of Std Investment of ₹ 10,000</b>               | 10379  | 12061   | 13845   | 29116           |
| <b>Benchmark - Nifty Money Market Index</b>              | 3.59%  | 5.59%   | 6.09%   | 7.63%           |
| <b>Value of Std Investment of ₹ 10,000</b>               | 10359  | 11770   | 13443   | 32579           |
| <b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b> | 3.51%  | 6.01%   | 6.01%   | 6.18%           |
| <b>Value of Std Investment of ₹ 10,000</b>               | 10351  | 11913   | 13394   | 26184           |

- 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 41. Total Schemes managed by Mr. Anuj Jain is 1. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kaustubh Gupta, Mr. Mohit Sharma & Mr. Anuj Jain since July 15, 2011, April 01, 2017 & March 22, 2021 (10.3) years (4.6) years & (0.7) years respectively.**

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

## 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  | 1930000         |
| <b>Market Value of amount Invested</b>             | 122379 | 390596  | 702365  | 3615954         |
| <b>Scheme Returns (CAGR)</b>                       | 3.74%  | 5.39%   | 6.25%   | 7.36%           |
| <b>Nifty Money Market Index returns# (CAGR)</b>    | 3.60%  | 4.64%   | 5.49%   | 7.36%           |
| <b>CRISIL 1 Year T-Bill Index returns## (CAGR)</b> | 3.41%  | 4.87%   | 5.64%   | 6.38%           |

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 & April 01, 2017  |
| <b>Managing Fund Since:</b>                       | July 15, 2011  |
| <b>Experience in Managing the Fund:</b>           | 10.3 years, 4.6 years  |
| <b>Date of Allotment:</b>                         | May 14, 1998   |
| <b>Retail Plan:</b>                               | An open ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between 6 months and 12 months |
| <b>Type of Scheme:</b>                            |  |
| <b>Application Amount for fresh subscription:</b> | ₹ 100 (plus in multiples of ₹ 1)   |
| <b>Min. Addl. Investment:</b>                     | ₹ 100 (plus in multiples of ₹ 1)   |
| <b>SIP:</b>                                       | <b>Monthly:</b> Minimum ₹ 100/-  |
| <b>NAV of Plans / Options (₹)^</b>                | <b>*Income Distribution cum capital withdrawal</b>   |
| <b>Regular Plan</b>                               |  |
| <b>Growth:</b>                                    | 527.7207   |
| <b>Daily IDCW<sup>§</sup>:</b>                    | 100.3247   |
| <b>Weekly IDCW<sup>§</sup>:</b>                   | 100.9779   |
| <b>Institutional Plan<sup>®</sup></b>             |  |
| <b>Growth:</b>                                    | 370.0150   |
| <b>Daily IDCW<sup>§</sup>:</b>                    | 99.9912  |
| <b>Weekly IDCW<sup>§</sup>:</b>                   | -  |
| <b>Direct Plan</b>                                |  |
| <b>Growth:</b>                                    | 567.5100   |
| <b>Daily IDCW<sup>§</sup>:</b>                    | 100.4278   |
| <b>Weekly IDCW<sup>§</sup>:</b>                   | 101.0302   |

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

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

**Benchmark:** NIFTY Low Duration Debt Index

**Monthly Average AUM:** ₹ 17566.00 Crores  
**AUM as on last day:** ₹ 17350.13 Crores

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

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

**Other Parameters**

**Modified Duration:** 0.65 years  
**Average Maturity:** 0.98 years  
**Yield to Maturity:** 4.66%  
**Macaulay Duration:** 0.67 years

**Total Expense Ratio (TER)**

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

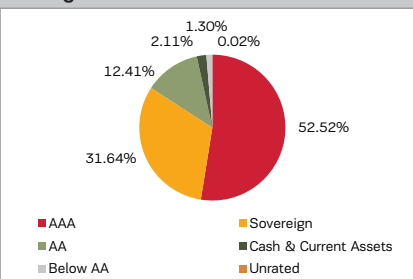
**Regular** 1.23%  
**Direct** 0.40%

Data as on 29<sup>th</sup> October 2021 unless otherwise specified

## Top Ten Portfolio Holdings

| Issuer  | % to net Assets | Rating                                    |
|---|-----------------|---|
| Government Bond                                     | 16.44%          | SOV                                       |
| State Government bond                               | 9.38%           | SOV                                       |
| National Bank For Agriculture and Rural Development | 7.86%           | CRISIL A1+/CRISIL AAA<br>ICRA AAA/IND A1+ |
| Government of India                                 | 5.81%           | SOV                                       |
| REC Limited   | 5.57%           | CRISIL AAA/ICRA AAA                       |
| Power Finance Corporation Limited                   | 3.35%           | CRISIL AAA/ICRA AAA                       |
| Housing Development Finance Corporation Limited     | 3.20%           | ICRA A1+/ICRA AAA                         |
| Housing & Urban Development Corporation Limited     | 2.48%           | ICRA AAA                                  |
| Axis Bank Limited                                   | 2.41%           | CRISIL A1+/ICRA A1+                       |
| Small Industries Development Bank of India          | 2.39%           | CARE A1+/CARE AAA/CRISIL A1+              |

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 527.7207

| Inception - May 14, 1998                                 | 1 Year | 3 Years | 5 Years | Since Inception |
|--|--------|---------|---------|-----------------|
| <b>Aditya Birla Sun Life Low Duration Fund</b>           | 3.80%  | 6.85%   | 6.73%   | 7.34%           |
| <b>Value of Std Investment of ₹ 10,000</b>               | 10380  | 12197   | 13851   | 52772           |
| <b>Benchmark - NIFTY Low Duration Debt Index</b>         | 4.07%  | 6.60%   | 6.70%   | NA              |
| <b>Value of Std Investment of ₹ 10,000</b>               | 10407  | 12111   | 13832   | NA              |
| <b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b> | 3.51%  | 6.01%   | 6.01%   | 6.49%           |
| <b>Value of Std Investment of ₹ 10,000</b>               | 10351  | 11913   | 13394   | 43760           |

- 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 41. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kaustubh Gupta, Mr. Mohit Sharma since July 15, 2011 & April 01, 2017(10.3) years, (4.6) years respectively.**

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



# 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



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| Fund Details                                      |   |
|---|---|
| <b>Fund Manager:</b>                              | Mr. Kaustubh Gupta, Ms. Sunaina Da Cunha & Ms. Monika Gandhi  |
| <b>Managing Fund Since:</b>                       | July 15, 2011, June 20, 2014 & March 22, 2021   |
| <b>Experience in Managing the Fund:</b>           | 10.3 years, 7.4 years & 0.7 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>               | <b>Retail Plan*</b>   |
| <b>Growth:</b>                                    | 418.5827  |
| <b>Daily IDCW*:</b>                               | 100.4761  |
| <b>Weekly IDCW*:</b>                              | 100.6715  |
| <b>Regular Plan</b>                               |   |
| <b>Growth:</b>                                    | 432.5688  |
| <b>Daily IDCW*:</b>                               | 100.6197  |
| <b>Weekly IDCW*:</b>                              | 100.6714  |
| <b>Direct Plan</b>                                |   |
| <b>Growth:</b>                                    | 437.1958  |
| <b>Daily IDCW*:</b>                               | 100.4921  |
| <b>Weekly IDCW*:</b>                              | 100.6801  |

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

**Benchmark:** CRISIL Ultra Short Term Debt Index  
**Monthly Average AUM:** ₹ 18252.69 Crores  
**AUM as on last day:** ₹ 17499.89 Crores

**Load Structure (as % of NAV) (Incl. for SIP)**  
**Entry Load:** Nil  
**Exit Load:** Nil

**Other Parameters**  
**Modified Duration:** 0.56 years  
**Average Maturity:** 0.58 years  
**Yield to Maturity:** 4.46%  
**Macaulay Duration:** 0.58 years

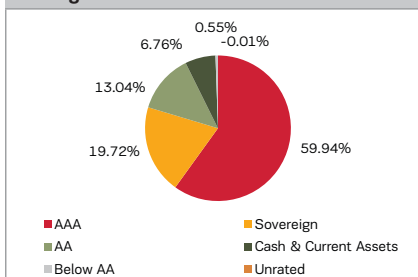
**Total Expense Ratio (TER)**  
 Including additional expenses and goods and service tax on management fees.

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

## Top Ten Portfolio Holdings

| Issuer                        | % to net Assets | Rating                       |
|-------------------------------|-----------------|------------------------------|
| State Government bond         | 10.89%          | SOV                          |
| Reliance Industries Limited   | 9.27%           | CRISIL A1+/CRISIL AAA        |
| Government Bond               | 8.75%           | SOV                          |
| REC Limited                   | 6.10%           | CRISIL AAA/ICRA AAA          |
| LIC Housing Finance Limited   | 5.43%           | CARE AAA/CRISIL AAA/ICRA A1+ |
| IndusInd Bank Limited         | 3.41%           | CRISIL A1+                   |
| IDFC First Bank Limited       | 3.11%           | CRISIL A1+/ICRA A1+          |
| Tata Steel Limited            | 2.26%           | ICRA A1+                     |
| Panatone Finvest Limited      | 2.26%           | CRISIL A1+                   |
| Bajaj Housing Finance Limited | 2.14%           | CRISIL AAA                   |

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 432.5688

| Inception - Apr 15, 2003                          | 1 Year | 3 Years | 5 Years | Since Inception |
|---|--------|---------|---------|-----------------|
| Aditya Birla Sun Life Savings Fund                | 4.01%  | 6.78%   | 6.94%   | 7.58%           |
| Value of Std Investment of ₹ 10,000               | 10401  | 12174   | 13993   | 38804           |
| Benchmark - CRISIL Ultra Short Term Debt Index    | 4.17%  | 6.33%   | 6.68%   | 7.34%           |
| Value of Std Investment of ₹ 10,000               | 10417  | 12018   | 13822   | 37248           |
| Additional Benchmark - CRISIL 1 Year T-Bill Index | 3.51%  | 6.01%   | 6.01%   | 5.95%           |
| Value of Std Investment of ₹ 10,000               | 10351  | 11913   | 13394   | 29210           |

• **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. 97 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Kaustubh Gupta, Ms. Sunaina Da Cunha & Ms. Monika Gandhi since July 15, 2011, June 20, 2014 & March 22, 2021 (10.3) years, (7.4) years & (0.7) years respectively.**

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

Data as on 29<sup>th</sup> October 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)

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

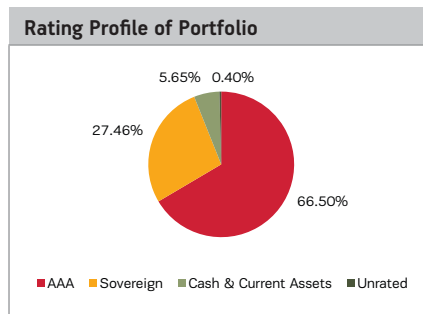
|                             |  |
|-----------------------------|--|
| <b>What is it?</b>          |  |
| <b>Fund Category</b>        | Floater Fund   |
| <b>Investment Objective</b> | The primary objective of the scheme is to generate regular income through investment in a portfolio comprising substantially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

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| Fund Details                                      |  |
|---|--|
| <b>Fund Manager:</b>                              | Mr. Kaustubh Gupta & Mr. Harshil Suvankar  |
| <b>Managing Fund Since:</b>                       | June 20, 2014 & March 22, 2021   |
| <b>Experience in Managing the Fund:</b>           | 7.4 years & 0.7 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>                                    | 395.1797   |
| <b>Weekly IDCW®:</b>                              | 100.7374   |
| <b>Regular Plan</b>                               |  |
| <b>Growth:</b>                                    | 273.2246   |
| <b>Daily IDCW®:</b>                               | 100.2602   |
| <b>Weekly IDCW®:</b>                              | 100.7376   |
| <b>Direct Plan</b>                                |  |
| <b>Growth:</b>                                    | 278.4991   |
| <b>Daily IDCW®:</b>                               | 100.0461   |
| <b>Weekly IDCW®:</b>                              | 100.7762   |

| Top Ten Portfolio Holdings                          |                 |                                       |
|---|-----------------|---------------------------------------|
| Issuer  | % to net Assets | Rating                                |
| Government Bond                                     | 15.69%          | SOV                                   |
| State Government bond                               | 9.22%           | SOV                                   |
| National Bank For Agriculture and Rural Development | 8.78%           | CRISIL AAA/ICRA AAA                   |
| Power Finance Corporation Limited                   | 5.27%           | CRISIL AAA/ICRA AAA                   |
| REC Limited   | 4.99%           | CRISIL AAA/ICRA AAA                   |
| Sikka Ports and Terminals Limited                   | 4.20%           | CRISIL AAA                            |
| L&T Finance Limited                                 | 4.07%           | CRISIL AAA/ICRA A1+                   |
| LIC Housing Finance Limited                         | 4.01%           | CARE AAA/CRISIL AAA/ICRA A1+/ICRA AAA |
| Axis Bank Limited                                   | 2.60%           | CRISIL A1+/ICRA A1+                   |
| Reliance Industries Limited                         | 2.57%           | CRISIL AAA/ICRA AAA                   |



^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:** ₹ 19299.57 Crores

**AUM as on last day:** ₹ 19707.07 Crores

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

**Entry Load:** Nil

**Exit Load:** Nil

**Other Parameters**

**Modified Duration:** 0.95 years

**Average Maturity:** 1.81 years

**Yield to Maturity:** 4.71%

**Macaulay Duration:** 0.99 years

**Total Expense Ratio (TER)**  
Including additional expenses and goods and service tax on management fees.

**Regular** 0.42%

**Direct** 0.23%

| Investment Performance - Regular Plan - Growth    |  | NAV as on October 29, 2021: ₹ 273.2246 |         |         |                 |
|---|--|--|---------|---------|-----------------|
| Inception - June 05, 2003                         |  | 1 Year                                 | 3 Years | 5 Years | Since Inception |
| Aditya Birla Sun Life Floating Rate Fund          |  | 4.20%                                  | 7.37%   | 7.21%   | 8.30%           |
| Value of Std Investment of ₹ 10,000               |  | 10420                                  | 12375   | 14168   | 27322           |
| Benchmark - CRISIL Liquid Fund Index              |  | 3.55%                                  | 5.24%   | 5.95%   | 6.91%           |
| Value of Std Investment of ₹ 10,000               |  | 10355                                  | 11656   | 13356   | 23228           |
| Additional Benchmark - CRISIL 1 Year T-Bill Index |  | 3.51%                                  | 6.01%   | 6.01%   | 6.20%           |
| Value of Std Investment of ₹ 10,000               |  | 10351                                  | 11913   | 13394   | 21352           |

- **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 Suvankar is 9. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- **The scheme is currently managed by Mr. Kaustubh Gupta since & Mr. Harshil Suvankar June 20, 2014 (7.4) years & March 22, 2021 (0.7) years**

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

| Company Name                                 | ISIN         | YTM   | YTC   |
|--|--------------|-------|-------|
| State Bank of India - Tier II - Basel III ** | INE062A08165 | 7.70% | 5.50% |
| State Bank of India - Tier II - Basel III ** | INE062A08264 | 6.11% | 6.39% |
| State Bank of India - Tier II - Basel III ** | INE062A08207 | 7.17% | 6.03% |

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

Data as on 29<sup>th</sup> October 2021 unless otherwise specified



# 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).

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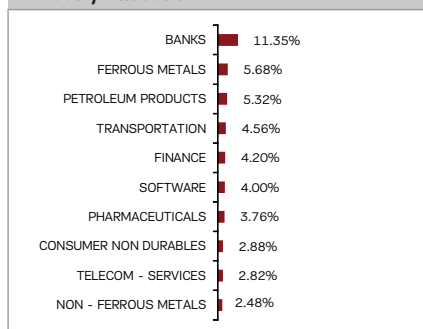


| Fund Details  |   |
|---|---|
| <b>Fund Manager:</b>  | Mr. Lovelish Solanki  |
| <b>Managing Fund Since:</b>   | December 15, 2014   |
| <b>Experience in Managing the Fund:</b>                                     | 6.9 years   |
| <b>Date of Allotment:</b>   | July 24, 2009   |
| <b>Type of Scheme:</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)<br>₹ 1,000   |
| <b>SIP:</b>   | (plus in multiples of ₹ 1)<br><b>Monthly:</b> Minimum ₹ 1,000/-   |
| <b>NAV of Plans / Options (₹)</b>   | <b>*Income Distribution cum capital withdrawal</b>  |
| <b>Regular Plan</b>   | 21.3115   |
| <b>Growth:</b>  | 11.0716   |
| <b>IDCW*:</b>   |   |
| <b>Direct Plan</b>  |   |
| <b>Growth:</b>  | 22.3874   |
| <b>IDCW*:</b>   | 11.2309   |
| <b>Benchmark:</b>   | Nifty 50 Arbitrage TRI  |
| <b>Monthly Average AUM:</b>   | ₹ 8935.80 Crores  |
| <b>AUM as on last day:</b>  | ₹ 8942.27 Crores  |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>                         |   |
| <b>Entry Load:</b>  | Nil   |
| <b>Exit Load**:</b>   | For redemption/switch out of units within 30 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 30 days from the date of allotment: Nil. **Exit Load is NIL for units issued in Reinvestment of IDCW. |
| <b>Other Parameters</b>   |   |
| <b>Modified Duration:</b>   | 0.43 years  |
| (Excluding FD Margin)   |   |
| <b>Average Maturity:</b>  | 0.60 years  |
| (Excluding FD Margin)   |   |
| <b>Yield to Maturity:</b>   | 4.28%   |
| (Excluding FD Margin)   |   |
| <b>Macaulay Duration:</b>   | 0.44 years  |
| <b>Portfolio Turnover:</b>  | 11.41   |
| <b>Total Expense Ratio (TER)</b>  |   |
| Including additional expenses and goods and service tax on management fees. |   |
| <b>Regular</b>  | 0.99%   |
| <b>Direct</b>   | 0.31%   |

## Top Ten Portfolio Holdings

| Issuer  | % to net Assets | Rating   |
|---|-----------------|----------|
| Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan | 21.92%          |          |
| Aditya Birla Sunlife Floating Rate Fund - Direct Plan - Growth  | 5.08%           |          |
| Aditya Birla Sun Life Low duration Fund - Growth - Direct Plan  | 0.73%           |          |
| Aditya Birla Sun Life Liquid Fund - Growth - Direct Plan        | 0.37%           |          |
| LIC Housing Finance Limited                                     | 0.17%           | ICRA AAA |
| Steel Authority of India Limited                                | 0.00%           |          |
| Bharat Petroleum Corporation Limited                            | 0.00%           |          |
| Tech Mahindra Limited   | 0.00%           |          |
| Colgate Palmolive (India) Limited                               | 0.00%           |          |
| Container Corporation of India Limited                          | 0.00%           |          |

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 21.3115

| Inception - July 24, 2009                         | 1 Year | 3 Years | 5 Years | Since Inception |
|---|--------|---------|---------|-----------------|
| Aditya Birla Sun Life Arbitrage Fund              | 3.80%  | 4.81%   | 5.26%   | 6.36%           |
| Value of Std Investment of ₹ 10,000               | 10379  | 11511   | 12925   | 21312           |
| Benchmark - Nifty 50 Arbitrage TRI                | 3.90%  | 4.34%   | 4.46%   | NA              |
| Value of Std Investment of ₹ 10,000               | 10389  | 11357   | 12440   | NA              |
| Additional Benchmark - CRISIL 1 Year T-Bill Index | 3.51%  | 6.01%   | 6.01%   | 6.23%           |
| Value of Std Investment of ₹ 10,000               | 10350  | 11913   | 13394   | 21001           |

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Lovelish Solanki is 15. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- **The scheme is currently managed by Mr. Lovelish Solanki since December 15, 2014 (6.9) 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                           | 24-Sep-21 | 20-Aug-21 | 21-May-21 |
| IDCW Yield (Regular Plan)                  | 0.35%     | 0.50%     | 0.48%     |
| IDCW (₹) Per Unit                          | 0.0370    | 0.0550    | 0.0530    |
| Cum IDCW NAV                               | 11.0777   | 11.1090   | 11.0192   |
| Declared on date                           | 22-Oct-21 | 24-Sep-21 | 20-Aug-21 |
| IDCW Yield (Direct Plan)                   | 0.25%     | 0.33%     | 0.37%     |
| IDCW (₹) Per Unit                          | 0.0280    | 0.0370    | 0.0420    |
| Cum IDCW NAV                               | 11.2436   | 11.2571   | 11.2677   |

**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 29<sup>th</sup> October 2021 unless otherwise specified



# 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



CLICK HERE



## Fund Details

|   |  |
|---|--|
| <b>Fund Manager:</b>                              | Mr. Kaustubh Gupta   |
| <b>Managing Fund Since:</b>                       | April 12, 2021   |
| <b>Experience in Managing the Fund:</b>           | 0.6 years  |
| <b>Date of Allotment:</b>                         | March 3, 1997  |
| <b>Type of Scheme:</b>                            | An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds |
| <b>Application Amount for fresh subscription:</b> | ₹ 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>                    | 88.6194  |
| <b>IDCW<sup>s</sup>:</b>          | 12.8423  |
| <b>Monthly IDCW<sup>s</sup>:</b>  | 12.3637  |
| <b>Direct Plan</b>                |  |
| <b>Growth:</b>                    | 89.5572  |
| <b>IDCW<sup>s</sup>:</b>          | 11.7864  |
| <b>Monthly IDCW<sup>s</sup>:</b>  | 12.4734  |

|                             |                            |
|-----------------------------|----------------------------|
| <b>Benchmark:</b>           | NIFTY Corporate Bond Index |
| <b>Monthly Average AUM:</b> | ₹ 21835.79 Crores          |
| <b>AUM as on last day:</b>  | ₹ 20979.60 Crores          |

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

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

## Other Parameters

|                           |            |
|---------------------------|------------|
| <b>Modified Duration:</b> | 2.29 years |
| <b>Average Maturity:</b>  | 3.25 years |
| <b>Yield to Maturity:</b> | 5.40%      |
| <b>Macaulay Duration:</b> | 2.38 years |

## Total Expense Ratio (TER)

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

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

## Income Distribution cum capital withdrawal

| Declared on date          | 18-Oct-21 | 15-Sep-21 | 17-Aug-21 |
|---------------------------|-----------|-----------|-----------|
| IDCW Yield (Regular Plan) | 0.45%     | 0.39%     | 0.45%     |
| IDCW (₹) Per Unit         | 0.0561    | 0.0492    | 0.0559    |
| Cum IDCW NAV              | 12.4217   | 12.4592   | 12.4509   |
| IDCW Yield (Direct Plan)  | 0.45%     | 0.40%     | 0.45%     |
| IDCW (₹) Per Unit         | 0.0566    | 0.0497    | 0.0564    |
| Cum IDCW NAV              | 12.5313   | 12.5674   | 12.5574   |

**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

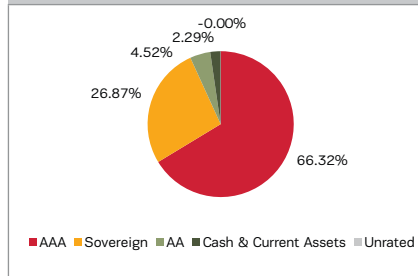
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Data as on 29<sup>th</sup> October 2021 unless otherwise specified.

## Top Ten Portfolio Holdings

| Issuer  | % to net Assets | Rating              |
|---|-----------------|---------------------|
| State Government bond                               | 14.40%          | SOV                 |
| Government Bond                                     | 12.47%          | SOV                 |
| Power Finance Corporation Limited                   | 6.20%           | CRISIL AAA/ICRA AAA |
| Sikka Ports and Terminals Limited                   | 5.38%           | CRISIL AAA          |
| National Bank For Agriculture and Rural Development | 4.70%           | CRISIL AAA/ICRA AAA |
| Reliance Industries Limited                         | 4.46%           | CRISIL AAA          |
| Larsen & Toubro Limited                             | 4.13%           | CRISIL AAA          |
| L&T Finance Limited                                 | 3.19%           | CRISIL AAA          |
| Mahindra & Mahindra Financial Services Limited      | 2.87%           | IND AAA             |
| HDB Financial Services Limited                      | 2.52%           | CRISIL AAA          |

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 88.6194

| Inception - March 3, 1997                        | 1 Year | 3 Years | 5 Years | Since Inception |
|--|--------|---------|---------|-----------------|
| Aditya Birla Sun Life Corporate Bond Fund        | 4.76%  | 9.01%   | 7.94%   | 9.25%           |
| Value of Std Investment of ₹ 10,000              | 10476  | 12949   | 14660   | 88619           |
| Benchmark - NIFTY Corporate Bond Index           | 5.52%  | 9.44%   | 7.94%   | NA              |
| Value of Std Investment of ₹ 10,000              | 10552  | 13104   | 14656   | NA              |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 1.65%  | 8.30%   | 5.85%   | NA              |
| Value of Std Investment of ₹ 10,000              | 10165  | 12698   | 13291   | 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. 97 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Kaustubh Gupta since April 12, 2021 (0.6) years.**

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

| Company Name                                  | ISIN         | YTM   | YTC   |
|---|--------------|-------|-------|
| Bank of Baroda - Tier II - Basel III **       | INE028A08190 | 6.80% | 6.04% |
| State Bank of India - Tier II - Basel III **  | INE062A08264 | 6.11% | 6.39% |
| Indian Bank - Tier II - Basel III **          | INE428A08101 | 7.88% | 6.08% |
| Union Bank of India - Tier II - Basel III **  | INE692A08094 | 7.17% | 6.93% |
| Punjab National Bank - Tier II - Basel III ** | INE160A08167 | 7.18% | 7.13% |
| State Bank of India - Tier II - Basel III **  | INE062A08256 | 6.30% | 6.35% |

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





# Aditya Birla Sun Life Short Term Fund

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



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.



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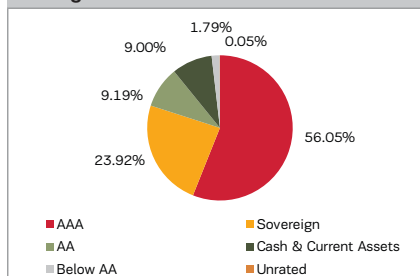


| Fund Details  |   |
|---|---|
| <b>Fund Manager:</b>  | Mr. Kaustubh Gupta & Mr. Mohit Sharma   |
| <b>Managing Fund Since:</b>   | September 11, 2014 & August 06, 2020  |
| <b>Experience in Managing the Fund:</b>   | 7.2 years & 1.3 years   |
| <b>Date of Allotment:</b>   | May 09, 2003  |
| <b>Type 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>  | 37.6804   |
| <b>IDCW<sup>§</sup>:</b>  | 17.4498   |
| <b>Quarterly IDCW<sup>§</sup>:</b>  | 10.6576   |
| <b>Direct Plan</b>  |   |
| <b>Growth:</b>  | 39.7808   |
| <b>IDCW<sup>§</sup>:</b>  | 15.4074   |
| <b>Quarterly IDCW<sup>§</sup>:</b>  | 11.0284   |
| <b>Benchmark:</b>   | CRISIL Short Term Bond Fund Index   |
| <b>Monthly Average AUM:</b>   | ₹ 8742.07 Crores  |
| <b>AUM as on last day:</b>  | ₹ 10184.14 Crores   |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>   |   |
| <b>Entry Load:</b>  | Nil   |
| <b>Exit Load:</b>   | Nil (w.e.f May 28, 2020)  |
| <b>Other Parameters</b>   |   |
| <b>Modified Duration:</b>   | 1.74 years  |
| <b>Average Maturity:</b>  | 2.28 years  |
| <b>Yield to Maturity:</b>   | 5.29%   |
| <b>Macaulay Duration:</b>   | 1.82 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>  |   |
| Including additional expenses and goods and service tax on management fees.   |   |
| <b>Regular</b>  | 1.13%   |
| <b>Direct</b>   | 0.43%   |

## Top Ten Portfolio Holdings

| Issuer  | % to net Assets | Rating              |
|---|-----------------|---------------------|
| Government Bond                                     | 13.75%          | SOV                 |
| State Government bond                               | 9.82%           | SOV                 |
| National Bank For Agriculture and Rural Development | 5.92%           | CRISIL AAA/ICRA AAA |
| REC Limited   | 4.31%           | CRISIL AAA/ICRA AAA |
| Housing Development Finance Corporation Limited     | 4.09%           | CRISIL AAA/ICRA AAA |
| Reliance Industries Limited                         | 4.00%           | CRISIL AAA/ICRA AAA |
| L&T Finance Limited                                 | 3.75%           | CRISIL AAA/ICRA A1+ |
| State Bank of India - Tier II - Basel III           | 3.02%           | CRISIL AAA/ICRA AAA |
| Embassy Office Parks REIT                           | 2.39%           | CRISIL AAA          |
| Export Import Bank of India                         | 2.08%           | ICRA A1+            |

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 37,6804

| Inception - May 09, 2003                         | 1 Year | 3 Years | 5 Years | Since Inception |
|--|--------|---------|---------|-----------------|
| Aditya Birla Sun Life Short Term Fund            | 4.49%  | 8.28%   | 7.25%   | 7.44%           |
| Value of Std Investment of ₹ 10,000              | 10449  | 12692   | 14196   | 37680           |
| Benchmark - CRISIL Short Term Bond Fund Index    | 4.84%  | 8.59%   | 7.54%   | 7.32%           |
| Value of Std Investment of ₹ 10,000              | 10484  | 12803   | 14388   | 36934           |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 1.65%  | 8.30%   | 5.85%   | 6.01%           |
| Value of Std Investment of ₹ 10,000              | 10165  | 12698   | 13291   | 29431           |

- 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 41. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Mohit Sharma since September 11, 2014 & August 01, 2017 (7.2) years & (1.3) years respectively.

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

| Company Name                                 | ISIN         | YTM   | YTC   |
|--|--------------|-------|-------|
| State Bank of India - Tier II - Basel III ** | INE062A08207 | 7.17% | 6.03% |
| Punjab National Bank - Tier II - Basel III   | INE160A08167 | 7.18% | 7.13% |
| Union Bank of India - Tier II - Basel III ** | INE112A08044 | 7.71% | 6.51% |
| State Bank of India - Tier II - Basel III ** | INE062A08256 | 6.30% | 6.35% |
| State Bank of India - Tier II - Basel III ** | INE062A08264 | 6.11% | 6.39% |
| State Bank of India - Tier II - Basel III ** | INE062A08165 | 7.70% | 5.50% |

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

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

**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers. Data as on 29<sup>th</sup> October 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 & 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 Suvarnkar  |
| <b>Managing Fund Since:</b>                       | September 29, 2009 & March 22, 2021   |
| <b>Experience in Managing the Fund:</b>           | 12.1 years & 0.7 years  |
| <b>Date of Allotment:</b>                         | April 19, 2002  |
| <b>Type of Scheme:</b>                            | An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds |
| <b>Application Amount for fresh subscription:</b> | ₹ 1,000   |
| <b>Min. Addl. Investment:</b>                     | ₹ 1,000   |
| <b>SIP:</b>                                       | <b>Monthly:</b> Minimum ₹ 1,000/-   |
| <b>NAV of Plans / Options (₹)^</b>                | <b>Income Distribution cum capital withdrawal</b>   |
| <b>Retail Plan®</b>                               |   |
| <b>Growth:</b>                                    | 438.2404  |
| <b>Monthly IDCW<sup>§</sup>:</b>                  | 112.1582  |
| <b>Quarterly IDCW<sup>§</sup>:</b>                | 112.6152  |
| <b>Regular Plan</b>                               |   |
| <b>Growth:</b>                                    | 291.9410  |
| <b>Monthly IDCW<sup>§</sup>:</b>                  | 112.3012  |
| <b>Quarterly IDCW<sup>§</sup>:</b>                | 109.8219  |
| <b>IDCW<sup>§</sup>:</b>                          | 164.2750  |
| <b>Direct Plan</b>                                |   |
| <b>Growth:</b>                                    | 299.2118  |
| <b>Monthly IDCW<sup>§</sup>:</b>                  | 115.0006  |
| <b>Quarterly IDCW<sup>§</sup>:</b>                | 112.3483  |
| <b>IDCW<sup>§</sup>:</b>                          | 131.3687  |

**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:** ₹ 16480.75 Crores

**AUM as on last day:** ₹ 18114.72 Crores

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

**Entry Load:** Nil

**Exit Load:** Nil

**Other Parameters**

**Modified Duration:** 1.84 years

**Average Maturity:** 2.50 years

**Yield to Maturity:** 4.90%

**Macaulay Duration:** 1.93 years

**Total Expense Ratio (TER)**

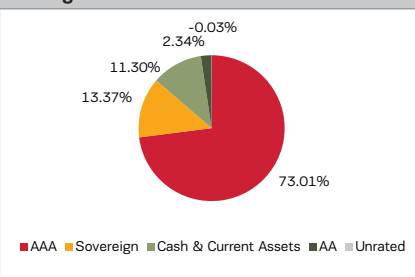
Including additional expenses and goods and service tax on management fees.

**Regular** 0.70%

**Direct** 0.37%

| Top Ten Portfolio Holdings                                   |                 |   |
|--|-----------------|---|
| Issuer   | % to net Assets | Rating                                    |
| REC Limited  | 9.49%           | CRISIL AAA/ICRA AAA                       |
| National Bank For Agriculture and Rural Development          | 9.36%           | CRISIL AAA/ICRA AAA                       |
| Government Bond  | 9.23%           | SOV                                       |
| Power Finance Corporation Limited                            | 7.05%           | CRISIL AAA/ICRA AAA                       |
| Axis Bank Limited  | 6.83%           | CRISIL A1+/CRISIL AAA/ICRA AAA            |
| Housing & Urban Development Corporation Limited              | 5.78%           | ICRA AAA                                  |
| State Bank of India - Tier I - Basel III/Tier II - Basel III | 5.45%           | CRISIL AAA/CRISIL AA+/CRISIL AAA/ICRA AAA |
| State Government bond  | 3.42%           | SOV                                       |
| Indian Oil Corporation Limited                               | 3.36%           | ICRA A1+/ICRA AAA                         |
| National Highways Authority of India                         | 2.68%           | CRISIL AAA                                |

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 291.9410

| Inception - April 19, 2002                               | 1 Year | 3 Years | 5 Years | Since Inception |
|--|--------|---------|---------|-----------------|
| <b>Aditya Birla Sun Life Banking &amp; PSU Debt Fund</b> | 4.20%  | 8.64%   | 7.48%   | 8.26%           |
| <b>Value of Std Investment of ₹ 10,000</b>               | 10420  | 12819   | 14349   | 29194           |
| <b>Benchmark - NIFTY Banking &amp; PSU Debt Index</b>    | 4.56%  | 8.58%   | 7.20%   | 8.31%           |
| <b>Value of Std Investment of ₹ 10,000</b>               | 10456  | 12799   | 14163   | 29376           |
| <b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>  | 1.65%  | 8.30%   | 5.85%   | 6.65%           |
| <b>Value of Std Investment of ₹ 10,000</b>               | 10165  | 12698   | 13291   | 23857           |

• **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 9. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Harshil Suvarnkar since September 29, 2009 & March 22, 2021 (12.1) years & (0.7) years respectively.**

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

**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 29<sup>th</sup> October 2021 unless otherwise specified

| Income Distribution cum capital withdrawal |           |           |           |
|--|-----------|-----------|-----------|
| Declared on date                           | 29-Oct-21 | 24-Sep-21 | 27-Aug-21 |
| IDCW Yield (Regular Plan)                  | 0.43%     | 0.38%     | 0.38%     |
| IDCW (₹) Per Unit                          | 0.4844    | 0.4305    | 0.4299    |
| Cum IDCW NAV                               | 112.3012  | 112.6824  | 112.6736  |
| IDCW Yield (Direct Plan)                   | 0.43%     | 0.38%     | 0.38%     |
| IDCW (₹) Per Unit                          | 0.4959    | 0.4406    | 0.4399    |
| Cum IDCW NAV                               | 115.0006  | 115.3538  | 115.3155  |

| Company Name                                  | ISIN         | YTM   | YTC   |
|---|--------------|-------|-------|
| State Bank of India - Tier II - Basel III **  | INE062A08207 | 7.17% | 6.03% |
| State Bank of India - Tier II - Basel III     | INE062A08256 | 6.30% | 6.35% |
| State Bank of India - Tier I - Basel III **   | INE062A08215 | 8.03% | 6.82% |
| State Bank of India - Tier I - Basel III **   | INE062A08173 | 8.64% | 6.42% |
| Bank of Baroda - Tier II - Basel III **       | INE028A08190 | 6.80% | 6.04% |
| State Bank of India - Tier II - Basel III **  | INE062A08264 | 6.11% | 6.39% |
| ICICI Bank Limited - Tier II - Basel III **   | INE090A08000 | 6.68% | 6.20% |
| Indian Bank - Tier II - Basel III **          | INE562A08081 | 6.21% | 6.24% |
| Bank of Baroda - Tier II - Basel III **       | INE028A08141 | 7.34% | 5.21% |
| Indian Bank - Tier II - Basel III **          | INE428A08101 | 7.88% | 6.08% |
| Punjab National Bank - Tier II - Basel III ** | INE160A08159 | 7.01% | 6.77% |
| Bank of Baroda - Tier I - Basel III **        | INE028A08182 | 8.03% | 6.64% |
| ICICI Bank Limited - Tier I - Basel III **    | INE090A08000 | 8.98% | 5.10% |
| State Bank of India - Tier II - Basel III **  | INE062A08165 | 7.70% | 5.50% |

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



# Aditya Birla Sun Life Medium Term Plan

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



Savings Solutions

|                             |   |
|-----------------------------|---|
| <b>What is it?</b>          | 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. |
| <b>Fund Category</b>        | Medium Duration Fund  |
| <b>Investment Objective</b> | 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  |

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| Fund Details   |  |                             |                  |
|--|--|-----------------------------|------------------|
| <b>Fund Manager:</b>   | Ms. Sunaina DaCunha & Mr. Mohit Sharma   |                             |                  |
| <b>Managing Fund Since:</b>  | September 1, 2014 & August 06, 2020  |                             |                  |
| <b>Experience in Managing the Fund:</b>  | 7.2 years & 1.3 years  |                             |                  |
| <b>Date of Allotment:</b>  | March 25, 2009   |                             |                  |
| <b>Type of Scheme:</b>   | An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3-4 years |                             |                  |
| <b>Application Amount for fresh subscription^:</b>   | ₹ 1,000 (plus in multiples of ₹ 1)   |                             |                  |
| <b>Min. Addl. Investment:</b>  | ₹ 1,000 (plus in multiples of ₹ 1)   |                             |                  |
| <b>SIP:</b>  | <b>Monthly:</b> Minimum ₹ 1,000/-  |                             |                  |
| <b>NAV of Plans / Options (₹)</b>  | <b>*Income Distribution cum capital withdrawal</b>   |                             |                  |
|  | <b>Main Portfolio</b>  | <b>Segregated Portfolio</b> |                  |
| <b>Regular Plan</b>  |  |                             |                  |
| <b>Growth:</b>   | 25.0538  | 1.3322                      |                  |
| <b>Quarterly IDCW<sup>§</sup>:</b>   | 10.4133  | 0.5789                      |                  |
| <b>Half Yearly IDCW<sup>§</sup>:</b>   | 10.5065  | 0.5863                      |                  |
| <b>IDCW<sup>§</sup>:</b>   | 13.0258  | 0.7754                      |                  |
| <b>Direct Plan</b>   |  |                             |                  |
| <b>Growth:</b>   | 26.5355  | 1.3931                      |                  |
| <b>Quarterly IDCW<sup>§</sup>:</b>   | 10.6149  | 0.5853                      |                  |
| <b>Half Yearly IDCW<sup>§</sup>:</b>   | 10.8494  | 0.6152                      |                  |
| <b>IDCW<sup>§</sup>:</b>   | 13.8486  | 0.8145                      |                  |
| <b>Benchmark:</b>  | CRISIL Medium Term Debt Index  |                             |                  |
|  | <b>Main Portfolio</b>  | <b>Segregated Portfolio</b> |                  |
| <b>Monthly Average AUM:</b>  | ₹ 1612.04 Cr   | ₹ 318.94 Cr                 |                  |
| <b>AUM as on last day:</b>   | ₹ 1591.58 Cr   | ₹ 318.94 Cr                 |                  |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>  | Nil  |                             |                  |
| <b>Entry Load:</b>   | Nil  |                             |                  |
| <b>Exit Load**:</b>  | Nil  |                             |                  |
| In respect of each purchase /switch-in of Units, upto 15% of the units may be redeemed / switched out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 1 year from the date of allotment - 2.00% of applicable NAV. For redemption / switch-out of units after 1 year but on or before 2 years from the date of allotment - 1.00% of applicable NAV For redemption / switch-out of units after 2 years - Nil |  |                             |                  |
| **Exit Load is NIL for units issued in Reinvestment of IDCW.   |  |                             |                  |
| Exit Load: Not applicable for Segregated Portfolio   |  |                             |                  |
| <b>Other Parameter</b>   |  |                             |                  |
| <b>Modified Duration:</b>  | 3.13 years   |                             |                  |
| <b>Average Maturity:</b>   | 4.12 years   |                             |                  |
| <b>Yield to Maturity:</b>  | 7.00%  |                             |                  |
| <b>Macaulay Duration:</b>  | 3.23 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>   |  |                             |                  |
| Including additional expenses and goods and service tax on management fees.  |  |                             |                  |
|  | <b>Main Portfolio</b>  | <b>Segregated Portfolio</b> |                  |
| <b>Regular</b>   | 1.58%  | -                           |                  |
| <b>Direct</b>  | 0.93%  | -                           |                  |
| <b>Income Distribution cum capital withdrawal</b>  |  |                             |                  |
| <b>Declared on date</b>  | <b>15-Sep-21</b>   | <b>15-Jun-21</b>            | <b>15-Mar-21</b> |
| IDCW Yield (Regular Plan)  | 1.24%  | 1.23%                       | 1.21%            |
| IDCW (₹) Per Unit  | 0.1306   | 0.1289                      | 0.1249           |
| Cum IDCW NAV   | 10.5175  | 10.4889                     | 10.3518          |
| <b>Declared on date</b>  | <b>15-Sep-21</b>   | <b>15-Jun-21</b>            | <b>15-Mar-21</b> |
| IDCW Yield (Direct Plan)   | 1.24%  | 1.23%                       | 1.21%            |
| IDCW (₹) Per Unit  | 0.1328   | 0.1309                      | 0.1268           |
| Cum IDCW NAV   | 10.7125  | 10.6657                     | 10.5159          |

Data as on 29<sup>th</sup> October 2021 unless otherwise specified

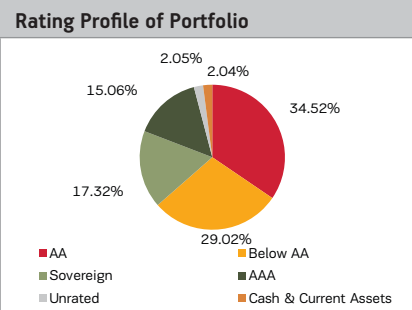
## Top Ten Portfolio Holdings - Main portfolio

| Issuer  | % to net Assets | Rating                      |
|---|-----------------|-----------------------------|
| Government Bond                                       | 14.86%          | SOV                         |
| Jharkand Road Projects Implementation Company Limited | 12.26%          | CARE D/CRISIL C             |
| U.P. Power Corporation Limited                        | 8.08%           | BWR AA- (SO)/CRISIL A+ (SO) |
| Shriram City Union Finance Limited                    | 6.42%           | IND AA                      |
| Bharti Hexacom Limited                                | 5.52%           | CRISIL AA+                  |
| Embassy Office Parks REIT                             | 3.17%           | CRISIL AAA                  |
| Mahindra Rural Housing Finance Limited                | 3.10%           | IND AA+                     |
| TATA Realty & Infrastructure Limited                  | 3.05%           | ICRA AA                     |
| Andhra Pradesh Capital Region Development Authority   | 2.89%           | BWR A+ (SO)                 |
| JM Financial Credit Solutions Ltd                     | 2.81%           | ICRA AA                     |

## Segregated Portfolios Holdings

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

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



| Company Name                                  | ISIN         | YTM    | YTC   |
|---|--------------|--------|-------|
| Indusind Bank Limited - Tier I - Basel III ** | INE095A08082 | 10.20% | 9.58% |
| Union Bank of India - Tier I - Basel III **   | INE692A08110 | 8.69%  | 8.65% |
| Punjab National Bank - Tier II - Basel III    | INE160A08167 | 7.18%  | 7.13% |

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

## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 25.0538

| Inception - March 25, 2009                              | 1 Year | 3 Years | 5 Years | Since Inception |
|---|--------|---------|---------|-----------------|
| Aditya Birla Sun Life Medium Term Plan                  | 10.53% | 3.84%   | 4.72%   | 7.56%           |
| <b>Value of Std Investment of ₹ 10,000</b>              | 11053  | 11195   | 12599   | 25054           |
| <b>Benchmark - CRISIL Medium Term Debt Index</b>        | 5.27%  | 10.09%  | 8.17%   | 8.85%           |
| <b>Value of Std Investment of ₹ 10,000</b>              | 10527  | 13340   | 14818   | 29121           |
| <b>Additional Benchmark - CRISIL 10 Year Gilt Index</b> | 1.65%  | 8.30%   | 5.85%   | 6.21%           |
| <b>Value of Std Investment of ₹ 10,000</b>              | 10165  | 12698   | 13291   | 21373           |

• **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 41. Total Schemes managed by Ms. Sunaina Da Cunha is 4. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Ms. Sunaina Da Cunha & Mr. Mohit Sharma since September 01, 2014 & August 06, 2020 (7.2) years & (1.3) years respectively.**

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

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

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

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

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



# Aditya Birla Sun Life Credit Risk Fund

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



Savings Solutions

|                             |  |
|-----------------------------|--|
| <b>What is it?</b>          | 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.   |
| <b>Fund Category</b>        | Credit Risk Fund   |
| <b>Investment Objective</b> | 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. |

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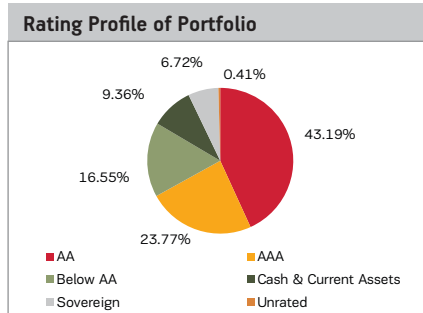


| Fund Details  |   |
|---|---|
| <b>Fund Manager:</b>  | Ms. Sunaina Da Cunha & Mr. Mohit Sharma   |
| <b>Managing Fund Since:</b>                                   | April 17, 2015 & August 06, 2020.   |
| <b>Experience in Managing the Fund:</b>                       | 6.6 years & 1.3 years   |
| <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<sup>^</sup>:</b> | ₹ 100 (plus in multiples of ₹ 1)  |
| <b>Min. Addl. Investment:</b>                                 | ₹ 100 (plus in multiples of ₹ 1)  |
| <b>SIP:</b>   | <b>Monthly: Minimum ₹ 100/-</b>   |
| <b>NAV of Plans / Options (₹)<sup>^</sup></b>                 | <b>Income Distribution cum capital withdrawal</b>                                       |
|   | <b>Main Portfolio</b>   |
| <b>Regular Plan</b>   |   |
| <b>Growth:</b>  | 15.9119   |
| <b>IDCW<sup>§</sup>:</b>                                      | 11.0101   |
| <b>Bonus:</b>   | 15.9313   |
| <b>Direct Plan</b>  |   |
| <b>Growth:</b>  | 16.8829   |
| <b>IDCW<sup>§</sup>:</b>                                      | 11.6956   |
| <b>Bonus:</b>   | 16.8820   |
|   | <b>Segregated Portfolio</b>   |
| <b>Growth:</b>  | 0.3980  |
| <b>IDCW<sup>§</sup>:</b>                                      | 0.3038  |
| <b>Bonus:</b>   | 0.3985  |
|   | <b>Segregated Portfolio</b>   |
| <b>Growth:</b>  | 0.4157  |
| <b>IDCW<sup>§</sup>:</b>                                      | 0.3178  |
| <b>Bonus:</b>   | 0.4157  |

| Top Ten Portfolio Holdings - Main portfolio                   |                 |                             |
|---|-----------------|-----------------------------|
| Issuer  | % to net Assets | Rating                      |
| Shriram City Union Finance Limited                            | 7.09%           | IND AA                      |
| Government Bond   | 6.72%           | SOV                         |
| U.P. Power Corporation Limited                                | 6.28%           | BWR AA- (SO)/CRISIL A+ (SO) |
| TATA Realty & Infrastructure Limited                          | 5.42%           | ICRA AA                     |
| Bharti Hexacom Limited  | 5.41%           | CRISIL AA+                  |
| LIC Housing Finance Limited                                   | 4.94%           | CRISIL AAA                  |
| IndusInd Bank Limited - Tier I - Basel III                    | 4.80%           | CRISIL AA                   |
| Andhra Pradesh Capital Region Development Authority           | 3.71%           | BWR A+ (SO)                 |
| Punjab National Bank - Tier I - Basel III/Tier II - Basel III | 3.01%           | BWR AA/CARE AA+             |
| Vedanta Limited   | 2.97%           | CRISIL A1+/CRISIL AA-       |

| Segregated Portfolios Holdings               |                 |         |
|--|-----------------|---------|
| Issuer                                       | % to net Assets | Rating  |
| Adilink Infra & Multitrading Private Limited | 100.00%         | UNRATED |

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



| Company Name                                  | ISIN         | YTM    | YTC   |
|---|--------------|--------|-------|
| IndusInd Bank Limited - Tier I - Basel III ** | INE095A08082 | 10.20% | 9.58% |
| Punjab National Bank - Tier I - Basel III **  | INE160A08126 | 8.90%  | 4.15% |

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

|   |                              |
|---|------------------------------|
| <b>Benchmark:</b>                                   | NIFTY Credit Risk Bond Index |
|   | <b>Main Portfolio</b>        |
| <b>Monthly Average AUM:</b>                         | ₹ 1448.23 Cr                 |
| <b>AUM as on last day:</b>                          | ₹ 1441.05 Cr                 |
|   | <b>Segregated Portfolio</b>  |
| <b>Monthly Average AUM:</b>                         | ₹ 162.07 Cr                  |
| <b>AUM as on last day:</b>                          | ₹ 162.07 Cr                  |
| <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 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:** 1.76 years  
**Average Maturity:** 2.36 years  
**Yield to Maturity:** 6.37%  
**Macaulay Duration:** 1.85 years

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

| Total Expense Ratio (TER)   | Main Portfolio | Segregated Portfolio |
|---|----------------|----------------------|
| Including additional expenses and goods and service tax on management fees. | 1.92%          | -                    |
|   | 1.15%          | -                    |

| Income Distribution cum capital withdrawal |           |           |           |
|--|-----------|-----------|-----------|
| Declared on date                           | 24-Sep-21 | 25-Jun-21 | 25-Mar-21 |
| IDCW Yield (Regular Plan)                  | 1.24%     | 1.26%     | 1.27%     |
| IDCW (₹) Per Unit                          | 0.1380    | 0.1400    | 0.1400    |
| Cum IDCW NAV                               | 11.1132   | 11.0738   | 11.0020   |
| IDCW Yield (Direct Plan)                   | 1.25%     | 1.28%     | 1.20%     |
| IDCW (₹) Per Unit                          | 0.1470    | 0.1500    | 0.1400    |
| Cum IDCW NAV                               | 11.7971   | 11.7348   | 11.6219   |

Data as on 29<sup>th</sup> October 2021 unless otherwise specified

| Investment Performance - Regular Plan - Growth          |  | NAV as on October 29, 2021: ₹ 15.9119 |         |         |                 |
|---|--|---------------------------------------|---------|---------|-----------------|
| Inception - Apr 17, 2015                                |  | 1 Year                                | 3 Years | 5 Years | Since Inception |
| <b>Aditya Birla Sun Life Credit Risk Fund</b>           |  | 7.80%                                 | 6.31%   | 6.57%   | 7.36%           |
| <b>Value of Std Investment of ₹ 10,000</b>              |  | 10780                                 | 12015   | 13748   | 15912           |
| <b>Benchmark - NIFTY Credit Risk Bond Index</b>         |  | 8.64%                                 | 9.92%   | 8.61%   | 8.93%           |
| <b>Value of Std Investment of ₹ 10,000</b>              |  | 10864                                 | 13279   | 15120   | 17501           |
| <b>Additional Benchmark - CRISIL 10 Year Gilt Index</b> |  | 1.65%                                 | 8.30%   | 5.85%   | 6.93%           |
| <b>Value of Std Investment of ₹ 10,000</b>              |  | 10165                                 | 12698   | 13291   | 15494           |

• **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 41. Total Schemes managed by Ms. Sunaina Da Cunha is 4. Refer annexure on page no. 97 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 (6.6) years & (1.3) 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: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Dynamic Bond Fund

An open ended dynamic debt scheme investing across duration

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.

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| 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>           | 0.7 years & 1.3 years                                       |
| <b>Date of Allotment:</b>                         | September 27, 2004  |
| <b>Type of Scheme:</b>                            | An open ended dynamic debt scheme investing across duration |
| <b>Application Amount for fresh subscription:</b> | ₹ 1,000   |
| <b>Min. Addl. Investment:</b>                     | (plus in multiples of ₹ 1) ₹ 1,000                          |
| <b>SIP:</b>                                       | <b>Monthly:</b> Minimum ₹ 1,000/-                           |
| <b>NAV of Plans / Options (₹)</b>                 | <b>*Income Distribution cum capital withdrawal</b>          |
|   | <b>Main Portfolio</b>                                       |
| <b>Regular Plan</b>                               | 35.6903   |
| <b>Growth:</b>                                    | 1.3985  |
| <b>Monthly IDCW*:</b>                             | 10.4004   |
| <b>Quarterly IDCW*:</b>                           | 10.3665   |
| <b>IDCW*:</b>                                     | 12.1506   |
| <b>Direct Plan</b>                                | 12.1506   |
| <b>Growth:</b>                                    | 1.4523  |
| <b>Monthly IDCW*:</b>                             | 10.5924   |
| <b>Quarterly IDCW*:</b>                           | 10.4277   |
| <b>IDCW*:</b>                                     | 12.8711   |

## Top Ten Portfolio Holdings - Main Portfolio

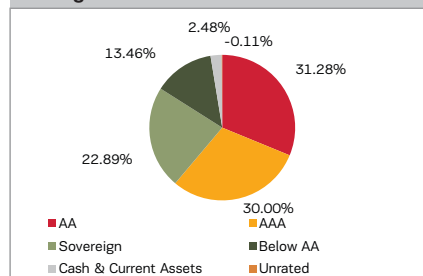
| Issuer  | % to net Assets | Rating         |
|---|-----------------|----------------|
| Government Bond   | 18.78%          | SOV            |
| U.P. Power Corporation Limited                                | 6.63%           | CRISIL A+ (SO) |
| First Business Receivables Trust                              | 4.31%           | CRISIL AAA(SO) |
| Punjab National Bank - Tier I - Basel III/Tier II - Basel III | 4.14%           | BWR AA/IND AAA |
| State Government bond   | 4.11%           | SOV            |
| Tata Housing Development Company Limited                      | 3.73%           | CARE AA        |
| Pipeline Infrastructure Limited                               | 3.41%           | CRISIL AAA     |
| TATA Realty & Infrastructure Limited                          | 2.96%           | ICRA AA        |
| Bharti Hexacom Limited  | 2.92%           | CRISIL AA+     |
| Sundew Properties Limited                                     | 2.85%           | CRISIL AAA     |

## Segregated Portfolios Holdings

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

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

## Rating Profile of Portfolio



| Company Name                                  | ISIN         | YTM   | YTC   |
|---|--------------|-------|-------|
| Punjab National Bank - Tier II - Basel III ** | INE160A08159 | 7.01% | 6.77% |
| Punjab National Bank - Tier I - Basel III **  | INE160A08100 | 8.95% | 5.04% |
| Bank of Baroda - Tier I - Basel III **        | INE028A08083 | 8.45% | 4.53% |

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

| Benchmark:                 | Main Portfolio | Segregated Portfolio |
|----------------------------|----------------|----------------------|
| NIFTY Composite Debt Index | ₹ 1573.53 Cr   | ₹ 122.31 Cr          |
| Monthly Average AUM:       | ₹ 1568.17 Cr   | ₹ 122.31 Cr          |
| AUM as on last day:        |                |                      |

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

**Entry Load:** Nil

**Exit Load\*\*:**

In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 90 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment: Nil

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

Exit Load: Not applicable for Segregated Portfolio

**Other Parameters**

**Modified Duration:** 3.17 years

**Average Maturity:** 4.36 years

**Yield to Maturity:** 6.65%

**Macaulay Duration:** 3.30 years

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

**Total Expense Ratio (TER)**

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

|         | Main Portfolio | Segregated Portfolio |
|---------|----------------|----------------------|
| Regular | 1.65%          | -                    |
| Direct  | 1.05%          | -                    |

## Income Distribution cum capital withdrawal

| Declared on date          | 29-Oct-21 | 24-Sep-21 | 27-Aug-21 |
|---------------------------|-----------|-----------|-----------|
| IDCW Yield (Regular Plan) | 0.48%     | 0.38%     | 0.38%     |
| IDCW (₹) Per Unit         | 0.0498    | 0.0397    | 0.0397    |
| Cum IDCW NAV              | 10.4004   | 10.4309   | 10.3991   |
| Declared on date          | 29-Oct-21 | 24-Sep-21 | 27-Aug-21 |
| IDCW Yield (Direct Plan)  | 0.48%     | 0.38%     | 0.38%     |
| IDCW (₹) Per Unit         | 0.0507    | 0.0404    | 0.0403    |
| Cum IDCW NAV              | 10.5924   | 10.6174   | 10.5800   |

## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 35.6903

| Inception - Sept 27, 2004                        | 1 Year | 3 Years | 5 Years | Since Inception |
|--|--------|---------|---------|-----------------|
| Aditya Birla Sun Life Dynamic Bond Fund          | 5.68%  | 5.34%   | 4.32%   | 7.72%           |
| Value of Std Investment of ₹ 10,000              | 10568  | 11687   | 12358   | 35690           |
| Benchmark - NIFTY Composite Debt Index           | 4.55%  | 10.05%  | 7.61%   | 7.45%           |
| Value of Std Investment of ₹ 10,000              | 10455  | 13325   | 14439   | 34169           |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 1.65%  | 8.30%   | 5.85%   | 6.15%           |
| Value of Std Investment of ₹ 10,000              | 10165  | 12698   | 13291   | 27730           |

- 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 41. Total Schemes managed by Mr. Bhupesh Bameta is 3. Refer annexure on page no. 97 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 (0.7) years & (1.3) 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 29<sup>th</sup> October 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.



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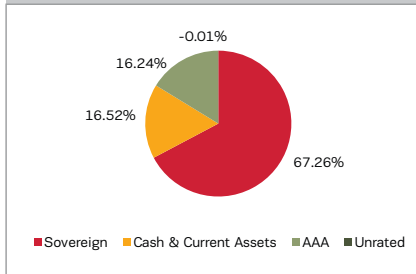
## Fund Details

|   |  |
|---|--|
| <b>Fund Manager:</b>  | Mr. Bhupesh Bameta   |
| <b>Managing Fund Since:</b>   | August 06, 2020  |
| <b>Experience in Managing the Fund:</b>                                     | 1.3 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 (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>  | 101.2943   |
| <b>Quarterly IDCW<sup>§</sup>:</b>  | 13.5471  |
| <b>IDCW<sup>§</sup>:</b>  | 12.4576  |
| <b>Direct Plan</b>  |  |
| <b>Growth:</b>  | 107.5027   |
| <b>Quarterly IDCW<sup>§</sup>:</b>  | 14.3113  |
| <b>IDCW<sup>§</sup>:</b>  | 13.0677  |
| <b>Benchmark:</b>   | CRISIL Composite Bond Fund Index   |
| <b>Monthly Average AUM:</b>   | ₹ 3211.07 Crores   |
| <b>AUM as on last day:</b>  | ₹ 3433.91 Crores   |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>                         |  |
| <b>Entry Load:</b>  | Nil  |
| <b>Exit Load:</b>   | Nil  |
| <b>Other Parameters</b>   |  |
| <b>Modified Duration:</b>   | 3.65 years   |
| <b>Average Maturity:</b>  | 4.53 years   |
| <b>Yield to Maturity:</b>   | 5.68%  |
| <b>Macaulay Duration:</b>   | 3.79 years   |
| <b>Total Expense Ratio (TER)</b>  |  |
| Including additional expenses and goods and service tax on management fees. |  |
| <b>Regular</b>  | 0.80%  |
| <b>Direct</b>   | 0.40%  |

## Top Ten Portfolio Holdings

| Issuer  | % to net Assets | Rating              |
|---|-----------------|---------------------|
| Government Bond                                 | 48.64%          | SOV                 |
| State Government bond                           | 18.62%          | SOV                 |
| Food Corporation Of India                       | 5.55%           | CRISIL AAA          |
| Power Finance Corporation Limited               | 4.17%           | ICRA AAA            |
| REC Limited                                     | 1.26%           | CRISIL AAA/ICRA AAA |
| LIC Housing Finance Limited                     | 1.25%           | CRISIL AAA          |
| Housing & Urban Development Corporation Limited | 0.97%           | ICRA AAA            |
| National Highways Authority of India            | 0.78%           | CRISIL AAA          |
| L&T Finance Limited                             | 0.77%           | CRISIL AAA          |
| NHPC Limited                                    | 0.54%           | CARE AAA            |

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 101.2943

| Inception - Oct 21, 1995                         | 1 Year | 3 Years | 5 Years | Since Inception |
|--|--------|---------|---------|-----------------|
| Aditya Birla Sun Life Income Fund                | 4.27%  | 9.57%   | 6.92%   | 9.30%           |
| Value of Std Investment of ₹ 10,000              | 10427  | 13152   | 13979   | 101294          |
| Benchmark - CRISIL Composite Bond Fund Index     | 3.87%  | 9.74%   | 7.58%   | NA              |
| Value of Std Investment of ₹ 10,000              | 10387  | 13212   | 14414   | NA              |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 1.65%  | 8.30%   | 5.85%   | NA              |
| Value of Std Investment of ₹ 10,000              | 10165  | 12698   | 13291   | 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. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Bhupesh Bameta since, August 06, 2020 (1.3) years.**

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

## Income Distribution cum capital withdrawal

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

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

The Face Value - 10.00 Per Unit

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

Data as on 29<sup>th</sup> October 2021 unless otherwise specified





# Aditya Birla Sun Life Government Securities Fund



Savings Solutions

An open ended debt scheme investing in government securities across maturity

## What is it?

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

## Fund Category

Gilt Fund

## Investment Objective

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

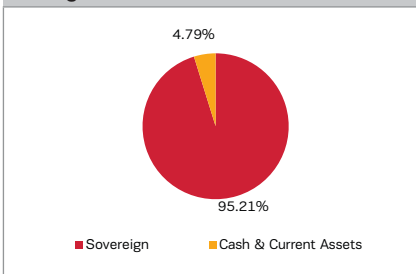


| Fund Details  |  |
|---|--|
| <b>Fund Manager:</b>  | Mr. Bhupesh Bameta   |
| <b>Managing Fund Since:</b>   | August 06, 2020  |
| <b>Experience in Managing the Fund:</b>                                     | 1.3 years  |
| <b>Date of Allotment:</b>   | October 11, 1999   |
| <b>Type of Scheme:</b>  | 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>   | ₹ 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>   | 65.4817  |
| <b>Quarterly IDCW*:</b>   | 11.4819  |
| <b>Direct Plan</b>  | 68.7018  |
| <b>Quarterly IDCW*:</b>   | 11.9484  |
| <b>Benchmark:</b>   | NIFTY All Duration G-Sec Index   |
| <b>Monthly Average AUM:</b>   | ₹ 977.10 Crores  |
| <b>AUM as on last day:</b>  | ₹ 977.52 Crores  |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>                         |  |
| <b>Entry Load:</b>  | Nil  |
| <b>Exit Load:</b>   | Nil  |
| <b>Other Parameters</b>   |  |
| <b>Modified Duration:</b>   | 3.85 years   |
| <b>Average Maturity:</b>  | 4.67 years   |
| <b>Yield to Maturity:</b>   | 6.08%  |
| <b>Macaulay Duration:</b>   | 3.97 years   |
| <b>Total Expense Ratio (TER)</b>  |  |
| 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 |
|---|-----------------|--------|
| 5.63% GOI 12APR2026                     | 9.67%           | SOV    |
| 5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC | 9.49%           | SOV    |
| 7.39% MAHARASHTRA 09NOV2026 SDL         | 5.91%           | SOV    |
| 7.16% MAHARASHTRA 28SEP2026 SDL         | 5.32%           | SOV    |
| 7.02% GUJARAT 28AUG2026 SDL             | 4.76%           | SOV    |
| 7.59% GOI(MD 11/01/2026)                | 4.37%           | SOV    |
| GUJARAT 07.83% 13JUL2026 SDL            | 4.36%           | SOV    |
| 7.84% MAHARASHTRA 13JUL2026 SDL         | 3.27%           | SOV    |
| 7.18% TAMIL NADU SDL 26JUL2027          | 3.18%           | SOV    |
| 8.08% UTTAR PRADESH 15JUN2026 SDL       | 2.76%           | SOV    |

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 65.4817

| Inception - Oct 11, 1999                                | 1 Year | 3 Years | 5 Years | Since Inception |
|---|--------|---------|---------|-----------------|
| Aditya Birla Sun Life Government Securities Fund        | 3.78%  | 9.95%   | 7.77%   | 8.89%           |
| Value of Std Investment of ₹ 10,000                     | 10378  | 13287   | 14543   | 65482           |
| <b>Benchmark - NIFTY All Duration G-Sec Index</b>       | 3.15%  | 9.76%   | 7.22%   | NA              |
| Value of Std Investment of ₹ 10,000                     | 10315  | 13221   | 14176   | NA              |
| <b>Additional Benchmark - CRISIL 10 Year Gilt Index</b> | 1.65%  | 8.30%   | 5.85%   | NA              |
| Value of Std Investment of ₹ 10,000                     | 10165  | 12698   | 13291   | 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. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Bhupesh Bameta since, August 06, 2020 (1.3) years.**

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

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

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

Data as on 29<sup>th</sup> October 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.

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| Fund Details  |  |
|---|--|
| <b>Fund Manager:</b>  | Mr. Kaustubh Gupta   |
| <b>Managing Fund Since:</b>   | March 22, 2021   |
| <b>Experience in Managing the Fund:</b>                                     | 0.7 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>   | 30.0411  |
| <b>Growth:</b>  | 18.8398  |
| <b>IDCW<sup>§</sup>:</b>  |  |
| <b>Direct Plan</b>  |  |
| <b>Growth:</b>  | 31.3149  |
| <b>IDCW<sup>§</sup>:</b>  | 19.6088  |
| <b>Benchmark:</b>   | CRISIL Composite Bond Fund Index   |
| <b>Monthly Average AUM:</b>   | ₹ 10.14 Crores   |
| <b>AUM as on last day:</b>  | ₹ 10.23 Crores   |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>                         |  |
| <b>Entry Load:</b>  | Nil  |
| <b>Exit Load**:</b>   | For redemption / switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil |
| **Exit Load is NIL for units issued in Reinvestment of IDCW.                |  |
| <b>Other Parameter</b>  |  |
| <b>Total Expense Ratio (TER)</b>  |  |
| Including additional expenses and goods and service tax on management fees. |  |
| <b>Regular</b>  | 0.65%  |
| <b>Direct</b>   | 0.16%  |

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

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

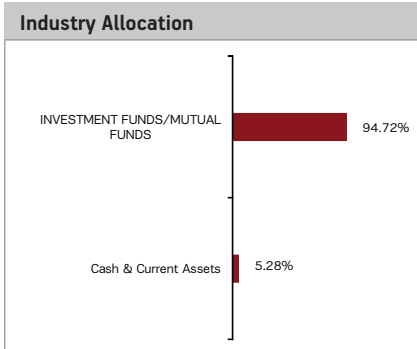
**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 10.00 Per Unit

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 29<sup>th</sup> October 2021 unless otherwise specified

| Top Ten Portfolio Holdings  |                 |
|---|-----------------|
| Issuer  | % to net Assets |
| IDFC-IDFC Banking & PSU Debt Fund - Direct Growth                                   | 48.72%          |
| Aditya Birla Sunlife Floating Rate Fund - Direct Plan - Growth                      | 9.87%           |
| ICICI Prudential Corporate Bond Fund - Direct Plan - Growth                         | 7.61%           |
| Aditya Birla Sun Life Corporate Bond Fund - Growth - Direct Plan                    | 7.61%           |
| IDFC Corporate Bond Fund - Direct Growth  | 7.60%           |
| IDFC Dynamic Bond Fund-Direct Plan-Growth   | 3.54%           |
| Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Growth                       | 3.16%           |
| Aditya Birla Sun Life Savings Fund - Growth - Direct Plan                           | 3.13%           |
| Aditya Birla Sun Life Low duration Fund - Growth - Direct Plan                      | 2.48%           |
| Aditya Birla Sun Life Credit Risk Fund- Segregated Portfolio 1- Direct Plan- Growth | 0.99%           |



| Investment Performance - Regular Plan - Growth             |  | NAV as on October 29, 2021: ₹ 30.0411 |         |         |                 |
|--|--|---------------------------------------|---------|---------|-----------------|
| Inception - Dec 29, 2006                                   |  | 1 Year                                | 3 Years | 5 Years | Since Inception |
| Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme |  | 5.27%                                 | 7.90%   | 6.44%   | 7.69%           |
| Value of Std Investment of ₹ 10,000                        |  | 10527                                 | 12560   | 13666   | 30041           |
| Benchmark - CRISIL Composite Bond Fund Index               |  | 3.87%                                 | 9.74%   | 7.58%   | 7.81%           |
| Value of Std Investment of ₹ 10,000                        |  | 10387                                 | 13212   | 14414   | 30539           |
| Additional Benchmark - CRISIL 10 Year Gilt Index           |  | 1.65%                                 | 8.30%   | 5.85%   | 6.65%           |
| Value of Std Investment of ₹ 10,000                        |  | 10165                                 | 12698   | 13291   | 26002           |

- 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. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kaustubh Gupta since March 22, 2021 (0.7) 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.



# Aditya Birla Sun Life Financial Planning FOF - Conservative Plan

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



Savings Solutions

**What is it?**

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

**Fund Category**

FoFs (Overseas/Domestic)

**Investment Objective**

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



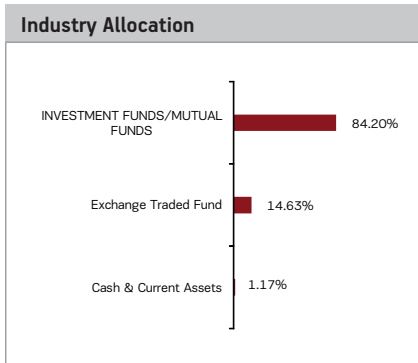
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| Fund Details  |  |
|---|--|
| <b>Fund Manager:</b><br><b>Managing Fund Since:</b><br><b>Experience in Managing the Fund:</b><br><b>Date of Allotment:</b><br><b>Type of Scheme:</b> | Mr. Vinod Bhat<br>August 16, 2019<br>2.3 years<br>May 09, 2011<br>An 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><br><b>Min. Addl. Investment:</b><br><b>SIP:</b>  | ₹ 500<br>(plus in multiples of ₹ 1)<br>₹ 500<br>(plus in multiples of ₹ 1)<br><b>Monthly:</b> Minimum ₹ 500/-  |
| <b>NAV of Plans / Options (₹)</b><br><b>Regular Plan</b><br><b>Growth:</b><br><b>IDCW*:</b><br><b>Direct Plan</b><br><b>Growth:</b><br><b>IDCW*:</b>  | <b>*Income Distribution cum capital withdrawal</b><br>23.9805<br>21.8178<br>25.1120<br>17.0504   |
| <b>Benchmark:</b><br><b>Monthly Average AUM:</b><br><b>AUM as on last day:</b>  | CRISIL Short Term Debt Hybrid 75+25 Fund Index<br>₹ 14.20 Crores<br>₹ 13.91 Crores   |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b><br><b>Entry Load:</b><br><b>Exit Load**:</b>  | Nil<br>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>Total Expense Ratio (TER)</b><br>Including additional expenses and goods and service tax on management fees.                                       |  |
| <b>Regular</b><br><b>Direct</b>   | 0.90%<br>0.38%   |

(In addition to the above, the scheme will also incur 0.46% i.e total weighted average of the expense ratio levied by the underlying schemes.)  
Data as on 29<sup>th</sup> October 2021 unless otherwise specified

| Top Ten Portfolio Holdings   |                 |
|--|-----------------|
| Issuer   | % to net Assets |
| ICICI Prudential Savings Fund - Direct Plan - Growth               | 17.33%          |
| HDFC Corporate Bond Fund - Growth Option - Direct Plan             | 13.43%          |
| IDFC-IDFC Banking & PSU Debt Fund - Direct Growth                  | 13.32%          |
| Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan       | 11.62%          |
| Aditya Birla Sun Life Gold ETF                                     | 9.10%           |
| HDFC Low Duration Fund - Direct Plan - Growth                      | 8.57%           |
| Aditya Birla Sun Life Nifty ETF                                    | 5.53%           |
| Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan        | 4.20%           |
| Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan | 4.00%           |
| Kotak Emerging Equity Scheme - Growth - Direct                     | 3.11%           |



| Investment Performance - Regular Plan - Growth                    |               | NAV as on October 29, 2021: ₹ 23.9805 |               |                 |  |
|---|---------------|---------------------------------------|---------------|-----------------|--|
| Inception - May 09, 2011  | 1 Year        | 3 Years                               | 5 Years       | Since Inception |  |
| Aditya Birla Sun Life Financial Planning FOF - Conservative Plan  | 17.97%        | 11.01%                                | 8.43%         | 8.70%           |  |
| Value of Std Investment of ₹ 10,000                               | 11797         | 13676                                 | 14996         | 23981           |  |
| <b>Benchmark - CRISIL Short Term Debt Hybrid 75+25 Fund Index</b> | <b>16.37%</b> | <b>12.27%</b>                         | <b>10.19%</b> | <b>10.06%</b>   |  |
| Value of Std Investment of ₹ 10,000                               | 11637         | 14146                                 | 16256         | 27321           |  |
| <b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>           | <b>1.65%</b>  | <b>8.30%</b>                          | <b>5.85%</b>  | <b>7.05%</b>    |  |
| Value of Std Investment of ₹ 10,000                               | 10165         | 12698                                 | 13291         | 20429           |  |

- 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 11. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (2.3) years.**

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

| 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  | 1260000         |
| <b>Market Value of amount Invested</b>                                      | 128825 | 438348  | 777074  | 2060163         |
| <b>Scheme Returns (CAGR)</b>  | 14.08% | 13.26%  | 10.30%  | 9.04%           |
| <b>CRISIL Short Term Debt Hybrid 75+25 Fund Index returns# (CAGR)</b>       | 13.57% | 13.35%  | 11.35%  | 10.56%          |
| <b>CRISIL 10 Year Gilt Index returns## (CAGR)</b>                           | 1.10%  | 5.29%   | 6.05%   | 6.95%           |

**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



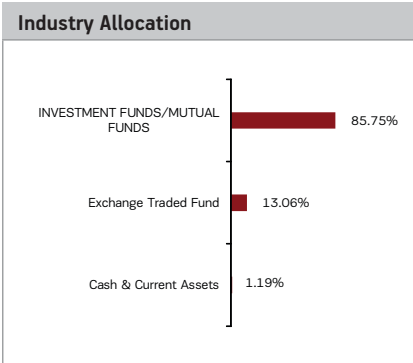
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| Fund Details  |  |
|---|--|
| <b>Fund Manager:</b>  | Mr. Vinod Bhat   |
| <b>Managing Fund Since:</b>   | August 16, 2019  |
| <b>Experience in Managing the Fund:</b>   | 2.3 years  |
| <b>Date of Allotment:</b>   | May 09, 2011   |
| <b>Type of 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 (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 Growth:</b>   | 28.0520  |
| <b>IDCW*:</b>   | 25.1607  |
| <b>Direct Plan Growth:</b>  | 29.3899  |
| <b>IDCW*:</b>   | 26.6488  |
| <b>Benchmark:</b>   | CRISIL Hybrid 50+50 - Moderate Index   |
| <b>Monthly Average AUM:</b>   | ₹ 28.69 Crores   |
| <b>AUM as on last day:</b>  | ₹ 28.32 Crores   |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>   |  |
| <b>Entry Load:</b>  | Nil  |
| <b>Exit Load**:</b>   | For redemption / switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil**Exit Load is NIL for units issued in Reinvestment of IDCW. |
| <b>Other Parameter</b>  |  |
| <b>Total Expense Ratio (TER)</b><br>Including additional expenses and goods and service tax on management fees. |  |
| <b>Regular</b>  | 1.05%  |
| <b>Direct</b>   | 0.35%  |

(In addition to the above, the scheme will also incur 0.56% i.e total weighted average of the expense ratio levied by the underlying schemes.)  
Data as on 29<sup>th</sup> October 2021 unless otherwise specified

| Top Ten Portfolio Holdings                                   |                 |
|--|-----------------|
| Issuer   | % to net Assets |
| ICICI Prudential Savings Fund - Direct Plan - Growth         | 10.82%          |
| HDFC Corporate Bond Fund - Growth Option - Direct Plan       | 9.06%           |
| IDFC-IDFC Banking & PSU Debt Fund - Direct Growth            | 9.02%           |
| Aditya Birla Sun Life Gold ETF                               | 8.77%           |
| SBI FLEXICAP FUND - DIRECT PLAN - GROWTH                     | 8.29%           |
| HDFC Low Duration Fund - Direct Plan - Growth                | 8.07%           |
| Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan | 8.00%           |
| Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan  | 7.81%           |
| Kotak Flexicap Fund - Growth - Direct                        | 6.80%           |
| Tata Large & Mld Cap Fund -Direct Plan Growth                | 5.67%           |



| Investment Performance - Regular Plan - Growth                      |        | NAV as on October 29, 2021: ₹ 28.0520 |         |                 |  |
|---|--------|---------------------------------------|---------|-----------------|--|
| Inception - May 09, 2011  | 1 Year | 3 Years                               | 5 Years | Since Inception |  |
| <b>Aditya Birla Sun Life Financial Planning FOF - Moderate Plan</b> | 27.61% | 14.02%                                | 10.36%  | 10.34%          |  |
| Value of Std Investment of ₹ 10,000                                 | 12761  | 14818                                 | 16378   | 28052           |  |
| <b>Benchmark - CRISIL Hybrid 50+50 - Moderate Index</b>             | 28.28% | 16.28%                                | 12.67%  | 11.61%          |  |
| Value of Std Investment of ₹ 10,000                                 | 12828  | 15717                                 | 18165   | 31620           |  |
| <b>Additional Benchmark - Nifty 50 TRI</b>                          | 53.17% | 20.82%                                | 16.81%  | 13.09%          |  |
| Value of Std Investment of ₹ 10,000                                 | 15317  | 17625                                 | 21761   | 36306           |  |

• **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 11. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.  
• **The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (2.3) years.**

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

| 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  | 1260000         |
| <b>Market Value of amount Invested</b>                                      | 133161 | 469052  | 833185  | 2324095         |
| <b>Scheme Returns (CAGR)</b>  | 21.20% | 18.03%  | 13.12%  | 11.19%          |
| <b>CRISIL Hybrid 50+50 - Moderate Index returns* (CAGR)</b>                 | 22.65% | 19.41%  | 14.97%  | 12.95%          |
| <b>Nifty 50 TRI returns## (CAGR)</b>  | 41.23% | 28.57%  | 20.35%  | 15.60%          |

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

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



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

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



Savings Solutions

## Fund Category

Retirement Fund (Solution Oriented Fund)

## Investment Objective

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

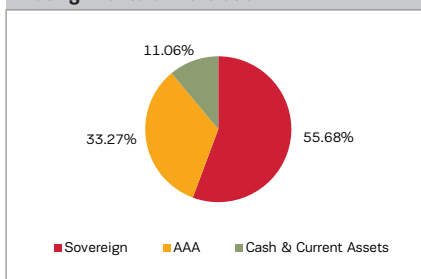


| Fund Details  |   |
|---|---|
| <b>Fund Manager:</b>  | Mr. Ajay Garg & Mr. Harshil Suvarnkar   |
| <b>Managing Fund Since:</b>   | March 11, 2019 & March 22, 2021   |
| <b>Experience in Managing the Fund:</b>                                     | 2.7 years & 0.7 years   |
| <b>Date of Allotment:</b>   | March 11, 2019  |
| <b>Type of Scheme:</b>  | An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)   |
| <b>Application Amount for fresh subscription:</b>                           | ₹ 1,000 (plus in multiples of ₹ 1)  |
| <b>Min. Addl. Investment:</b>   | ₹ 1,000 (plus in multiples of ₹ 1)  |
| <b>SIP:</b>   | <b>Monthly:</b> Minimum ₹ 1,000/-   |
| <b>NAV of Plans / Options (₹)</b>   | <b>*Income Distribution cum capital withdrawal</b>  |
| <b>Regular Plan</b>   |   |
| <b>Growth:</b>  | 11.2668   |
| <b>IDCW<sup>§</sup>:</b>  | 11.2676   |
| <b>Direct Plan</b>  |   |
| <b>Growth:</b>  | 11.6930   |
| <b>IDCW<sup>§</sup>:</b>  | 11.6930   |
| <b>Benchmark:</b>   | CRISIL Short Term Bond Fund Index   |
| <b>Monthly Average AUM:</b>   | ₹ 43.33 Crores  |
| <b>AUM as on last day:</b>  | ₹ 42.83 Crores  |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>                         |   |
| <b>Entry Load:</b>  | Nil   |
| <b>Exit Load:</b>   | Nil   |
|   | Upon completion of lock-in period of minimum 5 years from the date of allotment of units or Retirement Age of Unit holder (i.e. completion of 60 years, whichever is earlier) |
| <b>Other Parameters</b>   |   |
| <b>Portfolio Turnover</b>   |   |
| <b>50s Plus Debt Plan</b>   | 0.29  |
| <b>Modified Duration:</b>   | 3.44 years  |
| <b>Average Maturity:</b>  | 4.30 years  |
| <b>Yield to Maturity:</b>   | 5.82%   |
| <b>Macaulay Duration:</b>   | 3.56 years  |
| <b>Total Expense Ratio (TER)</b>  |   |
| Including additional expenses and goods and service tax on management fees. |   |
| <b>Regular</b>  | 2.10%   |
| <b>Direct</b>   | 0.75%   |

## Top Ten Portfolio Holdings

| Issuer  | % to net Assets | Rating     |
|---|-----------------|------------|
| 7.27% GOI 08APR26                               | 24.70%          | SOV        |
| Bharat Petroleum Corporation Limited            | 14.78%          | CRISIL AAA |
| Summit Digital Infrastructure Private Limited   | 11.50%          | CRISIL AAA |
| 7.59% GOI(MD 11/01/2026)                        | 9.98%           | SOV        |
| 6.57% GOI (MD 05/12/2033)                       | 6.91%           | SOV        |
| 7.20 % KARNATAKA 25JAN2027 SDL                  | 4.85%           | SOV        |
| REC Limited                                     | 4.43%           | ICRA AAA   |
| Government of India                             | 4.08%           | SOV        |
| TAMIL NADU 08.21% 24JUN25 SDL                   | 3.79%           | SOV        |
| Housing Development Finance Corporation Limited | 2.55%           | CRISIL AAA |

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

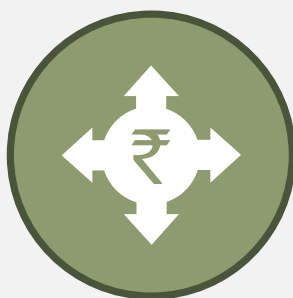
NAV as on October 29, 2021: ₹ 11.2668

| Inception - March 11, 2019                                     | 1 Year | Since Inception |
|--|--------|-----------------|
| Aditya Birla Sun Life Retirement Fund - The 50s Plus Debt Plan | 2.26%  | 4.62%           |
| Value of Std Investment of ₹ 10,000                            | 10226  | 11267           |
| Benchmark - CRISIL Short Term Bond Fund Index                  | 4.84%  | 8.24%           |
| Value of Std Investment of ₹ 10,000                            | 10484  | 12323           |
| Additional Benchmark - CRISIL 10 Year Gilt Index               | 1.65%  | 7.51%           |
| Value of Std Investment of ₹ 10,000                            | 10165  | 12107           |

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/ additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Ajay Garg is 6. Total Schemes managed by Mr. Harshil Suvarnkar is 9. Refer annexure on page no. 97 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 (2.7) years & (0.7) years Respectively**

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

Data as on 29<sup>th</sup> October 2021 unless otherwise specified



## 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?**

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.

**Fund Category**

Conservative Hybrid Fund

**Investment Objective**

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

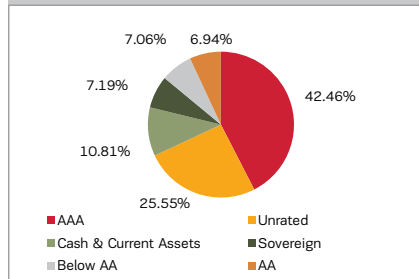


| Fund Details   |   |
|--|---|
| <b>Fund Manager:</b>   | Mr. Satyabrata Mohanty, Mr. Harshil Suvarnkar & Mr. Dhaval Shah         |
| <b>Managing Fund Since:</b>  | June 18, 2009, March 22, 2021 & May 14, 2020 respectively               |
| <b>Experience in Managing the Fund:</b>  | 12.4 years, 0.7 years & 1.5 years respectively                          |
| <b>Date of Allotment:</b>  | May 22, 2004  |
| <b>Type of Scheme:</b>   | An open ended hybrid scheme investing predominantly in debt instruments |
| <b>Application Amount for fresh subscription:</b>  | ₹ 500 (plus in multiples of ₹ 1)  |
| <b>Min. Addl. Investment:</b>  | ₹ 500 (plus in multiples of ₹ 1)  |
| <b>SIP:</b>  | <b>Monthly:</b> Minimum ₹ 500/-   |
| <b>NAV of Plans / Options (₹)</b>  | <b>*Income Distribution cum capital withdrawal</b>                      |
| <b>Regular Plan</b>  | 49.9098   |
| <b>Growth:</b>   |   |
| <b>Monthly IDCW<sup>5</sup>:</b>   | 15.5920   |
| <b>Direct Plan</b>   |   |
| <b>Growth:</b>   | 53.8894   |
| <b>Monthly IDCW<sup>5</sup>:</b>   | 24.5963   |
| <b>Benchmark:</b>  | CRISIL Hybrid 85+15 - Conservative Index                                |
| <b>Monthly Average AUM:</b>  | ₹ 1302.24 Crores  |
| <b>AUM as on last day:</b>   | ₹ 1310.22 Crores  |
| <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>  | 2.77 years  |
| <b>Average Maturity:</b>   | 3.81 years  |
| <b>Yield to Maturity:</b>  | 5.93%   |
| (for Debt Component)   |   |
| <b>Macaulay Duration:</b>  | 2.91 years  |
| <b>Portfolio Turnover:</b>   | 0.60  |
| (for Equity Component)   |   |
| <b>Total Expense Ratio (TER)</b>   |   |
| Including additional expenses and goods and service tax on management fees.  |   |
| <b>Regular</b>   | 1.98%   |
| <b>Direct</b>  | 1.15%   |

## Top Ten Portfolio Holdings

| Issuer  | % to net Assets | Rating                       |
|---|-----------------|------------------------------|
| REC Limited   | 7.02%           | CRISIL AAA/ICRA AAA          |
| U.P. Power Corporation Limited                      | 5.71%           | BWR AA- (SO)/ CRISIL A+ (SO) |
| Power Finance Corporation Limited                   | 5.61%           | CRISIL AAA/ICRA AAA          |
| National Bank For Agriculture and Rural Development | 5.39%           | CRISIL AAA/ICRA AAA          |
| Government Bond                                     | 3.73%           | SOV                          |
| State Bank of India - Tier II - Basel III           | 3.61%           | CRISIL AAA/ICRA AAA          |
| Bharti Telecom Limited                              | 3.05%           | CRISIL AA+                   |
| Mahindra & Mahindra Financial Services Limited      | 3.02%           | IND AAA                      |
| State Government bond                               | 2.89%           | SOV                          |
| Reliance Industries Limited                         | 2.85%           | CRISIL AAA                   |

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 49.9098

| Inception - May 22, 2004                                    | 1 Year | 3 Years | 5 Years | Since Inception |
|---|--------|---------|---------|-----------------|
| <b>Aditya Birla Sun Life Regular Savings Fund</b>           | 22.31% | 10.30%  | 7.43%   | 9.65%           |
| <b>Value of Std Investment of ₹ 10,000</b>                  | 12231  | 13417   | 14315   | 49910           |
| <b>Benchmark - CRISIL Hybrid 85+15 - Conservative Index</b> | 10.77% | 11.83%  | 9.20%   | 8.75%           |
| <b>Value of Std Investment of ₹ 10,000</b>                  | 11077  | 13982   | 15535   | 43218           |
| <b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>     | 1.65%  | 8.30%   | 5.85%   | 5.74%           |
| <b>Value of Std Investment of ₹ 10,000</b>                  | 10165  | 12698   | 13291   | 26473           |

- 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 5. Total Schemes managed by Mr. Harshil Suvarnkar is 9. Total Schemes managed by Mr. Dhaval Shah is 5. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Satyabrata Mohanty, Mr. Harshil Suvarnkar & Mr. Dhaval Shah since June 18, 2009, March 22, 2021 & May 14, 2020 (12.4) years (0.7) years & (1.5) 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 29<sup>th</sup> October 2021 unless otherwise specified

## Income Distribution cum capital withdrawal

| Declared on date          | 29-Oct-21 | 24-Sep-21 | 27-Aug-21 |
|---------------------------|-----------|-----------|-----------|
| IDCW Yield (Regular Plan) | 0.48%     | 0.37%     | 0.38%     |
| IDCW (₹) Per Unit         | 0.0749    | 0.0586    | 0.0582    |
| Cum IDCW NAV              | 15.5920   | 15.6739   | 15.3454   |
| Declared on date          | 29-Oct-21 | 24-Sep-21 | 27-Aug-21 |
| IDCW Yield (Direct Plan)  | 0.48%     | 0.37%     | 0.38%     |
| IDCW (₹) Per Unit         | 0.1180    | 0.0924    | 0.0917    |
| Cum IDCW NAV              | 24.5963   | 24.7059   | 24.1728   |

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

The Face Value - 10.00 Per Unit

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

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## 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.

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## Fund Details

|   |   |
|---|---|
| <b>Fund Manager:</b>  | Mr. Ajay Garg   |
| <b>Managing Fund Since:</b>   | October 01, 2006  |
| <b>Experience in Managing the Fund:</b>                                     | 15.1 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>   | 42.30   |
| <b>Growth (w.e.f. 06/03/08):</b>  | 176.57  |
| <b>IDCW*:</b>   |   |
| <b>Direct Plan</b>  |   |
| <b>Growth:</b>  | 45.87   |
| <b>IDCW*:</b>   | 316.33  |
| <b>Benchmark:</b>   | S&P BSE 200 TRI   |
| <b>Monthly Average AUM:</b>   | ₹ 14929.87 Crores   |
| <b>AUM as on last day:</b>  | ₹ 14647.00 Crores   |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>                         |   |
| <b>Entry Load:</b>  | Nil   |
| <b>Exit Load:</b>   | Nil   |
| <b>Other Parameters</b>   |   |
| <b>Standard Deviation:</b>  | 19.31%  |
| <b>Sharpe Ratio:</b>  | 0.51  |
| <b>Beta:</b>  | 0.86  |
| <b>Portfolio Turnover:</b>  | 0.06  |
| <b>Total Expense Ratio (TER)</b>  |   |
| Including additional expenses and goods and service tax on management fees. |   |
| <b>Regular</b>  | 1.76%   |
| <b>Direct</b>   | 0.91%   |

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.42% (FBIL Overnight MIBOR as on 29 Oct 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

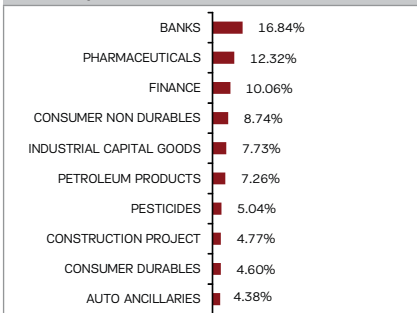
| Declared on date          | 25-Nov-20 | 28-Nov-19 | 30-Nov-18 |
|---------------------------|-----------|-----------|-----------|
| IDCW Yield (Regular Plan) | 5.48%     | 6.13%     | 6.10%     |
| IDCW (₹) Per Unit         | 8.22      | 9.39      | 9.47      |
| Cum IDCW NAV              | 149.92    | 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 29<sup>th</sup> October 2021 unless otherwise specified

## Top Ten Portfolio Holdings

| Issuer  | % to net Assets |
|---|-----------------|
| Housing Development Finance Corporation Limited | 9.14%           |
| Honeywell Automation India Limited              | 7.73%           |
| Reliance Industries Limited                     | 7.26%           |
| Pfizer Limited                                  | 6.47%           |
| Kotak Mahindra Bank Limited                     | 6.40%           |
| Bayer Cropscience Limited                       | 5.04%           |
| ICICI Bank Limited                              | 4.92%           |
| Larsen & Toubro Limited                         | 4.77%           |
| GlaxoSmithKline Pharmaceuticals Limited         | 3.88%           |
| Gillette India Limited                          | 3.62%           |

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 42.30

| Inception - Mar 29, 1996             | 1 Year | 3 Years | 5 Years | Since Inception |
|--------------------------------------|--------|---------|---------|-----------------|
| Aditya Birla Sun Life Tax Relief '96 | 33.80% | 13.28%  | 11.53%  | 11.14%          |
| Value of Std Investment of ₹ 10,000  | 13369  | 14531   | 17265   | 42300           |
| Benchmark - S&P BSE 200 TRI          | 57.54% | 21.33%  | 16.69%  | 11.56%          |
| Value of Std Investment of ₹ 10,000  | 15734  | 17853   | 21658   | 44579           |
| Additional Benchmark - Nifty 50 TRI  | 53.72% | 20.82%  | 16.81%  | 11.13%          |
| Value of Std Investment of ₹ 10,000  | 15354  | 17625   | 21761   | 42311           |

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Ajay Garg is 6. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers. All IDCW declared prior to the splitting of the Scheme into IDCW & Growth Options are assumed to be reinvested in the units of the Scheme at the then prevailing NAV (ex-IDCW NAV).
- The scheme is currently managed by Mr. Ajay Garg since October 01, 2006 (15.1) years.**
- This Performance is of Regular Plan growth which was introduced on March 06, 2008**

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

| Particulars  | 1 Year | 3 Years | 5 Years | Since Inception |
|--|--------|---------|---------|-----------------|
| Total Amount Invested (₹)  | 120000 | 360000  | 600000  | 1640000         |
| Market Value of amount Invested  | 133273 | 469764  | 828289  | 4729627         |
| Scheme Returns (CAGR)  | 21.39% | 18.13%  | 12.88%  | 14.37%          |
| S&P BSE 200 TRI returns# (CAGR)  | 43.47% | 30.16%  | 20.72%  | 15.15%          |
| Nifty 50 TRI returns## (CAGR)  | 41.23% | 28.51%  | 20.33%  | 14.39%          |
| Date of First Installment: April 01, 2008 & Scheme Inception Date: March 06, 2008. Past Performance may or may not be sustained in future. |        |         |         |                 |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.  
The Reinvestment of IDCW Facility under the scheme have been discontinued w.e.f. February 12, 2015. Please refer addendum no. 07/2015 dated February 09, 2015 for further details.



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

An Open ended Equity Linked Savings Scheme (ELSS)

(All investments in the scheme are subject to a lock-in period of **3 years** from the date of allotment)



**Tax Planning Solutions**

## What is it?

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

## Fund Category

ELSS

## Investment Objective

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



| Fund Details  |   |
|---|---|
| <b>Fund Manager:</b>  | Mr. Ajay Garg   |
| <b>Managing Fund Since:</b>   | October 17, 2011  |
| <b>Experience in Managing the Fund:</b>                                     | 10.1 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>   | 51.50   |
| <b>Growth:</b>  | 102.74  |
| <b>IDCW*:</b>   |   |
| <b>Direct Plan</b>  | 55.76   |
| <b>Growth:</b>  | 183.55  |
| <b>IDCW*:</b>   |   |
| <b>Benchmark:</b>   | S&P BSE SENSEX TRI  |
| <b>Monthly Average AUM:</b>   | ₹ 475.98 Crores   |
| <b>AUM as on last day:</b>  | ₹ 462.29 Crores   |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>                         |   |
| <b>Entry Load:</b>  | Nil   |
| <b>Exit Load:</b>   | Nil   |
| <b>Other Parameters</b>   |   |
| <b>Standard Deviation</b>   | 19.77%  |
| <b>Sharpe Ratio<sup>1</sup></b>   | 0.46  |
| <b>Beta</b>   | 0.85  |
| <b>Portfolio Turnover:</b>  | 0.02  |
| <b>Total Expense Ratio (TER)</b>  |   |
| 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 3.42% (FBIL Overnight MIBOR as on 29 Oct 2021) for calculating Sharpe Ratio

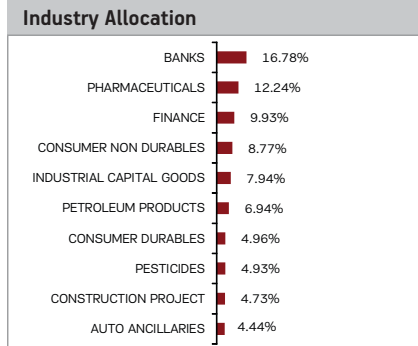
| Income Distribution cum capital withdrawal |           |           |           |
|--|-----------|-----------|-----------|
| Declared on date                           | 25-Nov-20 | 29-Nov-19 | 30-Nov-18 |
| IDCW Yield (Regular Plan)                  | 5.49%     | 5.26%     | 6.10%     |
| IDCW (₹) 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 29<sup>th</sup> October 2021 unless otherwise specified

| Top Ten Portfolio Holdings                      |                 |
|---|-----------------|
| Issuer  | % to net Assets |
| Housing Development Finance Corporation Limited | 8.81%           |
| Honeywell Automation India Limited              | 7.94%           |
| Reliance Industries Limited                     | 6.94%           |
| Kotak Mahindra Bank Limited                     | 6.40%           |
| Pfizer Limited                                  | 6.35%           |
| ICICI Bank Limited                              | 4.94%           |
| Bayer Cropsience Limited                        | 4.93%           |
| Larsen & Toubro Limited                         | 4.73%           |
| GlaxoSmithKline Pharmaceuticals Limited         | 3.80%           |
| Gillette India Limited                          | 3.79%           |



| Investment Performance - Regular Plan - Growth |        |         |         |                 |
|--|--------|---------|---------|-----------------|
| NAV as on October 29, 2021: ₹ 51.50            |        |         |         |                 |
| Inception - Feb 16, 1999                       | 1 Year | 3 Years | 5 Years | Since Inception |
| <b>Aditya Birla Sun Life Tax Plan</b>          | 33.14% | 12.44%  | 10.83%  | 11.48%          |
| <b>Value of Std Investment of ₹ 10,000</b>     | 13304  | 14211   | 16732   | 51500           |
| <b>Benchmark - S&amp;P BSE SENSEX TRI</b>      | 51.40% | 21.26%  | 17.60%  | 12.42%          |
| <b>Value of Std Investment of ₹ 10,000</b>     | 15123  | 17821   | 22514   | 58449           |
| <b>Additional Benchmark - Nifty 50 TRI</b>     | 53.72% | 20.82%  | 16.81%  | 12.54%          |
| <b>Value of Std Investment of ₹ 10,000</b>     | 15354  | 17625   | 21761   | 59395           |

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Ajay Garg is 6. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Ajay Garg since October 17, 2011 (10.1) 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  | 1810000         |
| <b>Market Value of amount Invested</b>                                      | 132684 | 464643  | 812886  | 5268727         |
| <b>Scheme Returns (CAGR)</b>  | 20.41% | 17.36%  | 12.12%  | 13.05%          |
| <b>S&amp;P BSE SENSEX TRI returns# (CAGR)</b>                               | 40.08% | 28.23%  | 20.81%  | 14.06%          |
| <b>Nifty 50 TRI returns## (CAGR)</b>  | 41.23% | 28.57%  | 20.35%  | 13.65%          |

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

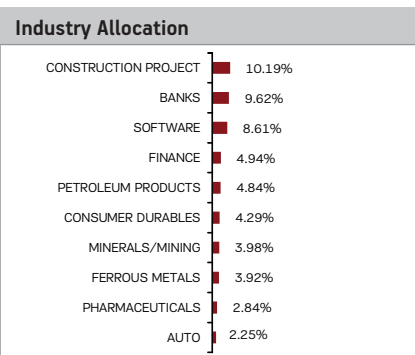
|                             |   |
|-----------------------------|---|
| <b>What is it?</b>          | It is a hybrid fund that uses a unique combination of equity derivative strategies, arbitrage opportunities, pure equity investments, debt & money market instruments which together intends to deliver tax efficient capital growth and stable income with low volatility.                                   |
| <b>Fund Category</b>        | Equity Savings  |
| <b>Investment Objective</b> | 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. |

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|   |  |
|---|--|
| <b>Fund Details</b>   |  |
| <b>Fund Manager:</b>  | Mr. Dhaval Shah, Mr. Harshil Suvamkar & Mr. Lovelish Solanki                               |
| <b>Managing Fund Since:</b>   | May 07, 2021, March 22, 2021 & August 26, 2015 respectively                                |
| <b>Experience in Managing the Fund:</b>   | 0.5 years, 0.7 Years & 6.2 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 Growth:</b>   | 17.58  |
| <b>IDCW*:</b>   | 13.58  |
| <b>Direct Plan Growth:</b>  | 18.93  |
| <b>IDCW*:</b>   | 15.53  |
| <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>   | ₹ 535.60 Crores  |
| <b>AUM as on last day:</b>  | ₹ 536.14 Crores  |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>   |  |
| <b>Entry Load:</b>  | Nil  |
| <b>Exit Load**:</b>   | In respect of each purchase / switch-in of   |
| Units, upto 15% of the units may be redeemed /switched out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load:For redemption / switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption /switchout of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Reinvestment of IDCW. |  |
| <b>Other Parameters</b>   |  |
| <b>Modified Duration:</b>   | 2.53 years   |
| <b>Average Maturity:</b>  | 3.50 years   |
| <b>Yield to Maturity:</b>   | 5.23%  |
| <b>Macaulay Duration:</b>   | 2.65 years   |
| <b>Portfolio Turnover:</b>  | 4.34   |
| <b>Net Equity Exposure</b>  | <b>43.74%</b>  |
| <b>Total Expense Ratio (TER)</b>  |  |
| Including additional expenses and goods and service tax on management fees.   |  |
| <b>Regular</b>  | 2.48%  |
| <b>Direct</b>   | 1.37%  |

| <b>Top Ten Portfolio Holdings</b>                               |                 |            |
|---|-----------------|------------|
| Issuer  | % to net Assets | Rating     |
| Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan | 3.82%           |            |
| Infosys Limited   | 3.67%           |            |
| HDFC Bank Limited   | 3.30%           |            |
| Government Bond   | 3.29%           | SOV        |
| ICICI Bank Limited  | 3.23%           |            |
| Aditya Birla Sun Life Liquid Fund - Growth - Direct Plan        | 2.84%           |            |
| State Bank of India   | 2.79%           | CRISIL AAA |
| REC Limited   | 1.96%           | CRISIL AAA |
| Larsen & Toubro Infotech Limited                                | 1.69%           |            |
| Bajaj Finance Limited   | 1.52%           |            |



### Investment Performance - Regular Plan - Growth NAV as on October 29, 2021: ₹ 17.58

| Inception - Nov 28, 2014  | 1 Year | 3 Years | 5 Years | Since Inception |
|---|--------|---------|---------|-----------------|
| <b>Aditya Birla Sun Life Equity Savings Fund</b>  | 23.35% | 11.37%  | 8.20%   | 8.49%           |
| <b>Value of Std Investment of ₹ 10,000</b>  | 12328  | 13810   | 14835   | 17580           |
| <b>Benchmark - 30% S&amp;P BSE 200 TRI + 30% Crisil Short Term Bond Fund Index + 40% Nifty 50 Arbitrage Index</b> | 18.31% | 11.00%  | 9.30%   | 8.80%           |
| <b>Value of Std Investment of ₹ 10,000</b>  | 11826  | 13674   | 15610   | 17928           |
| <b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>   | 1.66%  | 8.30%   | 5.85%   | 7.28%           |
| <b>Value of Std Investment of ₹ 10,000</b>  | 10165  | 12698   | 13291   | 16261           |

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Dhaval Shah is 5. Total Schemes managed by Mr. Harshil Suvamkar is 9. Total Schemes managed by Mr. Lovelish Solanki is 15. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Dhaval Shah, Mr. Harshil Suvamkar & Mr. Lovelish Solanki since May 07, 2021, March 22, 2021 & August 26, 2015 (0.5) years, (0.7) years & (6.2) years respectively.**

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

| Particulars  | 1 Year | 3 Years | 5 Years | Since Inception |
|--|--------|---------|---------|-----------------|
| <b>Total Amount Invested (₹)</b>   | 120000 | 360000  | 600000  | 840000          |
| <b>Market Value of amount Invested</b>   | 130933 | 446155  | 778820  | 1178570         |
| <b>Scheme Returns (CAGR)</b>   | 17.53% | 14.49%  | 10.39%  | 9.53%           |
| <b>30% S&amp;P BSE 200 TRI + 30% Crisil Short Term Bond Fund Index + 40% Nifty 50 Arbitrage Index returns# (CAGR)</b>                            | 14.96% | 12.80%  | 10.51%  | 9.79%           |
| <b>CRISIL 10 Year Gilt Index returns## (CAGR)</b>  | 1.10%  | 5.28%   | 6.04%   | 6.48%           |
| 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.

| <b>Income Distribution cum capital withdrawal</b>  |           |           |           |
|--|-----------|-----------|-----------|
| Declared on date   | 27-Sep-21 | 30-Jun-21 | 30-Mar-21 |
| IDCW Yield (Regular Plan)  | 1.37%     | 1.36%     | 1.38%     |
| IDCW (₹) Per Unit  | 0.19      | 0.18      | 0.18      |
| Cum IDCW NAV   | 13.81     | 13.26     | 13.01     |
| IDCW Yield (Direct Plan)   | 1.37%     | 1.39%     | 1.35%     |
| IDCW (₹) Per Unit  | 0.22      | 0.21      | 0.20      |
| Cum IDCW NAV   | 15.77     | 15.11     | 14.78     |
| <b>Note:</b> 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.   |           |           |           |
| <b>Note:</b> 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 29 <sup>th</sup> October 2021 unless otherwise specified  |           |           |           |

# Aditya Birla Sun Life Balanced Advantage Fund

An open ended Dynamic Asset Allocation fund



Wealth Solutions

**What is it?**

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

**Fund Category**

Dynamic Asset Allocation or Balanced Advantage

**Investment Objective**

The primary objective of the Scheme is to generate long term growth of capital and income distribution with relatively lower volatility by investing in a dynamically balanced portfolio of Equity & Equity linked investments and fixed-income securities. There can be no assurance that the investment objective of the Scheme will be realized.

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## Fund Details

|  |  |
|--|--|
| <b>Fund Manager:</b>                   | Mr. Mohit Sharma ,<br>Mr. Vineet Maloo &<br>Mr. Lovelish Solanki |
| <b>Managing Fund Since:</b>            | April 01, 2017 ,<br>October 11, 2014 &<br>October 9, 2019        |
| <b>Experience in Managing the Fund</b> | 4.6 years, 7.1 years &<br>2.1 years                              |
| <b>Date of Allotment:</b>              | April 25, 2000   |
| <b>Type of Scheme:</b>                 | An open ended Dynamic<br>Asset Allocation fund                   |

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

|                                   |  |
|-----------------------------------|--|
| <b>NAV of Plans / Options (₹)</b> | <b>*Income Distribution cum<br/>capital withdrawal</b> |
| <b>Regular Plan</b>               | 73.58  |
| <b>Growth:</b>                    |  |
| <b>IDCW*:</b>                     | 23.75  |
| <b>Direct Plan</b>                |  |
| <b>Growth:</b>                    | 79.94  |
| <b>IDCW*:</b>                     | 25.85  |

|                             |   |
|-----------------------------|---|
| <b>Benchmark:</b>           | CRISIL Hybrid 50+50 -<br>Moderate Index |
| <b>Monthly Average AUM:</b> | ₹ 5825.08 Crores                        |
| <b>AUM as on last day:</b>  | ₹ 6123.64 Crores                        |

|   |  |
|---|--|
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b> |  |
| <b>Entry Load:</b>                                  | Nil  |
| <b>Exit Load**:</b>                                 | Nil **Exit Load is NIL<br>for units issued in<br>Reinvestment of IDCW. |

|   |               |
|---|---------------|
| <b>Other Parameters</b>                 |               |
| <b>Modified Duration:</b>               | 1.64 years    |
| <b>Average Maturity:</b>                | 1.93 years    |
| <b>Yield to Maturity:</b>               | 5.25%         |
| <b>Macaulay Duration:</b>               | 1.71 years    |
| <b>Standard Deviation:</b>              | 14.24%        |
| <b>Sharpe Ratio*</b>                    | 0.71          |
| <b>Beta:</b>                            | 1.28          |
| <b>Portfolio Turnover:</b>              | 3.88          |
| <b>Net Equity Exposure</b>              | <b>38.06%</b> |
| (S&P BSE 100 Index Trailing PE *26.12") |               |

**Total Expense Ratio (TER)**  
Including additional expenses and goods and service tax on management fees.

|                |       |
|----------------|-------|
| <b>Regular</b> | 1.84% |
| <b>Direct</b>  | 0.59% |

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 3.42% (FBIL Overnight MIBOR as on 29 Oct 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

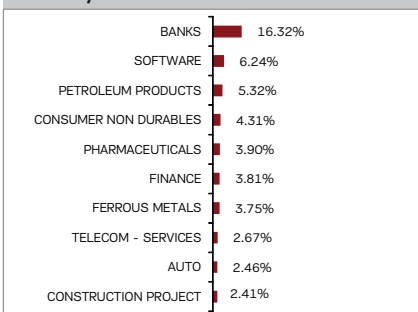
|                           |                  |                  |                  |
|---------------------------|------------------|------------------|------------------|
| <b>Declared on date</b>   | <b>25-Oct-21</b> | <b>27-Sep-21</b> | <b>25-Aug-21</b> |
| IDCW Yield (Regular Plan) | 0.50%            | 0.50%            | 0.51%            |
| IDCW (₹) Per Unit         | 0.1210           | 0.1190           | 0.1200           |
| Cum IDCW NAV              | 24.0600          | 23.9800          | 23.4200          |
| <b>Declared on date</b>   | <b>25-Oct-21</b> | <b>27-Sep-21</b> | <b>25-Aug-21</b> |
| IDCW Yield (Direct Plan)  | 0.50%            | 0.50%            | 0.51%            |
| IDCW (₹) Per Unit         | 0.1320           | 0.1290           | 0.1300           |
| Cum IDCW NAV              | 26.1800          | 26.0600          | 25.4200          |

**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 | 7.49%           |                     |
| HDFC Bank Limited  | 5.36%           | CRISIL AAA          |
| ICICI Bank Limited                                       | 2.89%           |                     |
| Housing Development Finance Corporation Limited          | 2.86%           | ICRA AAA            |
| Reliance Industries Limited                              | 2.20%           |                     |
| Panatone Finvest Limited                                 | 2.20%           | CRISIL A1+          |
| Cholamandalam Investment and Finance Company Limited     | 2.04%           | ICRA AA+            |
| Tata Capital Financial Services Limited                  | 1.91%           | CRISIL AAA/ICRA AAA |
| State Bank of India                                      | 1.75%           | CRISIL AAA          |
| Bank Nifty Index   | 1.69%           |                     |

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 73.58

| Inception - Apr 25, 2000                         | 1 Year | 3 Years | 5 Years | Since Inception |
|--|--------|---------|---------|-----------------|
| Aditya Birla Sun Life Balanced Advantage Fund    | 30.86% | 13.52%  | 10.23%  | 9.71%           |
| Value of Std Investment of ₹ 10,000              | 13076  | 14625   | 16282   | 73580           |
| Benchmark - CRISIL Hybrid 50+50 - Moderate Index | 28.46% | 16.28%  | 12.67%  | NA              |
| Value of Std Investment of ₹ 10,000              | 12837  | 15717   | 18165   | NA              |
| Additional Benchmark - S&P BSE SENSEX TRI        | 51.40% | 21.26%  | 17.60%  | 13.73%          |
| Value of Std Investment of ₹ 10,000              | 15123  | 17821   | 22514   | 159419          |

- 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 41. Total Schemes managed by Mr. Vineet Maloo is 5. Total Schemes managed by Mr. Lovelish Solanki is 15 Refer annexure on page no. 97 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 (4.6) years , (7.1) years & (2.1) 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 | 360000  | 600000  | 2580000         |
| Market Value of amount Invested   | 133074 | 469567  | 830511  | 11130356        |
| Scheme Returns (CAGR)   | 21.06% | 18.11%  | 12.99%  | 12.02%          |
| CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)  | 22.65% | 19.41%  | 14.97%  | NA              |
| S&P BSE SENSEX TRI returns## (CAGR)   | 40.08% | 28.23%  | 20.81%  | 16.68%          |
| 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 1st day of every month has been considered.  
Data as on 29th October 2021 unless otherwise specified

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



# Aditya Birla Sun Life Equity Hybrid '95 Fund

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



Wealth Solutions

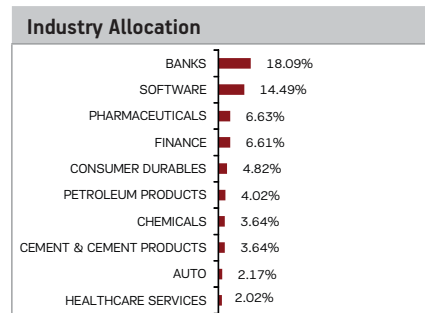
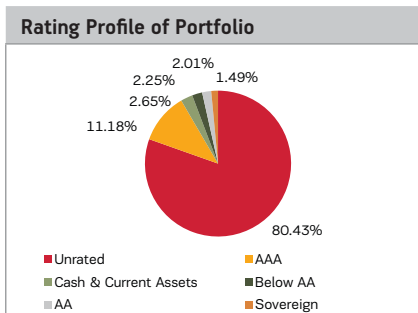
|                             |  |
|-----------------------------|--|
| <b>What is it?</b>          | It is an open-ended hybrid scheme investing predominantly in equity and equity related instruments   |
| <b>Fund Category</b>        | Aggressive Hybrid Fund   |
| <b>Investment Objective</b> | The objective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

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|  |  |
|--|--|
| <b>Fund Details</b>                                |  |
| <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>            | 1.6 years, 0.7 years & 5.0 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>  | Monthly: Minimum ₹ 100/-   |
| <b>NAV of Plans / Options (₹)</b>                  | *Income Distribution cum capital withdrawal  |
| <b>Regular Plan Growth:</b>                        | 1083.64  |
| <b>IDCW*:</b>                                      | 163.19   |
| <b>Direct Plan Growth:</b>                         | 1178.92  |
| <b>IDCW*:</b>                                      | 270.81   |
| <b>Benchmark:</b>                                  | CRISIL Hybrid 35+65 - Aggressive Index   |
| <b>Monthly Average AUM:</b>                        | ₹ 8214.35 Crores   |
| <b>AUM as on last day:</b>                         | ₹ 8047.42 Crores   |

| <b>Top Ten Portfolio Holdings</b>               |                 |                     |
|---|-----------------|---------------------|
| Issuer  | % to net Assets | Rating              |
| Infosys Limited                                 | 6.10%           |                     |
| HDFC Bank Limited                               | 5.87%           |                     |
| ICICI Bank Limited                              | 5.24%           |                     |
| Reliance Industries Limited                     | 4.67%           | CRISIL AAA          |
| Housing Development Finance Corporation Limited | 3.09%           | ICRA AAA            |
| State Bank of India - Tier II - Basel III       | 2.74%           | CRISIL AAA/ICRA AAA |
| UltraTech Cement Limited                        | 2.62%           |                     |
| MindTree Limited                                | 2.50%           |                     |
| Bajaj Finance Limited                           | 2.43%           | CRISIL AAA          |
| REC Limited                                     | 2.35%           | CRISIL AAA/ICRA AAA |



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

**Other Parameters**  
**Modified Duration:** 2.85 years  
**Average Maturity:** 3.84 years  
**Yield to Maturity:** 5.62%  
**Macaulay Duration:** 2.97 years  
**Standard Deviation:** 17.71%  
**Sharpe Ratio:** 0.66  
**Beta:** 1.25  
**Portfolio Turnover:** 0.28  
**Total Expense Ratio (TER)**  
 Including additional expenses and goods and service tax on management fees.

**Regular** 1.89%  
**Direct** 1.06%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.42% (FBIL Overnight MIBOR as on 29 Oct 2021) for calculating Sharpe Ratio

|   |                  |                  |                  |
|---|------------------|------------------|------------------|
| <b>Income Distribution cum capital withdrawal</b> |                  |                  |                  |
| <b>Declared on date</b>                           | <b>27-Sep-21</b> | <b>30-Jun-21</b> | <b>30-Mar-21</b> |
| IDCW Yield (Regular Plan)                         | 1.36%            | 1.36%            | 1.37%            |
| IDCW (₹) Per Unit                                 | 2.26             | 2.08             | 1.97             |
| Cum IDCW NAV                                      | 166.43           | 152.48           | 143.88           |
| <b>Declared on date</b>                           | <b>27-Sep-21</b> | <b>30-Jun-21</b> | <b>31-Dec-19</b> |
| IDCW Yield (Direct Plan)                          | 1.36%            | 1.36%            | 1.55%            |
| IDCW (₹) Per Unit                                 | 3.74             | 3.43             | 3.06             |
| Cum IDCW NAV                                      | 276.00           | 252.53           | 198.23           |

Data as on 29<sup>th</sup> October 2021 unless otherwise specified

| Company Name                                 | ISIN         | YTM   | YTC   |
|--|--------------|-------|-------|
| Union Bank of India - Tier I - Basel III **  | INE692A08086 | 8.87% | 6.15% |
| Union Bank of India - Tier I - Basel III **  | INE692A08110 | 8.69% | 8.65% |
| State Bank of India - Tier II - Basel III ** | INE062A08256 | 6.30% | 6.35% |
| State Bank of India - Tier II - Basel III ** | INE062A08264 | 6.11% | 6.39% |
| State Bank of India - Tier II - Basel III ** | INE062A08165 | 7.70% | 5.50% |

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

|   |               |  |                |                        |  |
|---|---------------|--|----------------|------------------------|--|
| <b>Investment Performance - Regular Plan - Growth</b>     |               | <b>NAV as on October 29, 2021: ₹ 1083.64</b> |                |                        |  |
| <b>Inception - Feb 10, 1995</b>                           | <b>1 Year</b> | <b>3 Years</b>                               | <b>5 Years</b> | <b>Since Inception</b> |  |
| Aditya Birla Sun Life Equity Hybrid '95 Fund              | 46.85%        | 15.10%                                       | 10.80%         | 19.16%                 |  |
| <b>Value of Std Investment of ₹ 10,000</b>                | 14670         | 15241  | 16706          | 1083640                |  |
| <b>Benchmark - CRISIL Hybrid 35+65 - Aggressive Index</b> | 36.69%        | 17.98%                                       | 14.00%         | NA                     |  |
| <b>Value of Std Investment of ₹ 10,000</b>                | 13657         | 16413  | 19266          | NA                     |  |
| <b>Additional Benchmark - Nifty 50 TRI</b>                | 53.72%        | 20.82%                                       | 16.81%         | 12.70%                 |  |
| <b>Value of Std Investment of ₹ 10,000</b>                | 15354         | 17625  | 21761          | 244183                 |  |

• **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 5. Total Schemes managed by Mr. Harshil Suvarnkar is 9. Total Schemes managed by Mr. Dhaval Shah is 5. Refer annexure on page no. 97 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 (1.6) years, (0.7) years & (5.0) years respectively.**

| <b>SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)</b> |        |         |         |                 |
|--|--------|---------|---------|-----------------|
| Particulars  | 1 Year | 3 years | 5 years | Since Inception |
| <b>Total Amount Invested (₹)</b>   | 120000 | 360000  | 600000  | 3200000         |
| <b>Market Value of amount Invested</b>   | 141634 | 507182  | 870826  | 67141392        |
| <b>Scheme Returns (CAGR)</b>   | 35.48% | 23.66%  | 14.92%  | 18.67%          |
| <b>CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)</b>                      | 28.60% | 22.76%  | 16.85%  | NA              |
| <b>Nifty 50 TRI returns## (CAGR)</b>   | 41.23% | 28.57%  | 20.35%  | 14.61%          |

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

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.  
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.  
**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit  
 The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.



# Aditya Birla Sun Life Index Fund

An open ended scheme tracking Nifty 50 TR Index



Wealth Solutions

## What is it?

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

## Fund Category

Index Funds

## Investment Objective

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



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| Fund Details  |  |
|---|--|
| <b>Fund Manager:</b>  | Mr. Lovelish Solanki & Mr. Kedamath Mirajkar       |
| <b>Managing Fund Since:</b>   | May 07, 2021 & August 05, 2021                     |
| <b>Experience in Managing the Fund:</b>                                     | 0.5 years & 0.3 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 (plus in multiples of ₹ 1)                  |
| <b>Min. Addl. Investment:</b>   | ₹ 1000 (plus in multiples of ₹ 1)                  |
| <b>SIP:</b>   | <b>Monthly:</b> Minimum ₹ 1000/-                   |
| <b>NAV of Plans / Options (₹)</b>   | <b>*Income Distribution cum capital withdrawal</b> |
| <b>Regular Plan</b>   | 174.7321   |
| <b>Growth:</b>  | 17.8560  |
| <b>Direct Plan</b>  |  |
| <b>Growth:</b>  | 176.6382   |
| <b>IDCW*:</b>   | 18.2622  |
| <b>Benchmark:</b>   | Nifty 50 TRI                                       |
| <b>Monthly Average AUM:</b>   | ₹ 295.74 Crores                                    |
| <b>AUM as on last day:</b>  | ₹ 293.02 Crores                                    |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>                         |  |
| <b>Entry Load:</b>  | Nil  |
| <b>Exit Load:</b>   | Nil  |
| <b>Other Parameters</b>   |  |
| <b>Standard Deviation:</b>  | 21.22%   |
| <b>Sharpe Ratio:</b>  | 0.77   |
| <b>Beta:</b>  | 0.99   |
| <b>Tracking Error</b>   | 0.42%  |
| <b>Portfolio Turnover:</b>  | 0.26   |
| <b>Total Expense Ratio (TER)</b>  |  |
| Including additional expenses and goods and service tax on management fees. |  |
| <b>Regular</b>  | 0.59%  |
| <b>Direct</b>   | 0.34%  |

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.42% (FBIL Overnight MIBOR as on 29 Oct 2021) for calculating Sharpe Ratio  
Tracking Ratio for ABSL Index Fund is computed based on Nifty 50 TRI

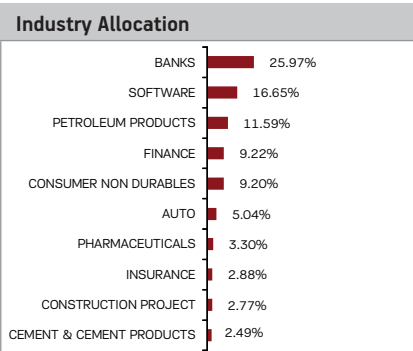
| Income Distribution cum capital withdrawal |           |           |           |
|--|-----------|-----------|-----------|
| Declared on date                           | 30-Mar-21 | 29-Mar-19 | 20-Mar-18 |
| IDCW Yield (Regular Plan)                  | 5.44%     | 7.09%     | 10.32%    |
| IDCW (₹) 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 29<sup>th</sup> October 2021 unless otherwise specified

| Top Ten Portfolio Holdings                      |                 |
|---|-----------------|
| Issuer  | % to net Assets |
| Reliance Industries Limited                     | 10.65%          |
| HDFC Bank Limited                               | 8.99%           |
| Infosys Limited                                 | 8.03%           |
| ICICI Bank Limited                              | 7.22%           |
| Housing Development Finance Corporation Limited | 6.67%           |
| Tata Consultancy Services Limited               | 4.57%           |
| Kotak Mahindra Bank Limited                     | 3.87%           |
| Hindustan Unilever Limited                      | 2.77%           |
| Larsen & Toubro Limited                         | 2.77%           |
| Bajaj Finance Limited                           | 2.55%           |



| Investment Performance - Regular Plan - Growth       |        | NAV as on October 29, 2021: ₹ 174.7321 |         |                 |  |
|--|--------|--|---------|-----------------|--|
| Inception - Sept 18, 2002                            | 1 Year | 3 Years                                | 5 Years | Since Inception |  |
| <b>Aditya Birla Sun Life Index Fund</b>              | 52.39% | 19.74%                                 | 15.53%  | 16.13%          |  |
| <b>Value of Std Investment of ₹ 10,000</b>           | 15221  | 17158                                  | 20602   | 174732          |  |
| <b>Benchmark - Nifty 50 TRI</b>                      | 53.72% | 20.82%                                 | 16.81%  | 17.83%          |  |
| <b>Value of Std Investment of ₹ 10,000</b>           | 15354  | 17625                                  | 21761   | 230583          |  |
| <b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b> | 51.40% | 21.26%                                 | 17.60%  | 17.89%          |  |
| <b>Value of Std Investment of ₹ 10,000</b>           | 15123  | 17821                                  | 22514   | 232870          |  |

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 9. Total Schemes managed by Mr. Lovelish Solanki is 15. Total Schemes managed by Mr. Kedamath Mirajkar is 10. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.  
• **The scheme is currently managed by Mr. Lovelish Solanki since May 07, 2021 (0.5) years. & Mr. Kedamath Mirajkar since August 05, 2021 (0.3) 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  | 2300000         |
| <b>Market Value of amount Invested</b>                                      | 144335 | 534419  | 968106  | 9937350         |
| <b>Scheme Returns (CAGR)</b>  | 40.13% | 27.52%  | 19.25%  | 13.59%          |
| <b>Nifty 50 TRI returns## (CAGR)</b>  | 41.23% | 28.57%  | 20.35%  | 15.27%          |
| <b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>                              | 40.08% | 28.23%  | 20.81%  | 16.48%          |

Date of First Installment: October 01, 2002, & Scheme Inception Date: September 18, 2002. Past Performance may or may not be sustained in future.

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





# Aditya Birla Sun Life Frontline Equity Fund

An Open ended equity scheme predominantly investing in large cap stocks



Wealth Solutions

## What is it?

It is a diversified equity scheme predominantly investing in largcap 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.

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## Fund Details

|  |   |
|--|---|
| <b>Fund Manager:</b>                               | Mr. Mahesh Patil  |
| <b>Managing Fund Since:</b>                        | November 17, 2005   |
| <b>Experience in Managing the Fund:</b>            | 16.0 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>                                     | 345.95  |
| <b>IDCW*:</b>                                      | 33.74   |
| <b>Direct Plan</b>                                 |   |
| <b>Growth:</b>                                     | 372.89  |
| <b>IDCW*:</b>                                      | 78.59   |
| <b>Benchmark:</b>                                  | Nifty 50 TRI  |
| <b>Monthly Average AUM:</b>                        | ₹ 22891.49 Crores   |
| <b>AUM as on last day:</b>                         | ₹ 22460.98 Crores   |

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

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

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

## Other Parameters

|                            |        |
|----------------------------|--------|
| <b>Standard Deviation:</b> | 21.47% |
| <b>Sharpe Ratio:</b>       | 0.71   |
| <b>Beta:</b>               | 0.99   |
| <b>Portfolio Turnover:</b> | 0.41   |

## Total Expense Ratio (TER)

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

|                |       |
|----------------|-------|
| <b>Regular</b> | 1.76% |
| <b>Direct</b>  | 1.06% |

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.42% (FBIL Overnight MIBOR as on 29 Oct 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

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

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

The Face Value - 10.00 Per Unit

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

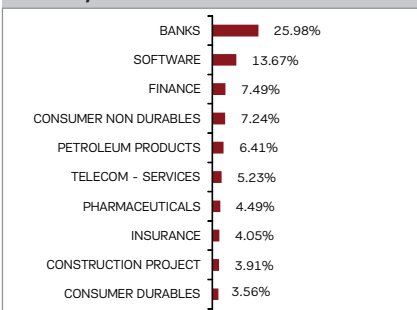
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

Data as on 29<sup>th</sup> October 2021 unless otherwise specified

## Top Ten Portfolio Holdings

| Issuer  | % to net Assets |
|---|-----------------|
| ICICI Bank Limited                              | 9.87%           |
| Infosys Limited                                 | 7.65%           |
| HDFC Bank Limited                               | 7.61%           |
| Reliance Industries Limited                     | 4.61%           |
| Bharti Airtel Limited                           | 4.38%           |
| Larsen & Toubro Limited                         | 4.15%           |
| Axis Bank Limited                               | 3.40%           |
| Housing Development Finance Corporation Limited | 3.21%           |
| State Bank of India                             | 3.03%           |
| Tech Mahindra Limited                           | 2.72%           |

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 345.95

| Inception - Aug 30, 2002                    | 1 Year | 3 Years | 5 Years | Since Inception |
|---|--------|---------|---------|-----------------|
| Aditya Birla Sun Life Frontline Equity Fund | 57.27% | 18.68%  | 13.56%  | 20.30%          |
| Value of Std Investment of ₹ 10,000         | 15707  | 16709   | 18900   | 345950          |
| Benchmark - Nifty 50 TRI                    | 53.72% | 20.82%  | 16.81%  | 17.68%          |
| Value of Std Investment of ₹ 10,000         | 15354  | 17625   | 21761   | 227132          |
| Additional Benchmark - S&P BSE SENSEX TRI   | 51.40% | 21.26%  | 17.60%  | 18.93%          |
| Value of Std Investment of ₹ 10,000         | 15123  | 17821   | 22514   | 278130          |

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Mahesh Patil is 3. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- **The scheme is currently managed by Mr. Mahesh Patil since November 17, 2005 (16.0) 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  | 2300000         |
| Market Value of amount Invested     | 146393 | 538802  | 944258  | 15490517        |
| Scheme Returns (CAGR)               | 43.71% | 28.13%  | 18.23%  | 17.37%          |
| Nifty 50 TRI returns# (CAGR)        | 41.23% | 28.57%  | 20.35%  | 15.27%          |
| S&P BSE SENSEX TRI returns## (CAGR) | 40.08% | 28.23%  | 20.81%  | 16.47%          |

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

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





# Aditya Birla Sun Life Focused Equity Fund

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



Wealth Solutions

## What is it?

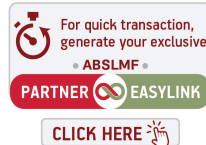
It is an open-ended equity scheme investing in a maximum of 30 stocks focusing on Top 100 companies (largecaps) as measured by full market capitalisation.

## Fund Category

Focused Fund

## Investment Objective

The investment objective of the Scheme is to achieve long term capital appreciation by investing in upto 30 companies with long term sustainable competitive advantage and growth potential.



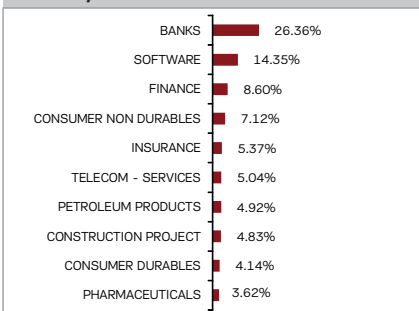
## Fund Details

|   |  |
|---|--|
| <b>Fund Manager:</b>  | Mr. Mahesh Patil & Mr. Kunal Sangoi  |
| <b>Managing Fund Since:</b>   | July 29, 2010 & May 07, 2021   |
| <b>Experience in Managing the Fund:</b>                                     | 11.3 years & 0.5 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> 93.3623   |
| <b>IDCW*:</b>   | <b>20.8537</b>   |
| <b>Direct Plan</b>  | <b>Growth:</b> 101.5037  |
| <b>IDCW*:</b>   | <b>47.4071</b>   |
| <b>Benchmark:</b>   | Nifty 50 TRI   |
| <b>Monthly Average AUM:</b>   | ₹ 5445.64 Crores   |
| <b>AUM as on last day:</b>  | ₹ 5381.30 Crores   |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>                         |  |
| <b>Entry Load:</b>  | Nil  |
| <b>Exit Load**:</b>   | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Reinvestment of IDCW. |
| <b>Other Parameters</b>   |  |
| <b>Standard Deviation:</b>  | 21.01%   |
| <b>Sharpe Ratio<sup>1</sup></b>   | 0.76   |
| <b>Beta:</b>  | 0.96   |
| <b>Portfolio Turnover:</b>  | 0.84   |
| <b>Total Expense Ratio (TER)</b>  |  |
| Including additional expenses and goods and service tax on management fees. |  |
| <b>Regular</b>  | 2.01%  |
| <b>Direct</b>   | 1.12%  |

## Top Ten Portfolio Holdings

| Issuer  | % to net Assets |
|---|-----------------|
| ICICI Bank Limited                              | 9.93%           |
| HDFC Bank Limited                               | 8.75%           |
| Infosys Limited                                 | 8.10%           |
| Larsen & Toubro Limited                         | 5.17%           |
| Bharti Airtel Limited                           | 5.04%           |
| Reliance Industries Limited                     | 4.92%           |
| Housing Development Finance Corporation Limited | 4.38%           |
| State Bank of India                             | 3.99%           |
| Axis Bank Limited                               | 3.94%           |
| Bajaj Finance Limited                           | 3.56%           |

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 93.3623

| Inception - Oct 24, 2005                             | 1 Year | 3 Years | 5 Years | Since Inception |
|--|--------|---------|---------|-----------------|
| <b>Aditya Birla Sun Life Focused Equity Fund</b>     | 53.94% | 19.35%  | 14.20%  | 14.96%          |
| <b>Value of Std Investment of ₹ 10,000</b>           | 15376  | 16994   | 19434   | 93362           |
| <b>Benchmark - Nifty 50 TRI</b>                      | 53.72% | 20.82%  | 16.81%  | 14.68%          |
| <b>Value of Std Investment of ₹ 10,000</b>           | 15354  | 17625   | 21761   | 89754           |
| <b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b> | 51.40% | 21.26%  | 17.60%  | 14.80%          |
| <b>Value of Std Investment of ₹ 10,000</b>           | 15123  | 17821   | 22514   | 91254           |

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Mahesh Patil is 3. Total Schemes managed by Mr. Kunal Sangoi is 3. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Mahesh Patil since July 29, 2010 (11.3) years & Mr. Kunal Sangoi since May 07, 2021 (0.5) 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  | 1930000         |
| <b>Market Value of amount invested</b>         | 145779 | 538796  | 953703  | 6964342         |
| <b>Scheme Returns (CAGR)</b>                   | 42.64% | 28.13%  | 18.63%  | 14.49%          |
| <b>Nifty 50 TRI returns# (CAGR)</b>            | 41.23% | 28.57%  | 20.35%  | 13.61%          |
| <b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b> | 40.08% | 28.23%  | 20.81%  | 14.26%          |

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.

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 3.42% (FBIL Overnight MIBOR as on 29 Oct 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

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

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

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

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

Data as on 29<sup>th</sup> October 2021 unless otherwise specified

# Aditya Birla Sun Life Flexi Cap Fund

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



Wealth Solutions

## What is it?

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

## Fund Category

Flexi Cap Fund

## Investment Objective

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

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| Fund Details  |  |
|---|--|
| <b>Fund Manager:</b>  | Mr. Anil Shah & Mr. Vinod Bhat   |
| <b>Managing Fund Since:</b>   | October 03, 2012 & January 30, 2021  |
| <b>Experience in Managing the Fund:</b>                                     | 9.1 years & 0.8 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>  | 1171.44  |
| <b>IDCW*:</b>   | 139.76   |
| <b>Direct Plan</b>  |  |
| <b>Growth:</b>  | 1269.77  |
| <b>IDCW*:</b>   | 191.45   |
| <b>Benchmark:</b>   | S&P BSE All Cap Index TRI  |
| <b>Monthly Average AUM:</b>   | ₹ 16384.33 Crores  |
| <b>AUM as on last day:</b>  | ₹ 16172.68 Crores  |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>                         |  |
| <b>Entry Load:</b>  | Nil  |
| <b>Exit Load**:</b>   | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Reinvestment of IDCW. |
| <b>Other Parameters</b>   |  |
| <b>Standard Deviation:</b>  | 22.74%   |
| <b>Sharpe Ratio:</b>  | 0.75   |
| <b>Beta:</b>  | 1.02   |
| <b>Portfolio Turnover:</b>  | 0.16   |
| <b>Total Expense Ratio (TER)</b>  |  |
| Including additional expenses and goods and service tax on management fees. |  |
| <b>Regular</b>  | 1.83%  |
| <b>Direct</b>   | 0.88%  |

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.42% (FBIL Overnight MIBOR as on 29 Oct 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)                  | 5.48%     | 6.15%     | 6.98%     |
| IDCW (₹) Per Unit                          | 5.63      | 6.32      | 7.19      |
| Cum IDCW NAV                               | 102.78    | 102.76    | 103.07    |
| Declared on date                           | 29-Nov-19 | 30-Nov-18 | 17-Nov-17 |
| 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.

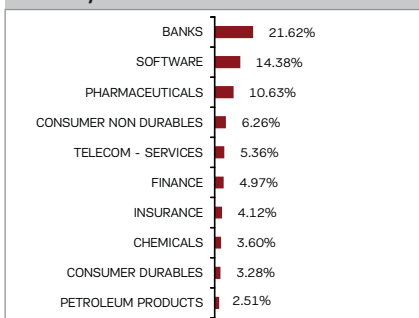
Data as on 29<sup>th</sup> October 2021 unless otherwise specified

**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                    | 10.05%          |
| Infosys Limited                       | 7.73%           |
| HDFC Bank Limited                     | 6.71%           |
| Bharti Airtel Limited                 | 5.36%           |
| Dr. Reddys Laboratories Limited       | 4.98%           |
| HCL Technologies Limited              | 4.40%           |
| Sun Pharmaceutical Industries Limited | 2.92%           |
| Bajaj Finance Limited                 | 2.72%           |
| United Spirits Limited                | 2.41%           |
| Tata Steel Limited                    | 2.38%           |

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 1171.44

| Inception - Aug 27, 1998                         | 1 Year | 3 Years | 5 Years | Since Inception |
|--|--------|---------|---------|-----------------|
| Aditya Birla Sun Life Flexi Cap Fund             | 59.89% | 20.42%  | 14.50%  | 22.80%          |
| Value of Std Investment of ₹ 10,000              | 15968  | 17455   | 19691   | 1171440         |
| <b>Benchmark - S&amp;P BSE All Cap Index TRI</b> | 60.75% | 21.52%  | 16.37%  | NA              |
| Value of Std Investment of ₹ 10,000              | 16054  | 17934   | 21358   | NA              |
| <b>Additional Benchmark - Nifty 50 TRI</b>       | 53.72% | 20.82%  | 16.81%  | 15.38%          |
| Value of Std Investment of ₹ 10,000              | 15354  | 17625   | 21761   | 276074          |

- 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 11. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Anil Shah since October 03, 2012 (9.1) years. & Mr. Vinod Bhat since January 30, 2021 (0.8) 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  | 2790000         |
| Market Value of amount Invested   | 147046 | 555082  | 976210  | 44603392        |
| Scheme Returns (CAGR)             | 44.85% | 30.36%  | 19.59%  | 19.89%          |
| S&P BSE All Cap Index TRI# (CAGR) | 45.91% | 31.52%  | 20.83%  | NA              |
| Nifty 50 TRI returns## (CAGR)     | 41.23% | 28.57%  | 20.35%  | 15.33%          |

Date of First Installment: September 01, 1998 & Scheme Inception Date: August 27, 1998. Past Performance may or may not be sustained in future.

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

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



# Aditya Birla Sun Life Equity Advantage Fund

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



Wealth Solutions

## What is it?

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

## Fund Category

Large & Mid Cap Fund

## Investment Objective

The objective of the scheme is to achieve long-term growth of capital, at relatively moderate levels of risk through a diversified research based investment in Large & Midcap companies



CLICK HERE



| Fund Details  |  |
|---|--|
| <b>Fund Manager:</b>  | Mr. Satyabrata Mohanty   |
| <b>Managing Fund Since:</b>   | October 17, 2011   |
| <b>Experience in Managing the Fund:</b>                                     | 10.1 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>  | 687.59   |
| <b>IDCW*:</b>   | 130.96   |
| <b>Direct Plan</b>  |  |
| <b>Growth:</b>  | 741.62   |
| <b>IDCW*:</b>   | 195.18   |
| <b>Benchmark:</b>   | Nifty Large Midcap 250 TRI   |
| <b>Monthly Average AUM:</b>   | ₹ 6326.29 Crores   |
| <b>AUM as on last day:</b>  | ₹ 6200.62 Crores   |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>                         |  |
| <b>Entry Load:</b>  | Nil  |
| <b>Exit Load**:</b>   | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Reinvestment of IDCW. |
| <b>Other Parameters</b>   |  |
| <b>Standard Deviation:</b>  | 23.90%   |
| <b>Sharpe Ratio:</b>  | 0.80   |
| <b>Beta:</b>  | 1.03   |
| <b>Portfolio Turnover:</b>  | 0.42   |
| <b>Total Expense Ratio (TER)</b>  |  |
| Including additional expenses and goods and service tax on management fees. |  |
| <b>Regular</b>  | 1.94%  |
| <b>Direct</b>   | 1.05%  |

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.42% (FBIL Overnight MIBOR as on 29 Oct 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

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

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

The Face Value - 10.00 Per Unit

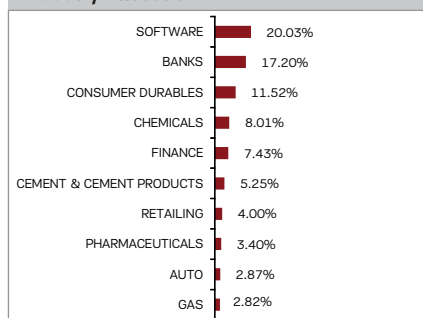
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers. Data as on 29<sup>th</sup> October 2021 unless otherwise specified

## Top Ten Portfolio Holdings

| Issuer  | % to net Assets |
|---|-----------------|
| ICICI Bank Limited                            | 7.56%           |
| Bajaj Finance Limited                         | 6.33%           |
| Larsen & Toubro Infotech Limited              | 4.98%           |
| Infosys Limited                               | 4.50%           |
| Crompton Greaves Consumer Electricals Limited | 3.98%           |
| Voltas Limited                                | 3.73%           |
| State Bank of India                           | 3.72%           |
| MindTree Limited                              | 3.51%           |
| JK Cement Limited                             | 3.40%           |
| SRF Limited                                   | 3.36%           |

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 687.59

| Inception - Feb 24, 1995                    | 1 Year | 3 Years | 5 Years | Since Inception |
|---|--------|---------|---------|-----------------|
| Aditya Birla Sun Life Equity Advantage Fund | 65.20% | 22.66%  | 14.12%  | 17.17%          |
| Value of Std Investment of ₹ 10,000         | 16497  | 18445   | 19370   | 687590          |
| Benchmark - Nifty Large Midcap 250 TRI      | 65.38% | 22.56%  | 17.12%  | NA              |
| Value of Std Investment of ₹ 10,000         | 16515  | 18401   | 22054   | NA              |
| Additional Benchmark - Nifty 50 TRI         | 53.72% | 20.82%  | 16.81%  | 12.78%          |
| Value of Std Investment of ₹ 10,000         | 15354  | 17625   | 21761   | 247841          |

- 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 5. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Satyabrata Mohanty since October 17, 2011 (10.1) years.**

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

| Particulars                                | 1 Year | 3 years | 5 years | Since Inception |
|--|--------|---------|---------|-----------------|
| Total Amount Invested (₹)                  | 120000 | 360000  | 600000  | 3210000         |
| Market Value of amount Invested            | 151056 | 580875  | 996452  | 53889798        |
| Scheme Returns (CAGR)                      | 51.90% | 33.80%  | 20.44%  | 17.36%          |
| Nifty Large Midcap 250 TRI returns# (CAGR) | 48.93% | 33.74%  | 21.98%  | NA              |
| Nifty 50 TRI returns## (CAGR)              | 41.23% | 28.57%  | 20.35%  | 14.59%          |

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

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

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



# Aditya Birla Sun Life MNC Fund

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



Wealth Solutions

**What is it?**

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

**Fund Category**

Sectoral/Thematic

**Investment Objective**

The objective of the scheme is to achieve long-term growth of capital at relatively moderate levels of risk by making investments in securities of multinational companies through a research based investment approach.

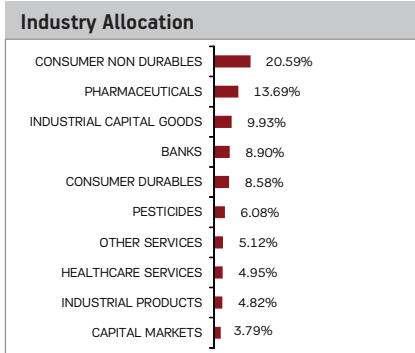


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| Fund Details  |   |
|---|---|
| <b>Fund Manager:</b>  | Mr. Ajay Garg   |
| <b>Managing Fund Since:</b>   | June 18, 2009   |
| <b>Experience in Managing the Fund:</b>                                     | 12.4 years  |
| <b>Date of Allotment:</b>   | 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>  | 965.49  |
| <b>IDCW*:</b>   | 166.75  |
| <b>Direct Plan</b>  |   |
| <b>Growth:</b>  | 1045.89   |
| <b>IDCW*:</b>   | 334.61  |
| <b>Benchmark:</b>   | Nifty MNC TRI   |
| <b>Monthly Average AUM:</b>   | ₹ 4071.35 Crores  |
| <b>AUM as on last day:</b>  | ₹ 3921.23 Crores  |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>                         |   |
| <b>Entry Load:</b>  | Nil   |
| <b>Exit Load**:</b>   | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil**Exit Load is NIL for units issued in Reinvestment of IDCW. |
| <b>Other Parameters</b>   |   |
| <b>Standard Deviation:</b>  | 17.35%  |
| <b>Sharpe Ratio:</b>  | 0.47  |
| <b>Beta:</b>  | 0.92  |
| <b>Portfolio Turnover:</b>  | 0.00  |
| <b>Total Expense Ratio (TER)</b>  |   |
| Including additional expenses and goods and service tax on management fees. |   |
| <b>Regular</b>  | 2.04%   |
| <b>Direct</b>   | 1.25%   |

| Top Ten Portfolio Holdings                       |                 |
|--|-----------------|
| Issuer   | % to net Assets |
| Honeywell Automation India Limited               | 9.03%           |
| Pfizer Limited                                   | 7.06%           |
| GlaxoSmithKline Pharmaceuticals Limited          | 6.26%           |
| Bayer Cropsience Limited                         | 6.08%           |
| Gillette India Limited                           | 5.32%           |
| Quess Corp Limited                               | 5.12%           |
| Procter & Gamble Hygiene and Health Care Limited | 5.01%           |
| Fortis Healthcare Limited                        | 4.95%           |
| Bata India Limited                               | 4.69%           |
| IDFC First Bank Limited                          | 4.55%           |



| Investment Performance - Regular Plan - Growth |        | NAV as on October 29, 2021: ₹ 965.49 |         |                 |  |
|--|--------|--------------------------------------|---------|-----------------|--|
| Inception - Dec 27, 1999                       | 1 Year | 3 Years                              | 5 Years | Since Inception |  |
| <b>Aditya Birla Sun Life MNC Fund</b>          | 26.40% | 11.62%                               | 9.59%   | 16.23%          |  |
| <b>Value of Std Investment of ₹ 10,000</b>     | 12632  | 13902                                | 15815   | 267375          |  |
| <b>Benchmark - Nifty MNC TRI</b>               | 37.05% | 15.32%                               | 14.72%  | 13.34%          |  |
| <b>Value of Std Investment of ₹ 10,000</b>     | 13693  | 15331                                | 19882   | 154396          |  |
| <b>Additional Benchmark - Nifty 50 TRI</b>     | 53.72% | 20.82%                               | 16.81%  | 13.77%          |  |
| <b>Value of Std Investment of ₹ 10,000</b>     | 15354  | 17625                                | 21761   | 167612          |  |

• Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Ajay Garg is 6. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.  
 • The scheme is currently managed by Mr. Ajay Garg since June 18, 2009 (12.4) years.

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.42% (FBIL Overnight MIBOR as on 29 Oct 2021) for calculating Sharpe Ratio

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

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

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

**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers. Data as on 29<sup>th</sup> October 2021 unless otherwise specified

| 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  | 2630000         |
| <b>Market Value of amount Invested</b>                                      | 128449 | 442415  | 779416  | 27280980        |
| <b>Scheme Returns (CAGR)</b>  | 13.47% | 13.91%  | 10.42%  | 18.14%          |
| <b>Nifty MNC TRI returns# (CAGR)</b>  | 32.97% | 22.53%  | 15.60%  | 15.96%          |
| <b>Nifty 50 TRI returns## (CAGR)</b>  | 41.23% | 28.57%  | 20.35%  | 15.37%          |

Date of First Installment: January 01, 2000 & Scheme Inception Date: December 27, 1999 . Past Performance may or may not be sustained in future.

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





# Aditya Birla Sun Life Midcap Fund

An open ended equity scheme predominantly investing in mid cap stocks



Wealth Solutions

## What is it?

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

## Fund Category

Mid Cap Fund

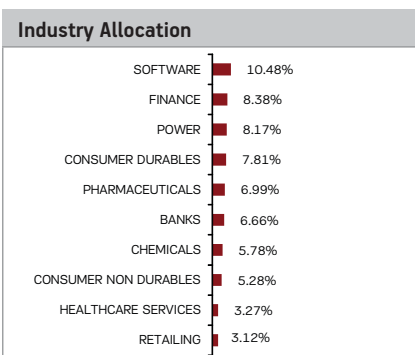
## Investment Objective

The investment objective of the scheme is long term growth of capital at controlled level of risk by investing primarily in 'Mid-Cap' Stocks



| Fund Details  |   |
|---|---|
| <b>Fund Manager:</b>  | Mr. Anil Shah   |
| <b>Managing Fund Since:</b>   | April 27, 2020  |
| <b>Experience in Managing the Fund:</b>                                     | 1.6 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>   |   |
| <b>Growth:</b>  | 467.92  |
| <b>IDCW*:</b>   | 42.63   |
| <b>Direct Plan</b>  |   |
| <b>Growth:</b>  | 504.78  |
| <b>IDCW*:</b>   | 70.44   |
| <b>Benchmark:</b>   | Nifty Midcap 100 TRI  |
| <b>Monthly Average AUM:</b>   | ₹ 3431.93 Crores  |
| <b>AUM as on last day:</b>  | ₹ 3381.81 Crores  |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>                         |   |
| <b>Entry Load:</b>  | Nil   |
| <b>Exit Load**:</b>   | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil**Exit Load is NIL for units issued in Reinvestment of IDCW. |
| <b>Other Parameters</b>   |   |
| <b>Standard Deviation:</b>  | 24.69%  |
| <b>Sharpe Ratio:</b>  | 0.65  |
| <b>Beta:</b>  | 0.90  |
| <b>Portfolio Turnover:</b>  | 0.17  |
| <b>Total Expense Ratio (TER)</b>  |   |
| Including additional expenses and goods and service tax on management fees. |   |
| <b>Regular</b>  | 2.09%   |
| <b>Direct</b>   | 1.20%   |

| Top Ten Portfolio Holdings                           |                 |
|--|-----------------|
| Issuer   | % to net Assets |
| MphasiS Limited                                      | 6.09%           |
| Tata Power Company Limited                           | 3.72%           |
| Cholamandalam Investment and Finance Company Limited | 3.31%           |
| MindTree Limited                                     | 3.29%           |
| Cholamandalam Financial Holdings Limited             | 3.00%           |
| Voltas Limited                                       | 2.85%           |
| Coromandel International Limited                     | 2.71%           |
| Gujarat Fluorochemicals Limited                      | 2.58%           |
| Max Financial Services Limited                       | 2.52%           |
| Phoenix Mills Limited                                | 2.41%           |



| Investment Performance - Regular Plan - Growth |  | NAV as on October 29, 2021: ₹ 467.92 |         |         |                 |
|--|--|--------------------------------------|---------|---------|-----------------|
| Inception - Oct 03, 2002                       |  | 1 Year                               | 3 Years | 5 Years | Since Inception |
| Aditya Birla Sun Life Midcap Fund              |  | 75.48%                               | 19.40%  | 12.28%  | 22.32%          |
| Value of Std Investment of ₹ 10,000            |  | 17521                                | 17014   | 17856   | 467920          |
| Benchmark - Nifty Midcap 100 TRI               |  | 80.47%                               | 22.18%  | 15.13%  | 22.02%          |
| Value of Std Investment of ₹ 10,000            |  | 18018                                | 18230   | 20241   | 446189          |
| Additional Benchmark - Nifty 50 TRI            |  | 53.72%                               | 20.82%  | 16.81%  | 18.17%          |
| Value of Std Investment of ₹ 10,000            |  | 15354                                | 17625   | 21761   | 241954          |

• 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. 97 to know more on performance of schemes managed by Fund Managers.

• The scheme is currently managed by Mr. Anil Shah since April 27, 2020 (1.6) years.

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.42% (FBIL Overnight MIBOR as on 29 Oct 2021) for calculating Sharpe Ratio

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

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

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

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

Data as on 29<sup>th</sup> October 2021 unless otherwise specified

| SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month) |        |         |         |                 |
|---|--------|---------|---------|-----------------|
| Particulars   | 1 Year | 3 years | 5 years | Since Inception |
| Total Amount Invested (₹)   | 120000 | 360000  | 600000  | 2290000         |
| Market Value of amount Invested   | 157695 | 590365  | 974221  | 17273414        |
| Scheme Returns (CAGR)   | 63.80% | 35.04%  | 19.51%  | 18.41%          |
| Nifty Midcap 100 TRI returns# (CAGR)  | 59.62% | 38.36%  | 22.16%  | 17.87%          |
| Nifty 50 TRI returns## (CAGR)   | 41.23% | 28.51%  | 20.33%  | 15.22%          |

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

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

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



# Aditya Birla Sun Life Small Cap Fund

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



Wealth Solutions

**What is it?**

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

**Fund Category**

Small cap Fund

**Investment Objective**

The Scheme seeks to generate consistent long-term capital appreciation by investing predominantly in equity and equity related securities of Small cap companies.



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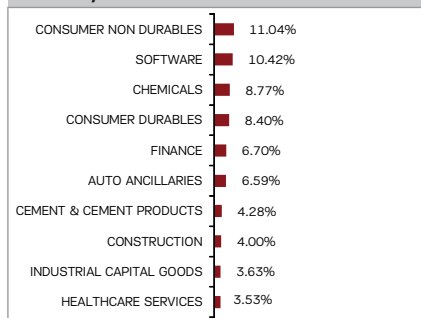
## Fund Details

|   |  |
|---|--|
| <b>Fund Manager:</b>  | Mr. Kunal Sangoi,<br>Mr. Dhaval Gala &<br>Mr. Nitesh Jain                |
| <b>Managing Fund Since:</b>   | May 14, 2020   |
| <b>Experience in Managing the Fund:</b>   | 1.5 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>  | 55.1278  |
| <b>IDCW*:</b>   | 29.7624  |
| <b>Direct Plan</b>  |  |
| <b>Growth:</b>  | 60.2460  |
| <b>IDCW*:</b>   | 55.1660  |
| <b>Benchmark:</b>   | Nifty Small Cap 100 TRI  |
| <b>Monthly Average AUM:</b>   | ₹ 3072.33 Crores   |
| <b>AUM as on last day:</b>  | ₹ 2969.16 Crores   |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>   |  |
| <b>Entry Load:</b>  | Nil  |
| <b>Exit Load**:</b>   | For redemption/switch out of units within 365                            |
| days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil**Exit Load is NIL for units issued in Reinvestment of IDCW. |  |
| <b>Other Parameters</b>   |  |
| <b>Standard Deviation:</b>  | 29.10%   |
| <b>Sharpe Ratio:</b>  | 0.53   |
| <b>Beta:</b>  | 0.90   |
| <b>Portfolio Turnover:</b>  | 0.34   |
| <b>Total Expense Ratio (TER)</b>  |  |
| Including additional expenses and goods and service tax on management fees.   |  |
| <b>Regular</b>  | 2.11%  |
| <b>Direct</b>   | 1.07%  |

## Top Ten Portfolio Holdings

| Issuer                                   | % to net Assets |
|--|-----------------|
| JK Cement Limited                        | 4.28%           |
| Cyient Limited                           | 3.77%           |
| National Aluminium Company Limited       | 3.08%           |
| Radico Khaitan Limited                   | 2.92%           |
| Deepak Nitrite Limited                   | 2.92%           |
| Cholamandalam Financial Holdings Limited | 2.69%           |
| Welspun India Limited                    | 2.38%           |
| Amber Enterprises India Limited          | 2.35%           |
| V-Guard Industries Limited               | 2.12%           |
| Prince Pipes & Fittings Limited          | 2.01%           |

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 55.1278

| Inception - May 31, 2007             | 1 Year | 3 Years | 5 Years | Since Inception |
|--------------------------------------|--------|---------|---------|-----------------|
| Aditya Birla Sun Life Small Cap Fund | 79.91% | 18.94%  | 11.33%  | 12.56%          |
| Value of Std Investment of ₹ 10,000  | 17963  | 16818   | 17114   | 55128           |
| Benchmark - Nifty Small Cap 100 TRI  | 87.15% | 22.35%  | 11.88%  | 9.38%           |
| Value of Std Investment of ₹ 10,000  | 18683  | 18303   | 17537   | 36452           |
| Additional Benchmark - Nifty 50 TRI  | 53.72% | 20.82%  | 16.81%  | 11.63%          |
| Value of Std Investment of ₹ 10,000  | 15354  | 17625   | 21761   | 48864           |

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1 Total Schemes managed by Mr. Kunal Sangoi is 3. Total Schemes managed by Mr. Dhaval Gala is 2. Total Schemes managed by Mr. Nitesh Jain is 1. Refer annexure on page no. 97 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 (1.5) 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  | 1740000         |
| Market Value of amount Invested         | 154923 | 605515  | 962034  | 6290379         |
| Scheme Returns (CAGR)                   | 58.80% | 37.00%  | 18.99%  | 16.21%          |
| Nifty Small Cap 100 TRI returns# (CAGR) | 63.61% | 41.13%  | 20.79%  | 13.25%          |
| Nifty 50 TRI returns## (CAGR)           | 41.23% | 28.57%  | 20.35%  | 13.84%          |

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.

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.42% (FBIL Overnight MIBOR as on 29 Oct 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

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

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

The Face Value - 10.00 Per Unit

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

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

Data as on 29<sup>th</sup> October 2021 unless otherwise specified



# Aditya Birla Sun Life Multi Cap Fund

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



Wealth Solutions

**Fund Category**

MultiCap

**Investment Objective**

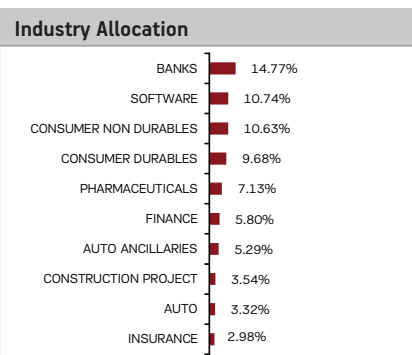
The objective of the scheme is to achieve long term growth of capital, at commensurate levels of risk through a diversified research based investment in Large, Mid & Small cap companies. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be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

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| Fund Details  |  |
|---|--|
| <b>Fund Manager:</b>  | Mr. Mahesh Patil, Mr. Dhaval Shah, Mr. Harshil Suvarnkar & Mr. Vinod Bhat  |
| <b>Managing Fund Since:</b>   | May 08, 2021   |
| <b>Experience in Managing the Fund:</b>   | 0.5 Years  |
| <b>Date of Allotment:</b>   | May 08, 2021   |
| <b>Type of Scheme:</b>  | An open ended equity scheme investing across large cap, mid cap & small cap stocks   |
| <b>Application Amount for fresh subscription*:</b>  | ₹ 500/- (plus in multiples of ₹ 1)   |
| <b>Min. Addl. Investment:</b>   | ₹ 500/- (plus in multiples of ₹ 1)   |
| <b>SIP:</b>   | <b>Monthly:</b> Minimum ₹ 500/-  |
| <b>NAV of Plans / Options (₹)</b>   | <b>*Income Distribution cum capital withdrawal</b>   |
| <b>Regular Plan</b>   | 12.45  |
| <b>Growth:</b>  | 12.45  |
| <b>IDCW*:</b>   | 12.45  |
| <b>Direct Plan</b>  |  |
| <b>Growth:</b>  | 12.57  |
| <b>IDCW*:</b>   | 12.57  |
| <b>Benchmark:</b>   | Nifty 500 Multicap 50:25:25 TRI  |
| <b>Monthly Average AUM:</b>   | ₹ 3143.87 Crores   |
| <b>AUM as on last day:</b>  | ₹ 3166.21 Crores   |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>   |  |
| <b>Entry Load:</b>  | Nil  |
| <b>Exit Load:</b>   | For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment - Nil |
| <b>Total Expense Ratio (TER)</b><br>Including additional expenses and goods and service tax on management fees. |  |
| <b>Regular</b>  | 2.07%  |
| <b>Direct</b>   | 0.21%  |

| Top Ten Portfolio Holdings                      |                 |
|---|-----------------|
| Issuer  | % to net Assets |
| Infosys Limited                                 | 4.10%           |
| HDFC Bank Limited                               | 3.83%           |
| ICICI Bank Limited                              | 3.58%           |
| Larsen & Toubro Limited                         | 3.54%           |
| Axis Bank Limited                               | 2.71%           |
| Housing Development Finance Corporation Limited | 2.58%           |
| State Bank of India                             | 2.46%           |
| Bharti Airtel Limited                           | 2.44%           |
| Craftsman Automation Ltd                        | 2.38%           |
| Tech Mahindra Limited                           | 2.30%           |



Data as on 29<sup>th</sup> October 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.



# 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.



CLICK HERE



| Fund Details  |   |
|---|---|
| <b>Fund Manager:</b>  | Mr. Milind Bafna  |
| <b>Managing Fund Since:</b>   | January 16, 2014  |
| <b>Experience in Managing the Fund:</b>                                     | 7.8 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>   | 73.7521   |
| <b>Growth:</b>  |   |
| <b>IDCW*:</b>   | 31.7811   |
| <b>Direct Plan</b>  |   |
| <b>Growth:</b>  | 80.3700   |
| <b>IDCW*:</b>   | 56.1420   |
| <b>Benchmark:</b>   | S&P BSE Enhanced Index Value TRI  |
| <b>Monthly Average AUM:</b>   | ₹ 4443.56 Crores  |
| <b>AUM as on last day:</b>  | ₹ 4325.12 Crores  |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>                         |   |
| <b>Entry Load:</b>  | Nil   |
| <b>Exit Load**:</b>   | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil**Exit Load is NIL for units issued in Reinvestment of IDCW. |
| <b>Other Parameters</b>   |   |
| <b>Standard Deviation:</b>  | 24.01%  |
| <b>Sharpe Ratio:</b>  | 0.41  |
| <b>Beta:</b>  | 0.71  |
| <b>Portfolio Turnover:</b>  | 1.78  |
| <b>Total Expense Ratio (TER)</b>  |   |
| Including additional expenses and goods and service tax on management fees. |   |
| <b>Regular</b>  | 2.06%   |
| <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 3.42% (FBIL Overnight MIBOR as on 29 Oct 2021) for calculating Sharpe Ratio

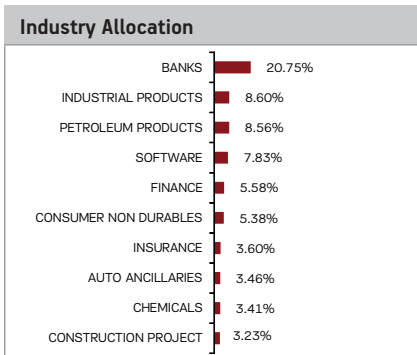
| Income Distribution cum capital withdrawal |           |           |           |
|--|-----------|-----------|-----------|
| Declared on date                           | 23-Jul-21 | 26-Mar-18 | 20-Jul-17 |
| IDCW Yield (Regular Plan)                  | 5.48%     | 15.25%    | 9.94%     |
| IDCW (₹) Per Unit                          | 1.73      | 4.91      | 3.23      |
| Cum IDCW NAV                               | 31.55     | 32.20     | 32.50     |
| Declared on date                           | 26-Mar-18 | 20-Jul-17 |           |
| IDCW Yield (Direct Plan)                   | 11.32%    | 9.92%     |           |
| IDCW (₹) Per Unit                          | 5.61      | 4.92      |           |
| Cum IDCW NAV                               | 49.57     | 49.58     |           |

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

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

**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers. Data as on 29<sup>th</sup> October 2021 unless otherwise specified

| Top Ten Portfolio Holdings         |                 |
|------------------------------------|-----------------|
| Issuer                             | % to net Assets |
| State Bank of India                | 7.45%           |
| Reliance Industries Limited        | 6.98%           |
| Ramkrishna Forgings Limited        | 4.33%           |
| IndusInd Bank Limited              | 4.31%           |
| ICICI Bank Limited                 | 3.84%           |
| Apollo Tyres Limited               | 3.12%           |
| HDFC Bank Limited                  | 2.98%           |
| Larsen & Toubro Limited            | 2.93%           |
| SBI Life Insurance Company Limited | 2.91%           |
| Bharat Forge Limited               | 2.88%           |



| Investment Performance - Regular Plan - Growth          |         | NAV as on October 29, 2021: ₹ 73.7521 |         |                 |  |
|---|---------|---------------------------------------|---------|-----------------|--|
| Inception - Mar 27, 2008                                | 1 Year  | 3 Years                               | 5 Years | Since Inception |  |
| <b>Aditya Birla Sun Life Pure Value Fund</b>            | 66.29%  | 13.33%                                | 8.89%   | 15.83%          |  |
| <b>Value of Std Investment of ₹ 10,000</b>              | 16605   | 14550                                 | 15317   | 73752           |  |
| <b>Benchmark - S&amp;P BSE Enhanced Index Value TRI</b> | 123.46% | 21.34%                                | 11.88%  | 10.59%          |  |
| <b>Value of Std Investment of ₹ 10,000</b>              | 22297   | 17856                                 | 17544   | 39332           |  |
| <b>Additional Benchmark - Nifty 50 TRI</b>              | 53.72%  | 20.82%                                | 16.81%  | 11.34%          |  |
| <b>Value of Std Investment of ₹ 10,000</b>              | 15354   | 17625                                 | 21761   | 43101           |  |

• 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 3. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.  
• The scheme is currently managed by Mr. Milind Bafna since January 16, 2014 (7.8) 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  | 1640000         |
| <b>Market Value of amount Invested</b>                                      | 147811 | 542746  | 860925  | 5499922         |
| <b>Scheme Returns (CAGR)</b>  | 46.19% | 28.67%  | 14.45%  | 16.31%          |
| <b>S&amp;P BSE Enhanced Index Value TRI returns# (CAGR)</b>                 | 78.65% | 42.85%  | 21.26%  | 12.01%          |
| <b>Nifty 50 TRI returns## (CAGR)</b>  | 41.23% | 28.51%  | 20.33%  | 14.39%          |

Date of First Installment: April 01, 2008 & Scheme Inception Date: March 27, 2008. Past Performance may or may not be sustained in future. This scheme is jointly managed with Mr. Milind Bafna.

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



# Aditya Birla Sun Life Manufacturing Equity Fund

An open ended equity scheme following the Manufacturing theme

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



Wealth Solutions

**What is it?**

**Fund Category**

Sectoral/Thematic

**Investment Objective**

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



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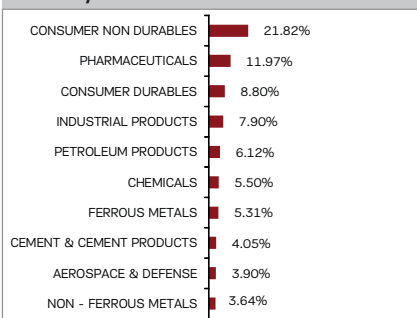


| Fund Details  |   |
|---|---|
| <b>Fund Manager:</b>  | Mr. Anil Shah   |
| <b>Managing Fund Since:</b>   | January 31, 2015  |
| <b>Experience in Managing the Fund:</b>                                     | 6.8 years   |
| <b>Date of Allotment:</b>   | January 31, 2015  |
| <b>Type of Scheme:</b>  | 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>   | 19.93   |
| <b>IDCW*:</b>   | 14.58   |
| <b>Direct Plan</b>  | 21.16   |
| <b>Growth:</b>  | 15.39   |
| <b>IDCW*:</b>   |   |
| <b>Benchmark:</b>   | S&P BSE 500 TRI   |
| <b>Monthly Average AUM:</b>   | ₹ 685.54 Crores   |
| <b>AUM as on last day:</b>  | ₹ 663.46 Crores   |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>                         |   |
| <b>Entry Load:</b>  | Nil   |
| <b>Exit Load**:</b>   | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil**Exit Load is NIL for units issued in Reinvestment of IDCW. |
| <b>Other Parameters</b>   |   |
| <b>Standard Deviation:</b>  | 17.98%  |
| <b>Sharpe Ratio:</b>  | 0.71  |
| <b>Beta:</b>  | 0.77  |
| <b>Portfolio Turnover:</b>  | 0.11  |
| <b>Total Expense Ratio (TER)</b>  |   |
| Including additional expenses and goods and service tax on management fees. |   |
| <b>Regular</b>  | 2.56%   |
| <b>Direct</b>   | 1.80%   |

## Top Ten Portfolio Holdings

| Issuer                          | % to net Assets |
|---------------------------------|-----------------|
| Dr. Reddys Laboratories Limited | 6.94%           |
| Reliance Industries Limited     | 6.12%           |
| Aarti Industries Limited        | 5.50%           |
| Tata Steel Limited              | 5.31%           |
| Volta Limited                   | 4.36%           |
| Bharat Electronics Limited      | 3.90%           |
| Hindustan Unilever Limited      | 3.87%           |
| Asian Paints Limited            | 3.74%           |
| United Breweries Limited        | 3.70%           |
| Hindalco Industries Limited     | 3.64%           |

## Industry Allocation



## Investment Performance - Regular Plan

NAV as on October 29, 2021: ₹ 19.93

| - Growth  |  | 1 Year | 3 Year | 5 Years | Since Inception |
|---|--|--------|--------|---------|-----------------|
| Inception - Jan 31, 2015                        |  |        |        |         |                 |
| Aditya Birla Sun Life Manufacturing Equity Fund |  |        |        |         |                 |
|   |  | 46.48% | 16.22% | 10.91%  | 10.76%          |
| <b>Value of Std Investment of ₹ 10,000</b>      |  | 14633  | 15693  | 16790   | 19930           |
| <b>Benchmark - S&amp;P BSE 500 TRI</b>          |  | 59.64% | 21.50% | 16.54%  | 13.17%          |
| <b>Value of Std Investment of ₹ 10,000</b>      |  | 15944  | 17928  | 21514   | 23043           |
| <b>Additional Benchmark - Nifty 50 TRI</b>      |  | 53.72% | 20.82% | 16.81%  | 12.28%          |
| <b>Value of Std Investment of ₹ 10,000</b>      |  | 15354  | 17625  | 21761   | 21848           |

- 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. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Anil Shah January 31, 2015 (6.8) years.**

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

| Particulars                                | 1 Year | 3 Year | 5 Years | Since Inception |
|--|--------|--------|---------|-----------------|
| <b>Total Amount Invested (₹)</b>           | 120000 | 360000 | 600000  | 810000          |
| <b>Market Value of amount Invested</b>     | 138805 | 519084 | 879876  | 1295840         |
| <b>Scheme Returns (CAGR)</b>               | 30.66% | 25.36% | 15.34%  | 13.72%          |
| <b>S&amp;P BSE 500 TRI returns# (CAGR)</b> | 45.03% | 31.02% | 20.80%  | 18.12%          |
| <b>Nifty 50 TRI returns## (CAGR)</b>       | 41.23% | 28.51% | 20.33%  | 17.64%          |

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.

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.42% (FBIL Overnight MIBOR as on 29 Oct 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 29<sup>th</sup> October 2021 unless otherwise specified



# 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



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## Fund Details

|  |   |
|--|---|
| <b>Fund Manager:</b>                               | Mr. Dhaval Gala   |
| <b>Managing Fund Since:</b>                        | August 26, 2015   |
| <b>Experience in Managing the Fund:</b>            | 6.2 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>                                     | 40.17   |
| <b>IDCW<sup>§</sup>:</b>                           | 20.46   |
| <b>Direct Plan</b>                                 |   |
| <b>Growth:</b>                                     | 43.48   |
| <b>IDCW<sup>§</sup>:</b>                           | 26.69   |

|                             |                              |
|-----------------------------|------------------------------|
| <b>Benchmark:</b>           | Nifty Financial Services TRI |
| <b>Monthly Average AUM:</b> | ₹ 2237.53 Crores             |
| <b>AUM as on last day:</b>  | ₹ 2228.19 Crores             |

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

|                     |   |
|---------------------|---|
| <b>Entry Load:</b>  | Nil   |
| <b>Exit Load**:</b> | For redemption/switch-out of units on or before 30 days from the date of allotment : 1.00% of applicable NAV. For redemption/switch-out of units after 30 days from the date of allotment: Nil (w.e.f Nov 17, 2020) |

## Other Parameters

|                                  |        |
|----------------------------------|--------|
| <b>Standard Deviation:</b>       | 33.50% |
| <b>Sharpe Ratio<sup>†</sup>:</b> | 0.41   |
| <b>Beta:</b>                     | 1.09   |
| <b>Portfolio Turnover:</b>       | 0.56   |

## Total Expense Ratio (TER)

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

|                |       |
|----------------|-------|
| <b>Regular</b> | 2.20% |
| <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 3.42% (FBIL Overnight MIBOR as on 29 Oct 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.

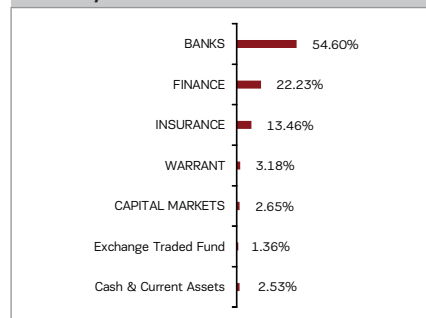
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

Data as on 29<sup>th</sup> October 2021 unless otherwise specified

## Top Ten Portfolio Holdings

| Issuer  | % to net Assets |
|---|-----------------|
| ICICI Bank Limited                              | 14.92%          |
| HDFC Bank Limited                               | 14.56%          |
| State Bank of India                             | 8.99%           |
| Bajaj Finance Limited                           | 7.54%           |
| Bajaj Finserv Limited                           | 5.59%           |
| Axis Bank Limited                               | 4.88%           |
| SBI Life Insurance Company Limited              | 4.38%           |
| Housing Development Finance Corporation Limited | 4.24%           |
| Bank of Baroda                                  | 3.93%           |
| Kotak Mahindra Bank Limited                     | 3.71%           |

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 40.17

| Inception - Dec 14, 2013                                  | 1 Year | 3 Years | 5 Years | Since Inception |
|---|--------|---------|---------|-----------------|
| Aditya Birla Sun Life Banking and Financial Services Fund | 69.60% | 17.28%  | 12.59%  | 19.30%          |
| Value of Std Investment of ₹ 10,000                       | 16935  | 16126   | 18103   | 40170           |
| Benchmark - Nifty Financial Services TRI                  | 62.53% | 21.44%  | 19.10%  | 20.08%          |
| Value of Std Investment of ₹ 10,000                       | 16232  | 17902   | 23990   | 42297           |
| Additional Benchmark - Nifty 50 TRI                       | 53.72% | 20.82%  | 16.81%  | 15.71%          |
| Value of Std Investment of ₹ 10,000                       | 15354  | 17625   | 21761   | 31566           |

- 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. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Dhaval Gala Since August 26, 2015 (6.2) 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  | 950000          |
| Market Value of amount Invested              | 144915 | 521675  | 900195  | 1846473         |
| Scheme Returns (CAGR)                        | 41.14% | 25.73%  | 16.27%  | 16.36%          |
| Nifty Financial Services TRI returns# (CAGR) | 39.84% | 26.89%  | 20.84%  | 19.03%          |
| Nifty 50 TRI returns## (CAGR)                | 41.23% | 28.57%  | 20.35%  | 16.54%          |

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

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



# Aditya Birla Sun Life Dividend Yield Fund

An open ended equity scheme predominantly investing in Dividend yielding stocks



Wealth Solutions

**What is it?**

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

**Fund Category**

Dividend Yield Fund

**Investment Objective**

The objective of the scheme is to provide capital growth and income by investing primarily in a well-diversified portfolio of Dividend paying companies that have a relatively high Dividend Yield.



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## Fund Details

|  |   |
|--|---|
| <b>Fund Manager:</b>                               | Mr. Vineet Maloo & Mr. Vinod Bhat   |
| <b>Managing Fund Since:</b>                        | January 16, 2014 & June 09, 2021  |
| <b>Experience in Managing the Fund:</b>            | 7.8 years & 0.4 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>                                | 252.66  |
| <b>Growth:</b>                                     | 19.21   |
| <b>IDCW<sup>§</sup>:</b>                           | 269.62  |
| <b>Direct Plan</b>                                 | 33.86   |
| <b>Growth:</b>                                     |   |
| <b>IDCW<sup>§</sup>:</b>                           |   |

|                             |   |
|-----------------------------|---|
| <b>Benchmark:</b>           | Nifty Dividend Opportunities 50 Index TRI |
| <b>Monthly Average AUM:</b> | ₹ 880.94 Crores                           |
| <b>AUM as on last day:</b>  | ₹ 860.07 Crores                           |

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

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

|                                  |        |
|----------------------------------|--------|
| <b>Other Parameters</b>          |        |
| <b>Standard Deviation:</b>       | 20.26% |
| <b>Sharpe Ratio<sup>†</sup>:</b> | 0.73   |
| <b>Beta:</b>                     | 1.07   |
| <b>Portfolio Turnover:</b>       | 0.19   |

|   |       |
|---|-------|
| <b>Total Expense Ratio (TER)</b>  |       |
| Including additional expenses and goods and service tax on management fees. |       |
| <b>Regular</b>  | 2.45% |
| <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 3.42% (FBIL Overnight MIBOR as on 29 Oct 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

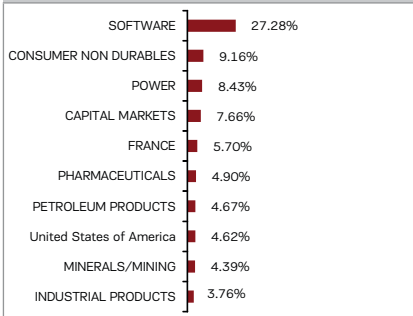
|                           |                  |                  |                  |
|---------------------------|------------------|------------------|------------------|
| <b>Declared on date</b>   | <b>30-Sep-21</b> | <b>30-Jun-21</b> | <b>30-Mar-21</b> |
| IDCW Yield (Regular Plan) | 1.38%    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

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit. The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns. **Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers. Data as on 29<sup>th</sup> October 2021 unless otherwise specified

## Top Ten Portfolio Holdings

| Issuer                               | % to net Assets |
|--------------------------------------|-----------------|
| Infosys Limited                      | 8.14%           |
| Larsen & Toubro Infotech Limited     | 5.44%           |
| ITC Limited                          | 4.54%           |
| Persistent Systems Limited           | 4.11%           |
| NTPC Limited                         | 3.92%           |
| Bharat Petroleum Corporation Limited | 3.16%           |
| ICICI Securities Limited             | 3.13%           |
| Bharat Electronics Limited           | 3.07%           |
| LVMH MOET HENNESSY LOUIS VUITTON SE  | 3.07%           |
| Coal India Limited                   | 2.87%           |

## Country Allocation / Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 252.66

| Inception - Feb 26, 2003                              | 1 Year | 3 Years | 5 Years | Since Inception |
|---|--------|---------|---------|-----------------|
| Aditya Birla Sun Life Dividend Yield Fund             | 56.96% | 18.15%  | 10.93%  | 18.87%          |
| Value of Std Investment of ₹ 10,000                   | 15677  | 16485   | 16809   | 252660          |
| Benchmark - Nifty Dividend Opportunities 50 Index TRI | 55.57% | 15.99%  | 14.28%  | NA              |
| Value of Std Investment of ₹ 10,000                   | 15539  | 15600   | 19505   | NA              |
| Additional Benchmark - Nifty 50 TRI                   | 53.72% | 20.82%  | 16.81%  | 17.93%          |
| Value of Std Investment of ₹ 10,000                   | 15354  | 17625   | 21761   | 217802          |

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Vineet Maloo is 5. Total Schemes managed by Mr. Vinod Bhat is 11. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.  
• **The scheme is currently managed by Mr. Vineet Maloo since January 16, 2014 (7.8) years & Mr. Vinod Bhat Since Jun 09, 2021 (0.4) years.**

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

| Particulars   | 1 Year | 3 years | 5 years | Since Inception |
|---|--------|---------|---------|-----------------|
| Total Amount Invested (₹)                                 | 120000 | 360000  | 600000  | 2250000         |
| Market Value of amount Invested                           | 147961 | 547060  | 911650  | 10372929        |
| Scheme Returns (CAGR)                                     | 46.45% | 29.26%  | 16.79%  | 14.48%          |
| Nifty Dividend Opportunities 50 Index TRI returns# (CAGR) | 41.15% | 26.04%  | 17.26%  | NA              |
| Nifty 50 TRI returns## (CAGR)                             | 41.23% | 28.57%  | 20.35%  | 14.97%          |

Date of First Installment: March 01, 2003 & Scheme Inception Date: February 26, 2003. Past Performance may or may not be sustained in future. This scheme is jointly managed with Mr. Vineet Maloo.

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





# Aditya Birla Sun Life Infrastructure Fund

An open ended equity scheme investing in infrastructure sector



Wealth Solutions

## What is it?

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

## Fund Category

Sectoral/Thematic

## Investment Objective

The scheme seeks to provide medium to long-term capital appreciation, by investing predominantly in a diversified portfolio of equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India.

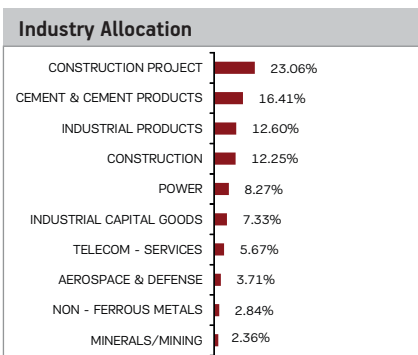


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| Fund Details  |  |
|---|--|
| <b>Fund Manager:</b>  | Mr. Vineet Maloo   |
| <b>Managing Fund Since:</b>   | May 23, 2016   |
| <b>Experience in Managing the Fund:</b>   | 5.5 years  |
| <b>Date of Allotment:</b>   | March 17, 2006   |
| <b>Type 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>   |  |
| <b>Growth:</b>  | 49.33  |
| <b>IDCW*:</b>   | 18.88  |
| <b>Direct Plan</b>  |  |
| <b>Growth:</b>  | 52.69  |
| <b>IDCW*:</b>   | 28.63  |
| <b>Benchmark:</b>   | Nifty Infrastructure TRI                                       |
| <b>Monthly Average AUM:</b>   | ₹ 572.70 Crores  |
| <b>AUM as on last day:</b>  | ₹ 557.41 Crores  |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>   |  |
| <b>Entry Load:</b>  | Nil  |
| <b>Exit Load**:</b>   | For redemption/switch-out of units on or before                |
| 30 days from the date of allotment : 1.00% of applicable NAV. For redemption/switch-out of units after 30 days from the date of allotment: Nil (w.e.f Nov 17, 2020) |  |
| <b>Other Parameters</b>   |  |
| <b>Standard Deviation:</b>  | 29.90%   |
| <b>Sharpe Ratio<sup>1</sup>:</b>  | 0.51   |
| <b>Beta:</b>  | 1.16   |
| <b>Portfolio Turnover:</b>  | 0.34   |
| <b>Total Expense Ratio (TER)</b>  |  |
| Including additional expenses and goods and service tax on management fees.   |  |
| <b>Regular</b>  | 2.62%  |
| <b>Direct</b>   | 1.81%  |

| Top Ten Portfolio Holdings         |                 |
|------------------------------------|-----------------|
| Issuer                             | % to net Assets |
| Larsen & Toubro Limited            | 10.14%          |
| Honeywell Automation India Limited | 6.77%           |
| UltraTech Cement Limited           | 6.16%           |
| NCC Limited                        | 5.91%           |
| Bharti Airtel Limited              | 5.67%           |
| H.G. Infra Engineering Limited     | 5.27%           |
| PNC Infratech Limited              | 4.52%           |
| NTPC Limited                       | 3.97%           |
| Bharat Electronics Limited         | 3.71%           |
| Carborundum Universal Limited      | 3.00%           |



| Investment Performance - Regular Plan - Growth       |  | NAV as on October 29, 2021: ₹ 49.33 |         |         |                 |
|--|--|-------------------------------------|---------|---------|-----------------|
| Inception - Mar 17, 2006                             |  | 1 Year                              | 3 Years | 5 Years | Since Inception |
| <b>Aditya Birla Sun Life Infrastructure Fund</b>     |  | 89.19%                              | 18.79%  | 11.40%  | 10.75%          |
| <b>Value of Std Investment of ₹ 10,000</b>           |  | 18886                               | 16756   | 17170   | 49330           |
| <b>Benchmark - Nifty Infrastructure TRI</b>          |  | 63.93%                              | 21.42%  | 13.81%  | 5.88%           |
| <b>Value of Std Investment of ₹ 10,000</b>           |  | 16371                               | 17890   | 19111   | 24429           |
| <b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b> |  | 51.40%                              | 21.26%  | 17.60%  | 12.89%          |
| <b>Value of Std Investment of ₹ 10,000</b>           |  | 15123                               | 17821   | 22514   | 66556           |

**• 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 5. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.  
**• The scheme is currently managed by Mr. Vineet Maloo since May 23, 2016 (5.5) years.**

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.42% (FBIL Overnight MIBOR as on 29 Oct 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 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 29<sup>th</sup> October 2021 unless otherwise specified

| 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  | 1880000         |
| <b>Market Value of amount Invested</b>                                      | 154339 | 577675  | 934636  | 5147564         |
| <b>Scheme Returns (CAGR)</b>  | 57.75% | 33.38%  | 17.80%  | 11.85%          |
| <b>Nifty Infrastructure TRI returns## (CAGR)</b>                            | 51.48% | 31.08%  | 19.13%  | 7.61%           |
| <b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>                              | 40.08% | 28.15%  | 20.79%  | 14.11%          |

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.



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## What is it?

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

## Fund Category

Sectoral/Thematic

## Investment Objective

The primary investment objective of the scheme is to generate long term growth of capital, through a portfolio with a target allocation of 100% equity, focusing on investing in technology and technology dependent companies, hardware, peripherals and components, software, telecom, media, internet and e-commerce and other technology enabled companies. The secondary objective is income generation and distribution of IDCW.



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| Fund Details  |  |
|---|--|
| <b>Fund Manager:</b>  | Mr. Kunal Sangoi   |
| <b>Managing Fund Since:</b>   | January 16, 2014   |
| <b>Experience in Managing the Fund:</b>   | 7.8 years  |
| <b>Date of Allotment:</b>   | January 15, 2000   |
| <b>Type of Scheme:</b>  | An open ended equity scheme investing in the Technology, Telecom, Media, Entertainment and other related ancillary sectors |
| <b>Application Amount for fresh subscription*:</b>  | ₹ 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>  | 133.59   |
| <b>IDCW%:</b>   | 43.45  |
| <b>Direct Plan</b>  |  |
| <b>Growth:</b>  | 143.94   |
| <b>IDCW%:</b>   | 56.59  |
| <b>Benchmark:</b>   | S&P BSE Teck TRI   |
| <b>Monthly Average AUM:</b>   | ₹ 2660.10 Crores   |
| <b>AUM as on last day:</b>  | ₹ 2658.13 Crores   |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>   |  |
| <b>Entry Load:</b>  | Nil  |
| <b>Exit Load**:</b>   | For redemption/switch-out of units 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>  | 20.78%   |
| <b>Sharpe Ratio:</b>  | 1.62   |
| <b>Beta:</b>  | 1.01   |
| <b>Portfolio Turnover:</b>  | 0.28   |
| <b>Total Expense Ratio (TER)</b>  |  |
| Including additional expenses and goods and service tax on management fees.   |  |
| <b>Regular</b>  | 2.19%  |
| <b>Direct</b>   | 1.01%  |

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.42% (FBIL Overnight MIBOR as on 29 Oct 2021) for calculating Sharpe Ratio

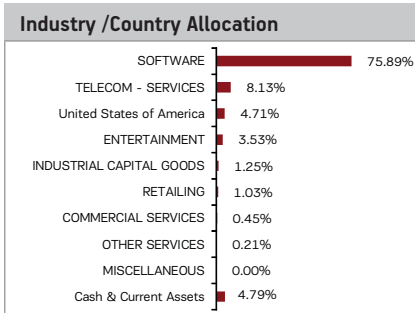
| Income Distribution cum capital withdrawal |           |           |           |
|--|-----------|-----------|-----------|
| Declared on date                           | 28-Jul-21 | 30-Jul-20 | 31-Jul-19 |
| IDCW Yield (Regular Plan)                  | 5.46%     | 5.74%     | 6.20%     |
| IDCW (₹)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

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit. 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 29<sup>th</sup> October 2021 unless otherwise specified

| Top Ten Portfolio Holdings        |                 |
|-----------------------------------|-----------------|
| Issuer                            | % to net Assets |
| Infosys Limited                   | 17.94%          |
| Tata Consultancy Services Limited | 10.95%          |
| Tech Mahindra Limited             | 9.48%           |
| HCL Technologies Limited          | 8.45%           |
| Bharti Airtel Limited             | 6.25%           |
| Cyient Limited                    | 3.94%           |
| Persistent Systems Limited        | 3.77%           |
| Wipro Limited                     | 3.30%           |
| Mphasis Limited                   | 3.01%           |
| Larsen & Toubro Infotech Limited  | 2.43%           |



| Investment Performance - Regular Plan - Growth |               |               |               |                 |
|--|---------------|---------------|---------------|-----------------|
| NAV as on October 29, 2021: ₹ 133.59           |               |               |               |                 |
| Inception - Jan 15, 2000                       | 1 Year        | 3 Years       | 5 Years       | Since Inception |
| Aditya Birla Sun Life Digital India Fund       | 78.67%        | 37.12%        | 31.39%        | 12.62%          |
| Value of Std Investment of ₹ 10,000            | 17838         | 25760         | 39222         | 133590          |
| <b>Benchmark - S&amp;P BSE Teck TRI</b>        | <b>57.10%</b> | <b>29.60%</b> | <b>24.27%</b> | <b>NA</b>       |
| Value of Std Investment of ₹ 10,000            | 15691         | 21753         | 29671         | NA              |
| <b>Additional Benchmark - Nifty 50 TRI</b>     | <b>53.72%</b> | <b>20.82%</b> | <b>16.81%</b> | <b>13.13%</b>   |
| Value of Std Investment of ₹ 10,000            | 15354         | 17625         | 21761         | 147259          |

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Kunal Sangoi is 3. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kunal Sangoi since January 16, 2014 (7.8) 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  | 2620000         |
| <b>Market Value of amount Invested</b>                                      | 162135 | 759111  | 1549557 | 27351500        |
| <b>Scheme Returns (CAGR)</b>  | 71.89% | 55.20%  | 39.15%  | 18.26%          |
| <b>S&amp;P BSE Teck TRI returns# (CAGR)</b>                                 | 51.02% | 41.45%  | 30.57%  | NA              |
| <b>Nifty 50 TRI returns## (CAGR)</b>  | 41.23% | 28.51%  | 20.33%  | 15.39%          |

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 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)



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**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.

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## Fund Details

|  |   |
|--|---|
| <b>Fund Manager:</b>                               | Mr. Chanchal Khandelwal                                 |
| <b>Managing Fund Since:</b>                        | August 26, 2015   |
| <b>Experience in Managing the Fund:</b>            | 6.2 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>                                | 139.02  |
| <b>Growth:</b>                                     |   |
| <b>IDCW*:</b>                                      | 33.70   |
| <b>Direct Plan</b>                                 |   |
| <b>Growth:</b>                                     | 152.48  |
| <b>IDCW*:</b>                                      | 40.99   |

|                             |                  |
|-----------------------------|------------------|
| <b>Benchmark:</b>           | S&P BSE 500 TRI  |
| <b>Monthly Average AUM:</b> | ₹ 2557.90 Crores |
| <b>AUM as on last day:</b>  | ₹ 2544.61 Crores |

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

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

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

### Other Parameters

|                            |        |
|----------------------------|--------|
| <b>Standard Deviation:</b> | 20.28% |
| <b>Sharpe Ratio:</b>       | 0.96   |
| <b>Beta:</b>               | 0.91   |
| <b>Portfolio Turnover:</b> | 0.28   |

### Total Expense Ratio (TER)

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

|                |       |
|----------------|-------|
| <b>Regular</b> | 2.22% |
| <b>Direct</b>  | 1.04% |

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

Risk Free Rate assumed to be 3.42% (FBL Overnight MIBOR as on 29 Oct 2021) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

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

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

The Face Value - 10.00 Per Unit

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

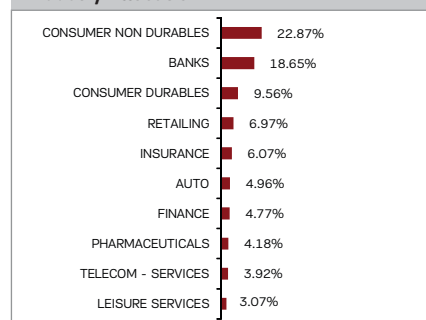
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

Data as on 29<sup>th</sup> October 2021 unless otherwise specified

## Top Ten Portfolio Holdings

| Issuer                             | % to net Assets |
|------------------------------------|-----------------|
| ICICI Bank Limited                 | 7.44%           |
| HDFC Bank Limited                  | 4.67%           |
| Bharti Airtel Limited              | 3.92%           |
| ITC Limited                        | 2.94%           |
| Hindustan Unilever Limited         | 2.84%           |
| Bajaj Finserv Limited              | 2.69%           |
| Tata Consumer Products Limited     | 2.34%           |
| Avenue Supermarts Limited          | 2.15%           |
| SBI Life Insurance Company Limited | 2.11%           |
| Axis Bank Limited                  | 2.00%           |

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 139.02

| Inception - Aug 05, 2005                  | 1 Year | 3 Years | 5 Years | Since Inception |
|---|--------|---------|---------|-----------------|
| Aditya Birla Sun Life India GenNext Fund  | 60.15% | 22.99%  | 16.48%  | 17.59%          |
| Value of Std Investment of ₹ 10,000       | 15994  | 18593   | 21457   | 139020          |
| Benchmark - S&P BSE 500 TRI               | 59.64% | 21.50%  | 16.54%  | 14.59%          |
| Value of Std Investment of ₹ 10,000       | 15944  | 17928   | 21514   | 91323           |
| Additional Benchmark - S&P BSE SENSEX TRI | 51.40% | 21.26%  | 17.60%  | 14.73%          |
| Value of Std Investment of ₹ 10,000       | 15123  | 17821   | 22514   | 93217           |

- 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. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Chanchal Khandelwal since August 26, 2015 (6.2) 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  | 1950000         |
| Market Value of amount Invested   | 148840 | 556857  | 1013686 | 9650177         |
| Scheme Returns (CAGR)   | 47.99% | 30.59%  | 21.15%  | 17.61%          |
| S&P BSE 500 TRI returns# (CAGR)   | 45.03% | 31.02%  | 20.80%  | 14.18%          |
| S&P BSE SENSEX TRI returns## (CAGR)   | 40.08% | 28.15%  | 20.79%  | 14.32%          |
| Date of First Installment: September 01, 2005 & Scheme Inception Date: August 05, 2005. Past Performance may or may not be sustained in future. |        |         |         |                 |

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

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

# Aditya Birla Sun Life International Equity Fund - Plan A

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



Wealth Solutions

## What is it?

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

## Fund Category

Sectoral/Thematic

## Investment Objective

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

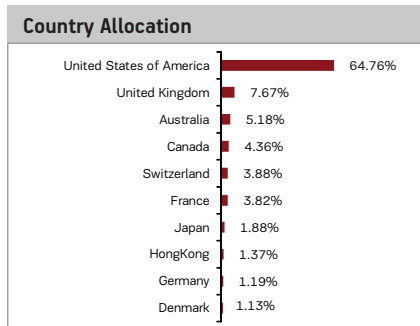


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| Fund Details  |  |
|---|--|
| <b>Fund Manager:</b>  | Mr. Vinod Bhat   |
| <b>Managing Fund Since:</b>   | May 07, 2021   |
| <b>Experience in Managing the Fund:</b>                                     | 0.5 years  |
| <b>Date of Allotment:</b>   | 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>   |  |
| <b>Growth:</b>  | 30.8156  |
| <b>IDCW*:</b>   | 18.5512  |
| <b>Direct Plan</b>  |  |
| <b>Growth:</b>  | 32.4088  |
| <b>IDCW*:</b>   | 32.4280  |
| <b>Benchmark:</b>   | S&P Global 1200 TRI  |
| <b>Monthly Average AUM:</b>   | ₹ 126.75 Crores  |
| <b>AUM as on last day:</b>  | ₹ 128.86 Crores  |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>                         |  |
| <b>Entry Load:</b>  | Nil  |
| <b>Exit Load**:</b>   | For redemption/switch-out of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 90 days from the date of allotment: Nil (w.e.f Nov 17, 2020) |
| <b>Other Parameters</b>   |  |
| <b>Portfolio Turnover:</b>  | 0.78   |
| <b>Total Expense Ratio (TER)</b>  |  |
| Including additional expenses and goods and service tax on management fees. |  |
| <b>Regular</b>  | 2.55%  |
| <b>Direct</b>   | 1.74%  |

| Top Ten Portfolio Holdings |                 |
|----------------------------|-----------------|
| Issuer                     | % to net Assets |
| MICROSOFT CORPORATION      | 2.45%           |
| Servicenow Inc             | 2.40%           |
| Facebook Inc               | 2.21%           |
| Alphabet Inc A             | 2.20%           |
| THE TORONTO-DOMINION BANK  | 2.20%           |
| Julius Baer Group Limited  | 2.19%           |
| ROYAL BANK OF CANADA       | 2.16%           |
| Wells Fargo & Co           | 2.09%           |
| Medtronic PLC              | 2.04%           |
| EMERSON ELECTRIC CO        | 2.04%           |



| Investment Performance - Regular Plan - Growth           |               | NAV as on October 29, 2021: ₹ 30.8156 |               |                 |  |
|--|---------------|---------------------------------------|---------------|-----------------|--|
| Inception - Oct 31, 2007                                 | 1 Year        | 3 Years                               | 5 Years       | Since Inception |  |
| Aditya Birla Sun Life International Equity Fund - Plan A | 27.92%        | 13.99%                                | 14.87%        | 8.37%           |  |
| Value of Std Investment of ₹ 10,000                      | 12783         | 14807                                 | 20014         | 30816           |  |
| <b>Benchmark - S&amp;P Global 1200 TRI</b>               | <b>40.18%</b> | <b>18.70%</b>                         | <b>18.37%</b> | <b>12.25%</b>   |  |
| Value of Std Investment of ₹ 10,000                      | 14005         | 16717                                 | 23259         | 50456           |  |
| <b>Additional Benchmark - Nifty 50 TRI</b>               | <b>53.72%</b> | <b>20.82%</b>                         | <b>16.81%</b> | <b>9.44%</b>    |  |
| Value of Std Investment of ₹ 10,000                      | 15354         | 17625                                 | 21761         | 35376           |  |

- 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 11. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since May 07, 2021 (0.5) years.**

| 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 29<sup>th</sup> October 2021 unless otherwise specified

| 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  | 1690000         |
| <b>Market Value of amount Invested</b>                                      | 131003 | 469110  | 887484  | 3957351         |
| <b>Scheme Returns (CAGR)</b>  | 17.64% | 18.03%  | 15.69%  | 11.30%          |
| <b>S&amp;P Global 1200 TRI returns# (CAGR)</b>                              | 27.93% | 25.06%  | 20.09%  | 16.02%          |
| <b>Nifty 50 TRI returns## (CAGR)</b>  | 41.23% | 28.51%  | 20.33%  | 14.03%          |

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

|                             |
|-----------------------------|
| <b>What is it?</b>          |
| <b>Fund Category</b>        |
| <b>Investment Objective</b> |

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.

Sectoral/Thematic

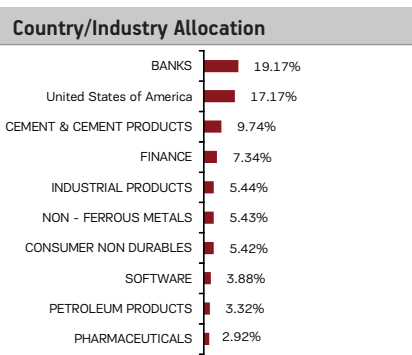
An Open-ended diversified equity scheme with an objective to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the domestic and international markets.

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**ABSLMF**  
**PARTNER EASYLINK**  
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| Fund Details  |   |
|---|---|
| <b>Fund Manager:</b>                                | Mr. Vinod Bhat  |
| <b>Managing Fund Since:</b>                         | May 07, 2021  |
| <b>Experience in Managing the Fund:</b>             | 0.5 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 Plans / Options (₹)</b>                   | <b>*Income Distribution cum capital withdrawal</b>  |
| <b>Regular Plan</b>                                 | 27.7132   |
| <b>Direct Plan</b>                                  | 19.0869   |
| <b>Growth:</b>                                      | 28.9317   |
| <b>IDCW*:</b>                                       | 22.1032   |
| <b>Benchmark:</b>                                   | Customised Index †<br>† A customized benchmark created using S&P BSE 200 TRI to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.   |
| <b>Monthly Average AUM:</b>                         | ₹ 106.43 Crores   |
| <b>AUM as on last day:</b>                          | ₹ 105.84 Crores   |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b> |   |
| <b>Entry Load:</b>                                  | Nil   |
| <b>Exit Load**:</b>                                 | For redemption/switch-out of units on or before 90 days from the date of allotment:1.00% of applicable NAV. For redemption/switch-out of units after 90 days from the date of allotment: Nil (w.e.f Nov 17, 2020) |
| <b>Other Parameters</b>                             |   |
| <b>Portfolio Turnover:</b>                          | 0.28  |
| <b>Total Expense Ratio (TER)</b>                    | Including additional expenses and goods and service tax on management fees.   |
| <b>Regular</b>                                      | 2.60%   |
| <b>Direct</b>                                       | 2.19%   |

| Top Ten Portfolio Holdings                      |                 |
|---|-----------------|
| Issuer  | % to net Assets |
| HDFC Bank Limited                               | 7.00%           |
| ICICI Bank Limited                              | 6.49%           |
| Housing Development Finance Corporation Limited | 4.64%           |
| Hindalco Industries Limited                     | 3.35%           |
| Reliance Industries Limited                     | 3.32%           |
| RHI Magnesita India Limited                     | 3.15%           |
| JK Cement Limited                               | 2.51%           |
| V-Mart Retail Limited                           | 2.35%           |
| J.K. Lakshmi Cement Limited                     | 2.34%           |
| Kotak Mahindra Bank Limited                     | 2.30%           |



| Investment Performance - Regular Plan - Growth           |        |         |         |                 | NAV as on October 29, 2021: ₹ 27.7132 |
|--|--------|---------|---------|-----------------|---------------------------------------|
| Inception - Oct 31, 2007                                 | 1 Year | 3 Years | 5 Years | Since Inception |                                       |
| Aditya Birla Sun Life International Equity Fund - Plan B | 53.69% | 16.68%  | 12.46%  | 7.55%           |                                       |
| Value of Std Investment of ₹ 10,000                      | 15350  | 15878   | 18004   | 27713           |                                       |
| Benchmark - Customised Index †                           | 51.62% | 21.01%  | 17.73%  | 11.42%          |                                       |
| Value of Std Investment of ₹ 10,000                      | 15145  | 17711   | 22641   | 45466           |                                       |
| Additional Benchmark - Nifty 50 TRI                      | 53.72% | 20.82%  | 16.81%  | 9.44%           |                                       |
| Value of Std Investment of ₹ 10,000                      | 15354  | 17625   | 21761   | 35376           |                                       |

• 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 11. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers. † A customized benchmark created using S&P BSE 200 TRI to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.  
 • The scheme is currently managed by **Mr. Vinod Bhat since May 07, 2021 (0.5) 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.

| 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 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 29<sup>th</sup> October 2021 unless otherwise specified

| SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month) |        |         |         |                 |
|---|--------|---------|---------|-----------------|
| Particulars   | 1 Year | 3 years | 5 years | Since Inception |
| Total Amount Invested (₹)   | 120000 | 360000  | 600000  | 1690000         |
| Market Value of amount Invested   | 141253 | 522179  | 905953  | 4052906         |
| Scheme Returns (CAGR)   | 34.83% | 25.80%  | 16.53%  | 11.60%          |
| Customised Index † returns# (CAGR)  | 38.12% | 28.88%  | 20.97%  | 15.64%          |
| Nifty 50 TRI returns## (CAGR)   | 41.23% | 28.51%  | 20.33%  | 14.03%          |

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

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

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





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

An open ended equity scheme following the global agriculture theme



Wealth Solutions

## What is it?

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

## Fund Category

Sectoral/Thematic

## Investment Objective

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



CLICK HERE



| Fund Details                                       |  |
|--|--|
| <b>Fund Manager:</b>                               | Mr. Milind Bafna   |
| <b>Managing Fund Since:</b>                        | August 26, 2015  |
| <b>Experience in Managing the Fund:</b>            | 6.2 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>                                | 33.1211  |
| <b>Growth:</b>                                     | 19.0844  |
| <b>IDCW*:</b>                                      |  |
| <b>Direct Plan</b>                                 | 34.2732  |
| <b>Growth:</b>                                     | 19.7852  |
| <b>IDCW*:</b>                                      |  |

|                             |                               |
|-----------------------------|-------------------------------|
| <b>Benchmark:</b>           | S&P Global Agribusiness Index |
| <b>Monthly Average AUM:</b> | ₹ 15.18 Crores                |
| <b>AUM as on last day:</b>  | ₹ 15.52 Crores                |

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

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

## Other Parameters

**Portfolio Turnover:** 0.14

## Total Expense Ratio (TER)

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

|                |       |
|----------------|-------|
| <b>Regular</b> | 1.75% |
| <b>Direct</b>  | 1.30% |

## Income Distribution cum capital withdrawal

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

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

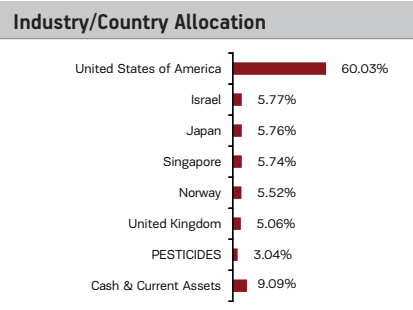
The Face Value - 10.00 Per Unit

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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 29<sup>th</sup> October 2021 unless otherwise specified

| Top Ten Portfolio Holdings         |                 |
|------------------------------------|-----------------|
| Issuer                             | % to net Assets |
| Nutrien Limited                    | 8.60%           |
| BUNGE Limited                      | 7.83%           |
| ARCHER-DANIELS-MIDLAND CO          | 6.65%           |
| CF Industries Holdings Inc Ord Shs | 6.25%           |
| INGREDION INC                      | 5.84%           |
| Deere And Co Limited               | 5.84%           |
| Israel Chemicals Limited           | 5.77%           |
| BRF SA                             | 5.48%           |
| ASSOCIATED BRITISH FOODS PLC       | 5.06%           |
| The Mosaic Company Limited         | 5.05%           |



| Investment Performance - Regular Plan - Growth                          |        | NAV as on October 29, 2021: ₹ 33.1211 |         |                 |  |
|---|--------|---------------------------------------|---------|-----------------|--|
| Inception - Nov 07, 2008  | 1 Year | 3 Years                               | 5 Years | Since Inception |  |
| <b>Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan</b> | 50.79% | 10.36%                                | 9.93%   | 9.66%           |  |
| Value of Std Investment of ₹ 10,000                                     | 15062  | 13438                                 | 16066   | 33121           |  |
| <b>Benchmark - S&amp;P Global Agribusiness Index</b>                    | 44.95% | 14.44%                                | 13.84%  | 15.77%          |  |
| Value of Std Investment of ₹ 10,000                                     | 14481  | 14981                                 | 19133   | 66912           |  |
| <b>Additional Benchmark - Nifty 50 TRI</b>                              | 53.72% | 20.82%                                | 16.81%  | 16.10%          |  |
| Value of Std Investment of ₹ 10,000                                     | 15354  | 17625                                 | 21761   | 69487           |  |

• **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 3. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Milind Bafna since August 26, 2015 (6.2) years.**

| SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month) |        |         |         |                 |
|---|--------|---------|---------|-----------------|
| Particulars   | 1 Year | 3 years | 5 years | Since Inception |
| <b>Total Amount Invested (₹)</b>  | 120000 | 360000  | 600000  | 1560000         |
| <b>Market Value of amount invested</b>                                      | 140180 | 496959  | 849491  | 2760379         |
| <b>Scheme Returns (CAGR)</b>  | 33.00% | 22.18%  | 13.91%  | 8.37%           |
| <b>S&amp;P Global Agribusiness Index returns# (CAGR)</b>                    | 24.43% | 23.41%  | 16.85%  | 13.11%          |
| <b>Nifty 50 TRI returns## (CAGR)</b>  | 41.23% | 28.51%  | 20.33%  | 14.76%          |

Date of First Installment: December 01, 2008 & Scheme Inception Date: November 07, 2008. Past Performance may or may not be sustained in future.

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

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



# Aditya Birla Sun Life Global Emerging Opportunities Fund

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



Wealth Solutions

## What is it?

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

## Fund Category

FoF (Others)

## Investment Objective

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



## Fund Details

|  |   |
|--|---|
| <b>Fund Manager:</b>                               | Mr. Vinod Bhat  |
| <b>Managing Fund Since:</b>                        | August 16, 2019   |
| <b>Experience in Managing the Fund:</b>            | 2.3 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>                                |   |
| <b>Growth:</b>                                     | 21.5377   |
| <b>IDCW*:</b>                                      | 21.5411   |
| <b>Direct Plan</b>                                 |   |
| <b>Growth:</b>                                     | 22.1117   |
| <b>IDCW*:</b>                                      | 19.5566   |

|                             |                     |
|-----------------------------|---------------------|
| <b>Benchmark:</b>           | S&P Global 1200 TRI |
| <b>Monthly Average AUM:</b> | ₹ 268.72 Crores     |
| <b>AUM as on last day:</b>  | ₹ 278.94 Crores     |

|   |   |
|---|---|
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b> |   |
| <b>Entry Load:</b>                                  | Nil   |
| <b>Exit Load**:</b>                                 | For redemption/switch out of units on or before 365 days from the date of allotment: 1% 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. |

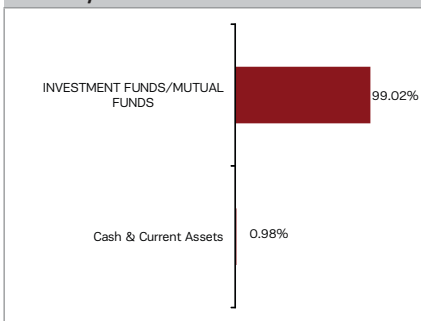
|   |       |
|---|-------|
| <b>Total Expense Ratio (TER)</b>  |       |
| Including additional expenses and goods and service tax on management fees. |       |
| <b>Regular</b>  | 1.18% |
| <b>Direct</b>   | 0.68% |

(In addition to the above, the scheme will also incur 0.94% i.e total weighted average of the expense ratio levied by the underlying schemes.)  
Data as on 29<sup>th</sup> October 2021 unless otherwise specified

## Top Portfolio Holdings

| Issuer  | % to net Assets |
|---|-----------------|
| Julius Baer Equity Next Generation - USD Class C Shares | 99.02%          |
| Cash & Current Assets                                   | 0.98%           |

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 21.5377

| Inception - Sep 17, 2008  | 1 Year | 3 Years | 5 Years | Since Inception |
|---|--------|---------|---------|-----------------|
| <b>Aditya Birla Sun Life Global Emerging Opportunities Fund</b> | 33.44% | 20.08%  | 13.07%  | 6.02%           |
| <b>Value of Std Investment of ₹ 10,000</b>                      | 13333  | 17307   | 18495   | 21538           |
| <b>Benchmark - S&amp;P Global 1200 TRI</b>                      | 40.18% | 18.70%  | 18.37%  | 14.46%          |
| <b>Value of Std Investment of ₹ 10,000</b>                      | 14005  | 16717   | 23259   | 58844           |
| <b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>            | 51.40% | 21.26%  | 17.60%  | 13.62%          |
| <b>Value of Std Investment of ₹ 10,000</b>                      | 15123  | 17821   | 22514   | 53447           |

- 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 11. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (2.3) 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  | 1580000         |
| <b>Market Value of amount Invested</b>          | 137741 | 526299  | 940462  | 2743494         |
| <b>Scheme Returns (CAGR)</b>                    | 28.86% | 26.38%  | 18.06%  | 8.00%           |
| <b>S&amp;P Global 1200 TRI returns## (CAGR)</b> | 27.93% | 25.06%  | 20.09%  | 16.68%          |
| <b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>  | 40.08% | 28.15%  | 20.79%  | 14.97%          |

Date of First Installment: October 01, 2008 & Scheme Inception Date: September 17, 2008. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for 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.

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| Fund Details                                       |   |
|--|---|
| <b>Fund Manager:</b>                               | Mr. Vinod Bhat  |
| <b>Managing Fund Since:</b>                        | August 16, 2019   |
| <b>Experience in Managing the Fund:</b>            | 2.3 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>                                | 24.5730   |
| <b>Growth:</b>                                     | 24.5885   |
| <b>IDCW*:</b>                                      | 25.5698   |
| <b>Direct Plan</b>                                 | 25.5921   |
| <b>Growth:</b>                                     |   |
| <b>IDCW*:</b>                                      |   |

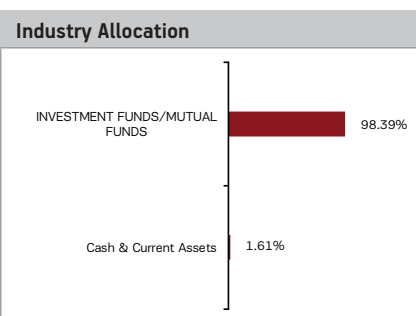
|                             |                  |
|-----------------------------|------------------|
| <b>Benchmark:</b>           | MSCI World Index |
| <b>Monthly Average AUM:</b> | ₹ 129.83 Crores  |
| <b>AUM as on last day:</b>  | ₹ 138.65 Crores  |

|   |   |
|---|---|
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b> | Nil   |
| <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. |

**Other Parameters**

|  |       |
|--|-------|
| <b>Total Expense Ratio (TER)</b>   |       |
| 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 0.92% i.e total weighted average of the expense ratio levied by the underlying schemes.) |       |
| Data as on 29 <sup>th</sup> October 2021 unless otherwise specified  |       |

| Top Portfolio Holdings     |                 |
|----------------------------|-----------------|
| Issuer                     | % to net Assets |
| JB GL EXCLLNCE EQ EUR-CUSD | 98.39%          |
| Cash & Current Assets      | 1.61%           |



| Investment Performance - Regular Plan - Growth              |        |         |         |                 | NAV as on October 29, 2021: ₹ 24.5730 |
|---|--------|---------|---------|-----------------|---------------------------------------|
| Inception - Dec 31, 2007                                    | 1 Year | 3 Years | 5 Years | Since Inception |                                       |
| Aditya Birla Sun Life Global Excellence Equity Fund of Fund | 40.00% | 8.52%   | 7.37%   | 6.71%           |                                       |
| Value of Std Investment of ₹ 10,000                         | 13987  | 12779   | 14278   | 24573           |                                       |
| Benchmark - MSCI World Index                                | 41.29% | 18.71%  | 18.13%  | 12.36%          |                                       |
| Value of Std Investment of ₹ 10,000                         | 14116  | 16720   | 23023   | 50153           |                                       |
| Additional Benchmark - S&P BSE SENSEX TRI                   | 51.40% | 21.26%  | 17.60%  | 9.55%           |                                       |
| Value of Std Investment of ₹ 10,000                         | 15123  | 17821   | 22514   | 35346           |                                       |

**• 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 11. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.  
**• The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (2.3) 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  | 1670000         |
| Market Value of amount Invested   | 141502 | 451454  | 786602  | 3049075         |
| Scheme Returns (CAGR)   | 35.19% | 15.32%  | 10.79%  | 8.21%           |
| MSCI World Index returns# (CAGR)  | 29.83% | 25.50%  | 20.14%  | 15.78%          |
| S&P BSE SENSEX TRI returns## (CAGR)   | 39.64% | 28.13%  | 20.79%  | 14.45%          |
| Date of First Installment: January 01, 2008 & Scheme Inception Date: December 31, 2007. Past Performance may or may not be sustained in future. |        |         |         |                 |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.  
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers. The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments.



# Aditya Birla Sun Life Gold Fund

An open ended fund of funds scheme investing in Aditya Birla Sun Life Gold ETF



Wealth Solutions

**What is it?**

An open ended Fund of Funds scheme that predominantly invests in units of Aditya Birla Sun Life Gold ETF (underlying scheme) and one doesn't require a Demat Account to invest in it.

**Fund Category**

FoFs (Overseas/Domestic)

**Investment Objective**

An Open ended Fund of Funds Scheme with the investment objective to provide returns that tracks returns provided by Aditya Birla Sun Life Gold ETF (ABSL Gold ETF). The Scheme does not guarantee/indicate any returns. There can be no assurance that the Scheme' objectives will be achieved

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| Fund Details  |  |
|---|--|
| <b>Fund Manager:</b>  | Mr. Lovelish Solanki   |
| <b>Managing Fund Since:</b>   | June 30, 2018  |
| <b>Experience in Managing the Fund</b>  | 3.4 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>   | Growth: 14.7461<br>IDCW <sup>§</sup> : 14.7451                                 |
| <b>Direct Plan</b>  | Growth: 15.1312<br>IDCW <sup>§</sup> : 15.1329                                 |
| <b>Benchmark:</b>   | Domestic price of physical gold  |
| <b>Monthly Average AUM:</b>   | ₹ 245.38 Crores  |
| <b>AUM as on last day:</b>  | ₹ 251.98 Crores  |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>   |  |
| <b>Entry Load:</b>  | Nil  |
| <b>Exit Load**:</b>   | For redemption/switch out of units within 365                                  |
| 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>  | 15.11%   |
| <b>Sharpe Ratio:</b>  | 0.65   |
| <b>Beta:</b>  | 0.84   |
| <b>Tracking Error:</b>  | 7.07%  |
| <b>Total Expense Ratio (TER)</b>  |  |
| Including additional expenses and goods and service tax on management fees.   |  |
| <b>Regular</b>  | 0.50%  |
| <b>Direct</b>   | 0.04%  |

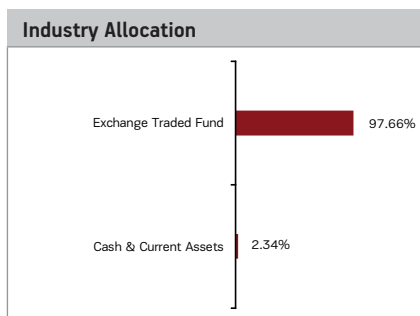
(In addition to the above, the scheme will also incur 0.47% i.e total weighted average of the expense ratio levied by the underlying schemes.)

**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 3.42% (FBIL Overnight MIBOR as on 29 Oct 2021) for calculating Sharpe Ratio

Data as on 29<sup>th</sup> October 2021 unless otherwise specified

| Top Portfolio Holdings         |                 |
|--------------------------------|-----------------|
| Issuer                         | % to net Assets |
| Aditya Birla Sun Life Gold ETF | 97.66%          |
| Cash & Current Assets          | 2.34%           |



| Investment Performance - Regular Plan - Growth     |        | NAV as on October 29, 2021: ₹ 14.7461 |         |                 |  |
|--|--------|---------------------------------------|---------|-----------------|--|
| Inception - Mar 20, 2012                           | 1 Year | 3 Years                               | 5 Years | Since Inception |  |
| <b>Aditya Birla Sun Life Gold Fund</b>             | -6.04% | 13.31%                                | 7.64%   | 4.12%           |  |
| <b>Value of Std Investment of ₹ 10,000</b>         | 9398   | 14543                                 | 14458   | 14746           |  |
| <b>Benchmark - Domestic price of physical gold</b> | -4.96% | 14.40%                                | 9.46%   | 5.73%           |  |
| <b>Value of Std Investment of ₹ 10,000</b>         | 9505   | 14965                                 | 15723   | 17088           |  |

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Lovelish Solanki is 15. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since June 30, 2018 (3.4) 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 Gold ETF

An open ended scheme tracking physical price of Gold



Wealth Solutions

Fund Category

ETF

Investment Objective

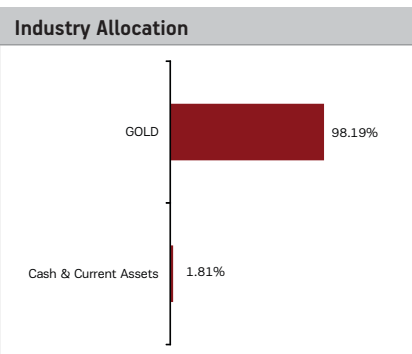
The investment objective of the Scheme is to generate returns that are in line with the performance of gold, subject to tracking error. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.

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| Fund Details  |  |
|---|--|
| <b>Fund Manager:</b>  | Mr. Lovelish Solanki & Mr. Kedarnath Mirajkar  |
| <b>Managing Fund Since:</b>   | May 13, 2011 & August 05, 2021   |
| <b>Experience in Managing the Fund:</b>                                     | 10.5 Years & 0.3 Years   |
| <b>Date of Allotment:</b>   | May 13, 2011   |
| <b>Type of Scheme:</b>  | An open ended scheme tracking physical price of Gold                                 |
| <b>Application Amount for fresh subscription:</b>                           | The Creation Unit size for the scheme shall be 1,000 units and in multiples thereof. |
| <b>Min. Addl. Investment:</b>   |  |
| <b>NAV:</b>   | 4370.3677  |
| <b>Benchmark:</b>   | Domestic Price of Physical Gold  |
| <b>Monthly Average AUM:</b>   | ₹ 314.10 Crores  |
| <b>AUM as on last day:</b>  | ₹ 318.08 Crores  |
| <b>Load Structure (as % of NAV)</b>   |  |
| <b>Entry Load:</b>  | Nil  |
| <b>Exit Load:</b>   | Nil  |
| <b>Other Parameters</b>   |  |
| <b>Standard Deviation:</b>  | 15.34%   |
| <b>Sharpe Ratio:</b>  | 0.67   |
| <b>Beta:</b>  | 0.90   |
| <b>Tracking Error:</b>  | 5.52%  |
| <b>Total Expense Ratio (TER)</b>  |  |
| Including additional expenses and goods and service tax on management fees. |  |
| <b>Regular</b>  | 0.47%  |

| Top Portfolio Holdings |                        |
|------------------------|------------------------|
| <b>Issuer</b>          | <b>% to net Assets</b> |
| Gold                   | 98.19%                 |
| Cash & Current Assets  | 1.81%                  |



### Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 4370.3677

| Inception - May 13, 2011                    | 1 Year | 3 Years | 5 Years | Since Inception |
|---|--------|---------|---------|-----------------|
| Aditya Birla Sun Life Gold ETF              | -5.34% | 13.73%  | 8.64%   | 6.65%           |
| Value of Std Investment of ₹ 10,000         | 9468   | 14706   | 15138   | 19617           |
| Benchmark - Domestic Price of Physical Gold | -4.96% | 14.40%  | 9.46%   | 7.62%           |
| Value of Std Investment of ₹ 10,000         | 9505   | 14965   | 15723   | 21559           |

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 9. Total Schemes managed by Mr. Lovelish Solanki is 15. Total Schemes managed by Mr. Kedarnath Mirajkar is 10. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- **The scheme is currently managed by Mr. Lovelish Solanki since May 13, 2011 (10.5) years. & Mr. Kedarnath Mirajkar since August 05, 2021 (0.3) years.**

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

Risk Free Rate assumed to be 3.42% (FBIL Overnight MIBOR as on 29 Oct 2021) for calculating Sharpe Ratio

Data as on 29<sup>th</sup> October 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.



# Aditya Birla Sun Life Banking ETF

An Open ended exchange traded fund tracking Nifty Bank Index



Wealth Solutions

Fund Category

ETF

Investment Objective

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

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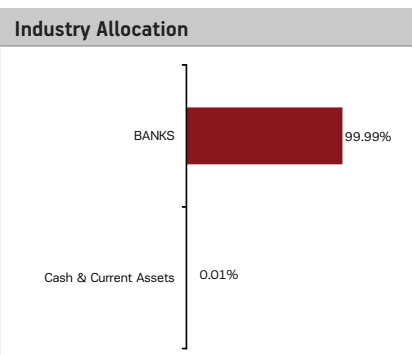


| Fund Details  |  |
|---|--|
| <b>Fund Manager:</b>  | Mr. Lovelish Solanki & Mr. Kedarnath Mirajkar  |
| <b>Managing Fund Since:</b>   | October 23, 2019 & August 05, 2021   |
| <b>Experience in Managing the Fund:</b>   | 2.1 Years & 0.3 Years  |
| <b>Date of Allotment:</b>   | October 23, 2019   |
| <b>Type of Scheme:</b>  | An Open ended exchange traded fund tracking Nifty Bank Index   |
| <b>Application Amount for fresh subscription:</b>   | The Creation Unit size in case of Aditya Birla Sun Life Banking ETF shall be 1,000 units and in multiples thereof. |
| <b>Min. Addl. Investment:</b>   | 389.4391   |
| <b>NAV:</b>   | 389.4391   |
| <b>Benchmark:</b>   | Nifty Bank TRI   |
| <b>Monthly Average AUM:</b>   | ₹ 109.12 Crores  |
| <b>AUM as on last day:</b>  | ₹ 109.50 Crores  |
| <b>Load Structure (as % of NAV)</b>   |  |
| <b>Entry Load:</b>  | Nil  |
| <b>Exit Load:</b>   | Nil  |
| <b>Total Expense Ratio (TER)</b><br>Including additional expenses and goods and service tax on management fees. |  |
| <b>Regular</b>  | 0.16%  |

Data as on 29<sup>th</sup> October 2021 unless otherwise specified

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

| Top Ten Portfolio Holdings    |                 |
|-------------------------------|-----------------|
| Issuer                        | % to net Assets |
| HDFC Bank Limited             | 26.60%          |
| ICICI Bank Limited            | 22.90%          |
| State Bank of India           | 13.82%          |
| Kotak Mahindra Bank Limited   | 12.28%          |
| Axis Bank Limited             | 11.44%          |
| IndusInd Bank Limited         | 5.20%           |
| AU Small Finance Bank Limited | 2.01%           |
| Bandhan Bank Limited          | 1.49%           |
| The Federal Bank Limited      | 1.47%           |
| IDFC First Bank Limited       | 1.16%           |



## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 389.4391

| Inception - October 23, 2019        | 1 Year | Since Inception |
|-------------------------------------|--------|-----------------|
| Aditya Birla Sun Life Banking ETF   | 64.15% | 14.82%          |
| Value of Std Investment of ₹ 10,000 | 16393  | 13219           |
| Benchmark - Nifty Bank TRI          | 64.47% | 15.29%          |
| Value of Std Investment of ₹ 10,000 | 16424  | 13327           |
| Additional Benchmark - Nifty 50 TRI | 53.72% | 24.49%          |
| Value of Std Investment of ₹ 10,000 | 15354  | 15563           |

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 9. Total Schemes managed by Mr. Lovelish Solanki is 15. Total Schemes managed by Mr. Kedarnath Mirajkar is 10. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- **The scheme is currently managed by Mr. Lovelish Solanki since October 23, 2019 (2.1) years. & Mr. Kedarnath Mirajkar since August 05, 2021 (0.3) years.**



# Aditya Birla Sun Life Nifty ETF

An open ended scheme replicating NIFTY 50 TRI Index



Wealth Solutions

Fund Category

ETF

Investment Objective

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

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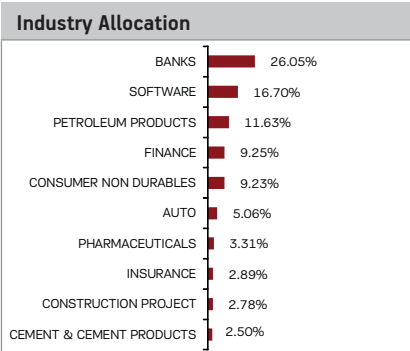
| Fund Details   |   |
|--|---|
| Fund Manager:  | Mr. Lovelish Solanki & Mr. Kedarnath Mirajkar   |
| Managing Fund Since:   | July 21, 2011 & August 05, 2021   |
| Experience in Managing the Fund:   | 10.3 Years & 0.3 Years  |
| Date of Allotment:   | July 21, 2011   |
| Type of Scheme:  | An open ended scheme replicating NIFTY 50 TR Index  |
| Application Amount for fresh subscription:   | The Creation Unit size in case of Aditya Birla Sun Life Nifty ETF shall be 50,000 units and in multiples thereof. |
| Min. Addl. Investment:   |   |
| NAV:   | 196.0611  |
| Benchmark:   | Nifty 50 TRI  |
| Monthly Average AUM:   | ₹ 466.15 Crores   |
| AUM as on last day:  | ₹ 460.46 Crores   |
| Load Structure (as % of NAV)   |   |
| Entry Load:  | Nil   |
| Exit Load:   | Nil   |
| Other Parameters   |   |
| Standard Deviation:  | 21.48%  |
| Sharpe Ratio:  | 0.80  |
| Beta:  | 1.00  |
| Tracking Error:  | 0.17%   |
| Total Expense Ratio (TER)<br>Including additional expenses and goods and service tax on management fees. |   |
| Regular  | 0.05%   |

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.42% (FBIL Overnight MIBOR as on 29 Oct 2021) for calculating Sharpe Ratio

Data as on 29<sup>th</sup> October 2021 unless otherwise specified

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

| Top Ten Portfolio Holdings                      |                 |
|---|-----------------|
| Issuer  | % to net Assets |
| Reliance Industries Limited                     | 10.68%          |
| HDFC Bank Limited                               | 9.02%           |
| Infosys Limited                                 | 8.06%           |
| ICICI Bank Limited                              | 7.25%           |
| Housing Development Finance Corporation Limited | 6.69%           |
| Tata Consultancy Services Limited               | 4.59%           |
| Kotak Mahindra Bank Limited                     | 3.88%           |
| Hindustan Unilever Limited                      | 2.78%           |
| Larsen & Toubro Limited                         | 2.78%           |
| Bajaj Finance Limited                           | 2.56%           |



### Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 196.0611

| Inception - July 21, 2011                 | 1 Year | 3 Years | 5 Years | Since Inception |
|---|--------|---------|---------|-----------------|
| Aditya Birla Sun Life Nifty ETF           | 53.56% | 20.53%  | 16.53%  | 13.08%          |
| Value of Std Investment of ₹ 10,000       | 15338  | 17501   | 21510   | 35380           |
| Benchmark - Nifty 50 TRI                  | 53.72% | 20.82%  | 16.81%  | 13.31%          |
| Value of Std Investment of ₹ 10,000       | 15354  | 17625   | 21761   | 36154           |
| Additional Benchmark - S&P BSE Sensex TRI | 51.40% | 21.26%  | 17.60%  | 13.56%          |
| Value of Std Investment of ₹ 10,000       | 15123  | 17821   | 22514   | 36975           |

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 9. Total Schemes managed by Mr. Lovelish Solanki is 15. Total Schemes managed by Mr. Kedarnath Mirajkar is 10. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- **The scheme is currently managed by Mr. Lovelish Solanki since July 21, 2011 (10.3) years. & Mr. Kedarnath Mirajkar since August 05, 2021 (0.3) years.**





# Aditya Birla Sun Life Nifty Next 50 ETF

An Open ended Scheme tracking Nifty Next 50 Index



Wealth Solutions

Fund Category

ETF

Investment Objective

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

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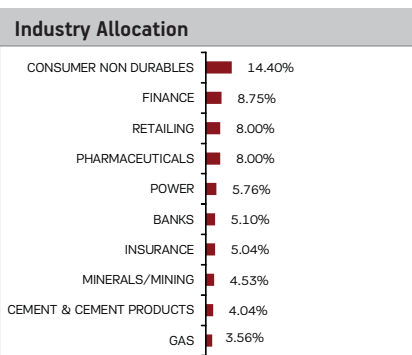


| Fund Details  |   |
|---|---|
| <b>Fund Manager:</b>  | Mr. Lovelish Solanki & Mr. Kedarnath Mirajkar   |
| <b>Managing Fund Since:</b>   | December 18, 2018 & August 05, 2021   |
| <b>Experience in Managing the Fund:</b>                                     | 2.9 Years & 0.3 Years   |
| <b>Date of Allotment:</b>   | December 18, 2018   |
| <b>Type of Scheme:</b>  | An Open ended Scheme tracking Nifty Next 50 Index                                     |
| <b>Application Amount for fresh subscription:</b>                           | The Creation Unit size for the scheme shall be 10,000 units and in multiples thereof. |
| <b>Min. Addl. Investment:</b>   | 426.8994  |
| <b>NAV:</b>   | 426.8994  |
| <b>Benchmark:</b>   | Nifty Next 50 TR Index  |
| <b>Monthly Average AUM:</b>   | ₹ 53.24 Crores  |
| <b>AUM as on last day:</b>  | ₹ 52.47 Crores  |
| <b>Load Structure (as % of NAV)</b>   |   |
| <b>Entry Load:</b>  | Nil   |
| <b>Exit Load:</b>   | Nil   |
| <b>Total Expense Ratio (TER)</b>  |   |
| Including additional expenses and goods and service tax on management fees. |   |
| <b>Regular</b>  | 0.05%   |

Data as on 29<sup>th</sup> October 2021 unless otherwise specified

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

| Top Ten Portfolio Holdings                      |                 |
|---|-----------------|
| Issuer  | % to net Assets |
| Avenue Supermarts Limited                       | 4.17%           |
| Info Edge (India) Limited                       | 3.83%           |
| Apollo Hospitals Enterprise Limited             | 3.50%           |
| Vedanta Limited                                 | 3.23%           |
| Adani Enterprises Limited                       | 3.19%           |
| ICICI Lombard General Insurance Company Limited | 3.08%           |
| Godrej Consumer Products Limited                | 2.95%           |
| Adani Transmission Limited                      | 2.93%           |
| Pidilite Industries Limited                     | 2.88%           |
| Adani Green Energy Limited                      | 2.83%           |



## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 426.8994

| Inception - December 18, 2018                     | 1 Year | Since Inception |
|---|--------|-----------------|
| Aditya Birla Sun Life Nifty Next 50 ETF           | 54.58% | 15.61%          |
| Value of Std Investment of ₹ 10,000               | 15440  | 15155           |
| Benchmark - Nifty Next 50 TR Index                | 55.00% | 16.06%          |
| Value of Std Investment of ₹ 10,000               | 15481  | 15325           |
| Additional Benchmark - S&P BSE Sensex Next 50 TRI | 61.76% | 16.07%          |
| Value of Std Investment of ₹ 10,000               | 16155  | 15327           |

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 9. Total Schemes managed by Mr. Lovelish Solanki is 15. Total Schemes managed by Mr. Kedarnath Mirajkar is 10. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since December 18, 2018 (2.9) years. & Mr. Kedarnath Mirajkar since August 05, 2021 (0.3) years.**





Fund Category

ETF

Investment Objective

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

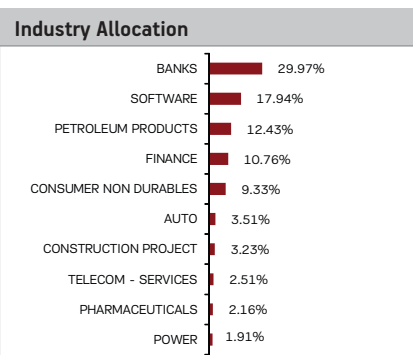


| Fund Details  |   |
|---|---|
| <b>Fund Manager:</b>  | Mr. Lovelish Solanki & Mr. Kedarnath Mirajkar   |
| <b>Managing Fund Since:</b>   | July 18, 2016 & August 05, 2021   |
| <b>Experience in Managing the Fund:</b>                                     | 5.3 Years & 0.3 Years   |
| <b>Date of Allotment:</b>   | July 18, 2016   |
| <b>Type of Scheme:</b>  | An open ended scheme replicating BSE SENSEX index                                     |
| <b>Application Amount for fresh subscription:</b>                           | The Creation Unit size for the scheme shall be 10,000 units and in multiples thereof. |
| <b>Min. Addl. Investment:</b>   | 565.8518  |
| <b>NAV:</b>   | 565.8518  |
| <b>Benchmark:</b>   | S&P BSE Sensex TRI  |
| <b>Monthly Average AUM:</b>   | ₹ 12.29 Crores  |
| <b>AUM as on last day:</b>  | ₹ 12.10 Crores  |
| <b>Load Structure (as % of NAV)</b>   |   |
| <b>Entry Load:</b>  | Nil   |
| <b>Exit Load:</b>   | Nil   |
| <b>Other Parameters</b>   |   |
| <b>Standard Deviation:</b>  | 21.31%  |
| <b>Sharpe Ratio:</b>  | 0.79  |
| <b>Beta:</b>  | 0.99  |
| <b>Tracking Error:</b>  | 1.53%   |
| <b>Total Expense Ratio (TER)</b>  |   |
| Including additional expenses and goods and service tax on management fees. |   |
| <b>Regular</b>  | 0.08%   |

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.42% (FBIL Overnight MIBOR as on 29 Oct 2021) for calculating Sharpe Ratio  
Data as on 29<sup>th</sup> October 2021 unless otherwise specified

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

| Top Ten Portfolio Holdings                      |                 |
|---|-----------------|
| Issuer  | % to net Assets |
| Reliance Industries Limited                     | 12.43%          |
| HDFC Bank Limited                               | 10.48%          |
| Infosys Limited                                 | 9.33%           |
| ICICI Bank Limited                              | 8.43%           |
| Housing Development Finance Corporation Limited | 7.79%           |
| Tata Consultancy Services Limited               | 5.33%           |
| Kotak Mahindra Bank Limited                     | 4.03%           |
| Hindustan Unilever Limited                      | 3.24%           |
| Larsen & Toubro Limited                         | 3.23%           |
| Axis Bank Limited                               | 3.07%           |



### Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 565.8518

| Inception - July 18, 2016           | 1 Year | 3 Years | 5 Years | Since Inception |
|-------------------------------------|--------|---------|---------|-----------------|
| Aditya Birla Sun Life SENSEX ETF    | 51.17% | 20.26%  | 15.10%  | 14.47%          |
| Value of Std Investment of ₹ 10,000 | 15100  | 17382   | 20213   | 20425           |
| Benchmark - S&P BSE Sensex TRI      | 51.40% | 21.26%  | 17.60%  | 16.82%          |
| Value of Std Investment of ₹ 10,000 | 15123  | 17821   | 22514   | 22745           |
| Additional Benchmark - Nifty 50 TRI | 53.72% | 20.82%  | 16.81%  | 16.26%          |
| Value of Std Investment of ₹ 10,000 | 15354  | 17625   | 21761   | 22168           |

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 9. Total Schemes managed by Mr. Lovelish Solanki is 15. Total Schemes managed by Mr. Kedarnath Mirajkar is 10. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since July 18, 2016 (5.3) years. & Mr. Kedarnath Mirajkar since August 05, 2021 (0.3) years.**



# Aditya Birla Sun Life Nifty Midcap 150 Index Fund

An Open ended scheme tracking the Nifty Midcap 150 TR Index



Wealth Solutions

## Fund Category

Index Funds

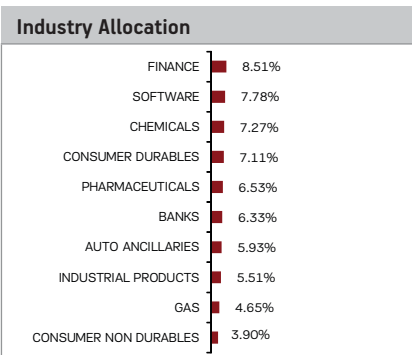
## Investment Objective

The investment objective of the Scheme is to provide returns that closely correspond to the total returns of securities as represented by Nifty Midcap 150 Index, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.



| Fund Details  |  |
|---|--|
| <b>Fund Manager:</b>  | Mr. Lovelish Solanki & Mr. Kedarnath Mirajkar  |
| <b>Managing Fund Since:</b>   | Apr 01, 2021 & August 05, 2021   |
| <b>Experience in Managing the Fund:</b>                                     | 0.6 Years & 0.2 Years  |
| <b>Date of Allotment:</b>   | Apr 01, 2021   |
| <b>Type of Scheme:</b>  | An open ended scheme tracking the Nifty Midcap 150 TR Index  |
| <b>Application Amount for fresh subscription*:</b>                          | ₹ 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>   | 12.6133  |
| <b>Direct Plan</b>  | 12.6117  |
| <b>Regular Plan</b>   | 12.6549  |
| <b>Direct Plan</b>  | 12.6545  |
| <b>Benchmark:</b>   | Nifty Midcap 150 Index TRI   |
| <b>Monthly Average AUM:</b>   | ₹ 55.65 Crores   |
| <b>AUM as on last day:</b>  | ₹ 55.36 Crores   |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>                         |  |
| <b>Entry Load:</b>  | Nil  |
| <b>Exit Load:</b>   | For redemption / switch-out of units on or before 90 days from the date of allotment: 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)</b>  |  |
| Including additional expenses and goods and service tax on management fees. |  |
| <b>Regular</b>  | 1.03%  |
| <b>Direct</b>   | 0.43%  |

| Top Ten Portfolio Holdings                    |                 |
|---|-----------------|
| Issuer  | % to net Assets |
| Adani Gas Limited                             | 2.25%           |
| Tata Power Company Limited                    | 2.06%           |
| SRF Limited                                   | 1.75%           |
| Shriram Transport Finance Company Limited     | 1.65%           |
| MindTree Limited                              | 1.64%           |
| Voltas Limited                                | 1.59%           |
| Zee Entertainment Enterprises Limited         | 1.58%           |
| Crompton Greaves Consumer Electricals Limited | 1.56%           |
| Mphasis Limited                               | 1.52%           |
| AU Small Finance Bank Limited                 | 1.52%           |



Data as on 29<sup>th</sup> October 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.



# Aditya Birla Sun Life Nifty Smallcap 50 Index Fund

An open ended scheme tracking Nifty Smallcap 50 TR Index



Wealth Solutions

**Fund Category**

Index Funds

**Investment Objective**

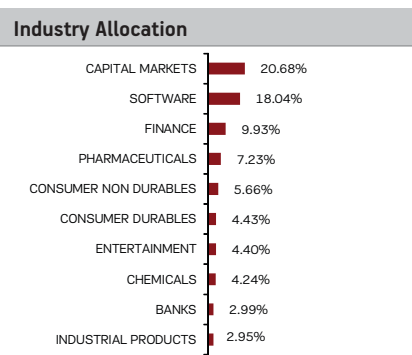
The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by Nifty Smallcap 50 Index, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will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

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| Fund Details  |   |
|---|---|
| <b>Fund Manager:</b>                                | Mr. Lovelish Solanki & Mr. Kedarnath Mirajkar   |
| <b>Managing Fund Since:</b>                         | Apr 01, 2021 & August 05, 2021  |
| <b>Experience in Managing the Fund:</b>             | 0.6 Years & 0.2 Years   |
| <b>Date of Allotment:</b>                           | Apr 01, 2021  |
| <b>Type of Scheme:</b>                              | An open ended scheme tracking Nifty Smallcap 50 TR Index  |
| <b>Application Amount for fresh subscription*:</b>  | ₹ 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>                                 | 12.8059   |
| <b>Direct Plan</b>                                  | 12.8525   |
| <b>ICW%:</b>  | 12.8058   |
| <b>ICW%:</b>  | 12.8501   |
| <b>Benchmark:</b>                                   | Nifty Smallcap 50 TRI   |
| <b>Monthly Average AUM:</b>                         | ₹ 41.54 Crores  |
| <b>AUM as on last day:</b>                          | ₹ 40.76 Crores  |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b> |   |
| <b>Entry Load:</b>                                  | Nil   |
| <b>Exit Load:</b>                                   | For redemption / switch-out of units on or before 90 days from the date of allotment: 0.5% of applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment - Nil |
| <b>Total Expense Ratio (TER)</b>                    | Including additional expenses and goods and service tax on management fees.   |
| <b>Regular</b>                                      | 1.03%   |
| <b>Direct</b>                                       | 0.43%   |

| Top Ten Portfolio Holdings                  |                 |
|---|-----------------|
| Issuer                                      | % to net Assets |
| Indian Energy Exchange Limited              | 7.69%           |
| Central Depository Services (India) Limited | 4.88%           |
| Radico Khaitan Limited                      | 3.87%           |
| Cyient Limited                              | 3.81%           |
| Multi Commodity Exchange of India Limited   | 3.75%           |
| Indiabulls Housing Finance Limited          | 3.24%           |
| IDFC Limited                                | 3.19%           |
| PVR Limited                                 | 3.17%           |
| Happiest Minds Technologies Limited         | 3.15%           |
| Birlasoft Limited                           | 2.87%           |



Data as on 29<sup>th</sup> October 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.



# Aditya Birla Sun Life Asset Allocator FoF

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



Wealth Solutions

## What is it?

An open ended fund-of-funds Scheme that invests in equity and debt funds having diverse investment styles. These funds are selected using the ABSLAMC process. It is actively managed by changing asset allocation of equity and debt categories. It aims to provide long term capital appreciation.

## Fund Category

FoFs (Overseas/Domestic)

## Investment Objective

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



## Fund Details

|  |  |
|--|--|
| <b>Fund Manager:</b>                               | Mr. Vinod Bhat   |
| <b>Managing Fund Since:</b>                        | August 16, 2019  |
| <b>Experience in Managing the Fund:</b>            | 2.3 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 (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>                                | 43.2119  |
| <b>Growth:</b>                                     | 39.7929  |
| <b>IDCW*:</b>                                      |  |
| <b>Direct Plan</b>                                 |  |
| <b>Growth:</b>                                     | 21.9294  |
| <b>IDCW*:</b>                                      | 20.8960  |

|                             |                                      |
|-----------------------------|--------------------------------------|
| <b>Benchmark:</b>           | CRISIL Hybrid 50+50 - Moderate Index |
| <b>Monthly Average AUM:</b> | ₹ 45.81 Crores                       |
| <b>AUM as on last day:</b>  | ₹ 47.52 Crores                       |

|   |   |
|---|---|
| <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>                             |   |

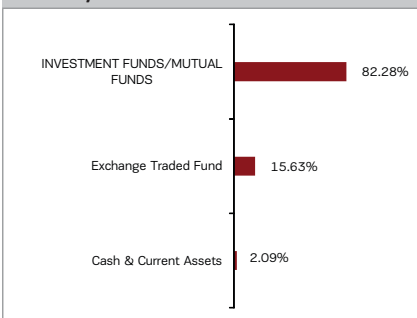
|   |       |
|---|-------|
| <b>Total Expense Ratio (TER)</b>  |       |
| Including additional expenses and goods and service tax on management fees. |       |
| <b>Regular</b>  | 1.39% |
| <b>Direct</b>   | 0.60% |

(In addition to the above, the scheme will also incur 0.61% i.e total weighted average of the expense ratio levied by the underlying schemes.)  
Data as on 29<sup>th</sup> October 2021 unless otherwise specified

## Top Ten Portfolio Holdings

| Issuer   | % to net Assets |
|--|-----------------|
| Aditya Birla Sun Life Low duration Fund - Growth - Direct Plan                   | 33.04%          |
| Aditya Birla Sun Life Gold ETF   | 12.41%          |
| Aditya Birla Sun Life Corporate Bond Fund - Growth - Direct Plan                 | 8.58%           |
| Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan                      | 6.35%           |
| Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan               | 6.28%           |
| Aditya Birla Sun Life Equity Advantage Fund - Growth - Direct Plan               | 6.22%           |
| Aditya Birla Sun Life Banking and Financial Services Fund - Direct Plan - Growth | 4.58%           |
| SPDR S&P 500 ETF TRUST   | 4.56%           |
| Aditya Birla Sun Life India Gennext Fund - Growth - Direct Plan                  | 4.36%           |
| Aditya Birla Sun Life Digital India Fund - Growth - Direct Plan                  | 4.16%           |

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 43.2119

| Inception - Aug 17, 2006                                | 1 Year        | 3 Years       | 5 Years       | Since Inception |
|---|---------------|---------------|---------------|-----------------|
| Aditya Birla Sun Life Asset Allocator FoF               | 33.71%        | 16.66%        | 12.10%        | 10.10%          |
| Value of Std Investment of ₹ 10,000                     | 13371         | 15869         | 17715         | 43212           |
| <b>Benchmark - CRISIL Hybrid 50+50 - Moderate Index</b> | <b>28.28%</b> | <b>16.28%</b> | <b>12.67%</b> | <b>11.25%</b>   |
| Value of Std Investment of ₹ 10,000                     | 12828         | 15717         | 18165         | 50590           |
| <b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>    | <b>50.71%</b> | <b>21.26%</b> | <b>17.60%</b> | <b>12.86%</b>   |
| Value of Std Investment of ₹ 10,000                     | 15071         | 17821         | 22514         | 62976           |

- 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 11. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (2.3) 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  | 1830000         |
| <b>Market Value of amount Invested</b>   | 135532 | 495128  | 880234  | 4404345         |
| <b>Scheme Returns (CAGR)</b>   | 25.15% | 21.91%  | 15.35%  | 10.71%          |
| <b>CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)</b>  | 22.65% | 19.41%  | 14.97%  | 11.76%          |
| <b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>   | 40.08% | 28.23%  | 20.81%  | 14.05%          |
| 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.

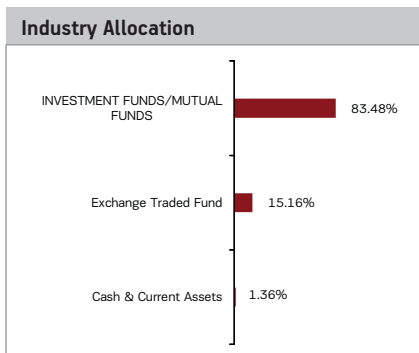


| Fund Details   |  |
|--|--|
| <b>Fund Manager:</b>   | Mr. Vinod Bhat   |
| <b>Managing Fund Since:</b>  | August 16, 2019  |
| <b>Experience in Managing the Fund:</b>  | 2.3 years  |
| <b>Date of Allotment:</b>  | May 09, 2011   |
| <b>Type of Scheme:</b>   | An open ended fund of fund scheme investing 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>  | 33.8492  |
| <b>Growth:</b>   | 30.9831  |
| <b>IDCW*:</b>  |  |
| <b>Direct Plan</b>   | 36.1050  |
| <b>Growth:</b>   | 33.0649  |
| <b>IDCW*:</b>  |  |
| <b>Benchmark:</b>  | CRISIL Hybrid 35+65 - Aggressive Index   |
| <b>Monthly Average AUM:</b>  | ₹ 166.03 Crores  |
| <b>AUM as on last day:</b>   | ₹ 163.15 Crores  |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>  |  |
| <b>Entry Load:</b>   | Nil  |
| <b>Exit Load**:</b>  | For redemption/switch out of units within 365  |
| days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Reinvestment of IDCW. |  |
| <b>Other Parameters</b>  |  |
| <b>Total Expense Ratio (TER)</b>   |  |
| Including additional expenses and goods and service tax on management fees.  |  |
| <b>Regular</b>   | 1.17%  |
| <b>Direct</b>  | 0.15%  |

(In addition to the above, the scheme will also incur 0.66% i.e total weighted average of the expense ratio levied by the underlying schemes.)

Data as on 29<sup>th</sup> October 2021 unless otherwise specified

| Top Ten Portfolio Holdings   |                 |
|--|-----------------|
| Issuer   | % to net Assets |
| Kotak Flexicap Fund - Growth - Direct                              | 12.09%          |
| SBI FLEXICAP FUND - DIRECT PLAN - GROWTH                           | 12.03%          |
| Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan        | 10.76%          |
| Tata Large & Mid Cap Fund -Direct Plan Growth                      | 10.01%          |
| Aditya Birla Sun Life Gold ETF                                     | 8.84%           |
| Kotak Emerging Equity Scheme - Growth - Direct                     | 6.97%           |
| Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan | 6.91%           |
| Aditya Birla Sun Life Nifty ETF                                    | 6.31%           |
| ICICI Prudential Savings Fund - Direct Plan - Growth               | 5.29%           |
| HDFC Low Duration Fund - Direct Plan - Growth                      | 5.27%           |



| Investment Performance - Regular Plan - Growth                        |  | NAV as on October 29, 2021: ₹ 33.8492 |         |         |                 |
|---|--|---------------------------------------|---------|---------|-----------------|
| Inception - May 09, 2011  |  | 1 Year                                | 3 Years | 5 Years | Since Inception |
| <b>Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan</b> |  | 38.36%                                | 16.77%  | 12.35%  | 12.34%          |
| <b>Value of Std Investment of ₹ 10,000</b>                            |  | 13836                                 | 15915   | 17909   | 33849           |
| <b>Benchmark - CRISIL Hybrid 35+65 - Aggressive Index</b>             |  | 36.44%                                | 17.98%  | 14.00%  | 12.36%          |
| <b>Value of Std Investment of ₹ 10,000</b>                            |  | 13644                                 | 16413   | 19266   | 33910           |
| <b>Additional Benchmark - Nifty 50 TRI</b>                            |  | 53.17%                                | 20.82%  | 16.81%  | 13.09%          |
| <b>Value of Std Investment of ₹ 10,000</b>                            |  | 15317                                 | 17625   | 21761   | 36306           |

- 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 11. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (2.3) years.**

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

\*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 |
| <b>Total Amount Invested (₹)</b>   | 120000 | 360000  | 600000  | 1260000         |
| <b>Market Value of amount Invested</b>   | 137941 | 501357  | 890049  | 2688091         |
| <b>Scheme Returns (CAGR)</b>   | 29.20% | 22.82%  | 15.81%  | 13.78%          |
| <b>CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)</b>  | 28.60% | 22.76%  | 16.85%  | 14.09%          |
| <b>Nifty 50 TRI returns## (CAGR)</b>   | 41.23% | 28.57%  | 20.35%  | 15.60%          |
| 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.

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## Fund Details

|  |  |
|--|--|
| <b>Fund Manager:</b>                               | Mr. Dhaval Shah  |
| <b>Managing Fund Since:</b>                        | July 11, 2019  |
| <b>Experience in Managing the Fund:</b>            | 2.4 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>                                |  |
| <b>Growth:</b>                                     | 18.9400  |
| <b>IDCW<sup>5</sup>:</b>                           | 16.1200  |
| <b>Direct Plan</b>                                 |  |
| <b>Growth:</b>                                     | 19.7300  |
| <b>IDCW<sup>5</sup>:</b>                           | 16.8000  |

|                             |                        |
|-----------------------------|------------------------|
| <b>Benchmark:</b>           | S&P BSE Healthcare TRI |
| <b>Monthly Average AUM:</b> | ₹ 603.65 Crores        |
| <b>AUM as on last day:</b>  | ₹ 567.26 Crores        |

|   |  |
|---|--|
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b> | Nil  |
| <b>Entry Load:</b>                                  | For redemption/switch-out of units on or before 30 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 30 days from the date of allotment: Nil (w.e.f Nov 17, 2020) |
| <b>Exit Load:</b>                                   |  |

|                            |      |
|----------------------------|------|
| <b>Other Parameters</b>    |      |
| <b>Portfolio Turnover:</b> | 0.63 |

|                                  |   |  |
|----------------------------------|---|--|
| <b>Total Expense Ratio (TER)</b> | Including additional expenses and goods and service tax on management fees. |  |
| <b>Regular</b>                   | 2.51%   |  |
| <b>Direct</b>                    | 1.12%   |  |

## Income Distribution cum capital withdrawal

| Declared on date          | 27-Sep-21 | 30-Sep-20 |
|---------------------------|-----------|-----------|
| IDCW Yield (Regular Plan) | 7.03%     | 8.41%     |
| IDCW (₹) Per Unit         | 1.26      | 1.28      |
| Cum IDCW NAV              | 17.92     | 15.22     |
| IDCW Yield (Direct Plan)  | 7.02%     | 8.40%     |
| IDCW (₹) Per Unit         | 1.31      | 1.31      |
| Cum IDCW NAV              | 18.65     | 15.60     |

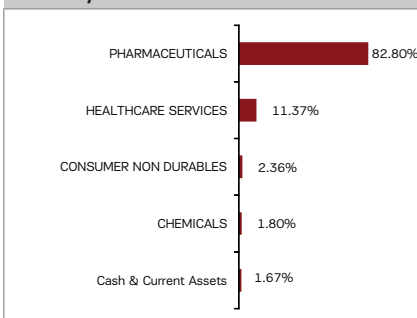
**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many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

**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers. Data as on 29<sup>th</sup> October 2021 unless otherwise specified

## Top Ten Portfolio Holdings

| Issuer                                | % to net Assets |
|---------------------------------------|-----------------|
| Sun Pharmaceutical Industries Limited | 12.70%          |
| Dr. Reddys Laboratories Limited       | 9.98%           |
| Divi's Laboratories Limited           | 9.77%           |
| Cipla Limited                         | 9.55%           |
| Alkem Laboratories Limited            | 5.31%           |
| Gland Pharma Limited                  | 4.61%           |
| Torrent Pharmaceuticals Limited       | 4.60%           |
| Apollo Hospitals Enterprise Limited   | 4.15%           |
| Aurobindo Pharma Limited              | 3.83%           |
| IPCA Laboratories Limited             | 3.15%           |

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 18.9400

| Inception - July 11, 2019                      | 1 Year | Since Inception |
|--|--------|-----------------|
| Aditya Birla Sun Life Pharma & Healthcare Fund | 29.46% | 31.66%          |
| Value of Std Investment of ₹ 10,000            | 12937  | 18846           |
| Benchmark - S&P BSE Healthcare TRI             | 30.84% | 34.63%          |
| Value of Std Investment of ₹ 10,000            | 13074  | 19840           |
| Additional Benchmark - Nifty 50 TRI            | 53.72% | 21.58%          |
| Value of Std Investment of ₹ 10,000            | 15354  | 15685           |

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Dhaval Shah is 5. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Dhaval Shah since July 11, 2019 (2.4) years**

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

| Particulars                               | 1 Year | 3 years | 5 years | Since Inception |
|---|--------|---------|---------|-----------------|
| <b>Total Amount Invested (₹)</b>          | 120000 | NA      | NA      | 280000          |
| <b>Market Value of amount Invested</b>    | 132205 | NA      | NA      | 399325          |
| <b>Scheme Returns (CAGR)</b>              | 19.62% | NA      | NA      | 32.44%          |
| <b>S&amp;P BSE Healthcare TRI# (CAGR)</b> | 18.77% | NA      | NA      | 36.38%          |
| <b>Nifty 50 TRI## (CAGR)</b>              | 41.23% | NA      | NA      | 35.30%          |

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



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| 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>                                     | 2.8 years & 0.7 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>   |   |
| <b>Growth:</b>  | 13.87   |
| <b>IDCW<sup>5</sup>:</b>  | 13.88   |
| <b>Direct Plan</b>  |   |
| <b>Growth:</b>  | 14.58   |
| <b>IDCW<sup>5</sup>:</b>  | 14.58   |
| <b>Benchmark:</b>   | S&P BSE 200 TRI   |
| <b>Monthly Average AUM:</b>   | ₹ 516.61 Crores   |
| <b>AUM as on last day:</b>  | ₹ 513.66 Crores   |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>                         | Compulsory Lock-in (5 years or till the child attains age of majority (whichever is earlier).   |
| <b>Entry Load:</b>  | Nil   |
| <b>Exit Load:</b>   | Nil   |
| <b>Other Parameters</b>   |   |
| <b>Portfolio Turnover:</b>  | 0.06  |
| <b>Total Expense Ratio (TER)</b>  |   |
| Including additional expenses and goods and service tax on management fees. |   |
| <b>Regular</b>  | 2.61%   |
| <b>Direct</b>   | 0.95%   |

Data as on 29<sup>th</sup> October 2021 unless otherwise specified

## Top Ten Portfolio Holdings

| Issuer  | % to net Assets |
|---|-----------------|
| Housing Development Finance Corporation Limited | 8.68%           |
| Reliance Industries Limited                     | 7.23%           |
| Honeywell Automation India Limited              | 7.22%           |
| Kotak Mahindra Bank Limited                     | 6.20%           |
| Pfizer Limited                                  | 6.07%           |
| Bayer Cropsience Limited                        | 4.99%           |
| ICICI Bank Limited                              | 4.66%           |
| Larsen & Toubro Limited                         | 4.58%           |
| GlaxoSmithKline Pharmaceuticals Limited         | 3.89%           |
| Gillette India Limited                          | 3.50%           |

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on October 29, 2021: ₹ 13.87

| Inception - February 11, 2019             | 1 Year | Since Inception |
|---|--------|-----------------|
| Aditya Birla Sun Life Bal Bhavishya Yojna | 32.20% | 12.81%          |
| Value of Std Investment of ₹ 10,000       | 13210  | 13870           |
| Benchmark - S&P BSE 200 TRI               | 57.54% | 22.32%          |
| Value of Std Investment of ₹ 10,000       | 15734  | 17281           |
| Additional Benchmark - Nifty 50 TRI       | 53.72% | 21.01%          |
| Value of Std Investment of ₹ 10,000       | 15354  | 16781           |

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/ additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Ajay Garg is 6. Total Schemes managed by Mr. Harshil Suvarnkar is 9. Refer annexure on page no. 97 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 (2.8) years & (0.7) 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 | NA      | NA      | 330000          |
| Market Value of amount Invested | 132662 | NA      | NA      | 421414          |
| Scheme Returns (CAGR)           | 20.37% | NA      | NA      | 18.21%          |
| S&P BSE 200 TRI# (CAGR)         | 43.47% | NA      | NA      | 32.32%          |
| Nifty 50 TRI## (CAGR)           | 41.23% | NA      | NA      | 30.38%          |

Date of First Installment: March 01, 2019 & Scheme Inception Date: February 11, 2019. Past Performance may or may not be sustained in future.

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

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



# Aditya Birla Sun Life Retirement Fund - The 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.

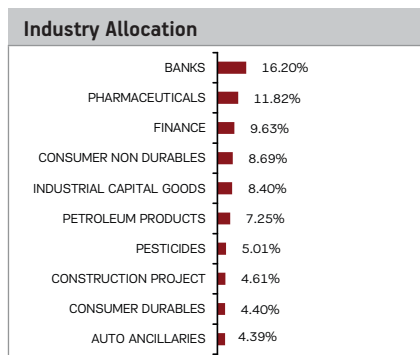
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| Fund Details  |   |
|---|---|
| <b>Fund Manager:</b>  | Mr. Ajay Garg & Mr. Harshil Suvarnkar   |
| <b>Managing Fund Since:</b>   | March 11, 2019 & March 22, 2021   |
| <b>Experience in Managing the Fund:</b>                                     | 2.7 years & 0.7 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 Growth:</b>   | 13.4340   |
| <b>IDCW*:</b>   | 13.4270   |
| <b>Direct Plan Growth:</b>  | 14.0730   |
| <b>IDCW*:</b>   | 14.0630   |
| <b>Benchmark:</b>   | S&P BSE 200 TRI   |
| <b>Monthly Average AUM:</b>   | ₹ 234.58 Crores   |
| <b>AUM as on last day:</b>  | ₹ 232.14 Crores   |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>                         |   |
| <b>Entry Load:</b>  | Nil   |
| <b>Exit Load:</b>   | Nil   |
|   | Upon completion of lock-in period of minimum 5 years from the date of allotment of units or Retirement Age of Unit holder (i.e. completion of 60 years, whichever is earlier) |
| <b>Other Parameters</b>   |   |
| <b>Portfolio Turnover 30s Plan</b>  | 0.07  |
| <b>Total Expense Ratio (TER)</b>  |   |
| Including additional expenses and goods and service tax on management fees. |   |
| <b>Regular</b>  | 2.53%   |
| <b>Direct</b>   | 0.92%   |

Data as on 29<sup>th</sup> October 2021 unless otherwise specified

| Top Ten Portfolio Holdings                      |                 |
|---|-----------------|
| Issuer  | % to net Assets |
| Housing Development Finance Corporation Limited | 8.80%           |
| Honeywell Automation India Limited              | 7.40%           |
| Reliance Industries Limited                     | 7.25%           |
| Pfizer Limited                                  | 6.25%           |
| Kotak Mahindra Bank Limited                     | 6.19%           |
| Bayer Cropsience Limited                        | 5.01%           |
| ICICI Bank Limited                              | 4.75%           |
| Larsen & Toubro Limited                         | 4.61%           |
| GlaxoSmithKline Pharmaceuticals Limited         | 3.68%           |
| Gillette India Limited                          | 3.57%           |



| Investment Performance - Regular Plan - Growth       |        |                 | NAV as on October 29, 2021: ₹ 13.4340 |
|--|--------|-----------------|---------------------------------------|
| Inception - March 11, 2019                           | 1 Year | Since Inception |                                       |
| Aditya Birla Sun Life Retirement Fund - The 30s Plan | 33.01% | 11.84%          |                                       |
| Value of Std Investment of ₹ 10,000                  | 13290  | 13434           |                                       |
| Benchmark - S&P BSE 200 TRI                          | 57.54% | 21.40%          |                                       |
| Value of Std Investment of ₹ 10,000                  | 15734  | 16679           |                                       |
| Additional Benchmark - Nifty 50 TRI                  | 53.72% | 20.48%          |                                       |
| Value of Std Investment of ₹ 10,000                  | 15354  | 16348           |                                       |

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Ajay Garg is 6. Total Schemes managed by Mr. Harshil Suvarnkar is 9. Refer annexure on page no. 97 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 (2.7) years & (0.7) 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 | NA      | NA      | 320000          |
| Market Value of amount Invested   | 132896 | NA      | NA      | 409479          |
| Scheme Returns (CAGR)   | 20.76% | NA      | NA      | 18.98%          |
| S&P BSE 200 TRI# (CAGR)   | 43.47% | NA      | NA      | 32.97%          |
| Nifty 50 TRI## (CAGR)   | 41.23% | NA      | NA      | 30.97%          |
| Date of First Installment: March 01, 2019 & Scheme Inception Date: February 11, 2019. Past Performance may or may not be sustained in future. |        |         |         |                 |

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

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

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



# Aditya Birla Sun Life Retirement Fund - The 40s Plan

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



Wealth Solutions

**Fund Category**

Retirement Fund (Solution Oriented Fund)

**Investment Objective**

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

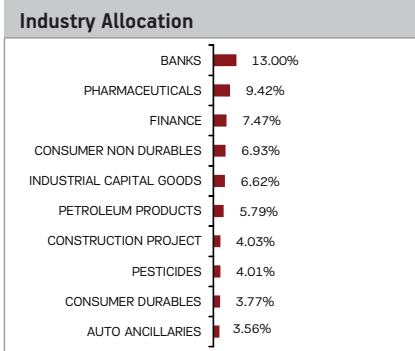
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| Fund Details  |   |
|---|---|
| <b>Fund Manager:</b>  | Mr. Ajay Garg & Mr. Harshil Suvarnkar   |
| <b>Managing Fund Since:</b>   | March 11, 2019 & March 22, 2021   |
| <b>Experience in Managing the Fund:</b>   | 2.7 years & 0.7 years   |
| <b>Date of Allotment:</b>   | March 11, 2019  |
| <b>Type of Scheme:</b>  | An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier) |
| <b>Application Amount for fresh subscription*:</b>  | ₹ 1,000 (plus in multiples of ₹ 1)  |
| <b>Min. Addl. Investment:</b>   | ₹ 1,000 (plus in multiples of ₹ 1)  |
| <b>SIP:</b>   | <b>Monthly:</b> Minimum ₹ 1,000/-   |
| <b>NAV of Plans / Options (₹)</b>   | <b>*Income Distribution cum capital withdrawal</b>  |
| <b>Regular Plan</b>   |   |
| <b>Growth:</b>  | 13.1780   |
| <b>IDCW*:</b>   | 13.1780   |
| <b>Direct Plan</b>  |   |
| <b>Growth:</b>  | 13.7550   |
| <b>IDCW*:</b>   | 13.7560   |
| <b>Benchmark:</b>   | CRISIL Hybrid 35+65 - Aggressive Index  |
| <b>Monthly Average AUM:</b>   | ₹ 96.42 Crores  |
| <b>AUM as on last day:</b>  | ₹ 95.04 Crores  |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>   |   |
| <b>Entry Load:</b>  | Nil   |
| <b>Exit Load:</b>   | Nil   |
| Upon completion of lock-in period of minimum 5 years from the date of allotment of units or Retirement Age of Unit holder (i.e. completion of 60 years, whichever is earlier) |   |
| <b>Other Parameters</b>   |   |
| <b>Portfolio Turnover</b>   |   |
| <b>40s Plan</b>   | 0.09  |
| <b>Modified Duration:</b>   | 1.57 years  |
| <b>Average Maturity:</b>  | 1.99 years  |
| <b>Yield to Maturity:</b>   | 4.56%   |
| <b>Macaulay Duration:</b>   | 1.66 years  |
| <b>Total Expense Ratio (TER)</b>  |   |
| Including additional expenses and goods and service tax on management fees.   |   |
| <b>Regular</b>  | 2.46%   |
| <b>Direct</b>   | 0.96%   |

Data as on 29<sup>th</sup> October 2021 unless otherwise specified

| Top Ten Portfolio Holdings                      |                 |                     |
|---|-----------------|---------------------|
| Issuer  | % to net Assets | Ratings             |
| Housing Development Finance Corporation Limited | 7.93%           | CRISIL AAA          |
| REC Limited                                     | 6.59%           | CRISIL AAA/ICRA AAA |
| Reliance Industries Limited                     | 5.79%           |                     |
| Honeywell Automation India Limited              | 5.69%           |                     |
| Pfizer Limited                                  | 5.10%           |                     |
| Kotak Mahindra Bank Limited                     | 4.96%           |                     |
| Larsen & Toubro Limited                         | 4.03%           |                     |
| Bayer Cropsience Limited                        | 4.01%           |                     |
| ICICI Bank Limited                              | 3.83%           |                     |
| GlaxoSmithKline Pharmaceuticals Limited         | 2.87%           |                     |



| Investment Performance - Regular Plan - Growth       |  | NAV as on October 29, 2021: ₹ 13.1780 |                 |
|--|--|---------------------------------------|-----------------|
| Inception - March 11, 2019                           |  | 1 Year                                | Since Inception |
| Aditya Birla Sun Life Retirement Fund - The 40s Plan |  | 26.51%                                | 11.03%          |
| Value of Std Investment of ₹ 10,000                  |  | 12643                                 | 13178           |
| Benchmark - CRISIL Hybrid 35+65 - Aggressive Index   |  | 36.69%                                | 17.96%          |
| Value of Std Investment of ₹ 10,000                  |  | 13657                                 | 15461           |
| Additional Benchmark - Nifty 50 TRI                  |  | 53.72%                                | 20.48%          |
| Value of Std Investment of ₹ 10,000                  |  | 15354                                 | 16348           |

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/ additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Ajay Garg is 6. Total Schemes managed by Mr. Harshil Suvarnkar is 9. Refer annexure on page no. 97 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 (2.7) years & (0.7) 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      | 320000          |
| <b>Market Value of amount Invested</b>                                      | 130614 | NA      | NA      | 396193          |
| <b>Scheme Returns (CAGR)</b>  | 17.00% | NA      | NA      | 16.33%          |
| <b>CRISIL Hybrid 35+65 - Aggressive Index# (CAGR)</b>                       | 28.60% | NA      | NA      | 24.23%          |
| <b>Nifty 50 TRI## (CAGR)</b>  | 41.23% | NA      | NA      | 31.01%          |

Date of First Installment: March 01, 2019 & Scheme Inception Date: February 11, 2019. Past Performance may or may not be sustained in future.

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

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

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





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

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



Wealth Solutions

Fund Category

Retirement Fund (Solution Oriented Fund)

Investment Objective

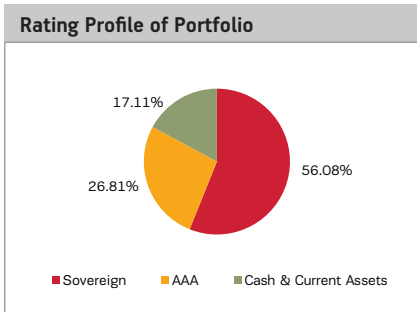
The primary investment objective of the Scheme is income generation and capital appreciation for its investors which will be in line with their retirement goals by investing in a mix of equity, equity related instruments along with debt and money market instruments. The Scheme does not guarantee/indicate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



| Fund Details  |   |
|---|---|
| <b>Fund Manager:</b>                                | Mr. Ajay Garg & Mr. Harshil Suvarnkar   |
| <b>Managing Fund Since:</b>                         | March 11, 2019 & March 22, 2021   |
| <b>Experience in Managing the Fund:</b>             | 2.7 years & 0.7 years   |
| <b>Date of Allotment:</b>                           | March 11, 2019  |
| <b>Type of Scheme:</b>                              | An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)   |
| <b>Application Amount for fresh subscription*:</b>  | ₹ 1,000 (plus in multiples of ₹ 1)  |
| <b>Min. Addl. Investment:</b>                       | ₹ 1,000 (plus in multiples of ₹ 1)  |
| <b>SIP:</b>   | <b>Monthly:</b> Minimum ₹ 1,000/-   |
| <b>NAV of Plans / Options (₹)</b>                   | <b>*Income Distribution cum capital withdrawal</b>  |
| <b>Regular Plan</b>                                 |   |
| <b>Growth:</b>                                      | 11.4845   |
| <b>IDCW<sup>§</sup>:</b>                            | 11.4836   |
| <b>Direct Plan</b>                                  |   |
| <b>Growth:</b>                                      | 11.9316   |
| <b>IDCW<sup>§</sup>:</b>                            | 11.9314   |
| <b>Benchmark:</b>                                   | CRISIL Short Term Debt Hybrid 75+25 Fund Index  |
| <b>Monthly Average AUM:</b>                         | ₹ 31.15 Crores  |
| <b>AUM as on last day:</b>                          | ₹ 31.00 Crores  |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b> |   |
| <b>Entry Load:</b>                                  | Nil   |
| <b>Exit Load:</b>                                   | Nil   |
|   | Upon completion of lock-in period of minimum 5 years from the date of allotment of units or Retirement Age of Unit holder (i.e. completion of 60 years, whichever is earlier) |
| <b>Other Parameters</b>                             |   |
| <b>Portfolio Turnover</b>                           |   |
| <b>50s Plan</b>                                     | 0.06  |
| <b>Modified Duration:</b>                           | 2.90 years  |
| <b>Average Maturity:</b>                            | 3.59 years  |
| <b>Yield to Maturity:</b>                           | 5.38%   |
| <b>Macaulay Duration:</b>                           | 3.01 years  |
| <b>Total Expense Ratio (TER)</b>                    |   |
|   | Including additional expenses and goods and service tax on management fees.   |
| <b>Regular</b>                                      | 1.96%   |
| <b>Direct</b>                                       | 0.65%   |

Data as on 29<sup>th</sup> October 2021 unless otherwise specified

| Top Ten Portfolio Holdings                      |                 |            |
|---|-----------------|------------|
| Issuer  | % to net Assets | Rating     |
| 7.27% GOI 08APR26                               | 34.12%          | SOV        |
| Hindustan Petroleum Corporation Limited         | 9.66%           | ICRA AAA   |
| 7.20 % KARNATAKA 25JAN2027 SDL                  | 8.37%           | SOV        |
| Housing Development Finance Corporation Limited | 7.05%           | CRISIL AAA |
| Bharat Petroleum Corporation Limited            | 6.81%           | CRISIL AAA |
| TAMIL NADU 08.21% 24JUN25 SDL                   | 5.24%           | SOV        |
| 7.37% GOI (MD 16/04/2023)                       | 3.35%           | SOV        |
| REC Limited                                     | 3.30%           | CRISIL AAA |
| 6.57% GOI (MD 05/12/2033)                       | 3.18%           | SOV        |
| GUJARAT 08.58% 23JAN2023 SDL                    | 1.11%           | SOV        |



| Investment Performance - Regular Plan - Growth                    |        | NAV as on October 29, 2021: ₹ 11.4845 |  |
|---|--------|---------------------------------------|--|
| Inception - March 11, 2019  | 1 Year | Since Inception                       |  |
| <b>Aditya Birla Sun Life Retirement Fund - The 50s Plan</b>       | 2.42%  | 5.39%                                 |  |
| Value of Std Investment of ₹ 10,000                               | 10242  | 11485                                 |  |
| <b>Benchmark - CRISIL Short Term Debt Hybrid 75+25 Fund Index</b> | 16.37% | 12.08%                                |  |
| Value of Std Investment of ₹ 10,000                               | 11637  | 13511                                 |  |
| <b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>           | 1.65%  | 7.51%                                 |  |
| Value of Std Investment of ₹ 10,000                               | 10165  | 12107                                 |  |

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/ additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Ajay Garg is 6. Total Schemes managed by Mr. Harshil Suvarnkar is 9. Refer annexure on page no. 97 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 (2.7) years & (0.7) 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      | 320000          |
| <b>Market Value of amount Invested</b>                                      | 121866 | NA      | NA      | 339539          |
| <b>Scheme Returns (CAGR)</b>  | 2.93%  | NA      | NA      | 4.39%           |
| <b>CRISIL Short Term Debt Hybrid 75+25 Fund Index# (CAGR)</b>               | 13.57% | NA      | NA      | 13.70%          |
| <b>CRISIL 10 Year Gilt Index## (CAGR)</b>                                   | 1.10%  | NA      | NA      | 4.58%           |

Date of First Installment: March 01, 2019 & Scheme Inception Date: February 11, 2019. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.  
**Note:** The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.





### Fund Category

Thematic (Equity)

### Investment Objective

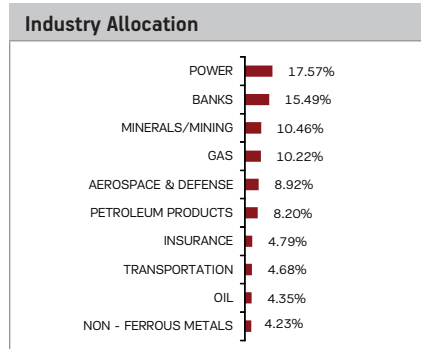
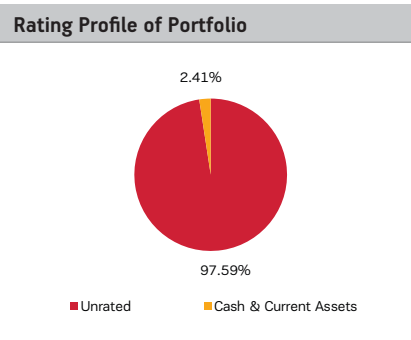
The investment objective of the scheme is to provide long term capital appreciation by investing in equity and equity related instruments of Public Sector Undertakings (PSUs). The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved



| Fund Details  |  |
|---|--|
| <b>Fund Manager:</b>  | Mr. Vineet Maloo   |
| <b>Managing Fund Since:</b>   | May 07, 2021   |
| <b>Experience in Managing the Fund:</b>                                     | 0.5 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>  | 13.87  |
| <b>IDCW*:</b>   | 13.87  |
| <b>Direct Plan</b>  |  |
| <b>Growth:</b>  | 14.38  |
| <b>IDCW*:</b>   | 14.39  |
| <b>Benchmark:</b>   | S&P BSE PSU TR Index   |
| <b>Monthly Average AUM:</b>   | ₹ 875.77 Crores  |
| <b>AUM as on last day:</b>  | ₹ 861.00 Crores  |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>                         |  |
| <b>Entry Load:</b>  | Nil  |
| <b>Exit Load:</b>   | Nil  |
|   | For redemption/switch-out of units on or before 30 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 30 days from the date of allotment: Nil (w.e.f Nov 17, 2020) |
| <b>Other Parameters</b>   |  |
| <b>Portfolio Turnover</b>   | 0.26   |
| <b>Total Expense Ratio (TER)</b>  |  |
| Including additional expenses and goods and service tax on management fees. |  |
| <b>Regular</b>  | 2.35%  |
| <b>Direct</b>   | 0.37%  |

Data as on 29<sup>th</sup> October 2021 unless otherwise specified

| Top Portfolio Holdings                  |                 |
|---|-----------------|
| Issuer                                  | % to net Assets |
| State Bank of India                     | 10.21%          |
| NTPC Limited                            | 8.98%           |
| Power Grid Corporation of India Limited | 8.60%           |
| Coal India Limited                      | 6.68%           |
| Bharat Electronics Limited              | 6.00%           |
| Bharat Petroleum Corporation Limited    | 5.97%           |
| SBI Life Insurance Company Limited      | 4.79%           |
| Container Corporation of India Limited  | 4.68%           |
| Oil & Natural Gas Corporation Limited   | 4.35%           |
| National Aluminium Company Limited      | 4.23%           |



| Investment Performance - Regular Plan - Growth |        |                 | NAV as on October 29, 2021: ₹ 13.87 |
|--|--------|-----------------|-------------------------------------|
| Inception - December 30, 2019                  | 1 Year | Since Inception |                                     |
| <b>Aditya Birla Sun Life PSU Equity Fund</b>   | 73.64% | 19.54%          |                                     |
| Value of Std Investment of ₹ 10,000            | 17338  | 13870           |                                     |
| <b>Benchmark - S&amp;P BSE PSU TRI Index</b>   | 98.37% | 18.13%          |                                     |
| Value of Std Investment of ₹ 10,000            | 19800  | 13572           |                                     |
| <b>Additional Benchmark - Nifty 50 TRI</b>     | 53.72% | 23.54%          |                                     |
| Value of Std Investment of ₹ 10,000            | 15354  | 14733           |                                     |

- 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 5. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vineet Maloo since May 07, 2021 (0.5) 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 | NA      | NA      | 230000          |
| <b>Market Value of amount Invested</b>                                      | 149484 | NA      | NA      | 328285          |
| <b>Scheme Returns (CAGR)</b>  | 49.13% | NA      | NA      | 40.80%          |
| <b>S&amp;P BSE PSU TRI Index# (CAGR)</b>                                    | 68.59% | NA      | NA      | 50.43%          |
| <b>Nifty 50 TRI## (CAGR)</b>  | 41.23% | NA      | NA      | 41.69%          |

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.

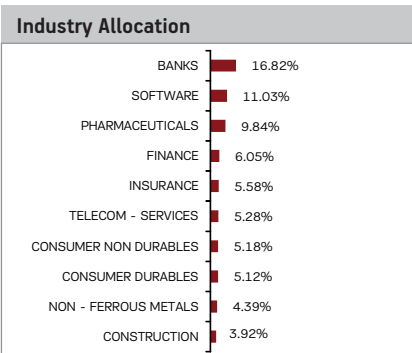
The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.



| Fund Details   |  |
|--|--|
| <b>Fund Manager:</b>   | Mr. Anil Shah,<br>Mr. Chanchal Khandelwal<br>& Mr. Vinod Bhat  |
| <b>Managing Fund Since:</b>  | October 23, 2020   |
| <b>Experience in Managing the Fund:</b>  | 1.1 years  |
| <b>Date of Allotment:</b>  | October 23, 2020   |
| <b>Type of Scheme:</b>   | An open-ended equity scheme following special situations theme |
| <b>Application Amount for fresh subscription*:</b>   | ₹ 500/-<br>(plus in multiples of ₹ 1)                          |
| <b>Min. Addl. Investment:</b>  | ₹ 500/<br>(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>   | 15.93  |
| <b>IDCW%:</b>  | 15.93  |
| <b>Direct Plan</b>   |  |
| <b>Growth:</b>   | 16.25  |
| <b>IDCW%:</b>  | 16.25  |
| <b>Benchmark:</b>  | S&P BSE 500 TR Index   |
| <b>Monthly Average AUM:</b>  | ₹ 754.06 Crores  |
| <b>AUM as on last day:</b>   | ₹ 737.28 Crores  |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>  |  |
| <b>Entry Load:</b>   | Nil  |
| <b>Exit Load:</b>  | Nil  |
| For redemption / switch-out of units 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)</b>   |  |
| Including additional expenses and goods and service tax on management fees.                              |  |
| <b>Regular</b>   | 2.47%  |
| <b>Direct</b>  | 0.59%  |

Data as on 29<sup>th</sup> October 2021 unless otherwise specified

| Top Ten Portfolio Holdings      |                 |
|---------------------------------|-----------------|
| Issuer                          | % to net Assets |
| Infosys Limited                 | 8.28%           |
| ICICI Bank Limited              | 7.58%           |
| Bharti Airtel Limited           | 5.28%           |
| Dr. Reddys Laboratories Limited | 4.75%           |
| Bajaj Finance Limited           | 4.44%           |
| Bajaj Finserv Limited           | 4.20%           |
| Phoenix Mills Limited           | 3.92%           |
| Hindalco Industries Limited     | 3.77%           |
| Kotak Mahindra Bank Limited     | 3.60%           |
| Tata Power Company Limited      | 3.53%           |



| Investment Performance - Regular Plan - Growth          |  | NAV as on October 29, 2021: ₹ 15.93 |                 |
|---|--|-------------------------------------|-----------------|
| Inception - October 23, 2020                            |  | 1 Year                              | Since Inception |
| <b>Aditya Birla Sun Life Special Opportunities Fund</b> |  | 59.99%                              | 58.10%          |
| <b>Value of Std Investment of ₹ 10,000</b>              |  | 15978                               | 15930           |
| <b>Benchmark - S&amp;P BSE 500 TRI</b>                  |  | 59.64%                              | 55.09%          |
| <b>Value of Std Investment of ₹ 10,000</b>              |  | 15944                               | 15621           |
| <b>Additional Benchmark - Nifty 50 TRI</b>              |  | 53.72%                              | 48.94%          |
| <b>Value of Std Investment of ₹ 10,000</b>              |  | 15354                               | 14992           |

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Anil Shah is 4. Total Schemes managed by Mr. Chanchal Khandelwal is 2. Total Schemes managed by Mr. Vinod Bhat is 11. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Anil Shah, Mr. Chanchal Khandelwal & Mr. Vinod Bhat since October 19, 2020 (1.1) years.**

| SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month) |        |         |         |                 |
|---|--------|---------|---------|-----------------|
| Particulars   | 1 Year | 3 years | 5 years | Since Inception |
| <b>Total Amount Invested (₹)</b>  | 120000 | NA      | NA      | 130000          |
| <b>Market Value of amount Invested</b>                                      | 150504 | NA      | NA      | 166434          |
| <b>Scheme Returns (CAGR)</b>  | 50.83% | NA      | NA      | 51.94%          |
| <b>S&amp;P BSE 500 TRI# (CAGR)</b>  | 44.63% | NA      | NA      | 46.21%          |
| <b>Nifty 50 TRI## (CAGR)</b>  | 40.83% | NA      | NA      | 42.05%          |

Date of First Installment: November 01, 2020 & Scheme Inception Date: October 23, 2020. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.  
**Note:** The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life ESG Fund

An open-ended equity scheme investing in companies following Environment, Social & Governance (ESG) theme



Wealth Solutions

**Fund Category**

Thematic

**Investment Objective**

To generate long-term capital appreciation by investing in a diversified basket of companies following Environmental, Social & Governance (ESG) theme. The Scheme does not guarantee/indicate any returns. There can be no assurance that the scheme objectives will be achieved.

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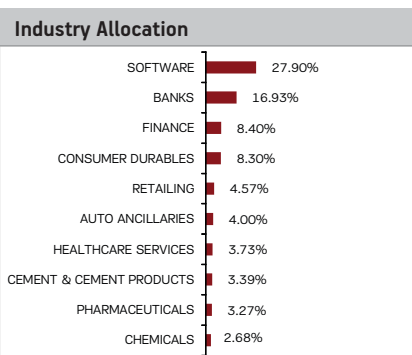


| Fund Details  |  |
|---|--|
| <b>Fund Manager:</b>  | Mr. Satyabrata Mohanty & Mr. Vinod Bhat  |
| <b>Managing Fund Since:</b>   | December 24, 2020  |
| <b>Experience in Managing the Fund:</b>                                     | 0.9 Years  |
| <b>Date of Allotment:</b>   | December 24, 2020  |
| <b>Type of Scheme:</b>  | An open-ended equity scheme investing in companies following Environment, Social & Governance (ESG) theme  |
| <b>Application Amount for fresh subscription*:</b>                          | ₹ 500/- (plus in multiples of ₹ 1)   |
| <b>Min. Addl. Investment:</b>   | ₹ 500/ (plus in multiples of ₹ 1)  |
| <b>SIP:</b>   | <b>Monthly:</b> Minimum ₹ 500/-  |
| <b>NAV of Plans / Options (₹)</b>   | <b>*Income Distribution cum capital withdrawal</b>   |
| <b>Regular Plan</b>   | 13.68  |
| <b>Growth:</b>  | 13.68  |
| <b>IDCW*:</b>   | 13.68  |
| <b>Direct Plan</b>  |  |
| <b>Growth:</b>  | 13.91  |
| <b>IDCW*:</b>   | 13.91  |
| <b>Benchmark:</b>   | Nifty 100 ESG TRI  |
| <b>Monthly Average AUM:</b>   | ₹ 1165.17 Crores   |
| <b>AUM as on last day:</b>  | ₹ 1165.12 Crores   |
| <b>Load Structure (as % of NAV) (Incl. for SIP)</b>                         |  |
| <b>Entry Load:</b>  | Nil  |
| <b>Exit Load:</b>   | For redemption / switch-out of units on or before 90 days from the date of allotment: 1.00% of the applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment - Nil |
| <b>Total Expense Ratio (TER)</b>  |  |
| Including additional expenses and goods and service tax on management fees. |  |
| <b>Regular</b>  | 2.14%  |
| <b>Direct</b>   | 0.25%  |

Data as on 29<sup>th</sup> October 2021 unless otherwise specified

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

| Top Ten Portfolio Holdings       |                 |
|----------------------------------|-----------------|
| Issuer                           | % to net Assets |
| Infosys Limited                  | 7.78%           |
| Larsen & Toubro Infotech Limited | 6.70%           |
| Bajaj Finance Limited            | 5.98%           |
| MindTree Limited                 | 4.97%           |
| HDFC Bank Limited                | 4.01%           |
| HCL Technologies Limited         | 3.92%           |
| JK Cement Limited                | 3.39%           |
| Axis Bank Limited                | 3.30%           |
| State Bank of India              | 3.22%           |
| Metropolis Healthcare Limited    | 3.05%           |



| Investment Performance - Regular Plan - Growth |          | NAV as on October 29, 2021: ₹ 13.68 |  |
|--|----------|-------------------------------------|--|
| Inception - December 24, 2020                  | 6 Months | Since Inception                     |  |
| <b>Aditya Birla Sun Life ESG Fund</b>          | 63.76%   | 43.47%                              |  |
| <b>Value of Std Investment of ₹ 10,000</b>     | 12788    | 13574                               |  |
| <b>Benchmark - Nifty 100 ESG TRI</b>           | 47.14%   | 39.28%                              |  |
| <b>Value of Std Investment of ₹ 10,000</b>     | 12124    | 13238                               |  |
| <b>Additional Benchmark - Nifty 50 TRI</b>     | 43.65%   | 35.35%                              |  |
| <b>Value of Std Investment of ₹ 10,000</b>     | 11980    | 12921                               |  |

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Satyabrata Mohanty is 5. Total Schemes managed by Mr. Vinod Bhat is 11. Refer annexure on page no. 97 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Satyabrata Mohanty, Mr. Vinod Bhat since December 24, 2020 (0.9) years.**
- Simple annualized returns have been provided since scheme has completed more than 6 months but less than 1 year.**



# Close Ended Scheme Performance

| Aditya Birla Sun Life Dual Advantage - Series 2 - Regular Plan Growth |        | NAV as on October 29, 2021: ₹ 13.25 |  |
|---|--------|-------------------------------------|--|
| Inception - Feb 01, 2019  | 1 Year | Since Inception                     |  |
| Aditya Birla Sun Life Dual Advantage - Series 2 - Growth              | 12.97% | 10.80%                              |  |
| Value of Std Investment of ₹ 10,000                                   | 11297  | 13247                               |  |
| Benchmark - CRISIL Hybrid 75+25 Conservative Index                    | 15.56% | 13.09%                              |  |
| Value of Std Investment of ₹ 10,000                                   | 11556  | 14011                               |  |
| Additional Benchmark - CRISIL 10 Year Gilt Index                      | 1.65%  | 7.75%                               |  |
| Value of Std Investment of ₹ 10,000                                   | 10165  | 12272                               |  |

- **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 41. Total Schemes managed by Mr. Vineet Maloo is 5. Total Schemes managed by Mr. Ajay Garg is 6. Refer annexure on page no. 97 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 (2.8) years.**



# Fund Manager-wise Scheme Details

| Sr. no | Funds Managed By Mr. Ajay Garg                                  | Refer page No |
|--------|---|---------------|
| 1      | Aditya Birla Sun Life MNC Fund                                  | 62            |
| 2      | Aditya Birla Sun Life Tax Plan                                  | 52            |
| 3      | Aditya Birla Sun Life Tax Relief '96                            | 51            |
| 4      | Aditya Birla Sun Life Bal Bhavishya Yojna*                      | 89            |
| 5      | Aditya Birla Sun Life Retirement Fund - The 30s Plan*           | 90            |
| 6      | Aditya Birla Sun Life Retirement Fund - The 40s Plan*           | 91            |
| 7      | Aditya Birla Sun Life Retirement Fund - The 50s Plan*           | 92            |
| 8      | Aditya Birla Sun Life Retirement Fund - The 50s Plus Debt Plan* | 47            |
| 9      | Aditya Birla Sun Life Dual Advantage - Series 2*                | 96            |

\* Funds co-managed by Mr. Mohit Sharma \* Funds co-managed by Mr. Vineet Maloo  
\* 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                  | 63            |
| 2      | Aditya Birla Sun Life Flexi Cap Fund*              | 60            |
| 3      | Aditya Birla Sun Life Manufacturing Equity Fund    | 67            |
| 4      | Aditya Birla Sun Life Special Opportunities Fund** | 94            |

\* Funds co-managed by Mr. Vinod Bhat \* 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           | 72            |
| 2      | Aditya Birla Sun Life Special Opportunities Fund** | 94            |

\* Funds co-managed by Mr. Vinod Bhat \* 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 | 68            |
| 2      | Aditya Birla Sun Life Small Cap Fund**                    | 64            |

\* Funds co-managed by Mr. Kunal Sangoi \* Funds co-managed by Mr. Nitesh Jain

| Sr. no | Funds Managed By Mr. Mr. Nitesh Jain   | Refer page No |
|--------|--|---------------|
| 1      | Aditya Birla Sun Life Small Cap Fund** | 64            |

\* Funds co-managed by Mr. Dhaval Gala \* Funds co-managed by Mr. Kunal Sangoi

| Sr. no | Funds Managed By Mr. Kunal Sangoi          | Refer page No |
|--------|--|---------------|
| 1      | Aditya Birla Sun Life Digital India Fund   | 71            |
| 2      | Aditya Birla Sun Life Small Cap Fund**     | 64            |
| 3      | Aditya Birla Sun Life Focused Equity Fund* | 59            |

\* Funds co-managed by Mr. Mr. Nitesh Jain  
\* Funds co-managed by Mr. Dhaval Gala \* Funds co-managed by Mr. Mahesh Patil

| Sr. no | Funds Managed By Mr. Lovelish Solanki           | Refer page No |
|--------|---|---------------|
| 1      | Aditya Birla Sun Life Arbitrage Fund            | 35            |
| 2      | Aditya Birla Sun Life Balanced Advantage Fund** | 55            |
| 3      | Aditya Birla Sun Life Equity Savings Fund**     | 54            |
| 4      | Aditya Birla Sun Life Gold Fund                 | 78            |
| 5      | Aditya Birla Sun Life Index Fund*               | 57            |
| 6      | Aditya Birla Sun Life Gold ETF*                 | 79            |
| 7      | Aditya Birla Sun Life Nifty ETF*                | 81            |
| 8      | Aditya Birla Sun Life Sensex ETF*               | 83            |
| 9      | Aditya Birla Sun Life Nifty Next 50 ETF*        | 82            |
| 10     | Aditya Birla Sun Life Banking ETF*              | 80            |

\* Funds co-managed by Mr. Dhaval Shah  
\* Funds co-managed by Mr. Harshil Suvarnkar \* Funds co-managed by Mr. Kedarnath Mirajkar  
\* 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 | 58            |
| 2      | Aditya Birla Sun Life Focused Equity Fund*  | 59            |
| 3      | Aditya Birla Sun Life Multi Cap Fund @      | 65            |

\* Funds co-managed by Mr. Kunal Sangoi @ Funds co-managed by Mr. Dhaval Shah, Mr. Harshil Suvarnkar & Mr. Vinod Bhat

| Sr. no | Funds Managed By Mr. Milind Bafna                                | Refer page No |
|--------|--|---------------|
| 1      | Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan | 75            |
| 2      | Aditya Birla Sun Life Pure Value Fund                            | 66            |

\* 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         | 76            |
| 2      | Aditya Birla Sun Life Global Excellence Equity Fund of Fund      | 77            |
| 3      | Aditya Birla Sun Life Asset Allocator FoF                        | 86            |
| 4      | Aditya Birla Sun Life Financial Planning FoF - Aggressive Plan   | 87            |
| 5      | Aditya Birla Sun Life Financial Planning FoF - Conservative Plan | 45            |
| 6      | Aditya Birla Sun Life Financial Planning FoF - Moderate Plan     | 46            |
| 7      | Aditya Birla Sun Life Flexi Cap Fund*                            | 60            |
| 8      | Aditya Birla Sun Life Special Opportunities Fund**               | 94            |
| 9      | Aditya Birla Sun Life ESG Fund*                                  | 95            |
| 10     | Aditya Birla Sun Life International Equity Fund - Plan A         | 73            |
| 11     | Aditya Birla Sun Life International Equity Fund - Plan B         | 74            |

\* Funds co-managed by Mr. Anil Shah \* Funds co-managed by Mr. Chanchal Khandelwal  
\* 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**   | 55            |
| 2      | Aditya Birla Sun Life Dividend Yield Fund*        | 69            |
| 3      | Aditya Birla Sun Life Infrastructure Fund         | 70            |
| 4      | Aditya Birla Sun Life Dual Advantage - Series 2** | 96            |
| 5      | Aditya Birla Sun Life PSU Equity Fund*            | 93            |

\* Funds co-managed by Mr. Lovelish Solanki \* Funds co-managed by Mr. Mohit Sharma  
\* Funds co-managed by Mr. Ajay Garg \* Funds co-managed by Mr. Vinod Bhat

| Sr. no | Funds Managed By Mr. Kaustubh Gupta                        | Refer page No |
|--------|--|---------------|
| 1      | Aditya Birla Sun Life Low Duration Fund*                   | 32            |
| 2      | Aditya Birla Sun Life Liquid Fund*                         | 30            |
| 3      | Aditya Birla Sun Life Floating Rate Fund*                  | 34            |
| 4      | Aditya Birla Sun Life Money Manager Fund*                  | 31            |
| 5      | Aditya Birla Sun Life Savings Fund*                        | 33            |
| 6      | Aditya Birla Sun Life Corporate Bond Fund                  | 36            |
| 7      | Aditya Birla Sun Life Short Term Fund*                     | 37            |
| 8      | Aditya Birla Sun Life Banking & PSU Debt Fund*             | 38            |
| 9      | Aditya Birla Sun Life Overnight Fund                       | 29            |
| 10     | Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme | 44            |

\* Funds co-managed by Ms. Sunaina Da Cunha & Ms. Monika Gandhi

\* Funds co-managed by Mr. Mohit Sharma, & Mr. Anuj Jain

\* 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)* | 41            |
| 2      | Aditya Birla Sun Life Government Securities Fund                               | 43            |
| 3      | Aditya Birla Sun Life Income Fund  | 42            |

\* 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* | 31            |

\* 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* | 33            |

\* 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**                  | 56            |
| 2      | Aditya Birla Sun Life Equity Savings Fund**                     | 54            |
| 3      | Aditya Birla Sun Life Regular Savings Fund**                    | 49            |
| 4      | Aditya Birla Sun Life Bal Bhavishya Yojna*                      | 89            |
| 5      | Aditya Birla Sun Life Retirement Fund - The 30s Plan*           | 90            |
| 6      | Aditya Birla Sun Life Retirement Fund - The 40s Plan*           | 91            |
| 7      | Aditya Birla Sun Life Retirement Fund - The 50s Plan*           | 92            |
| 8      | Aditya Birla Sun Life Retirement Fund - The 50s Plus Debt Plan* | 47            |
| 9      | Aditya Birla Sun Life Banking & PSU Debt Fund*                  | 38            |
| 10     | Aditya Birla Sun Life Floating Rate Fund*                       | 34            |
| 11     | Aditya Birla Sun Life Liquid Fund****                           | 30            |

\* Funds co-managed by Mr. Satyabrata Mohanty ^ Funds co-managed by Mr. Lovelish Solanki

\* Funds co-managed by Mr. Dhaval Shah \* Funds co-managed by Mr. Ajay Garg

\* Funds co-managed by Mr. Bhupesh Bameta

\* Funds co-managed by Mr. Kaustubh Gupta \*\*\* Funds co-managed by Ms. Sunaina Da Cunha

| Sr. no | Funds Managed By Mr. Mohit Sharma  | Refer page No |
|--------|--|---------------|
| 1      | Aditya Birla Sun Life Balanced Advantage Fund*                                 | 55            |
| 2      | Aditya Birla Sun Life Low Duration Fund*                                       | 32            |
| 3      | Aditya Birla Sun Life Money Manager Fund**                                     | 31            |
| 4      | Aditya Birla Sun Life Dual Advantage Fund - Series 2**                         | 96            |
| 5      | Aditya Birla Sun Life Short Term Fund*   | 37            |
| 6      | Aditya Birla Sun Life Credit Risk Fund*  | 40            |
| 7      | Aditya Birla Sun Life Medium Term Plan*  | 39            |
| 8      | Aditya Birla Sun Life Dynamic Bond Fund (Number of Segregated Portfolios - 1)* | 41            |

\* Funds co-managed by Mr. Vineet Maloo \* Funds co-managed by Mr. Kaustubh Gupta

\* Funds co-managed by Mr. Lovelish Solanki

\* Funds co-managed by Mr. Ajay Garg \* Funds co-managed by Mr. Bhupesh Bameta

\* Funds co-managed by Ms. Sunaina Da Cunha \* Mr. Anuj Jain

| Sr. no | Funds Managed By Mr. Satyabrata Mohanty       | Refer page No |
|--------|---|---------------|
| 1      | Aditya Birla Sun Life Equity Advantage Fund   | 61            |
| 2      | Aditya Birla Sun Life Equity Hybrid '95 Fund* | 56            |
| 3      | Aditya Birla Sun Life Regular Savings Fund*   | 49            |
| 4      | Aditya Birla Sun Life ESG Fund                | 95            |

\* Funds co-managed by Mr. Harshil Suvarnkar \$ Funds co-managed by Mr. Milind Bafna

@ 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*   | 30            |
| 2      | Aditya Birla Sun Life Credit Risk Fund (Number of Segregated Portfolios - 1)*  | 40            |
| 3      | Aditya Birla Sun Life Medium Term Plan (Number of Segregated Portfolios - 1)** | 39            |
| 4      | Aditya Birla Sun Life Savings Fund**   | 33            |

\* Funds co-managed by Mr. Kaustubh Gupta \* 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** | 56            |
| 2      | Aditya Birla Sun Life Pharma & Healthcare Fund | 88            |
| 3      | Aditya Birla Sun Life Regular Savings Fund**   | 49            |
| 4      | Aditya Birla Sun Life Equity Savings Fund**    | 54            |

\* Funds co-managed by Mr. Satyabrata Mohanty

\* Funds co-managed by Mr. Harshil Suvarnkar ^ Funds co-managed by Mr. Lovelish Solanki

| Sr. no | Funds Managed By Mr. Kedarnath Mirajkar                 | Refer page No |
|--------|---|---------------|
| 1      | Aditya Birla Sun Life Banking ETF*                      | 80            |
| 2      | Aditya Birla Sun Life Gold ETF*                         | 79            |
| 3      | Aditya Birla Sun Life Index Fund*                       | 57            |
| 4      | Aditya Birla Sun Life Nifty ETF*                        | 81            |
| 5      | Aditya Birla Sun Life Nifty Next 50 ETF*                | 82            |
| 6      | Aditya Birla Sun Life Sensex ETF*                       | 83            |
| 7      | Aditya Birla Sun Life Nifty Midcap 150 Index Fund*      | 84            |
| 8      | Aditya Birla Sun Life Nifty Smallcap 50 Index Fund*     | 85            |
| 9      | Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund* | -             |

\* Funds co-managed by Mr. Lovelish Solanki

The Fund Manager-wise Scheme Details appearing above are As on October 29, 2021.

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## Savings Solutions

### Aditya Birla Sun Life Liquid Fund

| Allocation as a % of Net Assets                      | Rating     | %     |
|--|------------|-------|
| 8.79% GOI (MD 08/11/2021)                            | Sovereign  | 8.76% |
| Government of India                                  | Sovereign  | 4.48% |
| Government of India                                  | Sovereign  | 3.36% |
| Government of India                                  | Sovereign  | 3.36% |
| Government of India                                  | Sovereign  | 3.35% |
| Government of India                                  | Sovereign  | 3.18% |
| Tata Steel Limited                                   | IND A1+    | 2.68% |
| Reliance Industries Limited                          | ICRA A1+   | 2.52% |
| Adani Ports and Special Economic Zone Limited        | ICRA A1+   | 2.51% |
| Adani Ports and Special Economic Zone Limited        | ICRA A1+   | 2.51% |
| Reliance Jio Infocomm Limited                        | CRISIL A1+ | 2.51% |
| Citigroup Finance India Limited                      | ICRA A1+   | 2.33% |
| Government of India                                  | Sovereign  | 2.28% |
| Reliance Jio Infocomm Limited                        | CRISIL A1+ | 2.02% |
| Shriram Transport Finance Company Limited            | CRISIL A1+ | 2.00% |
| Government of India                                  | Sovereign  | 1.76% |
| Reliance Industries Limited                          | ICRA A1+   | 1.68% |
| National Bank For Agriculture and Rural Development  | IND A1+    | 1.68% |
| Tata Steel Limited                                   | ICRA A1+   | 1.68% |
| Reliance Jio Infocomm Limited                        | CRISIL A1+ | 1.68% |
| Reliance Jio Infocomm Limited                        | CRISIL A1+ | 1.68% |
| Chennai Petroleum Corporation Limited                | ICRA A1+   | 1.68% |
| Bajaj Finance Limited                                | ICRA A1+   | 1.59% |
| Nabha Power Limited                                  | ICRA A1+   | 1.50% |
| Housing Development Finance Corporation Limited      | ICRA AAA   | 1.40% |
| Bajaj Housing Finance Limited                        | CRISIL A1+ | 1.26% |
| Reliance Industries Limited                          | CRISIL A1+ | 1.26% |
| Indus Towers Limited                                 | ICRA A1+   | 1.18% |
| Tata Power Solar Systems Limited                     | CRISIL A1+ | 1.01% |
| HDFC Securities Limited                              | ICRA A1+   | 1.01% |
| Kotak Securities Limited                             | ICRA A1+   | 1.00% |
| Tata Capital Housing Finance Limited                 | ICRA A1+   | 1.00% |
| Government of India                                  | Sovereign  | 0.92% |
| NLC Tamil Nadu Power Limited                         | ICRA A1+   | 0.84% |
| ICICI Securities Limited                             | ICRA A1+   | 0.84% |
| TVS Credit Services Limited                          | ICRA A1+   | 0.83% |
| Housing Development Finance Corporation Limited      | ICRA AAA   | 0.68% |
| Hero Fincorp Limited                                 | ICRA A1+   | 0.67% |
| RBL Bank Limited                                     | ICRA A1+   | 0.67% |
| Muthoot Finance Limited                              | ICRA A1+   | 0.67% |
| Kotak Securities Limited                             | ICRA A1+   | 0.67% |
| Housing Development Finance Corporation Limited      | ICRA A1+   | 0.67% |
| Tata Capital Financial Services Limited              | ICRA A1+   | 0.67% |
| Birla Group Holdings Private Limited                 | ICRA A1+   | 0.67% |
| Government of India                                  | Sovereign  | 0.64% |
| Government of India                                  | Sovereign  | 0.62% |
| BOB Financial Solutions Limited                      | CRISIL A1+ | 0.50% |
| Tata Power Company Limited                           | CRISIL A1+ | 0.50% |
| Motilal Oswal Financial Services Limited             | CRISIL A1+ | 0.50% |
| Standard Chartered Invest & Loans Limited            | ICRA A1+   | 0.45% |
| Barclays Invest & Loans India Limited                | ICRA A1+   | 0.42% |
| Standard Chartered Invest & Loans Limited            | ICRA A1+   | 0.35% |
| Housing Development Finance Corporation Limited      | ICRA AAA   | 0.34% |
| ICICI Securities Limited                             | ICRA A1+   | 0.34% |
| Tata Capital Housing Finance Limited                 | ICRA A1+   | 0.34% |
| Julius Baer Capital India Private Limited            | ICRA A1+   | 0.34% |
| Birla Group Holdings Private Limited                 | ICRA A1+   | 0.34% |
| Julius Baer Capital India Private Limited            | ICRA A1+   | 0.34% |
| HDFC Securities Limited                              | CARE A1+   | 0.34% |
| Bharti Enterprises Limited                           | CARE A1+   | 0.34% |
| Julius Baer Capital India Private Limited            | ICRA A1+   | 0.33% |
| Bharti Hexacom Limited                               | ICRA A1+   | 0.33% |
| ICICI Securities Limited                             | ICRA A1+   | 0.33% |
| Standard Chartered Invest & Loans Limited            | ICRA A1+   | 0.33% |
| Barclays Invest & Loans India Limited                | ICRA A1+   | 0.33% |
| Infina Finance Private Limited                       | ICRA A1+   | 0.27% |
| Cholamandalam Investment and Finance Company Limited | ICRA A1+   | 0.25% |
| Pilani Investment & Industries Corporation Limited   | CARE A1+   | 0.25% |
| Birla Group Holdings Private Limited                 | ICRA A1+   | 0.25% |
| Barclays Invest & Loans India Limited                | ICRA A1+   | 0.25% |
| Pilani Investment & Industries Corporation Limited   | CARE A1+   | 0.25% |
| Godrej Industries Limited                            | ICRA A1+   | 0.24% |
| Power Finance Corporation Limited                    | CRISIL AAA | 0.20% |
| Godrej Industries Limited                            | ICRA A1+   | 0.20% |
| Godrej Industries Limited                            | ICRA A1+   | 0.20% |
| 9.17% ANDHRA PRADESH 09NOV2021 SDL                   | Sovereign  | 0.17% |
| Godrej Industries Limited                            | ICRA A1+   | 0.17% |
| Kotak Mahindra Investments Limited                   | ICRA A1+   | 0.17% |
| KEC International Limited                            | CRISIL A1+ | 0.17% |
| Axis Securities Limited                              | ICRA A1+   | 0.17% |
| APL Apollo Tubes Limited                             | ICRA A1+   | 0.17% |
| Tata Motors Finance Limited                          | ICRA A1+   | 0.17% |
| Sterlite Technologies Limited                        | ICRA A1+   | 0.17% |
| Godrej Agrovet Limited                               | ICRA A1+   | 0.17% |
| Dabur India Limited                                  | CRISIL A1+ | 0.17% |
| Godrej Agrovet Limited                               | ICRA A1+   | 0.17% |
| Credit Suisse Finance (India) Private Limited        | ICRA A1+   | 0.17% |
| Motilal Oswal Finvest Limited                        | CRISIL A1+ | 0.17% |
| Bharti Enterprises Limited                           | CRISIL A1+ | 0.15% |
| ICICI Securities Limited                             | ICRA A1+   | 0.13% |
| Axis Securities Limited                              | ICRA A1+   | 0.13% |
| Government of India                                  | Sovereign  | 0.12% |
| Reliance Industries Limited                          | CRISIL A1+ | 0.10% |
| HDB Financial Services Limited                       | CRISIL AAA | 0.08% |

|   |            |                |
|---|------------|----------------|
| HDFC Securities Limited                   | ICRA A1+   | 0.08%          |
| Creamline Dairy Products Ltd              | CRISIL A1+ | 0.08%          |
| L&T Finance Limited                       | ICRA A1+   | 0.08%          |
| L&T Finance Limited                       | ICRA A1+   | 0.08%          |
| Julius Baer Capital India Private Limited | ICRA A1+   | 0.08%          |
| Astec Lifesciences Limited                | ICRA A1+   | 0.08%          |
| Barclays Invest & Loans India Limited     | ICRA A1+   | 0.08%          |
| Julius Baer Capital India Private Limited | ICRA A1+   | 0.08%          |
| Power Grid Corporation of India Limited   | ICRA A1+   | 0.07%          |
| Cash & Current Assets                     | CRISIL AAA | 4.95%          |
| <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  | 7.50% |
| Panatone Finvest Limited                             | CRISIL A1+ | 5.66% |
| Reliance Industries Limited                          | CRISIL A1+ | 4.03% |
| Tata Motors Limited                                  | ICRA A1+   | 3.36% |
| Government of India                                  | Sovereign  | 3.36% |
| Sikka Ports and Terminals Limited                    | CRISIL A1+ | 2.33% |
| LIC Housing Finance Limited                          | ICRA A1+   | 2.35% |
| Sikka Ports and Terminals Limited                    | CRISIL A1+ | 2.35% |
| 6.10% KARNATAKA SDL 11DEC2021 SDL                    | Sovereign  | 2.03% |
| Chemical Petroleum Corporation Limited               | ICRA A1+   | 2.02% |
| The Federal Bank Limited                             | CRISIL A1+ | 2.00% |
| Ashok Leyland Limited                                | ICRA A1+   | 1.99% |
| Jammagar Utilities & Power Private Limited           | CRISIL A1+ | 1.97% |
| National Bank For Agriculture and Rural Development  | CRISIL A1+ | 1.83% |
| Small Industries Development Bank of India           | CARE A1+   | 1.83% |
| Panatone Finvest Limited                             | CRISIL A1+ | 1.78% |
| 5.09% GOI 13APR2022                                  | Sovereign  | 1.76% |
| Housing Development Finance Corporation Limited      | ICRA A1+   | 1.68% |
| Jammagar Utilities & Power Private Limited           | CRISIL A1+ | 1.68% |
| Axis Bank Limited                                    | ICRA A1+   | 1.67% |
| Small Industries Development Bank of India           | CARE A1+   | 1.66% |
| Ashok Leyland Limited                                | ICRA A1+   | 1.66% |
| Indusind Bank Limited                                | CRISIL A1+ | 1.52% |
| Hindustan Zinc Limited                               | CRISIL A1+ | 1.35% |
| LIC Housing Finance Limited                          | ICRA A1+   | 1.34% |
| TATA Realty & Infrastructure Limited                 | ICRA A1+   | 1.34% |
| Barclays Invest & Loans India Limited                | ICRA A1+   | 1.33% |
| Reliance Jio Infocomm Limited                        | CRISIL A1+ | 1.32% |
| L&T Finance Limited                                  | ICRA A1+   | 1.31% |
| Tata Teleservices Limited                            | ICRA A1+   | 1.29% |
| Indusind Bank Limited                                | CRISIL A1+ | 1.18% |
| Tata Teleservices Maharashtra Limited                | CRISIL A1+ | 1.09% |
| AU Small Finance Bank Limited                        | CRISIL A1+ | 1.01% |
| Reliance Retail Ventures Limited                     | CRISIL A1+ | 1.01% |
| Indus Towers Limited                                 | ICRA A1+   | 1.01% |
| Piramal Enterprises Limited                          | ICRA A1+   | 1.00% |
| IDFC First Bank Limited                              | ICRA A1+   | 1.00% |
| Can Fin Homes Limited                                | ICRA A1+   | 1.00% |
| TATA Realty & Infrastructure Limited                 | ICRA A1+   | 0.99% |
| Tata Motors Finance Solutions Limited                | ICRA A1+   | 0.99% |
| Jammagar Utilities & Power Private Limited           | CRISIL A1+ | 0.98% |
| Bajaj Housing Finance Limited                        | CRISIL A1+ | 0.98% |
| Kotak Mahindra Investments Limited                   | ICRA A1+   | 0.82% |
| Kotak Mahindra Investments Limited                   | ICRA A1+   | 0.80% |
| 7.9% ASSAM 12DEC2021 SDL                             | Sovereign  | 0.68% |
| Indusind Bank Limited                                | CRISIL A1+ | 0.67% |
| RBL Bank Limited                                     | ICRA A1+   | 0.67% |
| Cholamandalam Investment and Finance Company Limited | ICRA A1+   | 0.67% |
| Tata Housing Development Company Limited             | CARE A1+   | 0.67% |
| AU Small Finance Bank Limited                        | IND A1+    | 0.67% |
| National Bank For Agriculture and Rural Development  | CRISIL A1+ | 0.67% |
| AU Small Finance Bank Limited                        | CRISIL A1+ | 0.67% |
| Tata Steel Limited                                   | ICRA A1+   | 0.67% |
| Can Fin Homes Limited                                | ICRA A1+   | 0.67% |
| L&T Finance Limited                                  | CARE A1+   | 0.67% |
| Tata Motors Limited                                  | ICRA A1+   | 0.66% |
| Hero Fincorp Limited                                 | ICRA A1+   | 0.66% |
| Hero Fincorp Limited                                 | ICRA A1+   | 0.66% |
| ICICI Securities Limited                             | ICRA A1+   | 0.66% |
| JM Financial Credit Solutions Ltd                    | ICRA A1+   | 0.65% |
| Bahadur Chand Investments Pvt Limited                | ICRA A1+   | 0.64% |
| Kotak Mahindra Investments Limited                   | ICRA A1+   | 0.51% |
| Godrej Properties Limited                            | ICRA A1+   | 0.50% |
| Godrej Properties Limited                            | ICRA A1+   | 0.50% |
| National Bank For Agriculture and Rural Development  | IND A1+    | 0.47% |
| Cholamandalam Investment and Finance Company Limited | ICRA A1+   | 0.43% |
| Cholamandalam Investment and Finance Company Limited | ICRA A1+   | 0.39% |
| RBL Bank Limited                                     | ICRA A1+   | 0.34% |
| L&T Finance Limited                                  | ICRA A1+   | 0.34% |
| AU Small Finance Bank Limited                        | IND A1+    | 0.34% |
| National Bank For Agriculture and Rural Development  | CRISIL A1+ | 0.33% |
| AU Small Finance Bank Limited                        | CRISIL A1+ | 0.33% |
| KEC International Limited                            | CRISIL A1+ | 0.33% |
| ICICI Securities Limited                             | ICRA A1+   | 0.33% |
| Tata Motors Finance Limited                          | ICRA A1+   | 0.33% |
| Tata Projects Limited                                | CRISIL A1+ | 0.33% |
| LIC Housing Finance Limited                          | ICRA A1+   | 0.33% |
| LIC Housing Finance Limited                          | ICRA A1+   | 0.33% |
| L&T Finance Limited                                  | ICRA A1+   | 0.32% |
| Fullerton India Credit Company Limited               | ICRA A1+   | 0.26% |
| Tata Teleservices Maharashtra Limited                | CRISIL A1+ | 0.26% |

|   |           |                |
|---|-----------|----------------|
| Kotak Mahindra Prime Limited                | ICRA A1+  | 0.23%          |
| Can Fin Homes Limited                       | ICRA A1+  | 0.17%          |
| Axis Bank Limited                           | ICRA A1+  | 0.17%          |
| Axis Bank Limited                           | ICRA A1+  | 0.17%          |
| 8.35% GOI (MD 14/05/2022)                   | Sovereign | 0.10%          |
| ICICI Securities Limited                    | ICRA A1+  | 0.03%          |
| HSBC Bank                                   |           | -0.00%         |
| HSBC Bank                                   |           | -0.00%         |
| ICICI Bank Limited                          |           | -0.00%         |
| HSBC Bank                                   |           | -0.00%         |
| ICICI Bank Limited                          |           | -0.00%         |
| ICICI Securities Primary Dealership Limited |           | -0.00%         |
| Cash & Current Assets                       |           | -1.95%         |
| <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  | 7.18% |
| 8.35% GOI (MD 14/05/2022)                           | Sovereign  | 4.40% |
| Government of India                                 | Sovereign  | 2.86% |
| 4.70% INDIA GOVT BOND 22SEP2033 FRB                 | Sovereign  | 2.53% |
| 8.92% MADHYA PRADESH 08AUG2022 SDL                  | Sovereign  | 2.50% |
| 6.58% ODISHA 24MAR2022 SDL                          | Sovereign  | 2.32% |
| 6.84% GOI (MD 19/12/2022)                           | Sovereign  | 2.16% |
| Reliance Industries Limited                         | ICRA AAA   | 1.82% |
| Shriram Transport Finance Company Limited           | IND AA+    | 1.81% |
| National Bank For Agriculture and Rural Development | CRISIL A1+ | 1.56% |
| Government of India                                 | Sovereign  | 1.43% |
| National Bank For Agriculture and Rural Development | CRISIL A1+ | 1.42% |
| JM Financial Credit Solutions Ltd                   | ICRA AA    | 1.40% |
| REC Limited   | ICRA AAA   | 1.23% |
| Shriram City Union Finance Limited                  | IND AA     | 1.17% |
| 4.75% HARYANA 06MAY2022 SDL                         | Sovereign  | 1.15% |
| Government of India                                 | Sovereign  | 1.14% |
| Axis Bank Limited                                   | CRISIL A1+ | 1.14% |
| National Bank For Agriculture and Rural Development | CRISIL AAA | 1.08% |
| Bajaj Finance Limited                               | CRISIL AAA | 1.00% |
| Power Finance Corporation Limited                   | CRISIL AAA | 1.00% |
| Axis Bank Limited                                   | CRISIL A1+ | 0.99% |
| Bajaj Housing Finance Limited                       | CRISIL AAA | 0.97% |
| REC Limited   | CRISIL AAA | 0.93% |
| Housing & Urban Development Corporation Limited     | ICRA AAA   | 0.91% |
| Export Import Bank of India                         | ICRA A1+   | 0.86% |
| Indusind Bank Limited                               | CRISIL A1+ | 0.86% |
| Vedanta Limited                                     | CRISIL A1+ | 0.85% |
| HDFC Bank Limited                                   | CARE A1+   | 0.85% |
| Bajaj Housing Finance Limited                       | CRISIL A1+ | 0.83% |
| L&T Finance Limited                                 | ICRA A1+   | 0.83% |
| Mahindra Rural Housing Finance Limited              | IND AA+    | 0.76% |
| Sikka Ports and Terminals Limited                   | CRISIL AAA | 0.74% |
| REC Limited   | ICRA AAA   | 0.74% |
| Housing Development Finance Corporation Limited     | ICRA AAA   | 0.74% |
| National Bank For Agriculture and Rural Development | ICRA AAA   | 0.73% |
| Housing Development Finance Corporation Limited     | ICRA AAA   | 0.73% |
| Aditya Birla Finance Limited                        | ICRA AAA   | 0.73% |
| Embassy Office Parks REIT                           | CRISIL AAA | 0.72% |
| Housing Development Finance Corporation Limited     | ICRA A1+   | 0.72% |
| Small Industries Development Bank of India          | CARE A1+   | 0.71% |
| Housing & Urban Development Corporation Limited     | ICRA AAA   | 0.70% |
| INDIA GRID TRUST                                    | CRISIL AAA | 0.68% |
| Tata Housing Development Company Limited            | CARE AA    | 0.67% |
| Power Finance Corporation Limited                   | CRISIL AAA | 0.62% |
| LIC Housing Finance Limited                         | CRISIL AAA | 0.61% |
| National Bank For Agriculture and Rural Development | CRISIL AAA | 0.60% |
| 8.90% ANDHRA PRADESH 04JUL22 SDL                    | Sovereign  | 0.59% |
| National Bank For Agriculture and Rural Development | CRISIL AAA | 0.59% |
| Power Finance Corporation Limited                   | CRISIL AAA | 0.58% |
| Tata Capital Financial Services Limited             | ICRA AAA   | 0.57% |
| National Bank For Agriculture and Rural Development | IND A1+    | 0.57% |
| Small Industries Development Bank of India          | CARE A1+   | 0.57% |
| Small Industries Development Bank of India          | CRISIL A1+ | 0.56% |
| L&T Finance Limited                                 | ICRA A1+   | 0.56% |
| Tata Motors Finance Limited                         | CRISIL AA- | 0.56% |
| GIC Housing Finance Limited                         | CRISIL AA+ | 0.54% |
| Housing Development Finance Corporation Limited     | ICRA AAA   | 0.53% |
| Shriram City Union Finance Limited                  | IND AA     | 0.53% |
| Small Industries Development Bank of India          | CARE AAA   | 0.52% |
| GIC Housing Finance Limited                         | CRISIL AA+ | 0.52% |
| Shriram City Union Finance Limited                  | IND AA     | 0.51% |
| Muthoot Finance Limited                             | CRISIL AA+ | 0.50% |
| Larsen & Toubro Limited                             | CRISIL AAA | 0.50% |
| Fullerton India Credit Company Limited              | CARE AAA   | 0.47% |
| 8.21% Haryana UDAY BOND (MD 31/03/2022)             | Sovereign  | 0.47% |
| REC Limited   | ICRA AAA   | 0.46% |
| Mahindra & Mahindra Financial Services Limited      | IND AAA    | 0.46% |
| Tata Cleantech Capital Limited                      | CRISIL AAA | 0.44% |
| National Bank For Agriculture and Rural Development | CRISIL AAA | 0.44% |
| National Bank For Agriculture and Rural Development | CRISIL AAA | 0.44% |
| Aditya Birla Finance Limited                        | ICRA AAA   | 0.43% |

|  |            |       |
|--|------------|-------|
| Tata Capital Financial Services Limited              | ICRA AAA   | 0.43% |
| Housing Development Finance Corporation Limited      | ICRA AAA   | 0.43% |
| LIC Housing Finance Limited                          | CARE AAA   | 0.43% |
| Cholamandalam Investment and Finance Company Limited | ICRA AA+   | 0.43% |
| Tata Capital Limited                                 | CRISIL AAA | 0.41% |
| IndoStar Capital Finance Limited                     | CARE AA-   | 0.41% |
| LIC Housing Finance Limited                          | ICRA AAA   | 0.39% |
| Aditya Birla Finance Limited                         | ICRA AAA   | 0.38% |
| Housing & Urban Development Corporation Limited      | ICRA AAA   | 0.38% |
| REC Limited  | CRISIL AAA | 0.38% |
| TATA Realty & Infrastructure Limited                 | ICRA AA    | 0.37% |
| TATA Realty & Infrastructure Limited                 | ICRA AA    | 0.35% |
| REC Limited  | CRISIL AAA | 0.35% |
| Bharti Hexacom Limited                               | CRISIL AAA | 0.34% |
| Power Finance Corporation Limited                    | CRISIL AAA | 0.32% |
| Aditya Birla Finance Limited                         | IND AAA    | 0.32% |
| Embassy Office Parks REIT                            | CRISIL AAA | 0.32% |
| WEST BENGAL 09.01% 21NOV2022 SDL                     | Sovereign  | 0.30% |
| 8.80% ANDHRA PRADESH 25OCT2022 SDL                   | Sovereign  | 0.30% |
| Manappuram Finance Limited                           | CARE AA    | 0.30% |
| L&T Finance Limited                                  | CRISIL AAA | 0.30% |
| L&T Finance Limited                                  | CRISIL AAA | 0.30% |
| HDB Financial Services Limited                       | CRISIL AAA | 0.30% |
| Power Finance Corporation Limited                    | ICRA AAA   | 0.29% |
| HDB Financial Services Limited                       | CRISIL AAA | 0.29% |
| HDB Financial Services Limited                       | CRISIL AAA | 0.29% |
| Muthoot Finance Limited                              | ICRA AA+   | 0.29% |
| Manappuram Finance Limited                           | CRISIL AA  | 0.29% |
| Tata Capital Housing Finance Limited                 | CRISIL AAA | 0.29% |
| Power Finance Corporation Limited                    | CRISIL AAA | 0.29% |
| Cholamandalam Investment and Finance Company Limited | ICRA AA+   | 0.29% |
| IndoStar Capital Finance Limited                     | CARE AA-   | 0.29% |
| RBL Bank Limited                                     | ICRA A1+   | 0.29% |
| National Bank For Agriculture and Rural Development  | CRISIL A1+ | 0.29% |
| Mahindra & Mahindra Financial Services Limited       | IND AAA    | 0.28% |
| Axis Bank Limited                                    | ICRA A1+   | 0.28% |
| Export Import Bank of India                          | ICRA A1+   | 0.28% |
| Tata Capital Financial Services Limited              | ICRA AAA   | 0.28% |
| IndusInd Bank Limited                                | CRISIL A1+ | 0.28% |
| TATA Realty & Infrastructure Limited                 | ICRA A1+   | 0.27% |
| Manappuram Finance Limited                           | CRISIL AA  | 0.25% |
| Power Finance Corporation Limited                    | CRISIL AAA | 0.24% |
| HDB Financial Services Limited                       | CRISIL AAA | 0.24% |
| Bajaj Finance Limited                                | CRISIL AAA | 0.23% |
| Housing & Urban Development Corporation Limited      | ICRA AAA   | 0.23% |
| HDFC Bank Limited                                    | CRISIL AAA | 0.22% |
| 8.21% Haryana UDAY BOND(MD 31/03/2023)               | Sovereign  | 0.21% |
| L&T Finance Limited                                  | CRISIL AAA | 0.21% |
| Fullerton India Credit Company Limited               | ICRA AAA   | 0.20% |
| Aditya Birla Housing Finance Limited                 | ICRA AAA   | 0.20% |
| REC Limited  | ICRA AAA   | 0.20% |
| REC Limited  | ICRA AAA   | 0.20% |
| Sundew Properties Limited                            | CRISIL AAA | 0.19% |
| LIC Housing Finance Limited                          | CRISIL AAA | 0.18% |
| HDFC Credia Financial Services Pvt Limited           | ICRA AAA   | 0.17% |
| 8.44% UTTAR PRADESH 29MAR23 SDL                      | Sovereign  | 0.17% |
| 8.29% ANDHRA PRADESH - 13JAN26 SDL                   | Sovereign  | 0.16% |
| 8.39% Rajasthan UDAY BOND(MD 15/03/2023)             | Sovereign  | 0.15% |
| RAJASTHAN 08.27% 23JUN2022 SDL                       | Sovereign  | 0.15% |
| 8.93% Jharkhand SDL (MD 08/08/2022)                  | Sovereign  | 0.15% |
| 8.92% PUNJAB 08AUG2022 SDL                           | Sovereign  | 0.15% |
| REC Limited  | ICRA AAA   | 0.15% |
| 6.90% INDIA SPECIAL GOI BOND 04FEB2026               | Sovereign  | 0.15% |
| Reliance Industries Limited                          | CRISIL AAA | 0.15% |
| Reliance Industries Limited                          | CRISIL AAA | 0.15% |
| REC Limited  | CRISIL AAA | 0.15% |
| Housing & Urban Development Corporation Limited      | ICRA AAA   | 0.15% |
| REC Limited  | CRISIL AAA | 0.15% |
| Bajaj Finance Limited                                | CRISIL AAA | 0.15% |
| National Bank For Agriculture and Rural Development  | CRISIL AAA | 0.15% |
| REC Limited  | CRISIL AAA | 0.15% |
| Reliance Industries Limited                          | CRISIL AAA | 0.15% |
| Vedanta Limited                                      | CRISIL AA  | 0.15% |
| Godrej Industries Limited                            | ICRA AA    | 0.15% |
| Muthoot Finance Limited                              | ICRA AA+   | 0.15% |
| REC Limited  | ICRA AAA   | 0.15% |
| Sundaram Home Finance Limited                        | ICRA AA+   | 0.14% |
| Cholamandalam Financial Holdings Limited             | IND AA+    | 0.14% |
| Cholamandalam Financial Holdings Limited             | IND AA+    | 0.14% |
| Hero Fincorp Limited                                 | CRISIL AA+ | 0.14% |
| Government of India                                  | Sovereign  | 0.13% |
| Can Fin Homes Limited                                | Sovereign  | 0.12% |
| Government of India                                  | Sovereign  | 0.12% |
| HARYANA 08.18% 15JUN2022 SDL                         | Sovereign  | 0.12% |
| RAJASTHAN 08.21% 31MAR23 SDL                         | Sovereign  | 0.11% |
| Housing & Urban Development Corporation Limited      | ICRA AAA   | 0.11% |
| 8.55% RAJASTHAN 18OCT2022 SDL                        | Sovereign  | 0.10% |
| REC Limited  | ICRA AAA   | 0.09% |
| India Grid Trust                                     | CRISIL AAA | 0.09% |
| L&T Finance Limited                                  | CRISIL AAA | 0.09% |
| TAMIL NADU 08.92% 08AUG2022 SDL                      | Sovereign  | 0.09% |
| Grasim Industries Limited                            | ICRA AAA   | 0.09% |
| Tata Capital Limited                                 | CRISIL AAA | 0.09% |
| 8.55% UTTAR PRADESH 04OCT2022 SDL                    | Sovereign  | 0.07% |
| 8.71% UTTAR PRADESH 04OCT2022 SDL                    | Sovereign  | 0.07% |
| Pipeline Infrastructure Limited                      | CRISIL AAA | 0.06% |
| REC Limited  | CRISIL AAA | 0.06% |

|   |                |                |
|---|----------------|----------------|
| LIC Housing Finance Limited                     | CRISIL AAA     | 0.06%          |
| Bajaj Finance Limited                           | CRISIL AAA     | 0.06%          |
| HDB Financial Services Limited                  | CRISIL AAA     | 0.06%          |
| Housing Development Finance Corporation Limited | ICRA AAA       | 0.06%          |
| Sundaram Finance Limited                        | ICRA AAA       | 0.06%          |
| U.P. Power Corporation Limited                  | CRISIL A+ (SO) | 0.05%          |
| Nabha Power Limited                             | ICRA AAA       | 0.03%          |
| LIC Housing Finance Limited                     | CRISIL AAA     | 0.03%          |
| Tata Capital Limited                            | CRISIL AAA     | 0.03%          |
| Bharti Telecom Limited                          | CRISIL AA+     | 0.03%          |
| Nuvoco Vistas Corp Limited                      | CRISIL AA      | 0.03%          |
| KERALA SDL 09.03% 07DEC21                       | Sovereign      | 0.03%          |
| 9.02% RAJASTHAN 07DEC2021 SDL                   | Sovereign      | 0.03%          |
| Hindustan Petroleum Corporation Limited         | ICRA AAA       | 0.03%          |
| Small Industries Development Bank of India      | CARE A1+       | 0.03%          |
| 07.32% GS 28JAN2024                             | Sovereign      | 0.02%          |
| Mahindra & Mahindra Financial Services Limited  | IND AAA        | 0.01%          |
| HSBC Bank                                       |                | 0.00%          |
| ICICI Securities Primary Dealership Limited     |                | 0.00%          |
| ICICI Bank Limited                              |                | 0.00%          |
| HSBC Bank                                       |                | 0.00%          |
| ICICI Bank Limited                              |                | 0.00%          |
| ICICI Bank Limited                              |                | 0.00%          |
| HSBC Bank                                       |                | 0.00%          |
| ICICI Bank Limited                              |                | 0.00%          |
| ICICI Bank Limited                              |                | 0.00%          |
| ICICI Bank Limited                              |                | 0.00%          |
| ICICI Bank Limited                              |                | 0.00%          |
| ICICI Securities Primary Dealership Limited     |                | -0.00%         |
| ICICI Bank Limited                              |                | -0.00%         |
| HSBC Bank                                       |                | -0.00%         |
| HSBC Bank                                       |                | -0.00%         |
| HSBC Bank                                       |                | -0.00%         |
| Cash & Current Assets                           |                | 2.11%          |
| <b>Total</b>                                    |                | <b>100.00%</b> |

| 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     | %     |
| Reliance Industries Limited                          | CRISIL A1+ | 5.12% |
| 8.79% GOI (MD 08/11/2021)                            | Sovereign  | 4.41% |
| Reliance Industries Limited                          | CRISIL AAA | 3.94% |
| 8.83% GOI (MD 25/11/2023)                            | Sovereign  | 3.60% |
| LIC Housing Finance Limited                          | ICRA A1+   | 3.18% |
| IndusInd Bank Limited                                | CRISIL A1+ | 2.84% |
| Tata Steel Limited                                   | ICRA A1+   | 2.26% |
| Panatone Finvest Limited                             | CRISIL A1+ | 2.26% |
| REC Limited  | ICRA AAA   | 1.92% |
| IDFC First Bank Limited                              | CRISIL A1+ | 1.71% |
| Can Fin Homes Limited                                | ICRA A1+   | 1.64% |
| Shriram Transport Finance Company Limited            | IND AA+    | 1.58% |
| Tata Motors Limited                                  | ICRA A1+   | 1.55% |
| IDFC First Bank Limited                              | ICRA A1+   | 1.41% |
| 8.21% Haryana UDAY BOND(MD 31/03/2023)               | Sovereign  | 1.38% |
| Muthoot Finance Limited                              | ICRA AA+   | 1.35% |
| 8.24% GUJARAT 25APR23 SDL                            | Sovereign  | 1.26% |
| REC Limited  | ICRA AAA   | 1.23% |
| Cholamandalam Investment and Finance Company Limited | ICRA AA+   | 1.23% |
| HARYANA 08.18% 15JUN2022 SDL                         | Sovereign  | 1.23% |
| 8.48% KARNATAKA 17OCT2022 SDL                        | Sovereign  | 1.19% |
| REC Limited  | ICRA AAA   | 1.15% |
| Bajaj Housing Finance Limited                        | CRISIL AAA | 1.14% |
| Small Industries Development Bank of India           | CARE A1+   | 1.14% |
| The Federal Bank Limited                             | CRISIL A1+ | 1.13% |
| 5.78% ODISHA 18FEB2022 SDL                           | Sovereign  | 1.01% |
| Indian Oil Corporation Limited                       | ICRA AAA   | 1.01% |
| National Bank For Agriculture and Rural Development  | ICRA AAA   | 0.99% |
| Tata Teleservices Maharashtra Limited                | CRISIL A1+ | 0.89% |
| 8.54% MAHARASHTRA 20MAR23 SDL                        | Sovereign  | 0.87% |
| 6.10% KARNATAKA SDL 11DEC2021 SDL                    | Sovereign  | 0.86% |
| GIC Housing Finance Limited                          | CRISIL AA+ | 0.86% |
| Sikka Ports and Terminals Limited                    | CRISIL A1+ | 0.85% |
| Manappuram Finance Limited                           | CARE AA    | 0.81% |
| Mahindra & Mahindra Financial Services Limited       | IND AAA    | 0.72% |
| Tata Motors Finance Limited                          | IND AAA    | 0.69% |
| L&T Finance Limited                                  | CRISIL AAA | 0.68% |
| 6.84% GOI (MD 19/12/2022)                            | Sovereign  | 0.68% |
| LIC Housing Finance Limited                          | ICRA A1+   | 0.60% |
| Shriram City Union Finance Limited                   | IND AA     | 0.58% |
| Power Finance Corporation Limited                    | CRISIL AAA | 0.58% |
| LIC Housing Finance Limited                          | CRISIL AAA | 0.57% |
| Indian Railway Finance Corporation Limited           | ICRA AAA   | 0.57% |
| Bajaj Housing Finance Limited                        | CRISIL AAA | 0.57% |
| LIC Housing Finance Limited                          | CARE AAA   | 0.57% |
| IndusInd Bank Limited                                | CRISIL A1+ | 0.57% |
| GIC Housing Finance Limited                          | CRISIL AA+ | 0.57% |
| NTPC Limited   | ICRA A1+   | 0.57% |
| Standard Chartered Invest & Loans Limited            | ICRA A1+   | 0.56% |
| Tata Projects Limited                                | CRISIL A1+ | 0.55% |
| Power Finance Corporation Limited                    | ICRA AAA   | 0.50% |
| REC Limited  | CRISIL AAA | 0.50% |
| Shriram City Union Finance Limited                   | IND AA     | 0.45% |
| Bandhan Bank Limited                                 | CRISIL AA  | 0.45% |
| Sikka Ports and Terminals Limited                    | CRISIL AAA | 0.44% |
| TATA Realty & Infrastructure Limited                 | ICRA AA    | 0.44% |
| Power Finance Corporation Limited                    | ICRA AAA   | 0.44% |

|  |              |       |
|--|--------------|-------|
| Bajaj Finance Limited                                | CRISIL AAA   | 0.44% |
| Sundaram Home Finance Limited                        | ICRA AA+     | 0.43% |
| Fullerton India Credit Company Limited               | CRISIL AAA   | 0.43% |
| Fullerton India Credit Company Limited               | CRISIL AAA   | 0.43% |
| Godrej Properties Limited                            | ICRA A1+     | 0.43% |
| Godrej Properties Limited                            | ICRA A1+     | 0.43% |
| Godrej Properties Limited                            | ICRA A1+     | 0.43% |
| Bajaj Housing Finance Limited                        | CRISIL AAA   | 0.43% |
| National Bank For Agriculture and Rural Development  | CRISIL A1+   | 0.42% |
| Hindalco Industries Limited                          | CRISIL AA+   | 0.41% |
| Tata Capital Financial Services Limited              | ICRA AAA     | 0.41% |
| IndoStar Capital Finance Limited                     | CARE AA-     | 0.41% |
| ANDHRA PRADESH 08.71% 08FEB22 SDL                    | Sovereign    | 0.41% |
| Housing Development Finance Corporation Limited      | ICRA AAA     | 0.40% |
| Dalmia Bharat Limited                                | ICRA AA+     | 0.40% |
| 8.97% BIHAR 21NOV22 SDL                              | Sovereign    | 0.39% |
| Bharti Telecom Limited                               | CRISIL AA+   | 0.38% |
| Kotak Mahindra Prime Limited                         | ICRA A1+     | 0.37% |
| REC Limited  | CRISIL AA    | 0.35% |
| Manappuram Finance Limited                           | CRISIL AA    | 0.35% |
| 8.80% PUDUCHERRY 22FEB2022 SDL                       | Sovereign    | 0.32% |
| 8.38% KARNATAKA 31OCT2022 SDL                        | Sovereign    | 0.30% |
| Kotak Mahindra Investments Limited                   | CRISIL AAA   | 0.30% |
| REC Limited  | ICRA AAA     | 0.29% |
| LIC Housing Finance Limited                          | CARE AAA     | 0.29% |
| National Bank For Agriculture and Rural Development  | CRISIL AAA   | 0.29% |
| Shriram City Union Finance Limited                   | IND AA       | 0.29% |
| National Highways Authority of India                 | CRISIL AAA   | 0.29% |
| Godrej Industries Limited                            | ICRA AA      | 0.29% |
| Small Industries Development Bank of India           | CARE AAA     | 0.29% |
| Nuvoco Vistas Corp Limited                           | CRISIL AA    | 0.29% |
| Sundaram Home Finance Limited                        | ICRA AA+     | 0.29% |
| Nabha Power Limited                                  | ICRA AAA     | 0.29% |
| Bharti Telecom Limited                               | CRISIL AA+   | 0.29% |
| Bharti Telecom Limited                               | CRISIL AA+   | 0.29% |
| Axis Bank Limited                                    | CRISIL A1+   | 0.28% |
| Can Fin Homes Limited                                | ICRA A1+     | 0.28% |
| Hero Fincorp Limited                                 | ICRA A1+     | 0.28% |
| TMF Holdings Limited                                 | ICRA A1+     | 0.28% |
| Barclays Invest & Loans India Limited                | ICRA A1+     | 0.28% |
| Housing Development Finance Corporation Limited      | ICRA AAA     | 0.26% |
| Larsen & Toubro Limited                              | CRISIL AAA   | 0.23% |
| REC Limited  | CRISIL AAA   | 0.23% |
| Reliable Devis Trust                                 | ICRA AAA(SO) | 0.23% |
| Nuvoco Vistas Corp Limited                           | CRISIL AA    | 0.23% |
| 8.86% TAMIL NADU 07NOV2022 SDL                       | Sovereign    | 0.21% |
| National Bank For Agriculture and Rural Development  | CRISIL AAA   | 0.20% |
| REC Limited  | CRISIL AAA   | 0.20% |
| Cholamandalam Investment and Finance Company Limited | ICRA A1+     | 0.19% |
| 8.21% Rajasthan UDAY BOND (MD 31/03/2022)            | Sovereign    | 0.17% |
| Embassy Office Parks REIT                            | CRISIL AAA   | 0.17% |
| Sikka Ports and Terminals Limited                    | CRISIL AA+   | 0.15% |
| 8.99% BIHAR 19DEC2022 SDL                            | Sovereign    | 0.15% |
| MAHARASHTRA 08.67% 06FEB23 SDL                       | Sovereign    | 0.15% |
| Reliance Industries Limited                          | CRISIL AAA   | 0.15% |
| Power Finance Corporation Limited                    | CRISIL AAA   | 0.15% |
| LIC Housing Finance Limited                          | ICRA AAA     | 0.15% |
| Power Finance Corporation Limited                    | ICRA AAA     | 0.15% |
| Power Finance Corporation Limited                    | ICRA AAA     | 0.15% |
| HDB Financial Services Limited                       | CRISIL AAA   | 0.15% |
| Indian Railway Finance Corporation Limited           | ICRA AAA     | 0.15% |
| Mangalore Refinery and Petrochemicals Limited        | ICRA AAA     | 0.15% |
| Housing Development Finance Corporation Limited      | CRISIL AAA   | 0.15% |
| Power Finance Corporation Limited                    | CRISIL AAA   | 0.15% |
| 7.43% CHATTISGARH 13MAR22 SDL                        | Sovereign    | 0.14% |
| Bajaj Finance Limited                                | CRISIL AAA   | 0.14% |
| Cholamandalam Financial Holdings Limited             | IND AA+      | 0.14% |
| REC Limited  | ICRA AAA     | 0.14% |
| Cholamandalam Financial Holdings Limited             | IND AA+      | 0.14% |
| L&T Finance Limited                                  | CRISIL AA-   | 0.14% |
| Tata Motors Finance Limited                          | CRISIL AA-   | 0.14% |
| Cholamandalam Financial Holdings Limited             | IND AA+      | 0.14% |
| L&T Finance Limited                                  | IND AA+      | 0.14% |
| Mahindra Rural Housing Finance Limited               | IND AA+      | 0.14% |
| Cholamandalam Investment and Finance Company Limited | ICRA A1+     | 0.14% |
| 8.72% MAHARASHTRA 11JAN2022 SDL                      | Sovereign    | 0.14% |
| GUJARAT 08.84% 17OCT2022 SDL                         | Sovereign    | 0.13% |
| 8.90% KARNATAKA 19DEC2022 SDL                        | Sovereign    | 0.12% |
| TAMIL NADU 08.92% 05SEP2022 SDL                      | Sovereign    | 0.12% |
| Tata Housing Development Company Limited             | CARE AA      | 0.10% |
| Bajaj Finance Limited                                | CRISIL AAA   | 0.09% |
| Muthoot Finance Limited                              | CRISIL AA+   | 0.09% |
| Government of India                                  | Sovereign    | 0.07% |
| 7.88% GOI (MD 15/12/2023)                            | Sovereign    | 0.06% |
| Reliance Industries Limited                          | CRISIL AAA   | 0.06% |
| 8.90% MAHARASHTRA SDL 20SEP22                        | Sovereign    | 0.06% |
| 8.90% JHARKHAND SDL 20JUN22                          | Sovereign    | 0.06% |
| RAJASTHAN 08.27% 23JUN2022 SDL                       | Sovereign    | 0.06% |
| Fullerton India Credit Company Limited               | ICRA A1+     | 0.06% |
| REC Limited  | CRISIL AAA   | 0.05% |
| Bhopal Dhule Transmission Company Limited            | CRISIL AAA   | 0.05% |
| 8.93% KERALA SDL 19DEC2022                           | Sovereign    | 0.03% |
| 8.90% MAHARASHTRA SDL 19DEC22                        | Sovereign    | 0.03% |
| KERELA 08.92% 08AUG22 SDL                            | Sovereign    | 0.03% |
| LIC Housing Finance Limited                          | CRISIL AAA   | 0.03% |
| REC Limited  | CRISIL AAA   | 0.03% |
| TATA Realty & Infrastructure Limited                 | ICRA AA      | 0.03% |
| 8.61% UTTAR PRADESH 21MAR2022 SDL                    | Sovereign    | 0.03% |
| LIC Housing Finance Limited                          | CRISIL AAA   | 0.03% |





| Aditya Birla Sun Life Arbitrage Fund                            |          |        |
|---|----------|--------|
| Allocation as a % of Net Assets                                 | Rating   | %      |
| Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan |          | 21.92% |
| Aditya Birla SunLife Floating Rate Fund - Direct Plan - Growth  |          | 5.08%  |
| Adani Ports and Special Economic Zone Limited                   |          | 3.66%  |
| Reliance Industries Limited                                     |          | 3.08%  |
| ICICI Bank Limited  |          | 2.64%  |
| State Bank of India   |          | 2.60%  |
| JSW Steel Limited   |          | 2.36%  |
| Tata Steel Limited  |          | 2.19%  |
| Bharti Airtel Limited   |          | 2.16%  |
| Vedanta Limited   |          | 1.91%  |
| Sun Pharmaceutical Industries Limited                           |          | 1.70%  |
| Tata Consultancy Services Limited                               |          | 1.62%  |
| Reliance Industries Limited                                     |          | 1.46%  |
| Larsen & Toubro Limited   |          | 1.41%  |
| UPL Limited   |          | 1.24%  |
| Canara Bank   |          | 1.22%  |
| Bank of Baroda  |          | 1.21%  |
| ITC Limited   |          | 1.08%  |
| Zee Entertainment Enterprises Limited                           |          | 1.07%  |
| HCL Technologies Limited  |          | 0.87%  |
| Housing Development Finance Corporation Limited                 |          | 0.85%  |
| ICICI Lombard General Insurance Company Limited                 |          | 0.82%  |
| Tata Power Company Limited                                      |          | 0.81%  |
| Bajaj Finance Limited   |          | 0.79%  |
| Adani Enterprises Limited                                       |          | 0.77%  |
| Axis Bank Limited   |          | 0.76%  |
| Escorts Limited   |          | 0.75%  |
| NMDC Limited  |          | 0.74%  |
| Aditya Birla Sun Life Low duration Fund - Growth - Direct Plan  |          | 0.73%  |
| Aurobindo Pharma Limited  |          | 0.72%  |
| Jindal Steel & Power Limited                                    |          | 0.70%  |
| DLF Limited   |          | 0.69%  |
| Vodafone Idea Limited   |          | 0.67%  |
| GMR Infrastructure Limited                                      |          | 0.65%  |
| Grasim Industries Limited                                       |          | 0.65%  |
| IndusInd Bank Limited   |          | 0.64%  |
| The Federal Bank Limited  |          | 0.62%  |
| Jubilant Foodworks Limited                                      |          | 0.60%  |
| HDFC ASSET MANAGEMENT COMPANY Limited                           |          | 0.60%  |
| HDFC Life Insurance Company Limited                             |          | 0.58%  |
| Hindustan Unilever Limited                                      |          | 0.52%  |
| Tech Mahindra Limited   |          | 0.50%  |
| Container Corporation of India Limited                          |          | 0.49%  |
| Piramal Enterprises Limited                                     |          | 0.48%  |
| Tata Motors Limited   |          | 0.48%  |
| HDFC Bank Limited   |          | 0.47%  |
| Kotak Mahindra Bank Limited                                     |          | 0.46%  |
| MindTree Limited  |          | 0.46%  |
| Bharat Petroleum Corporation Limited                            |          | 0.43%  |
| Steel Authority of India Limited                                |          | 0.43%  |
| Hindalco Industries Limited                                     |          | 0.42%  |
| Delta Corp Limited  |          | 0.42%  |
| Havells India Limited   |          | 0.41%  |
| SRF Limited   |          | 0.41%  |
| United Spirits Limited  |          | 0.40%  |
| Cholamandalam Investment and Finance Company Limited            |          | 0.38%  |
| Aditya Birla Sun Life Liquid Fund - Growth - Direct Plan        |          | 0.37%  |
| Bharat Heavy Electricals Limited                                |          | 0.36%  |
| Hindustan Petroleum Corporation Limited                         |          | 0.35%  |
| Mahindra & Mahindra Financial Services Limited                  |          | 0.34%  |
| Deepak Nitrite Limited  |          | 0.33%  |
| Divi's Laboratories Limited                                     |          | 0.32%  |
| MRF Limited   |          | 0.32%  |
| IDFC First Bank Limited   |          | 0.32%  |
| Tata Chemicals Limited  |          | 0.30%  |
| Sun TV Network Limited  |          | 0.30%  |
| Page Industries Limited   |          | 0.29%  |
| Mahindra & Mahindra Limited                                     |          | 0.29%  |
| InterGlobe Aviation Limited                                     |          | 0.28%  |
| Punjab National Bank  |          | 0.27%  |
| Oracle Financial Services Software Limited                      |          | 0.26%  |
| L&T Finance Holdings Limited                                    |          | 0.25%  |
| Multi Commodity Exchange of India Limited                       |          | 0.25%  |
| Muthoot Finance Limited   |          | 0.24%  |
| Asian Paints Limited  |          | 0.24%  |
| GAIL (India) Limited  |          | 0.24%  |
| PVR Limited   |          | 0.23%  |
| Bharat Electronics Limited                                      |          | 0.23%  |
| Apollo Hospitals Enterprise Limited                             |          | 0.22%  |
| Indraprastha Gas Limited  |          | 0.22%  |
| Dr. Reddys Laboratories Limited                                 |          | 0.22%  |
| Manappuram Finance Limited                                      |          | 0.21%  |
| Cadila Healthcare Limited                                       |          | 0.21%  |
| Aditya Birla Fashion and Retail Limited                         |          | 0.19%  |
| Indiabulls Housing Finance Limited                              |          | 0.18%  |
| Bajaj Finserv Limited   |          | 0.18%  |
| Tata Consumer Products Limited                                  |          | 0.18%  |
| LIC Housing Finance Limited                                     | ICRA AAA | 0.18%  |
| Glenmark Pharmaceuticals Limited                                |          | 0.17%  |
| Oil & Natural Gas Corporation Limited                           |          | 0.16%  |
| Indian Energy Exchange Limited                                  |          | 0.16%  |
| Dabur India Limited   |          | 0.16%  |
| National Aluminium Company Limited                              |          | 0.15%  |
| SBI Life Insurance Company Limited                              |          | 0.15%  |
| Eicher Motors Limited   |          | 0.15%  |
| Bharat Forge Limited  |          | 0.15%  |
| Power Finance Corporation Limited                               |          | 0.15%  |
| Ashok Leyland Limited   |          | 0.15%  |

|   |        |
|---|--------|
| Bosch Limited   | 0.15%  |
| Biocon Limited  | 0.14%  |
| Maruti Suzuki India Limited                           | 0.14%  |
| The India Cements Limited                             | 0.13%  |
| Indian Railway Catering & Tourism Corporation Limited | 0.13%  |
| Shriram Transport Finance Company Limited             | 0.13%  |
| Apollo Tyres Limited                                  | 0.13%  |
| Bajaj Auto Limited                                    | 0.13%  |
| Colgate Palmolive (India) Limited                     | 0.13%  |
| Bata India Limited                                    | 0.12%  |
| ACC Limited   | 0.11%  |
| Coromandel International Limited                      | 0.11%  |
| UltraTech Cement Limited                              | 0.11%  |
| Pidilite Industries Limited                           | 0.10%  |
| SBI Cards & Payment Services Limited                  | 0.10%  |
| ICICI Prudential Life Insurance Company Limited       | 0.10%  |
| The Indian Hotels Company Limited                     | 0.10%  |
| Mphasis Limited                                       | 0.10%  |
| Hero MotoCorp Limited                                 | 0.09%  |
| Godrej Consumer Products Limited                      | 0.09%  |
| Coal India Limited                                    | 0.09%  |
| LIC Housing Finance Limited                           | 0.09%  |
| Motherson Sumi Systems Limited                        | 0.09%  |
| Birlasoft Limited                                     | 0.09%  |
| Gujarat Gas Limited                                   | 0.09%  |
| Pfizer Limited  | 0.09%  |
| Shree Cement Limited                                  | 0.08%  |
| Amara Raja Batteries Limited                          | 0.08%  |
| Titan Company Limited                                 | 0.07%  |
| Exide Industries Limited                              | 0.07%  |
| Nestle India Limited                                  | 0.06%  |
| Granules India Limited                                | 0.06%  |
| Ambuja Cements Limited                                | 0.06%  |
| RBL Bank Limited                                      | 0.06%  |
| Larsen & Toubro Infotech Limited                      | 0.05%  |
| Lupin Limited   | 0.05%  |
| Info Edge (India) Limited                             | 0.04%  |
| Oberoi Realty Limited                                 | 0.04%  |
| Bandhan Bank Limited                                  | 0.03%  |
| L&T Technology Services Limited                       | 0.03%  |
| City Union Bank Limited                               | 0.03%  |
| ALEMBOC PHARMACEUTICALS LIMITED                       | 0.02%  |
| Laurus Labs Limited                                   | 0.02%  |
| Max Financial Services Limited                        | 0.02%  |
| Crompton Greaves Consumer Electricals Limited         | 0.02%  |
| PI Industries Limited                                 | 0.02%  |
| Firstsource Solutions Limited                         | 0.01%  |
| Strides Pharma Science Limited                        | 0.01%  |
| POLYGAB INDIA Limited                                 | 0.01%  |
| Mahanagar Gas Limited                                 | 0.01%  |
| Abbott India Limited                                  | 0.01%  |
| AU Small Finance Bank Limited                         | 0.01%  |
| Chambal Fertilizers & Chemicals Limited               | 0.01%  |
| Britannia Industries Limited                          | 0.01%  |
| United Breweries Limited                              | 0.01%  |
| Cipla Limited   | 0.01%  |
| Atul Limited  | 0.01%  |
| TVS Motor Company Limited                             | 0.01%  |
| Reliance Nippon Life Asset Management Limited         | 0.00%  |
| Godrej Properties Limited                             | 0.00%  |
| Gujarat State Petronet Limited                        | 0.00%  |
| Cummins India Limited                                 | 0.00%  |
| Marico Limited  | 0.00%  |
| Wipro Limited   | 0.00%  |
| Astral Limited  | 0.00%  |
| Astral Limited  | -0.00% |
| Wipro Limited   | -0.00% |
| Marico Limited  | -0.00% |
| Cummins India Limited                                 | -0.00% |
| Gujarat State Petronet Limited                        | -0.00% |
| Godrej Properties Limited                             | -0.00% |
| Reliance Nippon Life Asset Management Limited         | -0.00% |
| TVS Motor Company Limited                             | -0.01% |
| Atul Limited  | -0.01% |
| Cipla Limited   | -0.01% |
| United Breweries Limited                              | -0.01% |
| Britannia Industries Limited                          | -0.01% |
| Chambal Fertilizers & Chemicals Limited               | -0.01% |
| AU Small Finance Bank Limited                         | -0.01% |
| Abbott India Limited                                  | -0.01% |
| Mahanagar Gas Limited                                 | -0.01% |
| POLYGAB INDIA Limited                                 | -0.01% |
| Strides Pharma Science Limited                        | -0.01% |
| Firstsource Solutions Limited                         | -0.01% |
| PI Industries Limited                                 | -0.02% |
| Crompton Greaves Consumer Electricals Limited         | -0.02% |
| Max Financial Services Limited                        | -0.02% |
| Laurus Labs Limited                                   | -0.02% |
| ALEMBOC PHARMACEUTICALS LIMITED                       | -0.02% |
| City Union Bank Limited                               | -0.03% |
| L&T Technology Services Limited                       | -0.03% |
| Bandhan Bank Limited                                  | -0.03% |
| Oberoi Realty Limited                                 | -0.04% |
| Info Edge (India) Limited                             | -0.04% |
| Lupin Limited   | -0.05% |
| Larsen & Toubro Infotech Limited                      | -0.06% |
| RBL Bank Limited                                      | -0.06% |
| Ambuja Cements Limited                                | -0.06% |
| Granules India Limited                                | -0.06% |
| Nestle India Limited                                  | -0.06% |
| Exide Industries Limited                              | -0.07% |
| Titan Company Limited                                 | -0.07% |
| Amara Raja Batteries Limited                          | -0.08% |
| Shree Cement Limited                                  | -0.08% |
| Pfizer Limited  | -0.09% |
| Gujarat Gas Limited                                   | -0.09% |
| Birlasoft Limited                                     | -0.09% |
| Coal India Limited                                    | -0.09% |
| Motherson Sumi Systems Limited                        | -0.09% |

|   |        |
|---|--------|
| LIC Housing Finance Limited                           | -0.09% |
| Godrej Consumer Products Limited                      | -0.09% |
| Hero MotoCorp Limited                                 | -0.09% |
| Mphasis Limited                                       | -0.10% |
| The Indian Hotels Company Limited                     | -0.10% |
| ICICI Prudential Life Insurance Company Limited       | -0.10% |
| SBI Cards & Payment Services Limited                  | -0.10% |
| Pidilite Industries Limited                           | -0.10% |
| UltraTech Cement Limited                              | -0.11% |
| Coromandel International Limited                      | -0.11% |
| ACC Limited   | -0.11% |
| Bata India Limited                                    | -0.12% |
| Colgate Palmolive (India) Limited                     | -0.13% |
| Bajaj Auto Limited                                    | -0.13% |
| Apollo Tyres Limited                                  | -0.13% |
| Shriram Transport Finance Company Limited             | -0.13% |
| Indian Railway Catering & Tourism Corporation Limited | -0.13% |
| The India Cements Limited                             | -0.13% |
| Maruti Suzuki India Limited                           | -0.14% |
| Biocon Limited  | -0.14% |
| Bosch Limited   | -0.15% |
| Ashok Leyland Limited                                 | -0.15% |
| Power Finance Corporation Limited                     | -0.15% |
| Bharat Forge Limited                                  | -0.15% |
| SBI Life Insurance Company Limited                    | -0.15% |
| Eicher Motors Limited                                 | -0.15% |
| National Aluminium Company Limited                    | -0.15% |
| Dabur India Limited                                   | -0.16% |
| Indian Energy Exchange Limited                        | -0.16% |
| Oil & Natural Gas Corporation Limited                 | -0.16% |
| Glenmark Pharmaceuticals Limited                      | -0.18% |
| Tata Consumer Products Limited                        | -0.18% |
| Bajaj Finserv Limited                                 | -0.18% |
| Indiabulls Housing Finance Limited                    | -0.19% |
| Aditya Birla Fashion and Retail Limited               | -0.19% |
| Cadila Healthcare Limited                             | -0.21% |
| Manappuram Finance Limited                            | -0.21% |
| Dr. Reddys Laboratories Limited                       | -0.22% |
| Indraprastha Gas Limited                              | -0.22% |
| Apollo Hospitals Enterprise Limited                   | -0.22% |
| Bharat Electronics Limited                            | -0.23% |
| PVR Limited   | -0.23% |
| GAIL (India) Limited                                  | -0.24% |
| Asian Paints Limited                                  | -0.24% |
| Muthoot Finance Limited                               | -0.24% |
| Multi Commodity Exchange of India Limited             | -0.25% |
| L&T Finance Holdings Limited                          | -0.25% |
| Oracle Financial Services Software Limited            | -0.26% |
| Punjab National Bank                                  | -0.27% |
| InterGlobe Aviation Limited                           | -0.28% |
| Mahindra & Mahindra Limited                           | -0.29% |
| Page Industries Limited                               | -0.29% |
| Sun TV Network Limited                                | -0.30% |
| Tata Chemicals Limited                                | -0.30% |
| IDFC First Bank Limited                               | -0.32% |
| MRF Limited   | -0.32% |
| Divi's Laboratories Limited                           | -0.33% |
| Deepak Nitrite Limited                                | -0.33% |
| Mahindra & Mahindra Financial Services Limited        | -0.34% |
| Hindustan Petroleum Corporation Limited               | -0.35% |
| Bharat Heavy Electricals Limited                      | -0.36% |
| Cholamandalam Investment and Finance Company Limited  | -0.38% |
| United Spirits Limited                                | -0.41% |
| SRF Limited   | -0.41% |
| Havells India Limited                                 | -0.41% |
| Delta Corp Limited                                    | -0.42% |
| Hindalco Industries Limited                           | -0.42% |
| Steel Authority of India Limited                      | -0.42% |
| Bharat Petroleum Corporation Limited                  | -0.43% |
| MindTree Limited                                      | -0.46% |
| Kotak Mahindra Bank Limited                           | -0.47% |
| HDFC Bank Limited                                     | -0.48% |
| Tata Motors Limited                                   | -0.48% |
| Piramal Enterprises Limited                           | -0.48% |
| Container Corporation of India Limited                | -0.49% |
| Tech Mahindra Limited                                 | -0.50% |
| Hindustan Unilever Limited                            | -0.52% |
| HDFC Life Insurance Company Limited                   | -0.58% |
| HDFC ASSET MANAGEMENT COMPANY Limited                 | -0.60% |
| Jubilant Foodworks Limited                            | -0.60% |
| The Federal Bank Limited                              | -0.63% |
| IndusInd Bank Limited                                 | -0.64% |
| Grasim Industries Limited                             | -0.65% |
| GMR Infrastructure Limited                            | -0.65% |
| Vodafone Idea Limited                                 | -0.67% |
| DLF Limited   | -0.69% |
| Jindal Steel & Power Limited                          | -0.71% |
| Aurobindo Pharma Limited                              | -0.72% |
| NMDC Limited  | -0.74% |
| Escorts Limited                                       | -0.76% |
| Axis Bank Limited                                     | -0.77% |
| Adani Enterprises Limited                             | -0.77% |
| Bajaj Finance Limited                                 | -0.79% |
| Tata Power Company Limited                            | -0.81% |
| ICICI Lombard General Insurance Company Limited       | -0.83% |
| Housing Development Finance Corporation Limited       | -0.85% |
| HCL Technologies Limited                              | -0.87% |
| Zee Entertainment Enterprises Limited                 | -1.08% |
| ITC Limited   | -1.09% |
| Bank of Baroda  | -1.22% |
| Canara Bank   | -1.23% |
| UPL Limited   | -1.24% |
| Larsen & Toubro Limited                               | -1.42% |
| Tata Consultancy Services Limited                     | -1.63% |
| Sun Pharmaceutical Industries Limited                 | -1.70% |
| Vedanta Limited                                       | -1.91% |



|   |                |
|---|----------------|
| Bharti Airtel Limited                         | -2.17%         |
| Tata Steel Limited                            | -2.19%         |
| JSW Steel Limited                             | -2.37%         |
| State Bank of India                           | -2.61%         |
| ICICI Bank Limited                            | -2.65%         |
| Adani Ports and Special Economic Zone Limited | -3.66%         |
| Reliance Industries Limited                   | -5.05%         |
| Cash & Current Assets                         | 72.43%         |
| <b>Total</b>                                  | <b>100.00%</b> |

| Aditya Birla Sun Life Corporate Bond Fund            |            |       |
|--|------------|-------|
| Allocation as a %                                    |            |       |
| of Net Assets  | Rating     | %     |
| Larsen & Toubro Limited                              | CRISIL AAA | 2.53% |
| 4.70% INDIA GOVT BOND 22SEP2033 FRB                  | Sovereign  | 2.51% |
| National Bank For Agriculture and Rural Development  | CRISIL AAA | 1.97% |
| Reliance Industries Limited                          | CRISIL AAA | 1.96% |
| 6.64% INDIA GOVT BOND 16JUN2035                      | Sovereign  | 1.89% |
| Sikka Ports and Terminals Limited                    | CRISIL AAA | 1.80% |
| Reliance Industries Limited                          | CRISIL AAA | 1.78% |
| Pipeline Infrastructure Limited                      | CRISIL AAA | 1.65% |
| Sikka Ports and Terminals Limited                    | CRISIL AAA | 1.63% |
| Embassy Office Parks REIT                            | CRISIL AAA | 1.56% |
| Power Finance Corporation Limited                    | ICRA AAA   | 1.45% |
| National Bank For Agriculture and Rural Development  | ICRA AAA   | 1.24% |
| 8.83% GOI (MD 25/11/2023)                            | Sovereign  | 1.23% |
| 6.20% MADHYA PRADESH 15APR2023 SDL                   | Sovereign  | 1.22% |
| Sikka Ports and Terminals Limited                    | CRISIL AAA | 1.21% |
| 7.27% GOI 08APR26                                    | Sovereign  | 1.20% |
| Cholamandalam Investment and Finance Company Limited | ICRA AA+   | 1.19% |
| Housing Development Finance Corporation Limited      | ICRA AAA   | 1.19% |
| Bajaj Housing Finance Limited                        | CRISIL AAA | 1.14% |
| 4.45% GOI FRB 30OCT2034                              | Sovereign  | 1.10% |
| Indian Railway Finance Corporation Limited           | ICRA AAA   | 1.08% |
| L&T Finance Limited                                  | CRISIL AAA | 1.01% |
| Axis Finance Limited                                 | IND AAA    | 0.98% |
| L&T Finance Limited                                  | CRISIL AAA | 0.98% |
| Power Finance Corporation Limited                    | ICRA AAA   | 0.98% |
| LIC Housing Finance Limited                          | CARE AAA   | 0.96% |
| HDB Financial Services Limited                       | CRISIL AAA | 0.93% |
| Larsen & Toubro Limited                              | CRISIL AAA | 0.89% |
| Housing & Urban Development Corporation Limited      | ICRA AAA   | 0.88% |
| Power Finance Corporation Limited                    | ICRA AAA   | 0.86% |
| HDB Financial Services Limited                       | CRISIL AAA | 0.85% |
| Bajaj Finance Limited                                | CRISIL AAA | 0.77% |
| 7.89% GUJARAT 15MAY2025 SDL                          | Sovereign  | 0.77% |
| Sikka Ports and Terminals Limited                    | CRISIL AAA | 0.74% |
| Bajaj Finance Limited                                | CRISIL AAA | 0.72% |
| Mahindra & Mahindra Financial Services Limited       | IND AAA    | 0.71% |
| 7.68% GOI (MD 15/12/2023)                            | Sovereign  | 0.68% |
| Jamnagar Utilities & Power Private Limited           | CRISIL AAA | 0.62% |
| HDB Financial Services Limited                       | CRISIL AAA | 0.61% |
| Aditya Birla Finance Limited                         | ICRA AAA   | 0.60% |
| Indian Railway Finance Corporation Limited           | ICRA AAA   | 0.60% |
| Power Finance Corporation Limited                    | ICRA AAA   | 0.56% |
| National Bank For Agriculture and Rural Development  | ICRA AAA   | 0.56% |
| Housing Development Finance Corporation Limited      | ICRA AAA   | 0.54% |
| 6.67% GOVERNMENT OF INDIA 15DEC35 G-SEC              | Sovereign  | 0.54% |
| Manappuram Finance Limited                           | CRISIL AA  | 0.53% |
| Mahindra & Mahindra Financial Services Limited       | IND AAA    | 0.53% |
| 8.25% GUJARAT 12DEC2024 SDL                          | Sovereign  | 0.51% |
| Indian Railway Finance Corporation Limited           | ICRA AAA   | 0.51% |
| Food Corporation Of India                            | CRISIL AAA | 0.50% |
| Power Finance Corporation Limited                    | ICRA AAA   | 0.50% |
| 8.12% CHATTISGARH SDL 08MAY23 SDL                    | Sovereign  | 0.50% |
| 6.9% TAMIL NADU SDL 16OCT25                          | Sovereign  | 0.50% |
| Bank of Baroda - Tier II - Basel III                 | CARE AAA   | 0.50% |
| 7.57% CHATTISGARH SDL 27MAR23                        | Sovereign  | 0.49% |
| 6.80% ODISHA 29JAN2025 SDL                           | Sovereign  | 0.49% |
| Larsen & Toubro Limited                              | CRISIL AAA | 0.49% |
| LIC Housing Finance Limited                          | CRISIL AAA | 0.49% |
| National Bank For Agriculture and Rural Development  | ICRA AAA   | 0.48% |
| Housing Development Finance Corporation Limited      | ICRA AAA   | 0.48% |
| Tata Capital Limited                                 | CRISIL AAA | 0.48% |
| Nabha Power Limited                                  | ICRA AAA   | 0.48% |
| Cholamandalam Investment and Finance Company Limited | ICRA AA+   | 0.48% |
| Mangalore Refinery and Petrochemicals Limited        | CARE AAA   | 0.48% |
| Mahindra & Mahindra Financial Services Limited       | IND AAA    | 0.48% |
| GOI 08.28% 21SEP27                                   | Sovereign  | 0.48% |
| Mahindra & Mahindra Financial Services Limited       | IND AAA    | 0.47% |
| Kotak Mahindra Prime Limited                         | CRISIL AAA | 0.47% |
| State Bank of India - Tier II - Basel III            | ICRA AAA   | 0.47% |
| REC Limited  | CRISIL AAA | 0.46% |
| L&T Finance Limited                                  | CRISIL AAA | 0.46% |
| Housing & Urban Development Corporation Limited      | ICRA AAA   | 0.46% |
| 6.79% GOI (MD 15/05/2027)                            | Sovereign  | 0.44% |
| LIC Housing Finance Limited                          | CRISIL AAA | 0.44% |
| Power Finance Corporation Limited                    | ICRA AAA   | 0.44% |
| 8.15% MADHYA PRADESH 13NOV2025 SDL                   | Sovereign  | 0.44% |
| 8.08% CHATTISGARH 28JAN2025 SDL                      | Sovereign  | 0.43% |
| L&T Finance Limited                                  | CRISIL AAA | 0.42% |
| Sundaram Home Finance Limited                        | ICRA AA+   | 0.42% |
| Nabha Power Limited                                  | ICRA AAA   | 0.42% |
| 6.97% GOI (MD 06/09/2026)                            | Sovereign  | 0.40% |
| 6.82% RAJASTHAN 18SEP2024 SDL                        | Sovereign  | 0.40% |
| 8.12% Maharashtra SDL (MD 13/11/2025)                | Sovereign  | 0.39% |

|  |                |       |
|--|----------------|-------|
| TAMIL NADU 08.24% 09SEP25 SDL                        | Sovereign      | 0.39% |
| Power Finance Corporation Limited                    | ICRA AAA       | 0.38% |
| First Business Receivables Trust                     | IND AAA        | 0.38% |
| Reliance Industries Limited                          | CRISIL AAA     | 0.37% |
| First Business Receivables Trust                     | IND AAA        | 0.37% |
| Hindustan Petroleum Corporation Limited              | ICRA AAA       | 0.36% |
| Bajaj Housing Finance Limited                        | CRISIL AAA     | 0.36% |
| Summit Digital Infrastructure Private Limited        | CRISIL AAA     | 0.35% |
| Reliance Industries Limited                          | CRISIL AAA     | 0.35% |
| HDFC Credila Financial Services Pvt Limited          | ICRA AAA       | 0.34% |
| State Bank of India - Tier II - Basel III            | ICRA AAA       | 0.33% |
| Tata Capital Financial Services Limited              | ICRA AAA       | 0.33% |
| L&T Finance Limited                                  | CRISIL AAA     | 0.32% |
| Tata Capital Limited                                 | CRISIL AAA     | 0.32% |
| 8.38% HARYANA 27JAN26 SDL                            | Sovereign      | 0.31% |
| 8.24% TAMIL NADU 10JUN2025 SDL                       | Sovereign      | 0.31% |
| 8.05% GUJARAT 29APR2025 SDL                          | Sovereign      | 0.29% |
| Axis Finance Limited                                 | IND AAA        | 0.29% |
| Sundaram Home Finance Limited                        | ICRA AA+       | 0.29% |
| Axis Finance Limited                                 | IND AAA        | 0.27% |
| Aditya Birla Finance Limited                         | IND AAA        | 0.26% |
| 8.24% GOI (MD 15/02/2027)                            | Sovereign      | 0.26% |
| 8.54% BIHAR 10FEB2026 SDL                            | Sovereign      | 0.26% |
| 8.46% GUJARAT 10FEB2026 SDL                          | Sovereign      | 0.26% |
| KARNATAKA SDL 08.14% 13NOV25                         | Sovereign      | 0.26% |
| 8.29% HARYANA 29JUL2025 SDL                          | Sovereign      | 0.26% |
| 8.10% JHARKHAND 11MAR2025 SDL                        | Sovereign      | 0.26% |
| 8.03% GUJARAT 16APR2025 SDL                          | Sovereign      | 0.26% |
| Housing Development Finance Corporation Limited      | CRISIL AAA     | 0.26% |
| 7.35% GOI (MD 22/06/2024)                            | Sovereign      | 0.25% |
| Kotak Mahindra Investments Limited                   | CRISIL AAA     | 0.25% |
| Power Finance Corporation Limited                    | CRISIL AAA     | 0.25% |
| Tata Cleantech Capital Limited                       | CRISIL AAA     | 0.24% |
| Housing & Urban Development Corporation Limited      | ICRA AAA       | 0.24% |
| National Bank For Agriculture and Rural Development  | ICRA AAA       | 0.24% |
| Indian Railway Finance Corporation Limited           | ICRA AAA       | 0.24% |
| LIC Housing Finance Limited                          | CRISIL AAA     | 0.24% |
| Union Bank of India - Tier II - Basel III            | ICRA AA+       | 0.24% |
| Cholamandalam Investment and Finance Company Limited | ICRA AA+       | 0.24% |
| Mahindra & Mahindra Financial Services Limited       | IND AAA        | 0.24% |
| 5.88% GUJARAT 31MAR25 SDL                            | Sovereign      | 0.24% |
| Tata Capital Housing Finance Limited                 | CRISIL AAA     | 0.24% |
| Tata Capital Financial Services Limited              | ICRA AAA       | 0.24% |
| Sundaram Home Finance Limited                        | ICRA AA+       | 0.24% |
| INDIA GRID TRUST                                     | CRISIL AAA     | 0.24% |
| REC Limited  | ICRA AAA       | 0.24% |
| Cholamandalam Investment and Finance Company Limited | ICRA AA+       | 0.24% |
| John Deere Financial India Private Limited           | CRISIL AAA     | 0.24% |
| Tata Capital Financial Services Limited              | ICRA AAA       | 0.24% |
| Tata Capital Housing Finance Limited                 | CRISIL AAA     | 0.24% |
| Bajaj Finance Limited                                | CRISIL AAA     | 0.24% |
| Mahindra & Mahindra Financial Services Limited       | IND AAA        | 0.24% |
| Oil & Natural Gas Corporation Limited                | ICRA AAA       | 0.24% |
| 7.99% BIHAR 14OCT2025 SDL                            | Sovereign      | 0.23% |
| Larsen & Toubro Limited                              | CRISIL AAA     | 0.22% |
| REC Limited  | ICRA AAA       | 0.22% |
| Housing Development Finance Corporation Limited      | ICRA AAA       | 0.22% |
| Bajaj Finance Limited                                | CRISIL AAA     | 0.21% |
| 7.99% UTTAR PRADESH 29JUN2026 SDL                    | Sovereign      | 0.20% |
| 8.19% RAJASTHAN UDAY 23JUN2026 SDL                   | Sovereign      | 0.20% |
| 7.59% GOI (MD 20/03/2029)                            | Sovereign      | 0.20% |
| 8.27% TAMILNADU 23DEC2025 SDL                        | Sovereign      | 0.20% |
| Power Finance Corporation Limited                    | ICRA AAA       | 0.20% |
| Housing & Urban Development Corporation Limited      | ICRA AAA       | 0.20% |
| 6.39% ANDHRA PRADESH 20MAY2026 SDL                   | Sovereign      | 0.20% |
| Mahindra & Mahindra Financial Services Limited       | IND AAA        | 0.19% |
| Sundaram Home Finance Limited                        | ICRA AA+       | 0.19% |
| Bhopal Dhule Transmission Company Limited            | CRISIL AAA     | 0.19% |
| 6.85% BIHAR 08SEP2030 SDL                            | Sovereign      | 0.19% |
| 8.60% GOI (MD 02/06/2028)                            | Sovereign      | 0.19% |
| 8.27% MADHYA PRADESH 23DEC2025 SDL                   | Sovereign      | 0.18% |
| 8.44% MAHARASHTRA 26NOV2024 SDL                      | Sovereign      | 0.18% |
| 8.15% UTTAR PRADESH 13NOV2025 SDL                    | Sovereign      | 0.18% |
| 8.07% TAMIL NADU 15JUN2026 SDL                       | Sovereign      | 0.18% |
| India Grid Trust                                     | CRISIL AAA     | 0.17% |
| Power Finance Corporation Limited                    | ICRA AAA       | 0.17% |
| Housing & Urban Development Corporation Limited      | ICRA AAA       | 0.17% |
| Aditya Birla Housing Finance Limited                 | ICRA AAA       | 0.17% |
| NIIF Infrastructure Finance Limited                  | ICRA AAA       | 0.17% |
| Axis Finance Limited                                 | CRISIL AAA     | 0.17% |
| Fullerton India Home Finance Company Limited         | CRISIL AAA     | 0.16% |
| Sundaram Home Finance Limited                        | ICRA AA+       | 0.16% |
| 8.25% MAHARASHTRA 10JUN2025 SDL                      | Sovereign      | 0.15% |
| 7.17% GOI (MD 08/01/2028)                            | Sovereign      | 0.15% |
| GOI 06.79% 26DEC2029                                 | Sovereign      | 0.15% |
| First Business Receivables Trust                     | CRISIL AAA(SO) | 0.15% |
| NHPC Limited   | CARE AAA       | 0.14% |
| REC Limited  | ICRA AAA       | 0.14% |
| Housing & Urban Development Corporation Limited      | ICRA AAA       | 0.13% |
| 7.88% GOI (MD 19/03/2030)                            | Sovereign      | 0.13% |
| 8.15% GOI (MD 24/11/2026)                            | Sovereign      | 0.13% |
| 8.21% MAHARASHTRA 09DEC2025 SDL                      | Sovereign      | 0.13% |
| 8.24% ANDHRA PRADESH 09DEC2025 SDL                   | Sovereign      | 0.13% |
| 8.39% RAJASTHAN 15MAR26 SDL                          | Sovereign      | 0.13% |
| 7.99% KERALA 28OCT25 SDL                             | Sovereign      | 0.13% |
| 8.08% JHARKHAND 28JAN2025 SDL                        | Sovereign      | 0.13% |
| 8.14% UTTAR PRADESH 02JUN2026 SDL                    | Sovereign      | 0.13% |
| 8.90% MAHARASHTRA SDL 19DEC22                        | Sovereign      | 0.13% |

|  |                |       |
|--|----------------|-------|
| 8.90% PUNJAB 19DEC2022 SDL                           | Sovereign      | 0.13% |
| Axis Bank Limited                                    | CRISIL AAA     | 0.12% |
| 6.70% TAMIL NADU 16OCT24 SDL                         | Sovereign      | 0.12% |
| 6.69% MADHYA PRADESH 17MAR25 SDL                     | Sovereign      | 0.12% |
| HDB Financial Services Limited                       | CRISIL AAA     | 0.12% |
| Power Finance Corporation Limited                    | ICRA AAA       | 0.12% |
| REC Limited  | ICRA AAA       | 0.12% |
| Power Finance Corporation Limited                    | ICRA AAA       | 0.12% |
| 6.84% GOI (MD 19/12/2022)                            | Sovereign      | 0.12% |
| LIC Housing Finance Limited                          | CRISIL AAA     | 0.12% |
| First Business Receivables Trust                     | IND AAA        | 0.12% |
| Housing Development Finance Corporation Limited      | ICRA AAA       | 0.12% |
| 6.84% TAMIL NADU 23NOV2026 SDL                       | Sovereign      | 0.12% |
| National Housing Bank                                | CRISIL AAA     | 0.12% |
| Power Finance Corporation Limited                    | CRISIL AAA     | 0.12% |
| Muthoo Finance Limited                               | CRISIL AAA+    | 0.12% |
| Punjab National Bank - Tier II - Basel III           | IND AAA        | 0.12% |
| ICICI Home Finance Corporation Limited               | ICRA AAA       | 0.12% |
| 6.23% RAJASTHAN 29SEP2027 SDL                        | Sovereign      | 0.11% |
| 8.33% GOI (MD 09/07/2026)                            | Sovereign      | 0.11% |
| HDFC Bank Limited                                    | CRISIL AAA     | 0.10% |
| National Bank For Agriculture and Rural Development  | CRISIL AAA     | 0.10% |
| 8.29% ANDHRA PRADESH - 13JAN26 SDL                   | Sovereign      | 0.10% |
| 7.59% GOI (MD 11/01/2026)                            | Sovereign      | 0.10% |
| Grasim Industries Limited                            | ICRA AAA       | 0.10% |
| NUCLEAR POWER CORPORATION OF INDIA LTD               | ICRA AAA       | 0.10% |
| Tata Capital Housing Finance Limited                 | ICRA AAA       | 0.10% |
| 6.83% KARNATAKA 23NOV2026 SDL                        | Sovereign      | 0.10% |
| Housing & Urban Development Corporation Limited      | ICRA AAA       | 0.10% |
| 6.86% HARYANA 23NOV2026 SDL                          | Sovereign      | 0.10% |
| Bajaj Housing Finance Limited                        | CRISIL AAA     | 0.10% |
| Adani Ports and Special Economic Zone Limited        | IND AA+        | 0.10% |
| GOI 06.10% 12JUL31                                   | Sovereign      | 0.09% |
| Aditya Birla Housing Finance Limited                 | ICRA AAA       | 0.08% |
| Axis Bank Limited                                    | ICRA AAA       | 0.08% |
| 6.98% MAHARASHTRA 26FEB2028 SDL                      | Sovereign      | 0.07% |
| Housing & Urban Development Corporation Limited      | ICRA AAA       | 0.07% |
| REC Limited  | ICRA AAA       | 0.07% |
| LIC Housing Finance Limited                          | ICRA A1+       | 0.07% |
| National Bank For Agriculture and Rural Development  | ICRA AAA       | 0.07% |
| Cholamandalam Investment and Finance Company Limited | ICRA A1+       | 0.07% |
| 6.87% RAJASTHAN 08SEP2031 SDL                        | Sovereign      | 0.06% |
| 8.22% JHARKHAND 24FEB2026 SDL                        | Sovereign      | 0.05% |
| Reliable Device Trust                                | ICRA AAA(SO)   | 0.05% |
| 8.22% TAMIL NADU 09DEC2025 SDL                       | Sovereign      | 0.05% |
| 8.44% TAMIL NADU 12NOV2024 SDL                       | Sovereign      | 0.05% |
| 8.52% UTTAR PRADESH 21MAR2025 SDL                    | Sovereign      | 0.05% |
| 8.04% MAHARASHTRA 25FEB2025 SDL                      | Sovereign      | 0.05% |
| KARNATAKA 09.39% 01AUG25 SDL                         | Sovereign      | 0.05% |
| 8.21% RAJASTHAN 31MAR2025 SDL                        | Sovereign      | 0.05% |
| 8.06% HARYANA 04JUL2026 SDL                          | Sovereign      | 0.05% |
| NIIF Infrastructure Finance Limited                  | ICRA AAA       | 0.05% |
| 7.37% TAMIL NADU 14SEP2026 SDL                       | Sovereign      | 0.05% |
| Indian Railway Finance Corporation Limited           | ICRA AAA       | 0.05% |
| REC Limited  | ICRA AAA       | 0.05% |
| Indian Oil Corporation Limited                       | ICRA AAA       | 0.05% |
| Tata Capital Limited                                 | CRISIL AAA     | 0.05% |
| Bharti Telecom Limited                               | CRISIL AA+     | 0.05% |
| First Business Receivables Trust                     | CRISIL AAA(SO) | 0.04% |
| LIC Housing Finance Limited                          | CARE AAA       | 0.04% |
| 6.87% JHARKHAND 15SEP2031 SDL                        | Sovereign      | 0.04% |
| 7.57% GOI (MD 17/06/2033)                            | Sovereign      | 0.04% |
| Small Industries Development Bank of India           | CARE AAA       | 0.04% |
| REC Limited  | ICRA AAA       | 0.03% |
| 6.91% RAJASTHAN 01SEP2031 SDL                        | Sovereign      | 0.03% |
| Power Finance Corporation Limited                    | CRISIL AAA     | 0.03% |
| 8.82% BIHAR 24FEB2026 SDL                            | Sovereign      | 0.03% |
| Housing & Urban Development Corporation Limited      | ICRA AAA       | 0.03% |
| ANDHRA PRADESH ANDHRA 9.84 02/26/24                  | Sovereign      | 0.03% |
| Indian Bank - Tier II - Basel III                    | CRISIL AAA     | 0.03% |
| 8.16% KARNATAKA 26NOV2025 SDL                        | Sovereign      | 0.03% |
| GUJARAT GUJARA 8.23 09/09/25                         | Sovereign      | 0.03% |
| 8.59% UTTAR PRADESH 10MAR2025 SDL                    | Sovereign      | 0.03% |
| 9.50% GUJARAT 11SEP2023 SDL                          | Sovereign      | 0.03% |
| 9.50% HARYANA 11SEP2023 SDL                          | Sovereign      | 0.03% |
| MAHARASHTRA 09.60% 14AUG23 SDL                       | Sovereign      | 0.03% |
| 7.99% MAHARASHTRA 28OCT2025 SDL                      | Sovereign      | 0.03% |
| 8.39% RAJASTHAN UDAY 15MAR25 SDL                     | Sovereign      | 0.03% |
| 7.96% Maharashtra SDL (14/10/2025)                   | Sovereign      | 0.03% |
| 7.96% Gujarat SDL (14/10/2025)                       | Sovereign      | 0.03% |
| LIC Housing Finance Limited                          | CRISIL AAA     | 0.03% |
| REC Limited  | ICRA AAA       | 0.03% |
| LIC Housing Finance Limited                          | CRISIL AAA     | 0.03% |
| 8.51% UTTAR PRADESH 21MAR2023 SDL                    | Sovereign      | 0.03% |
| 7.39% HARYANA 09NOV2026 SDL                          | Sovereign      | 0.02% |
| 7.25% MAHARASHTRA 28DEC2026 SDL                      | Sovereign      | 0.02% |
| National Bank For Agriculture and Rural Development  | CRISIL AAA     | 0.02% |
| 8.31% KARNATAKA 14NOV22 SDL                          | Sovereign      | 0.02% |
| 7.67% Tamilnadu UDAY BOND (MD 22/03/2023)            | Sovereign      | 0.02% |
| 7.22% CHHATTISGARH 25JAN2027 SDL                     | Sovereign      | 0.02% |
| 7.16% GOI (MD 20/05/2023)                            | Sovereign      | 0.02% |
| 7.71% TAMIL NADU 22FEB2023 SDL                       | Sovereign      | 0.02% |
| REC Limited  | ICRA AAA       | 0.02% |
| 7.69% TAMIL NADU 22FEB2023 SDL                       | Sovereign      | 0.02% |
| 6.83% RAJASTHAN SDL 25SEP23                          | Sovereign      | 0.02% |
| NTPC Limited   | ICRA AAA       | 0.02% |
| Muthoo Finance Limited                               | ICRA AA+       | 0.02% |
| NIIF Infrastructure Finance Limited                  | ICRA AAA       | 0.02% |

|   |            |                |
|---|------------|----------------|
| Indian Oil Corporation Limited                  | ICRA AAA   | 0.02%          |
| 6.27% RAJASTHAN 20JUL2026 SDL                   | Sovereign  | 0.02%          |
| Power Finance Corporation Limited               | CRISIL AAA | 0.02%          |
| 6.92% RAJASTHAN 04SEP25 SDL                     | Sovereign  | 0.02%          |
| Indian Railway Finance Corporation Limited      | CRISIL AAA | 0.02%          |
| 6.22% GOVERNMENT OF INDIA 16MAR35 G-SEC         | Sovereign  | 0.02%          |
| 6.67% GOVERNMENT OF INDIA 17DEC50 G-SEC         | Sovereign  | 0.02%          |
| 6.89% UTTAR PRADESH 08SEP2031 SDL               | Sovereign  | 0.01%          |
| REC Limited                                     | ICRA AAA   | 0.01%          |
| REC Limited                                     | CRISIL AAA | 0.01%          |
| Bajaj Finance Limited                           | CRISIL AAA | 0.01%          |
| Export Import Bank of India                     | CRISIL AAA | 0.01%          |
| 5.15% GOVERNMENT OF INDIA 09NOV25 G-SEC         | Sovereign  | 0.01%          |
| LIC Housing Finance Limited                     | CRISIL AAA | 0.01%          |
| Housing & Urban Development Corporation Limited | ICRA AAA   | 0.01%          |
| REC Limited                                     | CRISIL AAA | 0.01%          |
| 8.15% GOI (MD 11/06/2022)                       | Sovereign  | 0.00%          |
| 07.26% GOI (MD 14/01/2029)                      | Sovereign  | 0.00%          |
| 5.63% GOI 12APR2026                             | Sovereign  | 0.00%          |
| 6.97% MAHARASHTRA 18FEB2028 SDL                 | Sovereign  | 0.00%          |
| 7.37% GOI (MD 16/04/2023)                       | Sovereign  | 0.00%          |
| REC Limited                                     | CRISIL AAA | 0.00%          |
| ICICI Securities Primary Dealership Limited     |            | -0.00%         |
| HSBC Bank                                       |            | -0.00%         |
| IDFC First Bank Limited                         |            | -0.00%         |
| HSBC Bank                                       |            | -0.00%         |
| Cash & Current Assets                           |            | 2.29%          |
| <b>Total</b>                                    |            | <b>100.00%</b> |

| Aditya Birla Sun Life Short Term Fund               |            |       |
|---|------------|-------|
| Allocation as a % of Net Assets                     |            |       |
|   | Rating     | %     |
| 5.63% GOI 12APR2026                                 | Sovereign  | 6.35% |
| National Bank For Agriculture and Rural Development | ICRA AAA   | 4.22% |
| Reliance Industries Limited                         | CRISIL AAA | 2.12% |
| L&T Finance Limited                                 | CRISIL AAA | 1.97% |
| 4.70% INDIA GOVT BOND 22SEP2033 FRB                 | Sovereign  | 1.84% |
| 8.60% BIHAR 09MAR2026 SDL                           | Sovereign  | 1.71% |
| Export Import Bank of India                         | ICRA A1+   | 1.60% |
| 8.15% GOI (MD 24/11/2026)                           | Sovereign  | 1.56% |
| 8.92% MADHYA PRADESH 08AUG2022 SDL                  | Sovereign  | 1.52% |
| State Bank of India - Tier II - Basel III           | CRISIL AAA | 1.52% |
| Panatone Finvest Limited                            | CRISIL A1+ | 1.51% |
| Shriram Transport Finance Company Limited           | IND AA+    | 1.38% |
| Embassy Office Parks REIT                           | CRISIL AAA | 1.24% |
| REC Limited   | ICRA AAA   | 1.16% |
| 6.90% INDIA SPECIAL GOI BOND 04FEB2026              | Sovereign  | 1.05% |
| Reliance Industries Limited                         | CRISIL AAA | 1.02% |
| Sikka Ports and Terminals Limited                   | CRISIL AAA | 0.99% |
| REC Limited   | ICRA AAA   | 0.99% |
| Power Finance Corporation Limited                   | ICRA AAA   | 0.99% |
| Small Industries Development Bank of India          | CARE A1+   | 0.98% |
| Jammagar Utilities & Power Private Limited          | CRISIL AAA | 0.98% |
| 6.67% GOVERNMENT OF INDIA 15DEC35 G-SEC             | Sovereign  | 0.97% |
| Housing Development Finance Corporation Limited     | ICRA AAA   | 0.89% |
| Shriram City Union Finance Limited                  | IND AA     | 0.88% |
| Housing & Urban Development Corporation Limited     | ICRA AAA   | 0.86% |
| Housing Development Finance Corporation Limited     | ICRA AAA   | 0.80% |
| Axis Finance Limited                                | CRISIL AAA | 0.79% |
| First Business Receivables Trust                    | IND AAA    | 0.78% |
| State Bank of India - Tier II - Basel III           | CRISIL AAA | 0.77% |
| L&T Finance Limited                                 | CRISIL AAA | 0.77% |
| First Business Receivables Trust                    | IND AAA    | 0.75% |
| Summit Digital Infrastructure Private Limited       | CRISIL AAA | 0.73% |
| Axis Bank Limited                                   | CRISIL A1+ | 0.72% |
| L&T Finance Limited                                 | ICRA A1+   | 0.71% |
| Fullerton India Credit Company Limited              | CARE AAA   | 0.71% |
| 8.20% GOI (MD 15/02/2022)                           | Sovereign  | 0.70% |
| 6.94% MAHARASHTRA 23AUG2022 SDL                     | Sovereign  | 0.68% |
| Sikka Ports and Terminals Limited                   | CRISIL AAA | 0.67% |
| Bajaj Housing Finance Limited                       | CRISIL AAA | 0.66% |
| TATA Realty & Infrastructure Limited                | ICRA AA    | 0.66% |
| Housing Development Finance Corporation Limited     | CRISIL AAA | 0.65% |
| 8.83% GOI (MD 25/11/2023)                           | Sovereign  | 0.64% |
| 8.97% BIHAR 21NOV22 SDL                             | Sovereign  | 0.62% |
| Embassy Office Parks REIT                           | CRISIL AAA | 0.62% |
| National Bank For Agriculture and Rural Development | CRISIL AAA | 0.60% |
| Shriram City Union Finance Limited                  | IND AA     | 0.60% |
| Sundaram Home Finance Limited                       | ICRA AA+   | 0.59% |
| Tata Capital Limited                                | CRISIL AAA | 0.59% |
| Sata Motors Finance Limited                         | CRISIL AA- | 0.59% |
| Tandev Properties Limited                           | CRISIL AAA | 0.59% |
| Tata Housing Development Corporation Limited        | CARE AA    | 0.57% |
| 8.54% BIHAR 10FEB2026 SDL                           | Sovereign  | 0.56% |
| Embassy Office Parks REIT                           | CRISIL AAA | 0.54% |
| 8.38% HARYANA 27JAN26 SDL                           | Sovereign  | 0.53% |
| Larsen & Toubro Limited                             | CRISIL AAA | 0.51% |
| Larsen & Toubro Limited                             | CRISIL AAA | 0.51% |
| Housing Development Finance Corporation Limited     | ICRA AAA   | 0.50% |
| Housing Development Finance Corporation Limited     | ICRA AAA   | 0.50% |
| LIC Housing Finance Limited                         | CRISIL AAA | 0.50% |

|  |                |       |
|--|----------------|-------|
| Nuvoco Vistas Corp Limited                           | CRISIL AA      | 0.50% |
| Tata Capital Housing Finance Limited                 | CRISIL AAA     | 0.50% |
| TATA Realty & Infrastructure Limited                 | ICRA AA        | 0.50% |
| Adani Ports and Special Economic Zone Limited        | IND AA+        | 0.49% |
| Indian Railway Finance Corporation Limited           | ICRA AAA       | 0.49% |
| Housing Development Finance Corporation Limited      | ICRA AAA       | 0.49% |
| Bajaj Finance Limited                                | CRISIL AAA     | 0.49% |
| RBL Bank Limited                                     | ICRA A1+       | 0.49% |
| IndoStar Capital Finance Limited                     | CRISIL AA-     | 0.49% |
| Bharti Hexacom Limited                               | CRISIL AA+     | 0.49% |
| State Bank of India - Tier II - Basel III            | ICRA AAA       | 0.49% |
| Export Import Bank of India                          | ICRA A1+       | 0.49% |
| IndusInd Bank Limited                                | CRISIL A1+     | 0.48% |
| Small Industries Development Bank of India           | CARE A1+       | 0.48% |
| IndusInd Bank Limited                                | CRISIL A1+     | 0.48% |
| 8.30% RAJASTHAN 13JAN2026 SDL                        | Sovereign      | 0.48% |
| LIC Housing Finance Limited                          | CRISIL AAA     | 0.46% |
| REC Limited  | CRISIL AAA     | 0.42% |
| Reliance Industries Limited                          | CRISIL AAA     | 0.40% |
| HDB Financial Services Limited                       | CRISIL AAA     | 0.40% |
| Sundaram Home Finance Limited                        | ICRA AA+       | 0.40% |
| 5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC              | Sovereign      | 0.39% |
| National Bank For Agriculture and Rural Development  | CRISIL AAA     | 0.38% |
| LIC Housing Finance Limited                          | CRISIL AAA     | 0.37% |
| 8.86% TAMIL NADU 07NOV2022 SDL                       | Sovereign      | 0.36% |
| HDB Financial Services Limited                       | CRISIL AAA     | 0.35% |
| REC Limited  | ICRA AAA       | 0.35% |
| 8.30% RAJASTHAN 13JAN2026 SDL                        | ICRA AAA       | 0.35% |
| Indian Oil Corporation Limited                       | ICRA AAA       | 0.35% |
| Punjab National Bank - Tier II - Basel III           | IND AA         | 0.35% |
| Fullerton India Home Finance Company Limited         | CRISIL AAA     | 0.35% |
| Tata Capital Financial Services Limited              | CRISIL AAA     | 0.30% |
| Housing & Urban Development Corporation Limited      | ICRA AAA       | 0.30% |
| Manappuram Finance Limited                           | CRISIL AA      | 0.30% |
| Mahindra Rural Housing Finance Limited               | IND AA+        | 0.29% |
| REC Limited  | ICRA AAA       | 0.27% |
| 8.52% TELANGANA - 10FEB26 SDL                        | Sovereign      | 0.27% |
| 8.83% TAMIL NADU 11JUN2024 SDL                       | Sovereign      | 0.27% |
| 8.22% ANDHRA PRADESH - 13JAN26 SDL                   | Sovereign      | 0.27% |
| First Business Receivables Trust                     | IND AAA        | 0.26% |
| REC Limited  | CRISIL AAA     | 0.26% |
| 8.99% BIHAR 19DEC2022 SDL                            | Sovereign      | 0.26% |
| 8.90% MAHARASHTRA SDL 19DEC22                        | Sovereign      | 0.26% |
| 8.90% PUNJAB 19DEC2022 SDL                           | Sovereign      | 0.26% |
| 8.39% Rajasthan UDAY BOND(MD 15/03/2023)             | Sovereign      | 0.26% |
| 6.97% GOI (MD 06/09/2026)                            | Sovereign      | 0.26% |
| National Bank For Agriculture and Rural Development  | CRISIL AAA     | 0.26% |
| REC Limited  | ICRA AAA       | 0.26% |
| Muthoot Finance Limited                              | ICRA AA+       | 0.26% |
| HDB Financial Services Limited                       | CRISIL AAA     | 0.25% |
| Tata Projects Limited                                | IND AA         | 0.25% |
| HDB Financial Services Limited                       | CRISIL AAA     | 0.25% |
| Sundaram Finance Limited                             | CRISIL AAA     | 0.25% |
| Housing Development Finance Corporation Limited      | ICRA AAA       | 0.25% |
| INDIA GRID TRUST                                     | CRISIL AAA     | 0.25% |
| Tata Cleantech Capital Limited                       | CRISIL AAA     | 0.25% |
| LIC Housing Finance Limited                          | CRISIL AAA     | 0.25% |
| LIC Housing Finance Limited                          | CARE AAA       | 0.25% |
| Housing & Urban Development Corporation Limited      | ICRA AAA       | 0.25% |
| Reliance Industries Limited                          | ICRA AAA       | 0.25% |
| Sundaram Home Finance Limited                        | ICRA AA+       | 0.25% |
| Cholamandalam Financial Holdings Limited             | IND AA+        | 0.25% |
| LIC Housing Finance Limited                          | CARE AAA       | 0.25% |
| Cholamandalam Investment and Finance Company Limited | ICRA AA+       | 0.25% |
| Small Industries Development Bank of India           | ICRA AAA       | 0.25% |
| Bajaj Finance Limited                                | ICRA A1+       | 0.24% |
| State Bank of India - Tier II - Basel III            | ICRA AAA       | 0.24% |
| 8.70% GUJARAT 19SEP2028 SDL                          | Sovereign      | 0.22% |
| KARNATAKA 09.01% 25JUN24 SDL                         | Sovereign      | 0.21% |
| 8.21% HARYANA 31MAR2024 SDL                          | Sovereign      | 0.21% |
| India Grid Trust                                     | CRISIL AAA     | 0.20% |
| Hindustan Petroleum Corporation Limited              | CRISIL AAA     | 0.20% |
| REC Limited  | CRISIL AAA     | 0.20% |
| National Bank For Agriculture and Rural Development  | ICRA AAA       | 0.20% |
| National Housing Bank                                | CRISIL AAA     | 0.20% |
| Bajaj Housing Finance Limited                        | CRISIL AAA     | 0.20% |
| Food Corporation Of India                            | ICRA AAA       | 0.19% |
| Government of India                                  | Sovereign      | 0.19% |
| ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY  | BWR A+ (SO)    | 0.18% |
| Government of India                                  | Sovereign      | 0.17% |
| 8.57% ANDHRA PRADESH 09MAR2026 SDL                   | Sovereign      | 0.16% |
| Reliance Industries Limited                          | CRISIL AAA     | 0.15% |
| L&T Finance Limited                                  | CRISIL AAA     | 0.15% |
| REC Limited  | ICRA AAA       | 0.15% |
| L&T Finance Limited                                  | CRISIL AAA     | 0.15% |
| REC Limited  | ICRA AAA       | 0.15% |
| Bharti Hexacom Limited                               | CRISIL AA+     | 0.15% |
| NUCLEAR POWER CORPORATION OF INDIA LTD               | ICRA AAA       | 0.14% |
| U.P. Power Corporation Limited                       | CRISIL A+ (SO) | 0.12% |
| U.P. Power Corporation Limited                       | CRISIL A+ (SO) | 0.12% |
| U.P. Power Corporation Limited                       | CRISIL A+ (SO) | 0.11% |
| 8.36% MAHARASHTRA 27JAN26 SDL                        | Sovereign      | 0.11% |

|   |                |                |
|---|----------------|----------------|
| 8.39% ANDHRA PRADESH 27JAN2026 SDL                    | Sovereign      | 0.11%          |
| Tata Capital Financial Services Limited               | ICRA AAA       | 0.11%          |
| 6.93% MAHARASHTRA 09AUG22 SDL                         | Sovereign      | 0.11%          |
| NHPC Limited  | CARE AAA       | 0.10%          |
| HDB Financial Services Limited                        | CRISIL AAA     | 0.10%          |
| National Bank For Agriculture and Rural Development   | CRISIL AAA     | 0.10%          |
| 8.99% Gujarat SDL (MD 14/03/2022)                     | Sovereign      | 0.10%          |
| 8.95% MAHARASHTRA 02JUN2025 SDL                       | Sovereign      | 0.10%          |
| Union Bank of India - Tier II - Basel III             | IND AA+        | 0.10%          |
| REC Limited   | CRISIL AAA     | 0.10%          |
| Jharkand Road Projects Implementation Company Limited | CARE D         | 0.09%          |
| ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY   | BWR A+ (SO)    | 0.06%          |
| National Bank For Agriculture and Rural Development   | CRISIL AAA     | 0.05%          |
| National Bank For Agriculture and Rural Development   | CRISIL AAA     | 0.05%          |
| 8.42% KERALA 27JAN2026 SDL                            | Sovereign      | 0.05%          |
| 8.32% UTTAR PRADESH 02JUN2025 SDL                     | Sovereign      | 0.05%          |
| 8.06% HARYANA 04JUL2026 SDL                           | Sovereign      | 0.05%          |
| KERALA 08.65% 09JAN23 SDL                             | Sovereign      | 0.05%          |
| Axis Bank Limited                                     | CRISIL AAA     | 0.05%          |
| Food Corporation Of India                             | CRISIL AAA     | 0.05%          |
| Tata Projects Limited                                 | IND AA         | 0.05%          |
| Housing & Urban Development Corporation Limited       | ICRA AAA       | 0.05%          |
| Mahindra & Mahindra Financial Services Limited        | IND AAA        | 0.05%          |
| Reliance Industries Limited                           | CRISIL AAA     | 0.05%          |
| National Bank For Agriculture and Rural Development   | CRISIL AAA     | 0.05%          |
| IndusInd Bank Limited                                 | CRISIL A1+     | 0.05%          |
| U.P. Power Corporation Limited                        | CRISIL A+ (SO) | 0.03%          |
| HSBC Bank   |                | 0.02%          |
| Jammagar Utilities & Power Private Limited            | CRISIL AAA     | 0.01%          |
| HSBC Bank   |                | 0.01%          |
| ICICI Bank Limited                                    |                | 0.01%          |
| ICICI Bank Limited                                    |                | 0.01%          |
| IDFC First Bank Limited                               |                | 0.01%          |
| 7.17% GOI (MD 08/01/2028)                             | Sovereign      | 0.00%          |
| Cash & Current Assets                                 |                | 9.00%          |
| <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   | 2.77% |
| Axis Bank Limited                                   | CRISIL AAA | 2.36% |
| Axis Bank Limited                                   | CRISIL A1+ | 2.33% |
| Power Finance Corporation Limited                   | ICRA AAA   | 2.14% |
| 4.70% INDIA GOVT BOND 22SEP2033 FRB                 | Sovereign  | 1.82% |
| Indian Oil Corporation Limited                      | ICRA A1+   | 1.65% |
| Housing & Urban Development Corporation Limited     | ICRA AAA   | 1.55% |
| 6.84% GOI (MD 19/12/2022)                           | Sovereign  | 1.45% |
| Power Finance Corporation Limited                   | ICRA AAA   | 1.45% |
| State Bank of India - Tier II - Basel III           | ICRA AAA   | 1.37% |
| State Bank of India - Tier II - Basel III           | CRISIL AAA | 1.36% |
| National Bank For Agriculture and Rural Development | ICRA AAA   | 1.36% |
| 8.24% GOI (MD 15/02/2027)                           | Sovereign  | 1.31% |
| 8.15% GOI (MD 24/11/2026)                           | Sovereign  | 1.27% |
| Housing & Urban Development Corporation Limited     | ICRA AAA   | 1.24% |
| Axis Bank Limited                                   | CRISIL A1+ | 1.14% |
| National Bank For Agriculture and Rural Development | ICRA AAA   | 1.13% |
| REC Limited   | ICRA AAA   | 1.09% |
| Housing & Urban Development Corporation Limited     | ICRA AAA   | 1.05% |
| Small Industries Development Bank of India          | ICRA AAA   | 0.88% |
| National Bank For Agriculture and Rural Development | ICRA AAA   | 0.87% |
| Export Import Bank of India                         | ICRA A1+   | 0.87% |
| HDB Financial Services Limited                      | CRISIL AAA | 0.86% |
| Power Finance Corporation Limited                   | ICRA AAA   | 0.85% |
| National Highways Authority of India                | CRISIL AAA | 0.85% |
| REC Limited   | ICRA AAA   | 0.84% |
| National Highways Authority of India                | CRISIL AAA | 0.80% |
| National Bank For Agriculture and Rural Development | CRISIL AAA | 0.78% |
| State Bank of India - Tier II - Basel III           | CRISIL AAA | 0.76% |
| 6.90% INDIA SPECIAL GOI BOND 04FEB2026              | Sovereign  | 0.73% |
| Bank of Baroda - Tier II - Basel III                | CARE AAA   | 0.72% |
| Sikka Ports and Terminals Limited                   | CRISIL AAA | 0.71% |
| REC Limited   | ICRA AAA   | 0.71% |
| Housing & Urban Development Corporation Limited     | ICRA AAA   | 0.71% |
| State Bank of India - Tier I - Basel III            | CRISIL AA+ | 0.69% |
| IndusInd Bank Limited                               | CRISIL A1+ | 0.69% |
| HDFC Bank Limited                                   | CARE A1+   | 0.68% |
| State Bank of India - Tier II - Basel III           | ICRA AAA   | 0.68% |
| 8.79% GOI (MD 08/11/2021)                           | Sovereign  | 0.64% |
| ICICI Bank Limited                                  | CARE AAA   | 0.63% |
| L&T Finance Limited                                 | CRISIL AAA | 0.63% |
| REC Limited   | CRISIL AAA | 0.62% |
| REC Limited   | CRISIL AAA | 0.61% |
| Power Grid Corporation of India Limited             | CRISIL AAA | 0.61% |
| Indian Oil Corporation Limited                      | ICRA AAA   | 0.60% |
| REC Limited   | ICRA AAA   | 0.60% |
| 8.22% TAMIL NADU 13MAY2025 SDL                      | Sovereign  | 0.60% |
| Power Finance Corporation Limited                   | ICRA AAA   | 0.60% |





|   |            |       |   |            |       |   |                |       |
|---|------------|-------|---|------------|-------|---|----------------|-------|
| National Bank For Agriculture and Rural Development | CRISIL AAA | 0.59% | ANDHRA PRADESH 08.64% 06MAR23 SDL                   | Sovereign  | 0.15% | Power Grid Corporation of India Limited               | CRISIL AAA     | 0.03% |
| State Bank of India - Tier I - Basel III            | CRISIL AA+ | 0.59% | Export Import Bank of India                         | ICRA AAA   | 0.14% | Power Finance Corporation Limited                     | ICRA AAA       | 0.03% |
| Axis Finance Limited                                | IND AAA    | 0.57% | REC Limited   | CRISIL AAA | 0.14% | Government of India                                   | Sovereign      | 0.03% |
| REC Limited   | ICRA AAA   | 0.57% | Power Finance Corporation Limited                   | CRISIL AAA | 0.14% | 6.45% GOVERNMENT OF INDIA 07OCT29 G-SEC               | Sovereign      | 0.03% |
| Housing & Urban Development Corporation Limited     | ICRA AAA   | 0.56% | Power Finance Corporation Limited                   | CRISIL AAA | 0.14% | Government of India                                   | Sovereign      | 0.03% |
| REC Limited   | ICRA AAA   | 0.56% | HDB Financial Services Limited                      | CRISIL AAA | 0.14% | Government of India                                   | Sovereign      | 0.02% |
| Mahindra & Mahindra Financial Services Limited      | IND AAA    | 0.56% | Power Finance Corporation Limited                   | ICRA AAA   | 0.14% | Government of India                                   | Sovereign      | 0.02% |
| Indian Oil Corporation Limited                      | ICRA AAA   | 0.56% | HDB Financial Services Limited                      | CRISIL AAA | 0.14% | 8.53% TAMIL NADU 28NOV2028 SDL                        | Sovereign      | 0.02% |
| Axis Bank Limited                                   | CRISIL A1+ | 0.55% | GOI 06.17% 12JUN23                                  | Sovereign  | 0.14% | 8.25% GUJARAT 12DEC2024 SDL                           | Sovereign      | 0.02% |
| IndusInd Bank Limited                               | CRISIL A1+ | 0.55% | Bajaj Housing Finance Limited                       | CRISIL AAA | 0.14% | 6.18% GOI 04NOV2024                                   | Sovereign      | 0.02% |
| IDFC First Bank Limited                             | ICRA A1+   | 0.54% | Tata Capital Financial Services Limited             | ICRA AAA   | 0.14% | National Bank For Agriculture and Rural Development   | ICRA AAA       | 0.02% |
| REC Limited   | CRISIL AAA | 0.54% | Export Import Bank of India                         | ICRA AAA   | 0.14% | REC Limited   | CRISIL AAA     | 0.01% |
| IDFC First Bank Limited                             | CRISIL A1+ | 0.54% | 8.20% GOI (MD 15/02/2022)                           | Sovereign  | 0.14% | 7.57% GOI (MD 17/06/2033)                             | Sovereign      | 0.01% |
| National Bank For Agriculture and Rural Development | CRISIL AAA | 0.54% | REC Limited   | ICRA AAA   | 0.14% | National Bank For Agriculture and Rural Development   | ICRA AAA       | 0.01% |
| 8.83% GOI (MD 25/11/2023)                           | Sovereign  | 0.54% | Sundaram Home Finance Limited                       | ICRA AAA   | 0.14% | NHPC Limited  | CARE AAA       | 0.01% |
| Nabha Power Limited                                 | ICRA AAA   | 0.48% | REC Limited   | ICRA AAA   | 0.14% | NHPC Limited  | CARE AAA       | 0.01% |
| Mahindra & Mahindra Financial Services Limited      | IND AAA    | 0.47% | National Bank For Agriculture and Rural Development | ICRA AAA   | 0.14% | Punjab National Bank - Tier II - Basel III            | IND AAA        | 0.01% |
| Bank of Baroda - Tier I - Basel III                 | CRISIL AA+ | 0.47% | REC Limited   | CRISIL AAA | 0.14% | Kotak Mahindra Investments Limited                    | CRISIL AAA     | 0.01% |
| Housing & Urban Development Corporation Limited     | ICRA AAA   | 0.45% | Power Finance Corporation Limited                   | ICRA AAA   | 0.14% | ICICI Bank Limited                                    | 0.00%          |       |
| Axis Bank Limited                                   | ICRA AAA   | 0.45% | HDFC Bank Limited                                   | CRISIL A1+ | 0.14% | National Highways Authority of India                  | CRISIL AAA     | 0.00% |
| REC Limited   | ICRA AAA   | 0.43% | IndusInd Bank Limited                               | ICRA AAA   | 0.14% | HSBC Bank   | 0.00%          |       |
| Small Industries Development Bank of India          | CARE AAA   | 0.42% | Oil & Natural Gas Corporation Limited               | ICRA AAA   | 0.14% | ICICI Securities Primary Dealership Limited           | 0.00%          |       |
| MAHARASHTRA 07.42% 11MAY22 SDL                      | Sovereign  | 0.42% | 6.98% MAHARASHTRA 26FEB2028 SDL                     | Sovereign  | 0.14% | HSBC Bank   | 0.00%          |       |
| Mangalore Refinery and Petrochemicals Limited       | CARE AAA   | 0.41% | Summit Digital Infrastructure Private Limited       | CRISIL AAA | 0.14% | HSBC Bank   | 0.00%          |       |
| Government of India                                 | Sovereign  | 0.41% | IDFC First Bank Limited                             | CRISIL A1+ | 0.13% | HSBC Bank   | 0.00%          |       |
| Indian Railway Finance Corporation Limited          | CRISIL AAA | 0.39% | 7.27% GOI 08APR26                                   | Sovereign  | 0.12% | HSBC Bank   | -0.00%         |       |
| Sundaram Home Finance Limited                       | ICRA AA+   | 0.39% | Power Grid Corporation of India Limited             | CRISIL AAA | 0.12% | HSBC Bank   | -0.00%         |       |
| Power Grid Corporation of India Limited             | CRISIL AAA | 0.37% | REC Limited   | CRISIL AAA | 0.12% | IDFC First Bank Limited                               | -0.00%         |       |
| Small Industries Development Bank of India          | CARE AAA   | 0.35% | Pipeline Infrastructure Limited                     | ICRA AA+   | 0.12% | ICICI Securities Primary Dealership Limited           | -0.00%         |       |
| National Housing Bank                               | CRISIL AAA | 0.33% | Power Finance Corporation Limited                   | ICRA AAA   | 0.12% | HSBC Bank   | -0.00%         |       |
| HDFC Credila Financial Services Pvt Limited         | ICRA AAA   | 0.33% | NIIF Infrastructure Finance Limited                 | ICRA AAA   | 0.12% | HSBC Bank   | -0.00%         |       |
| Export Import Bank of India                         | ICRA A1+   | 0.33% | 6.97% GOI (MD 06/09/2026)                           | Sovereign  | 0.12% | HSBC Bank   | -0.00%         |       |
| MAHARASHTRA 08.62% 06MAR23 SDL                      | Sovereign  | 0.32% | 6.70% TAMIL NADU 16OCT24 SDL                        | Sovereign  | 0.11% | HSBC Bank   | -0.00%         |       |
| Tata Capital Housing Finance Limited                | CRISIL AAA | 0.31% | 8.13% GOI (MD 21/09/2022)                           | Sovereign  | 0.11% | HSBC Bank   | -0.00%         |       |
| NTPC Limited  | ICRA AAA   | 0.30% | Kotak Mahindra Prime Limited                        | CRISIL AAA | 0.09% | HSBC Bank   | -0.00%         |       |
| Export Import Bank of India                         | ICRA AAA   | 0.30% | REC Limited   | CRISIL AAA | 0.09% | HSBC Bank   | -0.00%         |       |
| National Highways Authority of India                | CRISIL AAA | 0.30% | Indian Railway Finance Corporation Limited          | ICRA AAA   | 0.09% | HSBC Bank   | -0.00%         |       |
| 8.29% ANDHRA PRADESH - 13JAN26 SDL                  | Sovereign  | 0.30% | 8.57% ANDHRA PRADESH 09MAR2026 SDL                  | Sovereign  | 0.09% | HSBC Bank   | -0.00%         |       |
| REC Limited   | CRISIL AAA | 0.29% | REC Limited   | CRISIL AAA | 0.09% | HSBC Bank   | -0.00%         |       |
| 7.68% GOI (MD 15/12/2023)                           | Sovereign  | 0.29% | REC Limited   | CRISIL AAA | 0.08% | HSBC Bank   | -0.00%         |       |
| REC Limited   | CRISIL AAA | 0.29% | Government of India                                 | Sovereign  | 0.07% | ICICI Securities Primary Dealership Limited           | -0.01%         |       |
| L&T Finance Limited                                 | CRISIL AAA | 0.29% | NUCLEAR POWER CORPORATION OF INDIA LTD              | CRISIL AAA | 0.06% | HDFC Bank Limited                                     | -0.01%         |       |
| Power Finance Corporation Limited                   | ICRA AAA   | 0.28% | Power Finance Corporation Limited                   | CRISIL AAA | 0.06% | Cash & Current Assets                                 | 11.30%         |       |
| Axis Finance Limited                                | IND AAA    | 0.28% | National Bank For Agriculture and Rural Development | CRISIL AAA | 0.06% | <b>Total</b>  | <b>100.00%</b> |       |
| ICICI Bank Limited - Tier II - Basel III            | ICRA AAA   | 0.28% | Development   | CRISIL AAA | 0.06% | <b>Aditya Birla Sun Life Medium Term Plan</b>         |                |       |
| National Bank For Agriculture and Rural Development | ICRA AAA   | 0.28% | Indian Railway Finance Corporation Limited          | CRISIL AAA | 0.06% | <b>Allocation as a %</b>                              |                |       |
| HDB Financial Services Limited                      | CRISIL AAA | 0.28% | 8.96% TAMIL NADU 09JUL24 SDL                        | Sovereign  | 0.06% | <b>of Net Assets</b>                                  |                |       |
| Mangalore Refinery and Petrochemicals Limited       | ICRA AAA   | 0.28% | 8.99% MADHYA PRADESH SDL 09JUL24 SDL                | Sovereign  | 0.06% | Shriram City Union Finance Limited                    | IND AA         | 6.42% |
| Indian Oil Corporation Limited                      | ICRA AAA   | 0.28% | Power Grid Corporation of India Limited             | CRISIL AAA | 0.06% | U.P. Power Corporation Limited                        | BWR AA- (SO)   | 5.97% |
| National Bank For Agriculture and Rural Development | CRISIL AAA | 0.28% | NHPC Limited  | CARE AAA   | 0.06% | 5.63% GOI 12APR2026                                   | Sovereign      | 4.38% |
| NTPC Limited  | CRISIL AAA | 0.28% | Bank of Baroda - Tier II - Basel III                | CARE AAA   | 0.06% | Embassy Office Parks REIT                             | CRISIL AAA     | 3.17% |
| National Housing Bank                               | CRISIL AAA | 0.28% | Export Import Bank of India                         | CRISIL AAA | 0.06% | Mahindra Rural Housing Finance Limited                | IND AA+        | 3.10% |
| Mahindra & Mahindra Financial Services Limited      | IND AAA    | 0.28% | 8.86% TAMIL NADU 07NOV2022 SDL                      | Sovereign  | 0.06% | 6.67% GOVERNMENT OF INDIA 15DEC35 G-SEC               | Sovereign      | 3.09% |
| National Highways Authority of India                | CRISIL AAA | 0.28% | NHPC Limited  | CARE AAA   | 0.06% | TATA Realty & Infrastructure Limited                  | ICRA AA        | 3.05% |
| L&T Finance Limited                                 | CRISIL AAA | 0.28% | Export Import Bank of India                         | CRISIL AAA | 0.06% | Bharti Hexacom Limited                                | CRISIL AA+     | 3.01% |
| Aditya Birla Finance Limited                        | IND AAA    | 0.28% | NHPC Limited  | CARE AAA   | 0.06% | JM Financial Credit Solutions Ltd                     | ICRA AA        | 2.81% |
| National Bank For Agriculture and Rural Development | CRISIL AAA | 0.28% | Hindustan Petroleum Corporation Limited             | ICRA AAA   | 0.06% | Sundew Properties Limited                             | CRISIL AAA     | 2.81% |
| Indian Oil Corporation Limited                      | ICRA A1+   | 0.28% | NHPC Limited  | ICRA AAA   | 0.06% | 8.15% GOI (MD 24/11/2026)                             | Sovereign      | 2.75% |
| Indian Bank - Tier II - Basel III                   | CRISIL AAA | 0.28% | Indian Railway Finance Corporation Limited          | ICRA AAA   | 0.06% | IndusInd Bank Limited - Tier I - Basel III            | CRISIL AA      | 2.58% |
| 8.33% GOI (MD 09/07/2026)                           | Sovereign  | 0.27% | Power Finance Corporation Limited                   | CRISIL AAA | 0.06% | Bharti Hexacom Limited                                | CRISIL AA+     | 2.52% |
| Small Industries Development Bank of India          | CARE A1+   | 0.27% | Housing & Urban Development Corporation Limited     | ICRA AAA   | 0.06% | GIC Housing Finance Limited                           | CRISIL AA+     | 2.51% |
| National Highways Authority of India                | CRISIL AAA | 0.27% | National Bank For Agriculture and Rural Development | CRISIL AAA | 0.06% | DLF Limited   | ICRA A+        | 2.19% |
| IDFC First Bank Limited                             | CRISIL A1+ | 0.27% | Development   | CRISIL AAA | 0.06% | Varanasi Sangam Expressway Private Limited            | IND AAA        | 2.18% |
| Hindustan Petroleum Corporation Limited             | ICRA AAA   | 0.23% | Power Finance Corporation Limited                   | CRISIL AAA | 0.06% | IRB InvT Fund   | CARE AA-       | 2.05% |
| ONGC Petro Additions Limited                        | ICRA AAA   | 0.23% | REC Limited   | CRISIL AAA | 0.06% | IndoStar Capital Finance Limited                      | CARE AA-       | 1.89% |
| REC Limited   | ICRA AAA   | 0.23% | ICICI Bank Limited - Tier I - Basel III             | ICRA AA+   | 0.06% | 6.64% INDIA GOVT BOND 16JUN2035                       | Sovereign      | 1.85% |
| National Housing Bank                               | CRISIL AAA | 0.22% | Indian Railway Finance Corporation Limited          | ICRA AAA   | 0.06% | 6.22% GOVERNMENT OF INDIA 16MAR35 G-SEC               | Sovereign      | 1.79% |
| Power Finance Corporation Limited                   | CRISIL AAA | 0.22% | Government of India                                 | Sovereign  | 0.06% | Vedanta Limited                                       | CRISIL AA-     | 1.70% |
| HDFC Bank Limited                                   | CRISIL AAA | 0.21% | Power Grid Corporation of India Limited             | CRISIL AAA | 0.05% | Muthoot Finance Limited                               | ICRA AA+       | 1.63% |
| Power Finance Corporation Limited                   | ICRA AAA   | 0.21% | Government of India                                 | Sovereign  | 0.05% | GR InfraProjects Limited                              | CRISIL AA      | 1.58% |
| Indian Railway Finance Corporation Limited          | ICRA AAA   | 0.20% | 5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC             | Sovereign  | 0.05% | ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY   | BWR A+ (SO)    | 1.52% |
| REC Limited   | CRISIL AAA | 0.20% | 9.01% GUJARAT 25JUN24 SDL                           | Sovereign  | 0.05% | Power Finance Corporation Limited                     | CRISIL AAA     | 1.39% |
| REC Limited   | ICRA AAA   | 0.20% | Government of India                                 | Sovereign  | 0.05% | ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY   | BWR A+ (SO)    | 1.38% |
| REC Limited   | CRISIL AAA | 0.20% | Government of India                                 | Sovereign  | 0.05% | Bharat Oman Refineries Limited                        | CRISIL AAA     | 1.27% |
| Bharat Petroleum Corporation Limited                | CRISIL AAA | 0.18% | Indian Railway Finance Corporation Limited          | ICRA AAA   | 0.04% | The Ramco Cements Limited                             | ICRA AA+       | 1.26% |
| INDIA GRID TRUST                                    | CRISIL AAA | 0.18% | National Bank For Agriculture and Rural Development | CRISIL AAA | 0.04% | Summit Digital Infrastructure Private Limited         | CRISIL AAA     | 1.24% |
| 7.56% UTTAR PRADESH 11OCT2027 SDL                   | Sovereign  | 0.17% | Development   | Sovereign  | 0.04% | Union Bank of India - Tier I - Basel III              | IND AA         | 1.20% |
| India Grid Trust                                    | CRISIL AAA | 0.17% | 7.17% GOI (MD 08/01/2028)                           | Sovereign  | 0.04% | U.P. Power Corporation Limited                        | CRISIL A+ (SO) | 1.12% |
| LIC Housing Finance Limited                         | CRISIL AAA | 0.17% | 7.59% GOI(MD 11/01/2026)                            | Sovereign  | 0.03% | NTPC Limited  | CRISIL AAA     | 1.10% |
| Housing Development Finance Corporation Limited     | ICRA AAA   | 0.17% | 6.63% GUJARAT 16SEP2029 SDL                         | Sovereign  | 0.03% | L&T Finance Limited                                   | CRISIL AAA     | 0.98% |
| Power Finance Corporation Limited                   | CRISIL AAA | 0.17% | 6.47% MAHARASHTRA 21OCT2028 SDL                     | Sovereign  | 0.03% | 6.98% MAHARASHTRA 26FEB2028 SDL                       | Sovereign      | 0.97% |
| Housing & Urban Development Corporation Limited     | ICRA AAA   | 0.17% | Power Grid Corporation of India Limited             | ICRA AAA   | 0.03% | 4.70% INDIA GOVT BOND 22SEP2033 FRB                   | Sovereign      | 0.96% |
| National Highways Authority of India                | CRISIL AAA | 0.17% | Power Finance Corporation Limited                   | ICRA AAA   | 0.03% | Punjab National Bank - Tier II - Basel III            | IND AAA        | 0.95% |
| Bajaj Housing Finance Limited                       | CRISIL AAA | 0.16% | 8.42% KERALA 27JAN2026 SDL                          | Sovereign  | 0.03% | Jharkand Road Projects Implementation Company Limited | CARE D         | 0.88% |
| Power Grid Corporation of India Limited             | CRISIL AAA | 0.15% | Power Grid Corporation of India Limited             | ICRA AAA   | 0.03% | Jharkand Road Projects Implementation Company Limited | CARE D         | 0.75% |
| National Bank For Agriculture and Rural Development | CRISIL AAA | 0.15% | Power Finance Corporation Limited                   | ICRA AAA   | 0.03% | Steel Authority of India Limited                      | CARE AA        | 0.67% |
| Indian Bank - Tier II - Basel III                   | CRISIL AAA | 0.15% | Power Grid Corporation of India Limited             | ICRA AAA   | 0.03% | Jharkand Road Projects Implementation Company Limited | CARE D         | 0.64% |
| REC Limited   | CRISIL AAA | 0.15% | NHPC Limited  | CARE AAA   | 0.03% | 7.05% RAJASTHAN 17FEB2031 SDL                         | Sovereign      | 0.63% |
| 8.52% TELANGANA - 10FEB26 SDL                       | Sovereign  | 0.15% | Power Grid Corporation of India Limited             | ICRA AAA   | 0.03% | 7.02% ANDHRA PRADESH 26FEB2030 SDL                    | Sovereign      | 0.63% |
| REC Limited   | CRISIL AAA | 0.15% | Export Import Bank of India                         | ICRA AAA   | 0.03% | Jharkand Road Projects Implementation Company Limited | CARE D         | 0.62% |
| Power Finance Corporation Limited                   | ICRA AAA   | 0.15% | Indian Railway Finance Corporation Limited          | ICRA AAA   | 0.03% | Jharkand Road Projects Implementation Company Limited | CARE D         | 0.62% |
| REC Limited   | CRISIL AAA | 0.15% | Export Import Bank of India                         | ICRA AAA   | 0.03% | Jharkand Road Projects Implementation Company Limited | CARE D         | 0.58% |
| REC Limited   | ICRA AAA   | 0.15% | Power Grid Corporation of India Limited             | CRISIL AAA | 0.03% |   |                |       |
| 7.65% TAMIL NADU 06DEC27 SDL                        | Sovereign  | 0.15% | Power Grid Corporation of India Limited             | CRISIL AAA | 0.03% |   |                |       |
| 7.62% KARNATAKA 01NOV27 SDL                         | Sovereign  | 0.15% | NHPC Limited  | CARE AAA   | 0.03% |   |                |       |



|  |                |                |
|--|----------------|----------------|
| Jharkhand Road Projects Implementation Company Limited | CARE D         | 0.57%          |
| Jharkhand Road Projects Implementation Company Limited | CARE D         | 0.56%          |
| Jharkhand Road Projects Implementation Company Limited | CARE D         | 0.56%          |
| Jharkhand Road Projects Implementation Company Limited | CARE D         | 0.55%          |
| Jharkhand Road Projects Implementation Company Limited | CARE D         | 0.54%          |
| Jharkhand Road Projects Implementation Company Limited | CARE D         | 0.53%          |
| Jharkhand Road Projects Implementation Company Limited | CARE D         | 0.48%          |
| Jharkhand Road Projects Implementation Company Limited | CARE D         | 0.38%          |
| Jharkhand Road Projects Implementation Company Limited | CRISIL C       | 0.31%          |
| U.P. Power Corporation Limited                         | CRISIL A+ (SO) | 0.30%          |
| U.P. Power Corporation Limited                         | CRISIL A+ (SO) | 0.28%          |
| Jharkhand Road Projects Implementation Company Limited | CRISIL C       | 0.26%          |
| Jharkhand Road Projects Implementation Company Limited | CRISIL C       | 0.25%          |
| U.P. Power Corporation Limited                         | BWR AA- (SO)   | 0.24%          |
| Jharkhand Road Projects Implementation Company Limited | CRISIL C       | 0.22%          |
| Jharkhand Road Projects Implementation Company Limited | CRISIL C       | 0.22%          |
| Jharkhand Road Projects Implementation Company Limited | CRISIL C       | 0.22%          |
| Jharkhand Road Projects Implementation Company Limited | CRISIL C       | 0.21%          |
| Jharkhand Road Projects Implementation Company Limited | CRISIL C       | 0.20%          |
| Jharkhand Road Projects Implementation Company Limited | CRISIL C       | 0.20%          |
| Jharkhand Road Projects Implementation Company Limited | CRISIL C       | 0.20%          |
| Jharkhand Road Projects Implementation Company Limited | CRISIL C       | 0.19%          |
| Jharkhand Road Projects Implementation Company Limited | CRISIL C       | 0.19%          |
| Jharkhand Road Projects Implementation Company Limited | CRISIL C       | 0.19%          |
| Jharkhand Road Projects Implementation Company Limited | CRISIL C       | 0.18%          |
| Jharkhand Road Projects Implementation Company Limited | CRISIL C       | 0.18%          |
| Jharkhand Road Projects Implementation Company Limited | CRISIL C       | 0.17%          |
| Jharkhand Road Projects Implementation Company Limited | CARE D         | 0.17%          |
| U.P. Power Corporation Limited                         | CRISIL A+ (SO) | 0.17%          |
| Jharkhand Road Projects Implementation Company Limited | CRISIL C       | 0.15%          |
| Jharkhand Road Projects Implementation Company Limited | CRISIL C       | 0.13%          |
| Jharkhand Road Projects Implementation Company Limited | CRISIL C       | 0.13%          |
| 6.97% KARNATAKA 26FEB2028 SDL                          | Sovereign      | 0.11%          |
| REC Limited  | CRISIL AAA     | 0.08%          |
| 8.08% MAHARASHTRA 26DEC28 SDL                          | Sovereign      | 0.08%          |
| 7.17% GOI (MD 08/01/2028)                              | Sovereign      | 0.05%          |
| 6.97% MAHARASHTRA 18FEB2028 SDL                        | Sovereign      | 0.02%          |
| Jharkhand Road Projects Implementation Company Limited | CARE D         | 0.02%          |
| 8.73% UTTAR PRADESH - 24OCT28 SDL                      | Sovereign      | 0.01%          |
| 07.26% GOI (MD 14/01/2029)                             | Sovereign      | 0.01%          |
| 7.27% GOI 08APR26                                      | Sovereign      | 0.01%          |
| 8.62% Tamil Nadu SDL (MD 20/02/2023)                   | Sovereign      | 0.01%          |
| Vodafone Idea Limited                                  | CARE B-        | 0.00%          |
| Cash & Current Assets                                  |                | 2.04%          |
| <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              |             |       |
|---|-------------|-------|
| Number of Segregated Portfolio - 1                  |             |       |
| Allocation as a % of Net Assets                     | Rating      | %     |
| Shriram City Union Finance Limited                  | IND AA      | 7.09% |
| 8.35% GOI (MD 14/05/2022)                           | Sovereign   | 5.32% |
| IndusInd Bank Limited - Tier I - Basel III          | CRISIL AA   | 4.80% |
| Bharti Hexacom Limited                              | CRISIL AA+  | 2.98% |
| Steel Authority of India Limited                    | CARE AA     | 2.96% |
| TATA Realty & Infrastructure Limited                | ICRA AA     | 2.95% |
| Teleonic Networks Limited                           | CRISIL AA+  | 2.91% |
| Sundew Properties Limited                           | CRISIL AAA  | 2.90% |
| Tata Housing Development Company Limited            | CARE AA     | 2.84% |
| JM Financial Credit Solutions Ltd                   | ICRA AA     | 2.61% |
| TATA Realty & Infrastructure Limited                | ICRA AA     | 2.48% |
| LIC Housing Finance Limited                         | CRISIL AAA  | 2.45% |
| Bharti Hexacom Limited                              | CRISIL AA+  | 2.43% |
| REC Limited   | ICRA AAA    | 2.23% |
| Varanasi Sangam Expressway Private Limited          | IND AAA     | 2.09% |
| Nuvoco Vistas Corp Limited                          | CRISIL AA   | 1.96% |
| ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY | BWR A+ (SO) | 1.88% |
| ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY | BWR A+ (SO) | 1.83% |

|  |                |                |
|--|----------------|----------------|
| INDIA GRID TRUST                                       | CRISIL AAA     | 1.78%          |
| Reliance Industries Limited                            | CRISIL AAA     | 1.78%          |
| U.P. Power Corporation Limited                         | BWR AA- (SO)   | 1.77%          |
| U.P. Power Corporation Limited                         | BWR AA- (SO)   | 1.76%          |
| Godrej Industries Limited                              | ICRA AA        | 1.76%          |
| Embassy Office Parks REIT                              | CRISIL AAA     | 1.75%          |
| IndoStar Capital Finance Limited                       | CRISIL AA-     | 1.73%          |
| Punjab National Bank - Tier I - Basel III              | BWR AA         | 1.69%          |
| Vedanta Limited  | CRISIL AA-     | 1.67%          |
| LIC Housing Finance Limited                            | CRISIL AAA     | 1.44%          |
| Can Fin Homes Limited                                  | IND AAA        | 1.40%          |
| GIC Housing Finance Limited                            | CRISIL AA-     | 1.39%          |
| Bejaj Housing Finance Limited                          | CRISIL AAA     | 1.39%          |
| Punjab National Bank - Tier II - Basel III             | CARE AA+       | 1.32%          |
| Vedanta Limited  | CRISIL A1+     | 1.30%          |
| U.P. Power Corporation Limited                         | CRISIL A+ (SO) | 1.25%          |
| Tata Motors Finance Limited                            | CRISIL AA-     | 1.25%          |
| U.P. Power Corporation Limited                         | CRISIL A+ (SO) | 1.24%          |
| Motherson Sumi Systems Limited                         | IND AAA        | 1.06%          |
| 4.70% INDIA GOVT BOND 22SEP2033 FRB                    | Sovereign      | 1.06%          |
| Mahindra Rural Housing Finance Limited                 | IND AA+        | 1.03%          |
| Summit Digital Infrastructure Private Limited          | CRISIL AAA     | 1.03%          |
| LIC Housing Finance Limited                            | CRISIL AAA     | 0.69%          |
| Jharkhand Road Projects Implementation Company Limited | CARE D         | 0.65%          |
| Jharkhand Road Projects Implementation Company Limited | CARE D         | 0.58%          |
| IRB INVIT Fund   |                | 0.36%          |
| LIC Housing Finance Limited                            | CRISIL AAA     | 0.36%          |
| 5.63% GOI 12APR2026                                    | Sovereign      | 0.35%          |
| U.P. Power Corporation Limited                         | CRISIL A+ (SO) | 0.26%          |
| Jharkhand Road Projects Implementation Company Limited | CRISIL C       | 0.23%          |
| Jharkhand Road Projects Implementation Company Limited | CRISIL C       | 0.20%          |
| Jharkhand Road Projects Implementation Company Limited | CARE D         | 0.11%          |
| Jharkhand Road Projects Implementation Company Limited | CARE D         | 0.11%          |
| Power Finance Corporation Limited                      | CRISIL AAA     | 0.08%          |
| HSBC Bank  |                | 0.06%          |
| Jharkhand Road Projects Implementation Company Limited | CRISIL C       | 0.04%          |
| REC Limited  | ICRA AAA       | 0.04%          |
| NTPC Limited   | CRISIL AAA     | 0.00%          |
| HSBC Bank  |                | -0.02%         |
| Cash & Current Assets                                  |                | 9.36%          |
| <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             |                |       |
|---|----------------|-------|
| Number of Segregated Portfolio - 1                  |                |       |
| Allocation as a % of Net Assets                     | Rating         | %     |
| 6.64% INDIA GOVT BOND 16JUN2035                     | Sovereign      | 5.94% |
| Tata Housing Development Company Limited            | CARE AA        | 3.73% |
| 5.63% GOI 12APR2026                                 | Sovereign      | 3.49% |
| 6.67% GOVERNMENT OF INDIA 15DEC35 G-SEC             | Sovereign      | 3.45% |
| Pipeline Infrastructure Limited                     | CRISIL AAA     | 3.41% |
| 7.57% GOI (MD 17/06/2033)                           | Sovereign      | 3.40% |
| TATA Realty & Infrastructure Limited                | ICRA AA        | 2.96% |
| Bharti Hexacom Limited                              | CRISIL AA+     | 2.92% |
| Sundew Properties Limited                           | CRISIL AAA     | 2.85% |
| Mahindra Rural Housing Finance Limited              | IND AA+        | 2.83% |
| REC Limited   | CRISIL AAA     | 2.78% |
| Shriram City Union Finance Limited                  | IND AA         | 2.60% |
| JM Financial Credit Solutions Ltd                   | ICRA AA        | 2.59% |
| Punjab National Bank - Tier I - Basel III           | BWR AA         | 2.58% |
| U.P. Power Corporation Limited                      | CRISIL A+ (SO) | 2.51% |
| U.P. Power Corporation Limited                      | CRISIL A+ (SO) | 2.29% |
| Varanasi Sangam Expressway Private Limited          | IND AAA        | 2.05% |
| U.P. Power Corporation Limited                      | CRISIL A+ (SO) | 2.03% |
| Aditya Birla Housing Finance Limited                | ICRA AAA       | 1.95% |
| Adani Ports and Special Economic Zone Limited       | IND AA+        | 1.83% |
| Hinduja Leyland Finance Limited                     | CARE AA        | 1.62% |
| Godrej Industries Limited                           | ICRA AA        | 1.61% |
| LIC Housing Finance Limited                         | CRISIL AAA     | 1.61% |
| Bharat Oman Refineries Limited                      | CRISIL AAA     | 1.61% |
| Bhopal Dhule Transmission Company Limited           | CRISIL AAA     | 1.61% |
| Punjab National Bank - Tier II - Basel III          | IND AAA        | 1.55% |
| Vedanta Limited                                     | CRISIL AA-     | 1.54% |
| NIF Infrastructure Finance Limited                  | ICRA AAA       | 1.35% |
| Shriram Transport Finance Company Limited           | IND AA+        | 1.28% |
| Bharti Telecom Limited                              | CRISIL AA+     | 1.27% |
| ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY | BWR A- (SO)    | 1.23% |
| Nuvoco Vistas Corp Limited                          | CRISIL AA      | 1.10% |
| National Bank For Agriculture and Rural Development | CRISIL AAA     | 1.04% |
| ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY | BWR A+ (SO)    | 1.04% |
| RAJASTHAN 08.33% 23JUN2025 SDL                      | Sovereign      | 1.03% |
| 6.9% TAMIL NADU SDL 16OCT25                         | Sovereign      | 1.02% |
| Muthoot Finance Limited                             | CRISIL AA+     | 0.98% |
| 6.45% GOVERNMENT OF INDIA 07OCT29 G-SEC             | Sovereign      | 0.96% |
| Bank of Baroda - Tier I - Basel III                 | IND AA+        | 0.96% |
| Summit Digital Infrastructure Private Limited       | CRISIL AA      | 0.94% |
| First Business Receivables Trust                    | CRISIL AAA(SO) | 0.83% |
| 6.70% TAMIL NADU 16OCT24 SDL                        | Sovereign      | 0.81% |
| First Business Receivables Trust                    | CRISIL AAA(SO) | 0.75% |

|  |                |                |
|--|----------------|----------------|
| First Business Receivables Trust                       | CRISIL AAA(SO) | 0.74%          |
| First Business Receivables Trust                       | CRISIL AAA(SO) | 0.73%          |
| First Business Receivables Trust                       | CRISIL AAA(SO) | 0.72%          |
| National Highways Authority of India                   | CRISIL AAA     | 0.69%          |
| NHPC Limited   | CARE AAA       | 0.68%          |
| 7.59% GOI(MD 11/01/2026)                               | Sovereign      | 0.68%          |
| 7.75% TAMIL NADU 22FEB25 SDL                           | Sovereign      | 0.67%          |
| IndoStar Capital Finance Limited                       | CARE AA-       | 0.64%          |
| Jharkhand Road Projects Implementation Company Limited | CARE D         | 0.63%          |
| Food Corporation Of India                              | ICRA AAA       | 0.62%          |
| Tata Capital Financial Services Limited                | ICRA AAA       | 0.58%          |
| Jharkhand Road Projects Implementation Company Limited | CARE D         | 0.57%          |
| Power Finance Corporation Limited                      | CRISIL AAA     | 0.55%          |
| GOI 06.79% 26DEC2029                                   | Sovereign      | 0.33%          |
| Manappuram Finance Limited                             | CRISIL AA      | 0.32%          |
| First Business Receivables Trust                       | CRISIL AAA(SO) | 0.27%          |
| First Business Receivables Trust                       | CRISIL AAA(SO) | 0.27%          |
| Jharkhand Road Projects Implementation Company Limited | CRISIL C       | 0.26%          |
| Jharkhand Road Projects Implementation Company Limited | CARE D         | 0.23%          |
| 7.29% West Bengal SDL (MD 28/12/2026)                  | Sovereign      | 0.23%          |
| Jharkhand Road Projects Implementation Company Limited | CRISIL C       | 0.22%          |
| 8.15% GOI (MD 24/11/2026)                              | Sovereign      | 0.21%          |
| Jharkhand Road Projects Implementation Company Limited | CRISIL C       | 0.20%          |
| Jharkhand Road Projects Implementation Company Limited | CARE D         | 0.20%          |
| 7.95% GOI 2032 (28-AUG-2032)                           | Sovereign      | 0.18%          |
| 8.37% TAMILNADU 06MAR29 SDL                            | Sovereign      | 0.14%          |
| 8.35% GOI (MD 14/05/2022)                              | Sovereign      | 0.12%          |
| 8.35% GUJARAT 06MAR29 SDL                              | Sovereign      | 0.08%          |
| Jharkhand 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%          |
| 8.52% GUJARAT 12DEC28 SDL                              | Sovereign      | 0.00%          |
| 7.88% GOI (MD 19/03/2030)                              | Sovereign      | 0.00%          |
| ICICI Securities Primary Dealership Limited            |                | -0.11%         |
| Cash & Current Assets                                  |                | 2.48%          |
| <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               |            |        |
|---|------------|--------|
| Number of Segregated Portfolio - 1              |            |        |
| Allocation as a % of Net Assets                 | Rating     | %      |
| 5.63% GOI 12APR2026                             | Sovereign  | 28.39% |
| 5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC         | Sovereign  | 8.10%  |
| Food Corporation Of India                       | CRISIL AAA | 5.55%  |
| 6.79% GOI (MD 15/05/2027)                       | Sovereign  | 3.91%  |
| 7.59% GOI(MD 11/01/2026)                        | Sovereign  | 2.80%  |
| Power Finance Corporation Limited               | ICRA AAA   | 2.18%  |
| 7.56% UTTAR PRADESH 11OCT2027 SDL               | Sovereign  | 2.15%  |
| 8.38% KARNATAKA 27JAN2026 SDL                   | Sovereign  | 1.58%  |
| 8.79% GOI (MD 08/11/2021)                       | Sovereign  | 1.55%  |
| 7.18% TAMIL NADU SDL 26JUL2027                  | Sovereign  | 1.51%  |
| 6.45% MAHARASHTRA 14OCT27 SDL                   | Sovereign  | 1.46%  |
| GOI 08.28% 21SEP27                              | Sovereign  | 1.45%  |
| GOI 06.10% 12JUL31                              | Sovereign  | 1.28%  |
| 7.33% MAHARASHTRA 13SEP2027 SDL                 | Sovereign  | 1.22%  |
| Power Finance Corporation Limited               | ICRA AAA   | 1.05%  |
| 6.72% TAMIL NADU 07OCT2027 SDL                  | Sovereign  | 1.05%  |
| 7.61% TAMIL NADU 15FEB2027 SDL                  | Sovereign  | 0.92%  |
| Housing & Urban Development Corporation Limited | ICRA AAA   | 0.81%  |
| REC Limited                                     | ICRA AAA   | 0.78%  |
| 7.65% TAMIL NADU 06DEC27 SDL                    | Sovereign  | 0.77%  |
| L&T Finance Limited                             | CRISIL AAA | 0.77%  |
| 7.20% MAHARASHTRA 09AUG2027 SDL                 | Sovereign  | 0.76%  |
| 7.27% GOI 08APR26                               | Sovereign  | 0.66%  |
| TAMIL NADU 08.21% 24JUN25 SDL                   | Sovereign  | 0.63%  |
| LIC Housing Finance Limited                     | CRISIL AAA | 0.62%  |
| 7.62% TAMIL NADU 29MAR2027 SDL                  | Sovereign  | 0.62%  |
| 7.52% UTTAR PRADESH 24MAY2027 SDL               | Sovereign  | 0.61%  |
| 7.20% TAMIL NADU 25JAN2027 SDL                  | Sovereign  | 0.61%  |
| 7.20 % KARNATAKA 25JAN2027 SDL                  | Sovereign  | 0.60%  |
| 7.17% UTTAR PRADESH 11JAN2027 SDL               | Sovereign  | 0.60%  |
| 7.15% KARNATAKA 09OCT28 SDL                     | Sovereign  | 0.60%  |
| REC Limited                                     | CRISIL AAA | 0.48%  |
| National Highways Authority of India            | CRISIL AAA | 0.48%  |
| Power Finance Corporation Limited               | ICRA AAA   | 0.46%  |
| 7.17% GOI (MD 08/01/2028)                       | Sovereign  | 0.46%  |
| 7.17% GUJARAT 26JUL2027 SDL                     | Sovereign  | 0.45%  |
| 6.28% GUJARAT 01SEP27 SDL                       | Sovereign  | 0.43%  |
| Power Finance Corporation Limited               | ICRA AAA   | 0.33%  |
| Power Grid Corporation of India Limited         | CRISIL AAA | 0.32%  |
| LIC Housing Finance Limited                     | CRISIL AAA | 0.32%  |
| LIC Housing Finance Limited                     | CRISIL AAA | 0.32%  |
| Larsen & Toubro Limited                         | CRISIL AAA | 0.31%  |
| National Highways Authority of India            | CRISIL AAA | 0.30%  |
| 7.20% UTTAR PRADESH 25JAN2027 SDL               | Sovereign  | 0.30%  |
| 7.05% TELANGANA 24JUL2027 SDL                   | Sovereign  | 0.30%  |
| 5.95% TAMIL NADU 13MAY25 SDL                    | Sovereign  | 0.29%  |



|   |            |                |
|---|------------|----------------|
| 6.63% GUJARAT 16SEP2029 SDL                         | Sovereign  | 0.29%          |
| NHPC Limited  | CARE AAA   | 0.27%          |
| NHPC Limited  | CARE AAA   | 0.27%          |
| Housing & Urban Development Corporation Limited     | ICRA AAA   | 0.16%          |
| National Bank For Agriculture and Rural Development | CRISIL AAA | 0.16%          |
| MAHARASHTRA 08.14% 27MAY25 SDL                      | Sovereign  | 0.16%          |
| 7.74% TAMIL NADU 01MAR27 SDL                        | Sovereign  | 0.15%          |
| 7.77% KERALA 01MAR2027 SDL                          | Sovereign  | 0.15%          |
| Power Finance Corporation Limited                   | ICRA AAA   | 0.15%          |
| Power Grid Corporation of India Limited             | CRISIL AAA | 0.15%          |
| 7.68% Madhya Pradesh UDAY BOND (MD 22/03/2023)      | Sovereign  | 0.15%          |
| 6.98% MAHARASHTRA 26FEB2028 SDL                     | Sovereign  | 0.15%          |
| 7.65% TELANGANA 15APR2030 SDL                       | Sovereign  | 0.03%          |
| 7.65% UTTAR PRADESH 15APR2030 SDL                   | Sovereign  | 0.03%          |
| 7.37% GOI (MD 16/04/2023)                           | Sovereign  | 0.03%          |
| 9.45% Raasthan SDL (MD 26/03/2024)                  | Sovereign  | 0.01%          |
| 8.51% Punjab SDL (MD 10/04/2023)                    | Sovereign  | 0.01%          |
| 7.88% Chattisgarh SDL (MD 15/03/2027)               | Sovereign  | 0.01%          |
| 8.64% Jharkhand SDL (MD 06/03/2023)                 | Sovereign  | 0.01%          |
| HSBC Bank   |            | -0.01%         |
| Cash & Current Assets                               |            | 16.52%         |
| <b>Total</b>  |            | <b>100.00%</b> |

| Aditya Birla Sun Life Government Securities Fund |           |                |
|--|-----------|----------------|
| Allocation as a % of Net Assets                  | Rating    | %              |
| 5.63% GOI 12APR2026                              | Sovereign | 9.67%          |
| 5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC          | Sovereign | 9.49%          |
| 7.39% MAHARASHTRA 09NOV2026 SDL                  | Sovereign | 5.91%          |
| 7.16% MAHARASHTRA 28SEP2026 SDL                  | Sovereign | 5.32%          |
| 7.02% GUJARAT 28AUG2026 SDL                      | Sovereign | 4.76%          |
| 7.59% GOI(MD 11/01/2026)                         | Sovereign | 4.37%          |
| GUJARAT 07.83% 13JUL2026 SDL                     | Sovereign | 4.36%          |
| 7.84% MAHARASHTRA 13JUL2026 SDL                  | Sovereign | 3.27%          |
| 7.18% TAMIL NADU SDL 26JUL2027                   | Sovereign | 3.18%          |
| 8.08% UTTAR PRADESH 15JUN2026 SDL                | Sovereign | 2.76%          |
| 8.03% UTTARPRADESH 11MAY26 SDL                   | Sovereign | 2.75%          |
| 7.98% GUJARAT 11MAY26 SDL                        | Sovereign | 2.74%          |
| 7.92% UTTAR PRADESH 24JAN2028 SDL                | Sovereign | 2.73%          |
| 7.59% GUJARAT 15FEB2027 SDL                      | Sovereign | 2.70%          |
| 7.40% TELANGANA 09NOV2026 SDL                    | Sovereign | 2.68%          |
| 6.97% GOI (MD 06/09/2026)                        | Sovereign | 2.68%          |
| 6.72% KERALA 24MAR2027 SDL                       | Sovereign | 2.60%          |
| 7.39% UTTARAKHAND 14SEP2026 SDL                  | Sovereign | 2.14%          |
| 7.51% Maharashtra SDL (MD 24/05/2027)            | Sovereign | 1.81%          |
| 7.60% GUJARAT 09AUG2026 SDL                      | Sovereign | 1.62%          |
| 7.58% MAHARASHTRA 24AUG2026 SDL                  | Sovereign | 1.62%          |
| 7.52% UTTAR PRADESH 24MAY2027 SDL                | Sovereign | 1.61%          |
| 7.23% ANDHRA PRADESH 26OCT2026 SDL               | Sovereign | 1.60%          |
| 7.20% UTTAR PRADESH 25JAN2027 SDL                | Sovereign | 1.59%          |
| 6.79% GOI (MD 15/05/2027)                        | Sovereign | 1.59%          |
| 7.58% UTTAR PRADESH 24AUG2026 SDL                | Sovereign | 1.08%          |
| 7.59% BIHAR 15FEB2027 SDL                        | Sovereign | 1.08%          |
| 7.60% MADHYA PRADESH 15FEB2027 SDL               | Sovereign | 1.08%          |
| 7.07% TAMIL NADU 14DEC2026 SDL                   | Sovereign | 1.06%          |
| 7.17% GUJARAT 26JUL2027 SDL                      | Sovereign | 1.06%          |
| 6.87% UTTAR PRADESH 30NOV26 SDL                  | Sovereign | 1.05%          |
| 7.62% GUJARAT 01NOV2027 SDL                      | Sovereign | 0.54%          |
| 7.17% RAJASTHAN 28SEP2026 SDL                    | Sovereign | 0.53%          |
| 7.20% MAHARASHTRA 09AUG2027 SDL                  | Sovereign | 0.53%          |
| 7.20% GUJARAT 14JUN27 SDL                        | Sovereign | 0.53%          |
| 7.16% TAMIL NADU 11JAN2027 SDL                   | Sovereign | 0.53%          |
| 5.75% TAMIL NADU 27MAY2025 SDL                   | Sovereign | 0.51%          |
| 8.35% JHARKHAND 12DEC28 SDL                      | Sovereign | 0.05%          |
| 8.30% GOI (MD 02/07/2040)                        | Sovereign | 0.00%          |
| Cash & Current Assets                            |           | 4.79%          |
| <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                                  |        | 48.72%         |
| Aditya Birla SunLife Floating Rate Fund - Direct Plan - Growth                     |        | 9.87%          |
| ICICI Prudential Corporate Bond Fund - Direct Plan - Growth                        |        | 7.61%          |
| Aditya Birla Sun Life Corporate Bond Fund - Growth - Direct Plan                   |        | 7.61%          |
| IDFC Corporate Bond Fund - Direct Growth   |        | 7.60%          |
| IDFC Dynamic Bond Fund-Direct Plan-Growth  |        | 3.54%          |
| Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Growth                      |        | 3.16%          |
| Aditya Birla Sun Life Savings Fund - Growth - Direct Plan                          |        | 3.13%          |
| Aditya Birla Sun Life Low duration Fund - Growth - Direct Plan                     |        | 2.48%          |
| Aditya Birla Sun Life Credit Risk Fund-Segregated Portfolio 1- Direct Plan- Growth |        | 0.99%          |
| Cash & Current Assets  |        | 5.28%          |
| <b>Total</b>   |        | <b>100.00%</b> |

| Aditya Birla Sun Life Financial Planning FOF - Conservative Plan      |        |                |
|---|--------|----------------|
| Allocation as a % of Net Assets                                       | Rating | %              |
| ICICI Prudential Savings Fund - Direct Plan - Growth                  |        | 17.33%         |
| HDFC Corporate Bond Fund - Growth Option - Direct Plan                |        | 13.43%         |
| IDFC-IDFC Banking & PSU Debt Fund - Direct Growth                     |        | 13.32%         |
| Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan          |        | 11.62%         |
| Aditya Birla Sun Life Gold ETF  |        | 9.10%          |
| HDFC Low Duration Fund - Direct Plan - Growth                         |        | 8.57%          |
| Aditya Birla Sun Life Nifty ETF                                       |        | 5.53%          |
| Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan           |        | 4.20%          |
| Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan    |        | 4.00%          |
| Kotak Emerging Equity Scheme - Growth - Direct                        |        | 3.11%          |
| Kotak Flexicap Fund - Growth - Direct                                 |        | 2.56%          |
| SBI FLEXICAP FUND - DIRECT PLAN - GROWTH                              |        | 2.50%          |
| Tata Large & Mid Cap Fund -Direct Plan Growth                         |        | 2.41%          |
| Nippon India Small Cap Fund - Direct Plan Growth Plan - Growth Option |        | 1.17%          |
| Cash & Current Assets   |        | 1.17%          |
| <b>Total</b>  |        | <b>100.00%</b> |

| Aditya Birla Sun Life Financial Planning FOF - Moderate Plan          |        |                |
|---|--------|----------------|
| Allocation as a % of Net Assets                                       | Rating | %              |
| ICICI Prudential Savings Fund - Direct Plan - Growth                  |        | 10.82%         |
| HDFC Corporate Bond Fund - Growth Option - Direct Plan                |        | 9.06%          |
| IDFC-IDFC Banking & PSU Debt Fund - Direct Growth                     |        | 9.02%          |
| Aditya Birla Sun Life Gold ETF  |        | 8.77%          |
| SBI FLEXICAP FUND - DIRECT PLAN - GROWTH                              |        | 8.29%          |
| HDFC Low Duration Fund - Direct Plan - Growth                         |        | 8.07%          |
| Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan          |        | 8.00%          |
| Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan           |        | 7.81%          |
| Kotak Flexicap Fund - Growth - Direct                                 |        | 6.80%          |
| Tata Large & Mid Cap Fund -Direct Plan Growth                         |        | 5.67%          |
| Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan    |        | 5.11%          |
| Aditya Birla Sun Life Nifty ETF                                       |        | 4.29%          |
| Kotak Emerging Equity Scheme - Growth - Direct                        |        | 4.05%          |
| Nippon India Small Cap Fund - Direct Plan Growth Plan - Growth Option |        | 3.05%          |
| Cash & Current Assets   |        | 1.19%          |
| <b>Total</b>  |        | <b>100.00%</b> |

| Aditya Birla Sun Life Retirement Fund - The 50s Plus Debt Plan |            |                |
|--|------------|----------------|
| Allocation as a % of Net Assets                                | Rating     | %              |
| 7.27% GOI 08APR26  | Sovereign  | 24.70%         |
| Bharat Petroleum Corporation Limited                           | CRISIL AAA | 14.78%         |
| Summit Digital Infrastructure Private Limited                  | CRISIL AAA | 11.50%         |
| 7.59% GOI(MD 11/01/2026)                                       | Sovereign  | 9.98%          |
| 6.57% GOI (MD 05/12/2033)                                      | Sovereign  | 6.91%          |
| 7.20 % KARNATAKA 25JAN2027 SDL                                 | Sovereign  | 4.85%          |
| REC Limited  | ICRA AAA   | 4.43%          |
| Government of India  | Sovereign  | 4.08%          |
| TAMIL NADU 08.21% 24JUN25 SDL                                  | Sovereign  | 3.79%          |
| Housing Development Finance Corporation Limited                | CRISIL AAA | 2.55%          |
| 7.25% MAHARASHTRA 28DEC2026 SDL                                | Sovereign  | 0.61%          |
| Government of India  | Sovereign  | 0.40%          |
| 7.20% UTTAR PRADESH 25JAN2027 SDL                              | Sovereign  | 0.36%          |
| Cash & Current Assets  |            | 11.06%         |
| <b>Total</b>   |            | <b>100.00%</b> |



## Regular Income Solutions

### Aditya Birla Sun Life Regular Savings Fund

| Allocation as a % of Net Assets                       | Rating         | %     |
|---|----------------|-------|
| Mahindra & Mahindra Financial Services Limited        | IND AAA        | 3.02% |
| U.P. Power Corporation Limited                        | CRISIL A+ (SO) | 2.75% |
| U.P. Power Corporation Limited                        | CRISIL A+ (SO) | 2.72% |
| REC Limited   | CRISIL AAA     | 2.09% |
| Infosys Limited                                       |                | 2.09% |
| 8.25% GUJARAT 12DEC2024 SDL                           | Sovereign      | 2.06% |
| REC Limited   | CRISIL AAA     | 2.01% |
| Power Finance Corporation Limited                     | ICRA AAA       | 2.00% |
| Reliance Industries Limited                           | CRISIL AAA     | 1.99% |
| Bajaj Finance Limited                                 | CRISIL AAA     | 1.95% |
| Power Finance Corporation Limited                     | CRISIL AAA     | 1.95% |
| Union Bank of India - Tier I - Basel III              | IND AA         | 1.93% |
| National Bank For Agriculture and Rural Development   | ICRA AAA       | 1.92% |
| Kotak Mahindra Investments Limited                    | CRISIL AAA     | 1.92% |
| National Bank For Agriculture and Rural Development   | ICRA AAA       | 1.91% |
| Bharti Telecom Limited                                | CRISIL AA+     | 1.90% |
| State Bank of India - Tier II - Basel III             | ICRA AAA       | 1.90% |
| ICICI Bank Limited                                    |                | 1.89% |
| ICICI Securities Limited                              | ICRA A1+       | 1.86% |
| HDFC Bank Limited                                     |                | 1.79% |
| Sikka Ports and Terminals Limited                     | CRISIL AAA     | 1.61% |
| IRB InvIT Fund  |                | 1.60% |
| National Bank For Agriculture and Rural Development   | ICRA AAA       | 1.49% |
| State Bank of India - Tier II - Basel III             | CRISIL AAA     | 1.22% |
| IndusInd Bank Limited - Tier I - Basel III            | CRISIL AA      | 1.17% |
| Power Finance Corporation Limited                     | ICRA AAA       | 1.14% |
| Bharti Telecom Limited                                | CRISIL AA+     | 1.14% |
| 5.79% GOVERNMENT OF INDIA 11MAY30 G-SEC               | Sovereign      | 1.10% |
| First Business Receivables Trust                      | CRISIL AAA(SO) | 0.98% |
| First Business Receivables Trust                      | CRISIL AAA(SO) | 0.96% |
| Housing Development Finance Corporation Limited       | ICRA AAA       | 0.81% |
| REC Limited   | CRISIL AAA     | 0.80% |
| 7.7% Telangana UDAY BOND (MD 22/03/2023)              | Sovereign      | 0.80% |
| L&T Finance Limited                                   | CRISIL AAA     | 0.79% |
| L&T Finance Limited                                   | CRISIL AAA     | 0.79% |
| Sikka Ports and Terminals Limited                     | CRISIL AAA     | 0.79% |
| Bajaj Finance Limited                                 |                | 0.78% |
| Housing Development Finance Corporation Limited       |                | 0.78% |
| NHPC Limited  | ICRA AAA       | 0.78% |
| Indian Railway Finance Corporation Limited            | ICRA AAA       | 0.78% |
| REC Limited   | ICRA AAA       | 0.77% |
| REC Limited   | ICRA AAA       | 0.77% |
| Yes Bank Limited - Tier II - Basel II                 | ICRA BBB       | 0.76% |
| Summit Digital Infrastructure Private Limited         | CRISIL AAA     | 0.75% |
| Axis Bank Limited                                     |                | 0.75% |
| Larsen & Toubro Infotech Limited                      |                | 0.72% |
| Wipro Limited   |                | 0.69% |
| Honeywell Automation India Limited                    |                | 0.62% |
| 8.17% GOI (MD 01/12/2044)                             | Sovereign      | 0.60% |
| Government of India                                   | Sovereign      | 0.57% |
| POLYCAB INDIA Limited                                 |                | 0.57% |
| Jharkand Road Projects Implementation Company Limited | CARE D         | 0.55% |
| Tech Mahindra Limited                                 |                | 0.54% |
| Craftsman Automation Ltd                              |                | 0.53% |
| V-Guard Industries Limited                            |                | 0.51% |
| Crompton Greaves Consumer Electricals Limited         |                | 0.51% |
| State Bank of India                                   |                | 0.49% |
| Pidlite Industries Limited                            |                | 0.48% |
| Voltas Limited  |                | 0.47% |
| Reliance Industries Limited                           |                | 0.46% |
| Whirlpool of India Limited                            |                | 0.46% |
| Shree Cement Limited                                  |                | 0.44% |
| Atul Limited  |                | 0.44% |
| Vijaya Diagnostic Centre Limited                      |                | 0.44% |
| ICICI Lombard General Insurance Company Limited       |                | 0.43% |
| REC Limited   | CRISIL AAA     | 0.42% |
| 8.24% GOI (MD 15/02/2027)                             | Sovereign      | 0.42% |
| 8.15% GOI (MD 24/11/2026)                             | Sovereign      | 0.42% |
| 7.57% GOI (MD 17/06/2033)                             | Sovereign      | 0.41% |
| United Breweries Limited                              |                | 0.41% |
| Steel Authority of India Limited                      | CARE AA        | 0.41% |
| HDFC Life Insurance Company Limited                   |                | 0.40% |
| Power Grid Corporation of India Limited               | CRISIL AAA     | 0.40% |
| Reliance Industries Limited                           | CRISIL AAA     | 0.40% |
| Punjab National Bank - Tier I - Basel III             | BWR AA         | 0.39% |
| 8.35% GOI (MD 14/05/2022)                             | Sovereign      | 0.39% |
| 4.70% INDIA GOVT BOND 22SEP2033 FRB                   | Sovereign      | 0.39% |
| Power Finance Corporation Limited                     | ICRA AAA       | 0.38% |
| Sun Pharmaceutical Industries Limited                 |                | 0.38% |
| Embassy Office Parks REIT                             | CRISIL AAA     | 0.38% |
| LIC Housing Finance Limited                           | CRISIL AAA     | 0.38% |
| Ashok Leyland Limited                                 |                | 0.36% |
| Escorts Limited                                       |                | 0.36% |
| METROPOLIS HEALTHCARE LIMITED                         |                | 0.36% |
| Bayer Croscience Limited                              |                | 0.36% |
| Avenue Supermarts Limited                             |                | 0.35% |
| UltraTech Cement Limited                              |                | 0.35% |
| JK Cement Limited                                     |                | 0.34% |
| Zyudus Wellness Limited                               |                | 0.33% |
| Cofoage Limited                                       |                | 0.30% |
| AJ Small Finance Bank Limited                         |                | 0.30% |
| Apollo Hospitals Enterprise Limited                   |                | 0.29% |
| Alkem Laboratories Limited                            |                | 0.29% |
| TVS Motor Company Limited                             |                | 0.27% |
| VIP Industries Limited                                |                | 0.27% |

|   |              |                |
|---|--------------|----------------|
| Bharti Airtel Limited                                 |              | 0.26%          |
| V-Mart Retail Limited                                 |              | 0.26%          |
| Bandhan Bank Limited                                  |              | 0.23%          |
| U.P. Power Corporation Limited                        | BWR AA- (SO) | 0.23%          |
| Tata Consumer Products Limited                        |              | 0.22%          |
| Gujarat Gas Limited                                   |              | 0.19%          |
| PI Industries Limited                                 |              | 0.16%          |
| REC Limited   | CRISIL AAA   | 0.16%          |
| Power Finance Corporation Limited                     | ICRA AAA     | 0.14%          |
| National Bank For Agriculture and Rural Development   | CRISIL AAA   | 0.07%          |
| Jharkand Road Projects Implementation Company Limited | CRISIL C     | 0.04%          |
| 6.64% TAMIL NADU SDL 13NOV23                          | Sovereign    | 0.02%          |
| Bharti Airtel Limited                                 |              | 0.01%          |
| 8.27% Telangana UDAY BOND (MD 22/03/2028)             | Sovereign    | 0.00%          |
| 8.07% Telangana UDAY BOND (MD 22/03/2029)             | Sovereign    | 0.00%          |
| 8.08% Telangana UDAY BOND (MD 22/03/2031)             | Sovereign    | 0.00%          |
| 8.04% Telangana UDAY BOND (MD 22/03/2030)             | Sovereign    | 0.00%          |
| 7.95% Telangana UDAY BOND (MD 22/03/2032)             | Sovereign    | 0.00%          |
| 7.27% GOI 08APR26                                     | Sovereign    | 0.00%          |
| NTPC Limited  | CRISIL AAA   | 0.00%          |
| Vodafone Idea Limited                                 | BWR B        | 0.00%          |
| Vodafone Idea Limited                                 | CARE B-      | 0.00%          |
| Magnasound (I) Limited                                |              | 0.00%          |
| Cash & Current Assets                                 |              | 10.81%         |
| <b>Total</b>  |              | <b>100.00%</b> |

|  |  |                |
|--|--|----------------|
| Quess Corp Limited                               |  | 2.06%          |
| Tata Consultancy Services Limited                |  | 1.97%          |
| Johnson Controls - Hitachi Air Conditioning      |  | 1.96%          |
| India Limited                                    |  | 1.85%          |
| Biocon Limited                                   |  | 1.85%          |
| Procter & Gamble Hygiene and Health Care Limited |  | 1.79%          |
| Shoppers Stop Limited                            |  | 1.61%          |
| Bata India Limited                               |  | 1.50%          |
| Container Corporation of India Limited           |  | 1.37%          |
| Infosys Limited                                  |  | 1.36%          |
| MRF Limited                                      |  | 1.13%          |
| Titan Company Limited                            |  | 1.09%          |
| ICRA Limited                                     |  | 1.07%          |
| Bosch Limited                                    |  | 1.00%          |
| Thomas Cook (India) Limited                      |  | 0.96%          |
| UltraTech Cement Limited                         |  | 0.91%          |
| Bajaj Finance Limited                            |  | 0.89%          |
| Century Textiles & Industries Limited            |  | 0.77%          |
| Hindustan Unilever Limited                       |  | 0.70%          |
| Maruti Suzuki India Limited                      |  | 0.59%          |
| Crompton Greaves Consumer Electricals Limited    |  | 0.41%          |
| Aditya Birla Capital Limited                     |  | 0.23%          |
| Sun Pharmaceutical Industries Limited            |  | 0.23%          |
| Axis Bank Limited                                |  | 0.21%          |
| HCL Technologies Limited                         |  | 0.14%          |
| FSN E-Commerce Ventures Limited                  |  | 0.12%          |
| United Breweries (Holdings) Limited              |  | 0.00%          |
| Magnasound (I) Limited                           |  | 0.00%          |
| Cash & Current Assets                            |  | 0.32%          |
| <b>Total</b>                                     |  | <b>100.00%</b> |

## Tax Savings Solutions

### Aditya Birla Sun Life Tax Relief '96

| Allocation as a % of Net Assets                           | Rating | %              |
|---|--------|----------------|
| Housing Development Finance Corporation Limited           |        | 9.14%          |
| Honeywell Automation India Limited                        |        | 7.73%          |
| Reliance Industries Limited                               |        | 7.26%          |
| Pfizer Limited  |        | 6.47%          |
| Kotak Mahindra Bank Limited                               |        | 6.40%          |
| Bayer Croscience Limited                                  |        | 5.04%          |
| ICICI Bank Limited  |        | 4.92%          |
| Larsen & Toubro Limited                                   |        | 4.77%          |
| GlaxoSmithKline Pharmaceuticals Limited                   |        | 3.88%          |
| Gillette India Limited                                    |        | 3.62%          |
| HDFC Bank Limited   |        | 3.06%          |
| Shree Cement Limited                                      |        | 2.74%          |
| Kansai Nerolac Paints Limited                             |        | 2.59%          |
| Fortis Healthcare Limited                                 |        | 2.48%          |
| Sundaram Clayton Limited                                  |        | 2.32%          |
| IDFC First Bank Limited                                   |        | 2.23%          |
| Quess Corp Limited  |        | 2.05%          |
| Johnson Controls - Hitachi Air Conditioning India Limited |        | 1.95%          |
| Procter & Gamble Hygiene and Health Care Limited          |        | 1.83%          |
| Tata Consultancy Services Limited                         |        | 1.82%          |
| Biocon Limited  |        | 1.76%          |
| Shoppers Stop Limited                                     |        | 1.65%          |
| Container Corporation of India Limited                    |        | 1.38%          |
| Bata India Limited  |        | 1.37%          |
| MRF Limited   |        | 1.13%          |
| Infosys Limited   |        | 1.10%          |
| ICRA Limited  |        | 1.09%          |
| Titan Company Limited                                     |        | 0.97%          |
| Bosch Limited   |        | 0.93%          |
| Thomas Cook (India) Limited                               |        | 0.92%          |
| UltraTech Cement Limited                                  |        | 0.90%          |
| Bajaj Finance Limited                                     |        | 0.87%          |
| Century Textiles & Industries Limited                     |        | 0.73%          |
| Hindustan Unilever Limited                                |        | 0.70%          |
| Maruti Suzuki India Limited                               |        | 0.59%          |
| Crompton Greaves Consumer Electricals Limited             |        | 0.30%          |
| Axis Bank Limited   |        | 0.22%          |
| Sun Pharmaceutical Industries Limited                     |        | 0.21%          |
| HCL Technologies Limited                                  |        | 0.13%          |
| FSN E-Commerce Ventures Limited                           |        | 0.12%          |
| Aditya Birla Capital Limited                              |        | 0.05%          |
| United Breweries (Holdings) Limited                       |        | 0.00%          |
| Magnasound (I) Limited                                    |        | 0.00%          |
| Cash & Current Assets                                     |        | 0.56%          |
| <b>Total</b>  |        | <b>100.00%</b> |

### Aditya Birla Sun Life Tax Plan

| Allocation as a % of Net Assets                 | Rating | %     |
|---|--------|-------|
| Housing Development Finance Corporation Limited |        | 8.81% |
| Honeywell Automation India Limited              |        | 7.94% |
| Reliance Industries Limited                     |        | 6.94% |
| Kotak Mahindra Bank Limited                     |        | 6.40% |
| Pfizer Limited                                  |        | 6.35% |
| ICICI Bank Limited                              |        | 4.94% |
| Bayer Croscience Limited                        |        | 4.93% |
| Larsen & Toubro Limited                         |        | 4.73% |
| GlaxoSmithKline Pharmaceuticals Limited         |        | 3.80% |
| Gillette India Limited                          |        | 3.79% |
| HDFC Bank Limited                               |        | 3.09% |
| Shree Cement Limited                            |        | 2.73% |
| Kansai Nerolac Paints Limited                   |        | 2.50% |
| Fortis Healthcare Limited                       |        | 2.33% |
| Sundaram Clayton Limited                        |        | 2.31% |
| IDFC First Bank Limited                         |        | 2.14% |





## Wealth Solutions

### Aditya Birla Sun Life Equity Savings Fund

| Allocation as a % of Net Assets                                 | Rating     | %              |
|---|------------|----------------|
| GMR Infrastructure Limited                                      |            | 10.19%         |
| Reliance Industries Limited                                     |            | 4.84%          |
| Adani Enterprises Limited                                       |            | 3.98%          |
| Steel Authority of India Limited                                |            | 3.92%          |
| Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan |            | 3.82%          |
| Infosys Limited   |            | 3.67%          |
| HDFC Bank Limited   |            | 3.30%          |
| 9.20% GOI (MD 30/09/2030)                                       | Sovereign  | 3.29%          |
| ICICI Bank Limited  |            | 3.23%          |
| Aditya Birla Sun Life Liquid Fund - Growth - Direct Plan        |            | 2.84%          |
| Housing Development Finance Corporation Limited                 |            | 2.40%          |
| State Bank of India   | CRISIL AAA | 1.98%          |
| REC Limited   | CRISIL AAA | 1.96%          |
| Larsen & Toubro Infotech Limited                                |            | 1.69%          |
| Bajaj Finance Limited   |            | 1.52%          |
| Axis Bank Limited   |            | 1.33%          |
| Jubilant Foodworks Limited                                      |            | 1.22%          |
| Wipro Limited   |            | 1.21%          |
| Tech Mahindra Limited   |            | 1.09%          |
| Honeywell Automation India Limited                              |            | 1.07%          |
| POLYCAB INDIA Limited   |            | 1.06%          |
| Whirlpool of India Limited                                      |            | 1.04%          |
| Cholamandalam Investment and Finance Company Limited            |            | 1.02%          |
| Sikka Ports and Terminals Limited                               | CRISIL AAA | 0.98%          |
| Crompton Greaves Consumer Electricals Limited                   |            | 0.98%          |
| V-Guard Industries Limited                                      |            | 0.97%          |
| Tata Consultancy Services Limited                               |            | 0.95%          |
| Embassy Office Parks REIT                                       | CRISIL AAA | 0.93%          |
| Craftsman Automation Ltd  |            | 0.91%          |
| Atul Limited  |            | 0.84%          |
| Volta Limited   |            | 0.83%          |
| Pfizer Limited  |            | 0.82%          |
| State Bank of India   |            | 0.81%          |
| Ashok Leyland Limited   |            | 0.78%          |
| Vijaya Diagnostic Centre Limited                                |            | 0.78%          |
| Shree Cement Limited  |            | 0.77%          |
| Alkem Laboratories Limited                                      |            | 0.77%          |
| METROPOLIS HEALTHCARE LIMITED                                   |            | 0.72%          |
| United Breweries Limited  |            | 0.70%          |
| Escorts Limited   |            | 0.68%          |
| Apollo Hospitals Enterprise Limited                             |            | 0.68%          |
| UltraTech Cement Limited  |            | 0.67%          |
| Tata Consumer Products Limited                                  |            | 0.65%          |
| Cipla Limited   |            | 0.65%          |
| Zydus Wellness Limited  |            | 0.62%          |
| Dr. Reddys Laboratories Limited                                 |            | 0.60%          |
| JK Cement Limited   |            | 0.54%          |
| Gujarat Gas Limited   |            | 0.54%          |
| AU Small Finance Bank Limited                                   |            | 0.53%          |
| TVS Motor Company Limited                                       |            | 0.50%          |
| Bharti Airtel Limited   |            | 0.49%          |
| VIP Industries Limited  |            | 0.48%          |
| Bandhan Bank Limited  |            | 0.42%          |
| Bayer Cropscience Limited                                       |            | 0.37%          |
| PI Industries Limited   |            | 0.29%          |
| Tata Motors Limited   |            | 0.28%          |
| Bharti Airtel Limited   |            | 0.01%          |
| Tech Mahindra Limited   |            | -0.18%         |
| Tata Motors Limited   |            | -0.28%         |
| Jubilant Foodworks Limited                                      |            | -0.38%         |
| Cipla Limited   |            | -0.65%         |
| Housing Development Finance Corporation Limited                 |            | -1.05%         |
| Steel Authority of India Limited                                |            | -3.87%         |
| Adani Enterprises Limited                                       |            | -3.99%         |
| Reliance Industries Limited                                     |            | -4.00%         |
| GMR Infrastructure Limited                                      |            | -10.26%        |
| Cash & Current Assets   |            | 40.45%         |
| <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 |            | 7.49% |
| ICICI Bank Limited                                       |            | 4.15% |
| HDFC Bank Limited  |            | 3.88% |
| Reliance Industries Limited                              |            | 3.37% |
| State Bank of India                                      |            | 3.11% |
| Tata Steel Limited                                       |            | 3.00% |
| Bharti Airtel Limited                                    |            | 2.34% |
| Panatone Finvest Limited                                 | CRISIL A1+ | 2.20% |
| Housing Development Finance Corporation Limited          |            | 2.15% |
| Adani Ports and Special Economic Zone Limited            |            | 2.13% |
| ITC Limited  |            | 2.09% |
| Axis Bank Limited  |            | 1.88% |
| Bank Nifty Index   |            | 1.69% |
| Bajaj Finance Limited                                    |            | 1.66% |
| Infosys Limited  |            | 1.64% |

|   |            |       |
|---|------------|-------|
| Kotak Mahindra Bank Limited                           |            | 1.62% |
| Sun Pharmaceutical Industries Limited                 |            | 1.60% |
| Larsen & Toubro Limited                               |            | 1.49% |
| HDFC Bank Limited                                     | CRISIL AAA | 1.49% |
| Reliance Industries Limited                           |            | 1.37% |
| Tata Consultancy Services Limited                     |            | 1.18% |
| Tata Capital Financial Services Limited               | CRISIL AAA | 1.18% |
| IndusInd Bank Limited                                 |            | 1.15% |
| Mahindra & Mahindra Financial Services Limited        | IND AAA    | 1.14% |
| Tech Mahindra Limited                                 |            | 1.06% |
| Bharti Hexacom Limited                                | CRISIL AA+ | 1.03% |
| Tata Motors Limited                                   |            | 0.96% |
| GMR Infrastructure Limited                            |            | 0.87% |
| Bajaj Finserv Limited                                 |            | 0.87% |
| Power Finance Corporation Limited                     | CRISIL AAA | 0.84% |
| Hindalco Industries Limited                           |            | 0.83% |
| UltraTech Cement Limited                              |            | 0.82% |
| LIC Housing Finance Limited                           | CRISIL AAA | 0.82% |
| Housing Development Finance Corporation Limited       | ICRA AAA   | 0.82% |
| Cholamandalam Investment and Finance Company Limited  | ICRA AA+   | 0.82% |
| Cholamandalam Investment and Finance Company Limited  | ICRA AA+   | 0.82% |
| Bharti Telecom Limited                                | CRISIL AA+ | 0.82% |
| HCL Technologies Limited                              |            | 0.77% |
| Larsen & Toubro Infotech Limited                      |            | 0.76% |
| SBI Life Insurance Company Limited                    |            | 0.75% |
| Tata Capital Financial Services Limited               | ICRA AAA   | 0.73% |
| Mahindra & Mahindra Limited                           |            | 0.69% |
| Coal India Limited                                    |            | 0.61% |
| NTPC Limited  |            | 0.61% |
| Lupin Limited   |            | 0.60% |
| Zee Entertainment Enterprises Limited                 |            | 0.60% |
| Volta Limited   |            | 0.59% |
| Bharat Petroleum Corporation Limited                  |            | 0.58% |
| Summit Digital Infrastructure Private Limited         | CRISIL AAA | 0.56% |
| Dr. Reddys Laboratories Limited                       |            | 0.55% |
| Zee Entertainment Enterprises Limited                 |            | 0.55% |
| METROPOLIS HEALTHCARE LIMITED                         |            | 0.55% |
| REC Limited   | ICRA AAA   | 0.51% |
| Emami Limited   |            | 0.50% |
| Vedanta Limited                                       | CRISIL A1+ | 0.50% |
| CESC Limited  |            | 0.50% |
| Muthoot Finance Limited                               | ICRA AA+   | 0.50% |
| Bharti Telecom Limited                                | CRISIL AA+ | 0.49% |
| Gland Pharma Limited                                  |            | 0.48% |
| REC Limited   | CRISIL AAA | 0.45% |
| Vedanta Limited                                       |            | 0.44% |
| Sanofi India Limited                                  |            | 0.44% |
| Hindustan Unilever Limited                            |            | 0.42% |
| L&T Finance Limited                                   | CRISIL AAA | 0.42% |
| NMDC Limited  |            | 0.42% |
| REC Limited   | ICRA AAA   | 0.42% |
| Cholamandalam Investment and Finance Company Limited  | ICRA AA+   | 0.41% |
| Aditya Birla Fashion and Retail Limited               |            | 0.37% |
| Cyient Limited  |            | 0.37% |
| Steel Authority of India Limited                      |            | 0.37% |
| Bhopal Dhule Transmission Company Limited             | CRISIL AAA | 0.37% |
| Marico Limited  |            | 0.37% |
| CARE Ratings Limited                                  |            | 0.36% |
| Bharat Forge Limited                                  |            | 0.36% |
| J.K. Lakshmi Cement Limited                           |            | 0.35% |
| Maruti Suzuki India Limited                           |            | 0.35% |
| HDFC Life Insurance Company Limited                   |            | 0.34% |
| Ambuja Cements Limited                                |            | 0.33% |
| Grasim Industries Limited                             |            | 0.33% |
| CarTrade Tech Limited                                 |            | 0.31% |
| Exide Industries Limited                              |            | 0.30% |
| United Spirits Limited                                |            | 0.30% |
| Shree Cement Limited                                  |            | 0.28% |
| Escorts Limited                                       |            | 0.27% |
| Route Mobile Limited                                  |            | 0.27% |
| JSW Steel Limited                                     |            | 0.27% |
| City Union Bank Limited                               |            | 0.27% |
| Canara Bank   |            | 0.26% |
| Tata Communications Limited                           |            | 0.26% |
| L&T Finance Limited                                   | CRISIL AAA | 0.25% |
| L&T Finance Limited                                   | CRISIL AAA | 0.25% |
| IRB InvIT Fund  |            | 0.25% |
| Vijaya Diagnostic Centre Limited                      |            | 0.24% |
| Godrej Consumer Products Limited                      |            | 0.23% |
| UPL Limited   |            | 0.23% |
| DLF Limited   |            | 0.23% |
| IFGL Refractories Limited                             |            | 0.21% |
| Akzo Nobel India Limited                              |            | 0.20% |
| MindTree Limited                                      |            | 0.20% |
| Hero MotoCorp Limited                                 |            | 0.20% |
| Cipla Limited   |            | 0.18% |
| REC Limited   | CRISIL AAA | 0.18% |
| State Bank of India                                   | CRISIL AAA | 0.16% |
| Jharkand Road Projects Implementation Company Limited | CARE D     | 0.15% |
| Indraprastha Gas Limited                              |            | 0.14% |
| Jagran Prakashan Limited                              |            | 0.13% |
| Avanti Feeds Limited                                  |            | 0.13% |
| Mahanagar Gas Limited                                 |            | 0.12% |
| BURGER KING INDIA LIMITED                             |            | 0.11% |
| Phoenix Mills Limited                                 |            | 0.11% |
| LIC Housing Finance Limited                           | CRISIL AAA | 0.11% |
| GR Infraprojects Limited                              |            | 0.10% |

|   |            |                |
|---|------------|----------------|
| Housing Development Finance Corporation Limited       |            | 0.08%          |
| Shyam Metals & Energy Limited                         |            | 0.08%          |
| Heritage Foods Limited                                |            | 0.07%          |
| Bharti Airtel Limited                                 |            | 0.06%          |
| Glennmark Pharmaceuticals Limited                     |            | 0.05%          |
| Jmshankar India Limited                               |            | 0.05%          |
| Jharkand Road Projects Implementation Company Limited | CRISIL C   | 0.05%          |
| Sadbhav Engineering Limited                           |            | 0.05%          |
| The Ramco Cements Limited                             |            | 0.04%          |
| ACC Limited   |            | 0.04%          |
| Jindal Steel & Power Limited                          |            | 0.03%          |
| GAIL (India) Limited                                  |            | 0.02%          |
| Britannia Industries Limited                          | CRISIL AAA | 0.00%          |
| Power Grid Corporation of India Limited               |            | 0.00%          |
| Torrent Pharmaceuticals Limited                       |            | 0.00%          |
| NTPC Limited  | CRISIL AAA | 0.00%          |
| GAIL (India) Limited                                  |            | -0.02%         |
| Jindal Steel & Power Limited                          |            | -0.03%         |
| ACC Limited   |            | -0.04%         |
| Bharat Petroleum Corporation Limited                  |            | -0.04%         |
| Shree Cement Limited                                  |            | -0.05%         |
| Glennmark Pharmaceuticals Limited                     |            | -0.05%         |
| Dr. Reddys Laboratories Limited                       |            | -0.06%         |
| HCL Technologies Limited                              |            | -0.08%         |
| Hindalco Industries Limited                           |            | -0.08%         |
| Marico Limited  |            | -0.15%         |
| UltraTech Cement Limited                              |            | -0.17%         |
| Cipla Limited   |            | -0.18%         |
| Housing Development Finance Corporation Limited       |            | -0.19%         |
| Hero MotoCorp Limited                                 |            | -0.20%         |
| NMDC Limited  |            | -0.20%         |
| DLF Limited   |            | -0.23%         |
| UPL Limited   |            | -0.23%         |
| Larsen & Toubro Limited                               |            | -0.24%         |
| Canara Bank   |            | -0.26%         |
| JSW Steel Limited                                     |            | -0.27%         |
| Tata Motors Limited                                   |            | -0.27%         |
| Escorts Limited                                       |            | -0.28%         |
| Bajaj Finserv Limited                                 |            | -0.28%         |
| Grasim Industries Limited                             |            | -0.33%         |
| Mahindra & Mahindra Limited                           |            | -0.34%         |
| HDFC Life Insurance Company Limited                   |            | -0.34%         |
| Maruti Suzuki India Limited                           |            | -0.35%         |
| Steel Authority of India Limited                      |            | -0.37%         |
| IndusInd Bank Limited                                 |            | -0.41%         |
| Hindustan Unilever Limited                            |            | -0.42%         |
| Vedanta Limited                                       |            | -0.44%         |
| Bajaj Finance Limited                                 |            | -0.45%         |
| Tech Mahindra Limited                                 |            | -0.53%         |
| Tata Consultancy Services Limited                     |            | -0.57%         |
| Kotak Mahindra Bank Limited                           |            | -0.58%         |
| Zee Entertainment Enterprises Limited                 |            | -0.60%         |
| Lupin Limited   |            | -0.60%         |
| ITC Limited   |            | -0.83%         |
| GMR Infrastructure Limited                            |            | -0.88%         |
| Axis Bank Limited                                     |            | -1.06%         |
| Sun Pharmaceutical Industries Limited                 |            | -1.23%         |
| ICICI Bank Limited                                    |            | -1.26%         |
| State Bank of India                                   |            | -1.52%         |
| Bharti Airtel Limited                                 |            | -1.56%         |
| Tata Steel Limited                                    |            | -1.93%         |
| Adani Ports and Special Economic Zone Limited         |            | -2.05%         |
| Reliance Industries Limited                           |            | -2.54%         |
| Nifty 50 Index  |            | -4.95%         |
| Cash & Current Assets                                 |            | 55.20%         |
| <b>Total</b>  |            | <b>100.00%</b> |

### Aditya Birla Sun Life Equity Hybrid '95 Fund

| Allocation as a % of Net Assets                      | Rating       | %     |
|--|--------------|-------|
| Infosys Limited                                      |              | 6.10% |
| HDFC Bank Limited                                    |              | 5.87% |
| ICICI Bank Limited                                   |              | 5.24% |
| Reliance Industries Limited                          |              | 4.02% |
| Housing Development Finance Corporation Limited      |              | 2.96% |
| UltraTech Cement Limited                             |              | 2.62% |
| MindTree Limited                                     |              | 2.50% |
| Axis Bank Limited                                    |              | 2.17% |
| Bajaj Finance Limited                                |              | 1.98% |
| State Bank of India                                  |              | 1.80% |
| Eris Lifesciences Limited                            |              | 1.77% |
| Tata Consultancy Services Limited                    |              | 1.69% |
| IRB InvIT Fund                                       |              | 1.67% |
| CoForge Limited                                      |              | 1.65% |
| Whirlpool of India Limited                           |              | 1.63% |
| Volta Limited  |              | 1.61% |
| Crompton Greaves Consumer Electricals Limited        |              | 1.58% |
| Aarti Industries Limited                             |              | 1.56% |
| Cholamandalam Investment and Finance Company Limited |              | 1.54% |
| Atul Limited   |              | 1.48% |
| Kotak Mahindra Bank Limited                          |              | 1.32% |
| Ashok Leyland Limited                                |              | 1.23% |
| U.P. Power Corporation Limited                       | BWR AA- (SO) | 1.18% |
| Gland Pharma Limited                                 |              | 1.18% |
| Sona BLW Precision Forgings Limited                  |              | 1.18% |
| Larsen & Toubro Infotech Limited                     |              | 1.16% |





|   |                |       |
|---|----------------|-------|
| Jubilant Foodworks Limited                            |                | 1.15% |
| Dr. Reddys Laboratories Limited                       |                | 1.12% |
| Pfizer Limited  |                | 1.11% |
| PI Industries Limited                                 |                | 1.03% |
| Shree Cement Limited                                  |                | 1.03% |
| Honeywell Automation India Limited                    |                | 1.00% |
| ICI Lombard General Insurance Company Limited         |                | 0.97% |
| National Bank For Agriculture and Rural Development   | ICRA AAA       | 0.95% |
| Maruti Suzuki India Limited                           |                | 0.95% |
| AU Small Finance Bank Limited                         |                | 0.94% |
| Bharti Airtel Limited                                 |                | 0.92% |
| Zydus Wellness Limited                                |                | 0.91% |
| Info Edge (India) Limited                             |                | 0.89% |
| Cyient Limited  |                | 0.88% |
| Apollo Hospitals Enterprise Limited                   |                | 0.84% |
| Sanofi India Limited                                  |                | 0.82% |
| Tata Steel Limited                                    |                | 0.79% |
| METROPOLIS HEALTHCARE LIMITED                         |                | 0.79% |
| IndusInd Bank Limited                                 |                | 0.76% |
| HDB Financial Services Limited                        | CRISIL AAA     | 0.64% |
| Union Bank of India - Tier I - Basel III              | IND AA         | 0.63% |
| Divi's Laboratories Limited                           |                | 0.62% |
| Anupam Rasayan India Limited                          |                | 0.61% |
| HDFC Life Insurance Company Limited                   |                | 0.56% |
| Tata Consumer Products Limited                        |                | 0.53% |
| Bayer Cropscience Limited                             |                | 0.52% |
| Gujarat Gas Limited                                   |                | 0.52% |
| Avenue Supermarkets Limited                           |                | 0.51% |
| Birlasoft Limited                                     |                | 0.51% |
| EPL Limited   |                | 0.48% |
| U.P. Power Corporation Limited                        | CRISIL A+ (SO) | 0.45% |
| Bharti Telecom Limited                                | CRISIL AA+     | 0.43% |
| Vijaya Diagnostic Centre Limited                      |                | 0.39% |
| Sikka Ports and Terminals Limited                     | CRISIL AAA     | 0.39% |
| Embassy Office Parks REIT                             | CRISIL AAA     | 0.37% |
| 8.27% RAJASTAN 23JUN2023 SDL                          | Sovereign      | 0.36% |
| Zomato Limited  |                | 0.35% |
| Jamnagar Utilities & Power Private Limited            | CRISIL AAA     | 0.34% |
| 8.25% GUJARAT 12DEC2024 SDL                           | Sovereign      | 0.34% |
| REC Limited   | ICRA AAA       | 0.33% |
| State Bank of India - Tier II - Basel III             | CRISIL AAA     | 0.33% |
| Power Grid Corporation of India Limited               | CRISIL AAA     | 0.33% |
| REC Limited   | CRISIL AAA     | 0.32% |
| Reliance Industries Limited                           | CRISIL AAA     | 0.32% |
| Reliance Industries Limited                           | CRISIL AAA     | 0.32% |
| LIC Housing Finance Limited                           | CRISIL AAA     | 0.32% |
| Bajaj Finance Limited                                 | CRISIL AAA     | 0.32% |
| Power Finance Corporation Limited                     | CRISIL AAA     | 0.32% |
| National Bank For Agriculture and Rural Development   | ICRA AAA       | 0.31% |
| Bharti Telecom Limited                                | CRISIL AA+     | 0.31% |
| Angel Broking Limited                                 | ICRA A1        | 0.31% |
| State Bank of India - Tier II - Basel III             | ICRA AAA       | 0.31% |
| State Bank of India - Tier II - Basel III             | ICRA AAA       | 0.30% |
| ICI Securities Limited                                | ICRA A1+       | 0.30% |
| POLYCAB INDIA Limited                                 |                | 0.29% |
| REC Limited   | CRISIL AAA     | 0.28% |
| REC Limited   | CRISIL AAA     | 0.26% |
| REC Limited   | ICRA AAA       | 0.26% |
| REC Limited   | ICRA AAA       | 0.26% |
| REC Limited   | ICRA AAA       | 0.26% |
| Power Finance Corporation Limited                     | ICRA AAA       | 0.25% |
| LIC Housing Finance Limited                           | CARE AAA       | 0.25% |
| LIC Housing Finance Limited                           | CRISIL AAA     | 0.25% |
| U.P. Power Corporation Limited                        | CRISIL A+ (SO) | 0.23% |
| REC Limited   | CRISIL AAA     | 0.20% |
| Union Bank of India - Tier I - Basel III              | IND AA         | 0.20% |
| Sikka Ports and Terminals Limited                     | CRISIL AAA     | 0.20% |
| REC Limited   | CRISIL AAA     | 0.19% |
| REC Limited   | ICRA AAA       | 0.19% |
| REC Limited   | ICRA AAA       | 0.19% |
| First Business Receivables Trust                      | CRISIL AAA(SO) | 0.17% |
| U.P. Power Corporation Limited                        | BWR AA- (SO)   | 0.17% |
| First Business Receivables Trust                      | CRISIL AAA(SO) | 0.17% |
| First Business Receivables Trust                      | CRISIL AAA(SO) | 0.17% |
| First Business Receivables Trust                      | CRISIL AAA(SO) | 0.16% |
| First Business Receivables Trust                      | CRISIL AAA(SO) | 0.15% |
| 8.24% GOI (MD 15/02/2027)                             | Sovereign      | 0.14% |
| Aditya Birla Capital Limited                          |                | 0.13% |
| L&T Finance Limited                                   | CRISIL AAA     | 0.13% |
| Housing Development Finance Corporation Limited       | ICRA AAA       | 0.13% |
| Bajaj Finance Limited                                 | CRISIL AAA     | 0.12% |
| Power Finance Corporation Limited                     | ICRA AAA       | 0.12% |
| Summit Digital Infrastructure Private Limited         | CRISIL AAA     | 0.12% |
| 7.20% UTTAR PRADESH 25JAN2027 SDL                     | Sovereign      | 0.11% |
| U.P. Power Corporation Limited                        | CRISIL A+ (SO) | 0.11% |
| 8.17% GOI (MD 01/12/2044)                             | Sovereign      | 0.10% |
| Jharkand Road Projects Implementation Company Limited | CARE D         | 0.09% |
| 8.41% WEST BENGAL 06FEB39 SDL                         | Sovereign      | 0.07% |
| 8.15% GOI (MD 24/11/2026)                             | Sovereign      | 0.07% |
| TAMIL NADU 08.21% 24JUN25 SDL                         | Sovereign      | 0.07% |
| Steel Authority of India Limited                      | CARE AA        | 0.07% |
| 7.27% GOI 08APR26                                     | Sovereign      | 0.07% |
| KERALA 08.65% 09JAN23 SDL                             | Sovereign      | 0.06% |
| Power Grid Corporation of India Limited               | CRISIL AAA     | 0.06% |
| 4.70% INDIA GOVT BOND 22SEP2033 FRB                   | Sovereign      | 0.06% |
| Sundaram Home Finance Limited                         | ICRA AA+       | 0.06% |
| Power Finance Corporation Limited                     | ICRA AAA       | 0.06% |
| Kotak Mahindra Prime Limited                          | CRISIL AAA     | 0.06% |
| REC Limited   | CRISIL AAA     | 0.06% |

|   |                |                |
|---|----------------|----------------|
| National Bank For Agriculture and Rural Development | CRISIL AAA     | 0.04%          |
| Bharti Airtel Limited                               |                | 0.03%          |
| Power Finance Corporation Limited                   | ICRA AAA       | 0.03%          |
| 8.08% UTTAR PRADESH 25FEB25 SDL                     | Sovereign      | 0.02%          |
| 8.63% KERALA 06MAR2023 SDL                          | Sovereign      | 0.02%          |
| 8.64% PUNJAB 09JAN2023 SDL                          | Sovereign      | 0.00%          |
| U.P. Power Corporation Limited                      | CRISIL A+ (SO) | 0.00%          |
| 8.26% Maharashtra SDL(MD 23/12/2025)                | Sovereign      | 0.00%          |
| Brillio Technologies Pvt Limited                    |                | 0.00%          |
| Vodafone Idea Limited                               | BWR B          | 0.00%          |
| Vodafone Idea Limited                               | CARE B-        | 0.00%          |
| Globsyn Technologies Limited                        |                | 0.00%          |
| Magnasound (I) Limited                              |                | 0.00%          |
| Cash & Current Assets                               |                | 2.65%          |
| <b>Total</b>  |                | <b>100.00%</b> |

| Aditya Birla Sun Life Index Fund                |        |                |
|---|--------|----------------|
| Allocation as a % of Net Assets                 | Rating | %              |
| Reliance Industries Limited                     |        | 10.65%         |
| HDFC Bank Limited                               |        | 8.99%          |
| Infosys Limited                                 |        | 8.03%          |
| ICI Bank Limited                                |        | 7.22%          |
| Housing Development Finance Corporation Limited |        | 6.67%          |
| Tata Consultancy Services Limited               |        | 4.57%          |
| Kotak Mahindra Bank Limited                     |        | 3.87%          |
| Hindustan Unilever Limited                      |        | 2.77%          |
| Larsen & Toubro Limited                         |        | 2.77%          |
| Bajaj Finance Limited                           |        | 2.55%          |
| ITC Limited                                     |        | 2.54%          |
| State Bank of India                             |        | 2.50%          |
| Axis Bank Limited                               |        | 2.48%          |
| Bharti Airtel Limited                           |        | 2.10%          |
| Asian Paints Limited                            |        | 1.82%          |
| HCL Technologies Limited                        |        | 1.61%          |
| Bajaj Finserv Limited                           |        | 1.40%          |
| Tata Steel Limited                              |        | 1.34%          |
| Titan Company Limited                           |        | 1.29%          |
| Maruti Suzuki India Limited                     |        | 1.29%          |
| Wipro Limited                                   |        | 1.24%          |
| Tech Mahindra Limited                           |        | 1.19%          |
| UltraTech Cement Limited                        |        | 1.15%          |
| Tata Motors Limited                             |        | 1.13%          |
| Sun Pharmaceutical Industries Limited           |        | 1.11%          |
| Mahindra & Mahindra Limited                     |        | 1.10%          |
| IndusInd Bank Limited                           |        | 0.89%          |
| Nestle India Limited                            |        | 0.88%          |
| Hindalco Industries Limited                     |        | 0.87%          |
| JSW Steel Limited                               |        | 0.86%          |
| Grasim Industries Limited                       |        | 0.85%          |
| Divi's Laboratories Limited                     |        | 0.85%          |
| HDFC Life Insurance Company Limited             |        | 0.82%          |
| Power Grid Corporation of India Limited         |        | 0.82%          |
| NTPC Limited                                    |        | 0.82%          |
| Dr. Reddys Laboratories Limited                 |        | 0.74%          |
| Oil & Natural Gas Corporation Limited           |        | 0.71%          |
| Adani Ports and Special Economic Zone Limited   |        | 0.66%          |
| SBI Life Insurance Company Limited              |        | 0.65%          |
| Tata Consumer Products Limited                  |        | 0.63%          |
| Bajaj Auto Limited                              |        | 0.63%          |
| Cipla Limited                                   |        | 0.60%          |
| Britannia Industries Limited                    |        | 0.56%          |
| UPL Limited                                     |        | 0.53%          |
| Bharat Petroleum Corporation Limited            |        | 0.52%          |
| Shree Cement Limited                            |        | 0.50%          |
| Eicher Motors Limited                           |        | 0.45%          |
| Hero MotoCorp Limited                           |        | 0.45%          |
| Coal India Limited                              |        | 0.45%          |
| Indian Oil Corporation Limited                  |        | 0.42%          |
| Yes Bank Limited                                |        | 0.00%          |
| Cash & Current Assets                           |        | 0.45%          |
| <b>Total</b>                                    |        | <b>100.00%</b> |

| Aditya Birla Sun Life Frontline Equity Fund     |        |       |
|---|--------|-------|
| Allocation as a % of Net Assets                 | Rating | %     |
| ICI Bank Limited                                |        | 9.87% |
| Infosys Limited                                 |        | 7.65% |
| HDFC Bank Limited                               |        | 7.45% |
| Reliance Industries Limited                     |        | 4.61% |
| Bharti Airtel Limited                           |        | 4.26% |
| Larsen & Toubro Limited                         |        | 3.91% |
| Axis Bank Limited                               |        | 3.40% |
| State Bank of India                             |        | 3.03% |
| Housing Development Finance Corporation Limited |        | 2.76% |
| Tech Mahindra Limited                           |        | 2.72% |
| HCL Technologies Limited                        |        | 2.36% |
| Crompton Greaves Consumer Electricals Limited   |        | 2.09% |
| Bajaj Finance Limited                           |        | 2.04% |
| UltraTech Cement Limited                        |        | 1.75% |
| Hindalco Industries Limited                     |        | 1.62% |
| NTPC Limited                                    |        | 1.47% |
| Kotak Mahindra Bank Limited                     |        | 1.45% |
| Hindustan Unilever Limited                      |        | 1.45% |
| Cipla Limited                                   |        | 1.35% |
| ITC Limited                                     |        | 1.32% |
| SBI Life Insurance Company Limited              |        | 1.28% |
| Titan Company Limited                           |        | 1.22% |
| Emami Limited                                   |        | 1.20% |
| Sun Pharmaceutical Industries Limited           |        | 1.16% |
| Sanofi India Limited                            |        | 1.16% |

|  |            |                |
|--|------------|----------------|
| Mahindra & Mahindra Limited                          |            | 1.16%          |
| Cholamandalam Investment and Finance Company Limited |            | 1.15%          |
| ICI Lombard General Insurance Company Limited        |            | 1.09%          |
| ACC Limited  |            | 1.07%          |
| Bajaj Finserv Limited                                |            | 1.06%          |
| Godrej Consumer Products Limited                     |            | 0.96%          |
| Tata Consultancy Services Limited                    |            | 0.94%          |
| Britannia Industries Limited                         |            | 0.93%          |
| Coal India Limited                                   |            | 0.92%          |
| Maruti Suzuki India Limited                          |            | 0.89%          |
| SBI Cards & Payment Services Limited                 |            | 0.88%          |
| DLF Limited  |            | 0.86%          |
| Tata Communications Limited                          |            | 0.85%          |
| Sona BLW Precision Forgings Limited                  |            | 0.85%          |
| Indian Oil Corporation Limited                       |            | 0.83%          |
| Dr. Reddys Laboratories Limited                      |            | 0.82%          |
| Bayer Cropscience Limited                            |            | 0.78%          |
| Oil & Natural Gas Corporation Limited                |            | 0.75%          |
| TVS Motor Company Limited                            |            | 0.71%          |
| Dabur India Limited                                  |            | 0.69%          |
| Akzo Nobel India Limited                             |            | 0.69%          |
| Bosch Limited  |            | 0.63%          |
| Bank of Baroda                                       |            | 0.63%          |
| Hindustan Petroleum Corporation Limited              |            | 0.53%          |
| Tata Steel Limited                                   |            | 0.53%          |
| Shriram City Union Finance Limited                   |            | 0.52%          |
| Housing Development Finance Corporation Limited      |            | 0.46%          |
| Bharat Petroleum Corporation Limited                 |            | 0.44%          |
| ICI Prudential Life Insurance Company Limited        |            | 0.36%          |
| Motherhood Sumi Systems Limited                      |            | 0.30%          |
| Tata Motors Limited                                  |            | 0.28%          |
| Hindalco Industries Limited                          |            | 0.28%          |
| Zomato Limited                                       |            | 0.26%          |
| HDFC Life Insurance Company Limited                  |            | 0.26%          |
| Whirlpool of India Limited                           |            | 0.25%          |
| Aditya Birla Sun Life Nifty Next 50 ETF              |            | 0.25%          |
| Larsen & Toubro Limited                              |            | 0.24%          |
| Cummins India Limited                                |            | 0.19%          |
| Avenue Supermarkets Limited                          |            | 0.17%          |
| Indraprastha Gas Limited                             |            | 0.16%          |
| HDFC Bank Limited                                    |            | 0.16%          |
| IndusInd Bank Limited                                |            | 0.15%          |
| Aditya Birla Capital Limited                         |            | 0.14%          |
| ADITYA BIRLA SUN LIFE NIFTY IT ETF                   |            | 0.13%          |
| Bharti Airtel Limited                                |            | 0.13%          |
| Bharat Forge Limited                                 |            | 0.08%          |
| GAIL (India) Limited                                 |            | 0.07%          |
| Bank of Baroda                                       |            | 0.05%          |
| Britannia Industries Limited                         | CRISIL AAA | 0.01%          |
| Titan Company Limited                                |            | -0.12%         |
| Cash & Current Assets                                |            | 1.01%          |
| <b>Total</b>   |            | <b>100.00%</b> |

| Aditya Birla Sun Life Focused Equity Fund       |        |                |
|---|--------|----------------|
| Allocation as a % of Net Assets                 | Rating | %              |
| ICI Bank Limited                                |        | 9.93%          |
| HDFC Bank Limited                               |        | 8.50%          |
| Infosys Limited                                 |        | 7.79%          |
| Bharti Airtel Limited                           |        | 4.89%          |
| Larsen & Toubro Limited                         |        | 4.83%          |
| State Bank of India                             |        | 3.99%          |
| Axis Bank Limited                               |        | 3.94%          |
| Bajaj Finance Limited                           |        | 3.56%          |
| SBI Life Insurance Company Limited              |        | 3.50%          |
| HCL Technologies Limited                        |        | 3.44%          |
| Housing Development Finance Corporation Limited |        | 3.33%          |
| United Spirits Limited                          |        | 3.19%          |
| Tech Mahindra Limited                           |        | 3.12%          |
| UltraTech Cement Limited                        |        | 2.76%          |
| Reliance Industries Limited                     |        | 2.56%          |
| Crompton Greaves Consumer Electricals Limited   |        | 2.51%          |
| Hindustan Unilever Limited                      |        | 2.41%          |
| Reliance Industries Limited                     |        | 2.36%          |
| Dr. Reddys Laboratories Limited                 |        | 2.21%          |
| Phoenix Mills Limited                           |        | 1.97%          |
| ICI Lombard General Insurance Company Limited   |        | 1.87%          |
| SBI Cards & Payment Services Limited            |        | 1.71%          |
| Bata India Limited                              |        | 1.63%          |
| Tata Consumer Products Limited                  |        | 1.52%          |
| NTPC Limited                                    |        | 1.48%          |
| METROPOLIS HEALTHCARE LIMITED                   |        | 1.42%          |
| Cipla Limited                                   |        | 1.41%          |
| Coal India Limited                              |        | 1.33%          |
| Mahindra & Mahindra Limited                     |        | 1.25%          |
| Housing Development Finance Corporation Limited |        | 1.05%          |
| Hindalco Industries Limited                     |        | 0.63%          |
| Larsen & Toubro Limited                         |        | 0.34%          |
| Infosys Limited                                 |        | 0.31%          |
| Hindalco Industries Limited                     |        | 0.30%          |
| HDFC Bank Limited                               |        | 0.24%          |
| Bharti Airtel Limited                           |        | 0.15%          |
| Cash & Current Assets                           |        | 2.56%          |
| <b>Total</b>                                    |        | <b>100.00%</b> |



## Aditya Birla Sun Life Flexi Cap Fund

| Allocation as a % of Net Assets                      | Rating         | % |
|--|----------------|---|
| ICICI Bank Limited                                   | 10.05%         |   |
| Infosys Limited                                      | 7.73%          |   |
| HDFC Bank Limited                                    | 6.71%          |   |
| Bharti Airtel Limited                                | 5.21%          |   |
| Dr. Reddys Laboratories Limited                      | 4.98%          |   |
| HCL Technologies Limited                             | 4.40%          |   |
| Sun Pharmaceutical Industries Limited                | 2.92%          |   |
| Bajaj Finance Limited                                | 2.72%          |   |
| United Spirits Limited                               | 2.41%          |   |
| Tata Steel Limited                                   | 2.38%          |   |
| Kotak Mahindra Bank Limited                          | 2.28%          |   |
| Bharat Forge Limited                                 | 1.88%          |   |
| ICICI Lombard General Insurance Company Limited      | 1.87%          |   |
| Atul Limited   | 1.81%          |   |
| Radico Khaitan Limited                               | 1.80%          |   |
| Aarti Industries Limited                             | 1.78%          |   |
| Hindalco Industries Limited                          | 1.77%          |   |
| Cholamandalam Investment and Finance Company Limited | 1.74%          |   |
| Axis Bank Limited                                    | 1.65%          |   |
| METROPOLIS HEALTHCARE LIMITED                        | 1.60%          |   |
| Reliance Industries Limited                          | 1.54%          |   |
| Dalmia Bharat Limited                                | 1.52%          |   |
| Bharat Electronics Limited                           | 1.41%          |   |
| Century Textiles & Industries Limited                | 1.37%          |   |
| Tata Consumer Products Limited                       | 1.34%          |   |
| Exide Industries Limited                             | 1.24%          |   |
| Glenmark Pharmaceuticals Limited                     | 1.18%          |   |
| Whirlpool of India Limited                           | 1.15%          |   |
| Mphasis Limited                                      | 1.14%          |   |
| MindTree Limited                                     | 1.11%          |   |
| SBI Life Insurance Company Limited                   | 0.99%          |   |
| PVR Limited  | 0.98%          |   |
| Strides Pharma Science Limited                       | 0.95%          |   |
| Titan Company Limited                                | 0.94%          |   |
| NMDC Limited   | 0.89%          |   |
| ACC Limited  | 0.86%          |   |
| Castrol India Limited                                | 0.85%          |   |
| Volta Limited  | 0.72%          |   |
| Bajaj Finserv Limited                                | 0.72%          |   |
| State Bank of India                                  | 0.71%          |   |
| CESC Limited   | 0.68%          |   |
| Max Financial Services Limited                       | 0.55%          |   |
| Kansai Nerolac Paints Limited                        | 0.45%          |   |
| AIA Engineering Limited                              | 0.39%          |   |
| Hero MotoCorp Limited                                | 0.35%          |   |
| Crompton Greaves Consumer Electricals Limited        | 0.35%          |   |
| Bajaj Auto Limited                                   | 0.34%          |   |
| IDFC Limited   | 0.34%          |   |
| Dish TV India Limited                                | 0.31%          |   |
| Zee Entertainment Enterprises Limited                | 0.31%          |   |
| Dishman Carbogen Amcis Limited                       | 0.30%          |   |
| Solara Active Pharma Sciences Limited                | 0.30%          |   |
| United Breweries Limited                             | 0.26%          |   |
| Coromandel International Limited                     | 0.24%          |   |
| Indusind Bank Limited                                | 0.23%          |   |
| Just Dial Limited                                    | 0.21%          |   |
| MRF Limited  | 0.16%          |   |
| Bharti Airtel Limited                                | 0.15%          |   |
| Reliance Industries Limited                          | 0.12%          |   |
| Havells India Limited                                | 0.12%          |   |
| Mahindra & Mahindra Financial Services Limited       | 0.11%          |   |
| Kewal Kiran Clothing Limited                         | 0.05%          |   |
| Aditya Birla Capital Limited                         | 0.04%          |   |
| SPENCER'S RETAIL LIMITED                             | 0.03%          |   |
| Phoenix Mills Limited                                | 0.03%          |   |
| Muthoot Capital Services Limited                     | 0.02%          |   |
| MAESTROS MEDLINE SYSTEMS LIMITED                     | 0.00%          |   |
| Magnasound (I) Limited                               | 0.00%          |   |
| Mms Infrastructure Limited                           | 0.00%          |   |
| Cash & Current Assets                                | 4.27%          |   |
| <b>Total</b>   | <b>100.00%</b> |   |

## Aditya Birla Sun Life Equity Advantage Fund

| Allocation as a % of Net Assets               | Rating | % |
|---|--------|---|
| ICICI Bank Limited                            | 7.56%  |   |
| Bajaj Finance Limited                         | 6.33%  |   |
| Larsen & Toubro Infotech Limited              | 4.98%  |   |
| Infosys Limited                               | 4.50%  |   |
| Crompton Greaves Consumer Electricals Limited | 3.98%  |   |
| Volta Limited                                 | 3.73%  |   |
| State Bank of India                           | 3.72%  |   |
| MindTree Limited                              | 3.51%  |   |
| JK Cement Limited                             | 3.40%  |   |
| SRF Limited                                   | 3.36%  |   |
| Gujarat Gas Limited                           | 2.82%  |   |
| Info Edge (India) Limited                     | 2.51%  |   |
| Atul Limited                                  | 2.48%  |   |
| PI Industries Limited                         | 2.16%  |   |
| HDFC Bank Limited                             | 2.06%  |   |
| Axis Bank Limited                             | 2.03%  |   |
| The Ramco Cements Limited                     | 1.85%  |   |
| Indusind Bank Limited                         | 1.84%  |   |
| Reliance Industries Limited                   | 1.75%  |   |
| Ashok Leyland Limited                         | 1.75%  |   |
| L&T Technology Services Limited               | 1.74%  |   |
| Aarti Industries Limited                      | 1.66%  |   |

|  |                |
|--|----------------|
| Kajaria Ceramics Limited                             | 1.66%          |
| Sona BLW Precision Forgings Limited                  | 1.54%          |
| Jubilant Foodworks Limited                           | 1.40%          |
| Natco Pharma Limited                                 | 1.28%          |
| Honeywell Automation India Limited                   | 1.24%          |
| CoForge Limited                                      | 1.22%          |
| Gland Pharma Limited                                 | 1.13%          |
| Tata Motors Limited                                  | 1.12%          |
| V-Guard Industries Limited                           | 1.12%          |
| Cholamandalam Investment and Finance Company Limited | 1.10%          |
| Affle (India) Limited                                | 1.05%          |
| Whirlpool of India Limited                           | 1.04%          |
| HCL Technologies Limited                             | 0.97%          |
| POLYCAB INDIA Limited                                | 0.96%          |
| Birlasoft Limited                                    | 0.96%          |
| NTPC Limited   | 0.95%          |
| METROPOLIS HEALTHCARE LIMITED                        | 0.93%          |
| Zomato Limited                                       | 0.92%          |
| Avanti Feeds Limited                                 | 0.85%          |
| ICICI Lombard General Insurance Company Limited      | 0.77%          |
| KPIT Technologies Limited                            | 0.70%          |
| PVR Limited  | 0.60%          |
| Syngene International Limited                        | 0.57%          |
| Cadila Healthcare Limited                            | 0.54%          |
| Fortis Healthcare Limited                            | 0.51%          |
| Anupam Rasayan India Limited                         | 0.51%          |
| SBI Life Insurance Company Limited                   | 0.47%          |
| Strides Pharma Science Limited                       | 0.41%          |
| CarTrade Tech Limited                                | 0.41%          |
| ABB India Limited                                    | 0.41%          |
| Route Mobile Limited                                 | 0.40%          |
| Reliance Industries Limited                          | 0.34%          |
| MTAR Technologies Limited                            | 0.26%          |
| EPL Limited  | 0.20%          |
| FSN E-Commerce Ventures Limited                      | 0.16%          |
| Dr. Reddys Laboratories Limited                      | 0.03%          |
| Dharti Dredging                                      | 0.00%          |
| Isprava Technologies Limited                         | 0.00%          |
| Cash & Current Assets                                | 1.56%          |
| <b>Total</b>   | <b>100.00%</b> |

## Aditya Birla Sun Life MNC Fund

| Allocation as a % of Net Assets                           | Rating         | % |
|---|----------------|---|
| Honeywell Automation India Limited                        | 9.03%          |   |
| Pfizer Limited  | 7.06%          |   |
| GlaxoSmithKline Pharmaceuticals Limited                   | 6.28%          |   |
| Bayer Cropscience Limited                                 | 6.08%          |   |
| Gillette India Limited                                    | 5.32%          |   |
| Quess Corp Limited  | 5.12%          |   |
| Procter & Gamble Hygiene and Health Care Limited          | 5.01%          |   |
| Fortis Healthcare Limited                                 | 4.95%          |   |
| Bata India Limited  | 4.69%          |   |
| IDFC First Bank Limited                                   | 4.55%          |   |
| Kansai Nerolac Paints Limited                             | 4.51%          |   |
| Kotak Mahindra Bank Limited                               | 4.35%          |   |
| Johnson Controls - Hitachi Air Conditioning India Limited | 3.89%          |   |
| ICRA Limited  | 3.79%          |   |
| Hindustan Unilever Limited                                | 3.62%          |   |
| Maruti Suzuki India Limited                               | 2.96%          |   |
| Bosch Limited   | 2.96%          |   |
| CRISIL Limited  | 2.65%          |   |
| Schaeffler India Limited                                  | 2.50%          |   |
| Cummins India Limited                                     | 2.32%          |   |
| Thomas Cook (India) Limited                               | 1.90%          |   |
| Colgate Palmolive (India) Limited                         | 1.11%          |   |
| ACC Limited   | 0.89%          |   |
| Nestle India Limited                                      | 0.83%          |   |
| Ambuja Cements Limited                                    | 0.54%          |   |
| Oracle Financial Services Software Limited                | 0.51%          |   |
| Sanofi India Limited                                      | 0.38%          |   |
| Siemens Limited   | 0.37%          |   |
| Castrol India Limited                                     | 0.36%          |   |
| SML Isuzu Limited   | 0.26%          |   |
| ABB India Limited   | 0.24%          |   |
| Blue Dart Express Limited                                 | 0.22%          |   |
| Akzo Nobel India Limited                                  | 0.18%          |   |
| ITD Cementation India Limited                             | 0.15%          |   |
| Disa India Limited  | 0.10%          |   |
| GE Power India Limited                                    | 0.08%          |   |
| GE T&D India Limited                                      | 0.06%          |   |
| ABB Power Products And Systems India Ltd                  | 0.05%          |   |
| Jainpur Straw Brd   | 0.00%          |   |
| Maruti Cottec Limited                                     | 0.00%          |   |
| Sree Jayalakshmi Autospin Limited                         | 0.00%          |   |
| Sri Venkatesha Mill Limited                               | 0.00%          |   |
| Visakha Aqua Farm   | 0.00%          |   |
| Cash & Current Assets                                     | 0.16%          |   |
| <b>Total</b>  | <b>100.00%</b> |   |

## Aditya Birla Sun Life Midcap Fund

| Allocation as a % of Net Assets                      | Rating | % |
|--|--------|---|
| Mphasis Limited                                      | 6.09%  |   |
| Tata Power Company Limited                           | 3.72%  |   |
| Cholamandalam Investment and Finance Company Limited | 3.31%  |   |
| MindTree Limited                                     | 3.29%  |   |

|   |                |
|---|----------------|
| Cholamandalam Financial Holdings Limited        | 3.00%          |
| Volta Limited                                   | 2.85%          |
| Coromandel International Limited                | 2.71%          |
| Gujarat Fluorochemicals Limited                 | 2.58%          |
| Max Financial Services Limited                  | 2.52%          |
| Phoenix Mills Limited                           | 2.41%          |
| Sona BLW Precision Forgings Limited             | 2.27%          |
| K.P.R. Mill Limited                             | 2.26%          |
| Torrent Power Limited                           | 2.24%          |
| Fortis Healthcare Limited                       | 2.22%          |
| Crompton Greaves Consumer Electricals Limited   | 2.22%          |
| IPCA Laboratories Limited                       | 1.92%          |
| The Federal Bank Limited                        | 1.90%          |
| Enami Limited                                   | 1.89%          |
| AU Small Finance Bank Limited                   | 1.87%          |
| Bharat Electronics Limited                      | 1.85%          |
| The Ramco Cements Limited                       | 1.81%          |
| ICICI Bank Limited                              | 1.81%          |
| Sanofi India Limited                            | 1.79%          |
| Aditya Birla Fashion and Retail Limited         | 1.74%          |
| Gujarat State Petronet Limited                  | 1.66%          |
| Aarti Industries Limited                        | 1.64%          |
| KEC International Limited                       | 1.63%          |
| Havells India Limited                           | 1.60%          |
| Glenmark Pharmaceuticals Limited                | 1.37%          |
| Ashok Leyland Limited                           | 1.26%          |
| Dr. Reddys Laboratories Limited                 | 1.17%          |
| Whirlpool of India Limited                      | 1.14%          |
| Birlasoft Limited                               | 1.10%          |
| Sun TV Network Limited                          | 1.08%          |
| DCB Bank Limited                                | 1.07%          |
| Mahindra & Mahindra Financial Services Limited  | 1.06%          |
| METROPOLIS HEALTHCARE LIMITED                   | 1.05%          |
| Thermax Limited                                 | 1.05%          |
| Zomato Limited                                  | 1.01%          |
| Century Textiles & Industries Limited           | 0.99%          |
| Bharat Forge Limited                            | 0.91%          |
| Tata Consumer Products Limited                  | 0.86%          |
| POLYCAB INDIA Limited                           | 0.86%          |
| TeamLease Services Limited                      | 0.83%          |
| Atul Limited                                    | 0.81%          |
| BURGER KING INDIA LIMITED                       | 0.74%          |
| Bayer Cropscience Limited                       | 0.72%          |
| Quess Corp Limited                              | 0.71%          |
| Bharti Airtel Limited                           | 0.69%          |
| Zydus Wellness Limited                          | 0.64%          |
| Akzo Nobel India Limited                        | 0.62%          |
| LIC Housing Finance Limited                     | 0.62%          |
| Kansai Nerolac Paints Limited                   | 0.61%          |
| NMDC Limited                                    | 0.59%          |
| Inox Wind Energy Limited                        | 0.58%          |
| ICICI Lombard General Insurance Company Limited | 0.57%          |
| GFL Limited                                     | 0.52%          |
| Exide Industries Limited                        | 0.51%          |
| Solara Active Pharma Sciences Limited           | 0.48%          |
| PNC Infratech Limited                           | 0.44%          |
| United Spirits Limited                          | 0.41%          |
| Container Corporation of India Limited          | 0.41%          |
| Clean Science & Technology Limited              | 0.41%          |
| UTI ASSET MANAGEMENT COMPANY Limited            | 0.39%          |
| Tatva Chintan Pharma Chem Limited               | 0.34%          |
| Shriram Transport Finance Company Limited       | 0.30%          |
| FSN E-Commerce Ventures Limited                 | 0.30%          |
| AIA Engineering Limited                         | 0.28%          |
| Pfizer Limited                                  | 0.26%          |
| United Breweries Limited                        | 0.25%          |
| Aditya Birla Capital Limited                    | 0.09%          |
| Just Dial Limited                               | 0.07%          |
| Finolex Cables Limited                          | 0.05%          |
| Bharti Airtel Limited                           | 0.02%          |
| Cash & Current Assets                           | 2.96%          |
| <b>Total</b>                                    | <b>100.00%</b> |

## Aditya Birla Sun Life Small Cap Fund

| Allocation as a % of Net Assets                          | Rating | % |
|--|--------|---|
| JK Cement Limited  | 4.28%  |   |
| Cyient Limited   | 3.77%  |   |
| National Aluminium Company Limited                       | 3.08%  |   |
| Radico Khaitan Limited                                   | 2.92%  |   |
| Deepak Nitrite Limited                                   | 2.92%  |   |
| Cholamandalam Financial Holdings Limited                 | 2.69%  |   |
| Welspun India Limited                                    | 2.38%  |   |
| Amber Enterprises India Limited                          | 2.35%  |   |
| V-Guard Industries Limited                               | 2.12%  |   |
| Prince Pipes & Fittings Limited                          | 2.01%  |   |
| Endurance Technologies Limited                           | 2.00%  |   |
| BEML Limited   | 1.96%  |   |
| Persistent Systems Limited                               | 1.90%  |   |
| Avanti Feeds Limited                                     | 1.90%  |   |
| CCL Products (India) Limited                             | 1.83%  |   |
| PNC Infratech Limited                                    | 1.79%  |   |
| Gujarat Narmada Valley Fertilizers and Chemicals Limited | 1.78%  |   |
| Firstsource Solutions Limited                            | 1.75%  |   |
| ABB Power Products And Systems India Ltd                 | 1.66%  |   |
| Tata Metals Limited                                      | 1.66%  |   |
| METROPOLIS HEALTHCARE LIMITED                            | 1.53%  |   |
| KEC International Limited                                | 1.53%  |   |
| NCC Limited  | 1.49%  |   |
| INOX Leisure Limited                                     | 1.42%  |   |



# Portfolio

|   |                |
|---|----------------|
| Eris Lifesciences Limited                                 | 1.37%          |
| Navin Fluorine International Limited                      | 1.31%          |
| VIP Industries Limited                                    | 1.31%          |
| JM Financial Limited                                      | 1.27%          |
| V-Mart Retail Limited                                     | 1.18%          |
| Container Corporation of India Limited                    | 1.17%          |
| EPL Limited   | 1.15%          |
| IFB Industries Limited                                    | 1.14%          |
| Multi Commodity Exchange of India Limited                 | 1.14%          |
| Sunteck Realty Limited                                    | 1.12%          |
| Ashok Leyland Limited                                     | 1.10%          |
| BURGER KING INDIA LIMITED                                 | 1.10%          |
| Brigade Enterprises Limited                               | 1.09%          |
| Heritage Foods Limited                                    | 1.09%          |
| Route Mobile Limited                                      | 1.08%          |
| Vijaya Diagnostic Centre Limited                          | 1.08%          |
| Anupam Rasayan India Limited                              | 1.07%          |
| Dodla Dairy Limited                                       | 1.03%          |
| Century Textiles & Industries Limited                     | 1.02%          |
| Coromandel International Limited                          | 1.00%          |
| Fine Organic Industries Limited                           | 1.00%          |
| Repco Home Finance Limited                                | 0.99%          |
| Security and Intelligence Services (India) Limited        | 0.99%          |
| Motherhood Sumi Systems Limited                           | 0.97%          |
| Sona BLW Precision Forgings Limited                       | 0.94%          |
| Sanofi India Limited                                      | 0.93%          |
| Craftsman Automation Ltd                                  | 0.92%          |
| Fortis Healthcare Limited                                 | 0.91%          |
| Kajaria Ceramics Limited                                  | 0.91%          |
| Bajaj Consumer Care Ltd                                   | 0.88%          |
| Rolax Rings Limited                                       | 0.87%          |
| Indoco Remedies Limited                                   | 0.84%          |
| Sundram Fasteners Limited                                 | 0.83%          |
| Birlasoft Limited   | 0.81%          |
| Jyothy Laboratories Limited                               | 0.76%          |
| Sonata Software Limited                                   | 0.73%          |
| DCB Bank Limited  | 0.72%          |
| Satin Creditcare Network Limited                          | 0.72%          |
| Fino Payments Bank Limited                                | 0.67%          |
| Zydus Wellness Limited                                    | 0.63%          |
| Poonawalla Fincorp Limited                                | 0.61%          |
| Johnson Controls - Hitachi Air Conditioning India Limited | 0.58%          |
| Clean Science & Technology Limited                        | 0.57%          |
| Shyam Metals & Energy Limited                             | 0.48%          |
| Home First Finance Company India Limited                  | 0.42%          |
| Escorts Limited   | 0.40%          |
| NMDC Limited  | 0.39%          |
| Happiest Minds Technologies Limited                       | 0.38%          |
| SURYODAY SMALL FINANCE BANK LTD                           | 0.35%          |
| IFGL Refractories Limited                                 | 0.33%          |
| Jindal Dural Limited                                      | 0.32%          |
| IG Petrochemicals limited                                 | 0.12%          |
| Varrco Engineering Limited                                | 0.06%          |
| Cash & Current Assets                                     | 2.41%          |
| <b>Total</b>  | <b>100.00%</b> |

| Aditya Birla Sun Life Pure Value Fund           |        |       |
|---|--------|-------|
| Allocation as a % of Net Assets                 | Rating | %     |
| State Bank of India                             |        | 7.45% |
| Reliance Industries Limited                     |        | 5.67% |
| Ramkrishna Forgings Limited                     |        | 4.33% |
| IndusInd Bank Limited                           |        | 4.31% |
| ICICI Bank Limited                              |        | 3.84% |
| Apollo Tyres Limited                            |        | 3.12% |
| HDFC Bank Limited                               |        | 2.98% |
| Larsen & Toubro Limited                         |        | 2.93% |
| SBI Life Insurance Company Limited              |        | 2.91% |
| Bharat Forge Limited                            |        | 2.88% |
| Poonawalla Fincorp Limited                      |        | 2.42% |
| Bata India Limited                              |        | 2.31% |
| NMDC Limited                                    |        | 2.27% |
| K.P.R. Mill Limited                             |        | 2.25% |
| Mphasis Limited                                 |        | 2.17% |
| Strides Pharma Science Limited                  |        | 2.03% |
| DLF Limited                                     |        | 1.90% |
| Mahindra & Mahindra Financial Services Limited  |        | 1.72% |
| Aditya Birla Fashion and Retail Limited         |        | 1.66% |
| Tech Mahindra Limited                           |        | 1.65% |
| MindTree Limited                                |        | 1.63% |
| Bharat Petroleum Corporation Limited            |        | 1.58% |
| Anupam Rasayan India Limited                    |        | 1.50% |
| Cyient Limited                                  |        | 1.50% |
| Housing Development Finance Corporation Limited |        | 1.44% |
| Orient Cement Limited                           |        | 1.39% |
| Carborundum Universal Limited                   |        | 1.39% |
| Reliance Industries Limited                     |        | 1.32% |
| Vedanta Limited                                 |        | 1.29% |
| Punjab National Bank                            |        | 1.29% |
| Multi Commodity Exchange of India Limited       |        | 1.21% |
| JSW Energy Limited                              |        | 1.13% |
| Britannia Industries Limited                    |        | 1.08% |
| IG Petrochemicals limited                       |        | 1.03% |
| Nath Bio-Genes (India) Limited                  |        | 1.03% |
| Fortis Healthcare Limited                       |        | 1.02% |
| Birla Corporation Limited                       |        | 1.02% |
| Tata Motors Limited                             |        | 1.01% |
| Sun Pharmaceutical Industries Limited           |        | 0.96% |
| Godrej Consumer Products Limited                |        | 0.93% |
| MTAR Technologies Limited                       |        | 0.92% |
| Oracle Financial Services Software Limited      |        | 0.88% |
| Bank of India                                   |        | 0.88% |
| Honeywell Automation India Limited              |        | 0.83% |

|   |                |
|---|----------------|
| Akzo Nobel India Limited                      | 0.82%          |
| Maruti Suzuki India Limited                   | 0.75%          |
| Ashok Leyland Limited                         | 0.73%          |
| Gillette India Limited                        | 0.70%          |
| Max Financial Services Limited                | 0.69%          |
| Bharat Heavy Electricals Limited              | 0.57%          |
| Hindustan Aeronautics Limited                 | 0.51%          |
| Marico Limited                                | 0.51%          |
| Aarti Industries Limited                      | 0.50%          |
| Container Corporation of India Limited        | 0.49%          |
| Chemplast Sanmar Limited                      | 0.37%          |
| Minda Corporation Limited                     | 0.33%          |
| Oil & Natural Gas Corporation Limited         | 0.33%          |
| Zydus Wellness Limited                        | 0.31%          |
| Techno Electric & Engineering Company Limited | 0.30%          |
| ICICI Securities Limited                      | 0.22%          |
| Nifty 50 Index                                | 0.22%          |
| Bharti Airtel Limited                         | 0.04%          |
| Cash & Current Assets                         | 2.58%          |
| <b>Total</b>                                  | <b>100.00%</b> |

| Aditya Birla Sun Life Manufacturing Equity Fund |        |                |
|---|--------|----------------|
| Allocation as a % of Net Assets                 | Rating | %              |
| Dr. Reddys Laboratories Limited                 |        | 6.94%          |
| Reliance Industries Limited                     |        | 5.73%          |
| Aarti Industries Limited                        |        | 5.50%          |
| Tata Steel Limited                              |        | 5.31%          |
| Volvas Limited                                  |        | 4.36%          |
| Bharat Electronics Limited                      |        | 3.90%          |
| Hindustan Unilever Limited                      |        | 3.87%          |
| Asian Paints Limited                            |        | 3.74%          |
| United Breweries Limited                        |        | 3.70%          |
| Hindalco Industries Limited                     |        | 3.64%          |
| Rallis India Limited                            |        | 3.16%          |
| Titan Company Limited                           |        | 2.87%          |
| Century Textiles & Industries Limited           |        | 2.66%          |
| HeidelbergCement India Limited                  |        | 2.54%          |
| Tata Consumer Products Limited                  |        | 2.47%          |
| Kansai Nerolac Paints Limited                   |        | 2.38%          |
| Bharat Forge Limited                            |        | 2.31%          |
| AIA Engineering Limited                         |        | 2.31%          |
| Endurance Technologies Limited                  |        | 2.04%          |
| ITC Limited                                     |        | 2.02%          |
| United Spirits Limited                          |        | 1.93%          |
| NMDC Limited                                    |        | 1.69%          |
| Somany Home Innovation Limited                  |        | 1.57%          |
| Cummins India Limited                           |        | 1.53%          |
| UltraTech Cement Limited                        |        | 1.52%          |
| Maruti Suzuki India Limited                     |        | 1.29%          |
| Solaria Active Pharma Sciences Limited          |        | 1.22%          |
| GlaxoSmithKline Pharmaceuticals Limited         |        | 1.13%          |
| Eicher Motors Limited                           |        | 1.10%          |
| Dabur India Limited                             |        | 1.10%          |
| Greaves Cotton Limited                          |        | 1.09%          |
| Strides Pharma Science Limited                  |        | 1.01%          |
| Hero MotoCorp Limited                           |        | 0.92%          |
| Dishman Carbogen Amcis Limited                  |        | 0.88%          |
| Kewal Kiran Clothing Limited                    |        | 0.69%          |
| HSIL Limited                                    |        | 0.65%          |
| Prataap Snacks Limited                          |        | 0.61%          |
| Cipla Limited                                   |        | 0.41%          |
| Reliance Industries Limited                     |        | 0.38%          |
| Glenmark Pharmaceuticals Limited                |        | 0.38%          |
| Cash & Current Assets                           |        | 7.45%          |
| <b>Total</b>                                    |        | <b>100.00%</b> |

| Aditya Birla Sun Life Banking and Financial Services Fund |        |        |
|---|--------|--------|
| Allocation as a % of Net Assets                           | Rating | %      |
| ICICI Bank Limited  |        | 14.92% |
| HDFC Bank Limited   |        | 14.56% |
| State Bank of India                                       |        | 8.99%  |
| Bajaj Finance Limited                                     |        | 7.54%  |
| Bajaj Finserv Limited                                     |        | 5.59%  |
| Axis Bank Limited   |        | 4.88%  |
| SBI Life Insurance Company Limited                        |        | 4.38%  |
| Bank of Baroda  |        | 3.93%  |
| Kotak Mahindra Bank Limited                               |        | 3.71%  |
| Housing Development Finance Corporation Limited           |        | 3.18%  |
| Repco Home Finance Limited                                |        | 2.77%  |
| Computer Age Management Services Limited                  |        | 2.26%  |
| Poonawalla Fincorp Limited                                |        | 2.23%  |
| Cholamandlam Financial Holdings Limited                   |        | 2.10%  |
| ICICI Lombard General Insurance Company Limited           |        | 1.95%  |
| Shriram Transport Finance Company Limited                 |        | 1.88%  |
| SBI Cards & Payment Services Limited                      |        | 1.66%  |
| HDFC Life Insurance Company Limited                       |        | 1.54%  |
| ADITYA BIRLA SUN LIFE BANKING ETF                         |        | 1.36%  |
| JM Financial Limited                                      |        | 1.27%  |
| Home First Finance Company India Limited                  |        | 1.15%  |
| IndusInd Bank Limited                                     |        | 1.07%  |

|   |                |
|---|----------------|
| Housing Development Finance Corporation Limited     | 1.06%          |
| DCB Bank Limited                                    | 0.80%          |
| Fino Payments Bank Limited                          | 0.75%          |
| Cholamandlam Investment and Finance Company Limited | 0.56%          |
| Indian Bank   | 0.55%          |
| The Federal Bank Limited                            | 0.44%          |
| ICRA Limited  | 0.39%          |
| Cash & Current Assets                               | 2.53%          |
| <b>Total</b>  | <b>100.00%</b> |

| Aditya Birla Sun Life Dividend Yield Fund |        |                |
|---|--------|----------------|
| Allocation as a % of Net Assets           | Rating | %              |
| Infosys Limited                           |        | 8.14%          |
| Larsen & Toubro Infotech Limited          |        | 5.44%          |
| ITC Limited                               |        | 4.54%          |
| Persistent Systems Limited                |        | 4.11%          |
| NTPC Limited                              |        | 3.92%          |
| Bharat Petroleum Corporation Limited      |        | 3.16%          |
| ICICI Securities Limited                  |        | 3.13%          |
| Bharat Electronics Limited                |        | 3.07%          |
| LVMH MOET HENNESSY LOUIS VUITTON SE       |        | 3.07%          |
| Coal India Limited                        |        | 2.87%          |
| Starbucks ORD                             |        | 2.76%          |
| Tata Consultancy Services Limited         |        | 2.69%          |
| L'OREAL                                   |        | 2.63%          |
| Tech Mahindra Limited                     |        | 2.52%          |
| Multi Commodity Exchange of India Limited |        | 2.18%          |
| Mphasis Limited                           |        | 2.14%          |
| Tata Steel Limited                        |        | 2.14%          |
| RHI Magnesita India Limited               |        | 2.07%          |
| National Aluminium Company Limited        |        | 1.99%          |
| PTC India Limited                         |        | 1.91%          |
| Avanti Feeds Limited                      |        | 1.89%          |
| Accenture PLC                             |        | 1.86%          |
| CARE Ratings Limited                      |        | 1.81%          |
| NLC India Limited                         |        | 1.78%          |
| Sanofi India Limited                      |        | 1.75%          |
| Dalmia Bharat Limited                     |        | 1.74%          |
| Dhanuka Agritech Limited                  |        | 1.60%          |
| NMDC Limited                              |        | 1.52%          |
| Castrol India Limited                     |        | 1.51%          |
| GHCL Limited                              |        | 1.49%          |
| Greaves Cotton Limited                    |        | 1.43%          |
| Kewal Kiran Clothing Limited              |        | 1.36%          |
| Akzo Nobel India Limited                  |        | 1.28%          |
| HCL Technologies Limited                  |        | 1.27%          |
| Tamil Nadu Newsprint & Papers Limited     |        | 1.19%          |
| Pfizer Limited                            |        | 1.13%          |
| Strides Pharma Science Limited            |        | 1.06%          |
| Larsen & Toubro Limited                   |        | 1.03%          |
| Sonata Software Limited                   |        | 0.97%          |
| Natco Pharma Limited                      |        | 0.97%          |
| CESC Limited                              |        | 0.81%          |
| City Union Bank Limited                   |        | 0.72%          |
| Emami Limited                             |        | 0.67%          |
| Mahanagar Gas Limited                     |        | 0.55%          |
| UTI ASSET MANAGEMENT COMPANY Limited      |        | 0.53%          |
| The Ramco Cements Limited                 |        | 0.50%          |
| Britannia Industries Limited              |        | 0.47%          |
| Balrampur Chini Mills Limited             |        | 0.31%          |
| EPL Limited                               |        | 0.13%          |
| Cummins India Limited                     |        | 0.13%          |
| Cash & Current Assets                     |        | 2.06%          |
| <b>Total</b>                              |        | <b>100.00%</b> |

| Aditya Birla Sun Life Infrastructure Fund |        |        |
|---|--------|--------|
| Allocation as a % of Net Assets           | Rating | %      |
| Larsen & Toubro Limited                   |        | 10.14% |
| Honeywell Automation India Limited        |        | 6.77%  |
| UltraTech Cement Limited                  |        | 6.16%  |
| NCC Limited                               |        | 5.91%  |
| Bharti Airtel Limited                     |        | 5.51%  |
| H.G. Infra Engineering Limited            |        | 5.27%  |
| PNC Infratech Limited                     |        | 4.52%  |
| NTPC Limited                              |        | 3.97%  |
| Bharat Electronics Limited                |        | 3.71%  |
| Carborundum Universal Limited             |        | 3.00%  |
| Hindalco Industries Limited               |        | 2.84%  |
| GR Infraprojects Limited                  |        | 2.74%  |
| Dalmia Bharat Limited                     |        | 2.71%  |
| RHI Magnesita India Limited               |        | 2.61%  |
| POLYCAB INDIA Limited                     |        | 2.43%  |
| Coal India Limited                        |        | 2.36%  |
| Orient Cement Limited                     |        | 2.29%  |
| Kalpitaru Power Transmission Limited      |        | 2.20%  |
| The Ramco Cements Limited                 |        | 2.10%  |
| Ahluwalia Contracts (India) Limited       |        | 1.93%  |
| The India Cements Limited                 |        | 1.85%  |
| IFGL Refractories Limited                 |        | 1.74%  |
| Ashoka Buildcon Limited                   |        | 1.73%  |
| Finolex Cables Limited                    |        | 1.59%  |
| Jindal Steel & Power Limited              |        | 1.50%  |



|  |                |
|--|----------------|
| PTC India Limited                                    | 1.49%          |
| JK Cement Limited                                    | 1.29%          |
| Engineers India Limited                              | 1.23%          |
| Greaves Cotton Limited                               | 1.23%          |
| Container Corporation of India Limited               | 1.18%          |
| Cholamandalam Investment and Finance Company Limited | 1.10%          |
| Dilip Buildcon Limited                               | 1.00%          |
| Repco Home Finance Limited                           | 0.82%          |
| Nava Bharat Ventures Limited                         | 0.62%          |
| ABB India Limited                                    | 0.56%          |
| Sadbhav Engineering Limited                          | 0.50%          |
| IRB Infrastructure Developers Limited                | 0.33%          |
| Aditya Birla Capital Limited                         | 0.21%          |
| Bharti Airtel Limited                                | 0.17%          |
| Zee Entertainment Enterprises Limited                | 0.00%          |
| Cash & Current Assets                                | 0.67%          |
| <b>Total</b>   | <b>100.00%</b> |

| Aditya Birla Sun Life Digital India Fund           |        |                |
|--|--------|----------------|
| Allocation as a % of Net Assets                    | Rating | %              |
| Infosys Limited                                    |        | 17.94%         |
| Tata Consultancy Services Limited                  |        | 10.95%         |
| Tech Mahindra Limited                              |        | 9.48%          |
| HCL Technologies Limited                           |        | 8.45%          |
| Bharti Airtel Limited                              |        | 6.06%          |
| Cyient Limited                                     |        | 3.94%          |
| Persistent Systems Limited                         |        | 3.77%          |
| Wipro Limited                                      |        | 3.30%          |
| Mphasis Limited                                    |        | 3.01%          |
| Larsen & Toubro Infotech Limited                   |        | 2.43%          |
| Firstsource Solutions Limited                      |        | 2.23%          |
| Birlasoft Limited                                  |        | 2.16%          |
| Sonata Software Limited                            |        | 1.75%          |
| KPIIT Technologies Limited                         |        | 1.58%          |
| Apple Inc.   |        | 1.37%          |
| MICROSOFT CORPORATION                              |        | 1.37%          |
| Sterlite Technologies Limited                      |        | 1.29%          |
| INOX Leisure Limited                               |        | 1.26%          |
| Honeywell Automation India Limited                 |        | 1.25%          |
| Oracle Financial Services Software Limited         |        | 1.17%          |
| Amazon Com Inc                                     |        | 1.07%          |
| Coforge Limited                                    |        | 1.03%          |
| Zee Entertainment Enterprises Limited              |        | 0.91%          |
| Adobe Inc  |        | 0.90%          |
| Route Mobile Limited                               |        | 0.71%          |
| MindTree Limited                                   |        | 0.68%          |
| Zomato Limited                                     |        | 0.63%          |
| Tata Communications Limited                        |        | 0.59%          |
| NAZARA TECHNOLOGIES LTD                            |        | 0.54%          |
| Affle (India) Limited                              |        | 0.47%          |
| Happiest Minds Technologies Limited                |        | 0.46%          |
| Security and Intelligence Services (India) Limited |        | 0.45%          |
| PVR Limited  |        | 0.43%          |
| Just Dial Limited                                  |        | 0.40%          |
| Hathway Cable & Datacom Limited                    |        | 0.38%          |
| L&T Technology Services Limited                    |        | 0.38%          |
| Quess Corp Limited                                 |        | 0.21%          |
| Bharti Airtel Limited                              |        | 0.19%          |
| Brillio Technologies Pvt Limited                   |        | 0.00%          |
| Zee Entertainment Enterprises 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                              |        | 4.79%          |
| <b>Total</b>                                       |        | <b>100.00%</b> |

| Aditya Birla Sun Life India GenNext Fund         |        |       |
|--|--------|-------|
| Allocation as a % of Net Assets                  | Rating | %     |
| ICICI Bank Limited                               |        | 7.44% |
| HDFC Bank Limited                                |        | 4.67% |
| Bharti Airtel Limited                            |        | 3.80% |
| ITC Limited                                      |        | 2.94% |
| Hindustan Unilever Limited                       |        | 2.84% |
| Bajaj Finserv Limited                            |        | 2.69% |
| Tata Consumer Products Limited                   |        | 2.34% |
| Avenue Supermarts Limited                        |        | 2.15% |
| SBI Life Insurance Company Limited               |        | 2.11% |
| Axis Bank Limited                                |        | 2.00% |
| United Spirits Limited                           |        | 1.77% |
| Procter & Gamble Hygiene and Health Care Limited |        | 1.75% |
| Voltas Limited                                   |        | 1.73% |
| Godrej Consumer Products Limited                 |        | 1.73% |
| Maruti Suzuki India Limited                      |        | 1.69% |
| Housing Development Finance Corporation Limited  |        | 1.67% |
| United Breweries Limited                         |        | 1.67% |
| Aditya Birla Fashion and Retail Limited          |        | 1.66% |
| Crompton Greaves Consumer Electricals Limited    |        | 1.47% |
| Phoenix Mills Limited                            |        | 1.47% |
| UltraTech Cement Limited                         |        | 1.46% |
| Radico Khaitan Limited                           |        | 1.43% |

|   |            |                |
|---|------------|----------------|
| Prince Pipes & Fittings Limited                 | 1.42%      |                |
| Barbeque Nation Hospitality Limited             | 1.41%      |                |
| Sun Pharmaceutical Industries Limited           | 1.41%      |                |
| Kotak Mahindra Bank Limited                     | 1.39%      |                |
| Titan Company Limited                           | 1.38%      |                |
| IndusInd Bank Limited                           | 1.32%      |                |
| Britannia Industries Limited                    | 1.30%      |                |
| ICICI Lombard General Insurance Company Limited | 1.28%      |                |
| Dr. Reddys Laboratories Limited                 | 1.26%      |                |
| VIP Industries Limited                          | 1.26%      |                |
| POLYCAB INDIA Limited                           | 1.24%      |                |
| Relaxo Footwears Limited                        | 1.23%      |                |
| Emami Limited                                   | 1.21%      |                |
| TVS Motor Company Limited                       | 1.15%      |                |
| Zyventus Wellness Limited                       | 1.14%      |                |
| ACC Limited                                     | 1.08%      |                |
| SBI Cards & Payment Services Limited            | 1.07%      |                |
| Devyani International Limited                   | 1.05%      |                |
| Cholamandalam Financial Holdings Limited        | 1.04%      |                |
| Century Textiles & Industries Limited           | 1.04%      |                |
| Trent Limited                                   | 1.02%      |                |
| Nestle India Limited                            | 0.97%      |                |
| AU Small Finance Bank Limited                   | 0.94%      |                |
| Bata India Limited                              | 0.94%      |                |
| Info Edge (India) Limited                       | 0.93%      |                |
| Bajaj Finance Limited                           | 0.92%      |                |
| Page Industries Limited                         | 0.92%      |                |
| Sanofi India Limited                            | 0.92%      |                |
| Kansai Nerolac Paints Limited                   | 0.91%      |                |
| State Bank of India                             | 0.90%      |                |
| Zomato Limited                                  | 0.90%      |                |
| Dabur India Limited                             | 0.89%      |                |
| Whirlpool of India Limited                      | 0.88%      |                |
| MRF Limited                                     | 0.88%      |                |
| Mahindra & Mahindra Limited                     | 0.85%      |                |
| PVR Limited                                     | 0.84%      |                |
| Eicher Motors Limited                           | 0.78%      |                |
| INOX Leisure Limited                            | 0.76%      |                |
| Fortis Healthcare Limited                       | 0.75%      |                |
| V-Guard Industries Limited                      | 0.67%      |                |
| Jubilant Foodworks Limited                      | 0.62%      |                |
| Torrent Pharmaceuticals Limited                 | 0.60%      |                |
| Apollo Hospitals Enterprise Limited             | 0.58%      |                |
| Tata Motors Limited                             | 0.48%      |                |
| FSN E-Commerce Ventures Limited                 | 0.29%      |                |
| Bharti Airtel Limited                           | 0.11%      |                |
| Aditya Birla Capital Limited                    | 0.07%      |                |
| Zee Entertainment Enterprises Limited           | 0.06%      |                |
| Britannia Industries Limited                    | CRISIL AAA | 0.01%          |
| Zee Entertainment Enterprises Limited           |            | 0.01%          |
| Magnasound (I) Limited                          |            | 0.00%          |
| Cash & Current Assets                           |            | 2.47%          |
| <b>Total</b>                                    |            | <b>100.00%</b> |

| Aditya Birla Sun Life International Equity Fund - Plan A |        |       |
|--|--------|-------|
| Allocation as a % of Net Assets                          | Rating | %     |
| MICROSOFT CORPORATION                                    |        | 2.45% |
| ServiceNow Inc   |        | 2.40% |
| Facebook Inc   |        | 2.21% |
| Alphabet Inc A   |        | 2.20% |
| THE TORONTO-DOMINION BANK                                |        | 2.20% |
| Julius Baer Group Limited                                |        | 2.19% |
| ROYAL BANK OF CANADA                                     |        | 2.16% |
| Wells Fargo & Co   |        | 2.09% |
| Medtronic PLC  |        | 2.04% |
| EMERSON ELECTRIC CO                                      |        | 2.04% |
| Berkshire Hathaway Inc                                   |        | 2.02% |
| CONSTELLATION BRANDS INC-A                               |        | 2.01% |
| VEEVA SYSTEMS INC  |        | 2.01% |
| MCDONALD'S CORPORATION                                   |        | 2.00% |
| ROPER TECHNOLOGIES INC                                   |        | 1.98% |
| Airbus SE  |        | 1.97% |
| Imperial Brands  |        | 1.93% |
| Westpac Banking Corp                                     |        | 1.92% |
| Corteva Inc  |        | 1.90% |
| Bristol-Myers Squibb Co                                  |        | 1.89% |
| Nabtesco Corp  |        | 1.88% |
| SAFRAN SA  |        | 1.85% |
| PHILIP MORRIS INTERNATIONAL INC                          |        | 1.84% |
| Compass Minerals International                           |        | 1.83% |
| Polaris Inc  |        | 1.81% |
| Blackbaud Inc  |        | 1.70% |
| Yum China Holdings Inc                                   |        | 1.68% |
| Meggitt PLC  |        | 1.68% |
| Equifax Inc  |        | 1.28% |
| Tyler Technologies Inc                                   |        | 1.25% |
| GEA GROUP AG   |        | 1.19% |
| Australia & New Zealand Banking Group Limited            |        | 1.16% |
| Cheniere Energy Inc                                      |        | 1.15% |
| Novo Nordisk A/S   |        | 1.13% |
| National Australia Bank Limited                          |        | 1.12% |
| The Bank of New York Mellon Corporation                  |        | 1.11% |
| Masco Corp   |        | 1.10% |

|                                    |                |
|------------------------------------|----------------|
| INTERCONTINENTAL EXCHANGE INC      | 1.10%          |
| Blackrock Inc                      | 1.09%          |
| ASPEN TECHNOLOGY INC               | 1.08%          |
| General Dynamics Corp              | 1.06%          |
| Glaxosmithkline PLC                | 1.06%          |
| SALESFORCE.COM INC                 | 1.04%          |
| GILEAD SCIENCES INC                | 1.02%          |
| ASTRAZENECA PLC                    | 1.02%          |
| PFIZER INC                         | 1.00%          |
| Amazon Com Inc                     | 1.00%          |
| British American Tobacco PLC       | 0.99%          |
| BAE Systems PLC                    | 0.99%          |
| Lam Research Corp                  | 0.99%          |
| Brambles Limited                   | 0.98%          |
| THE BOEING CO                      | 0.97%          |
| Applied Materials Inc              | 0.95%          |
| Comcast Corp                       | 0.93%          |
| Biogen Inc                         | 0.92%          |
| Roche Holdings Ag Genus Bearer Shs | 0.91%          |
| Elekta AB                          | 0.90%          |
| THERMO FISHER SCIENTIFIC INC       | 0.90%          |
| MercadoLibre Inc                   | 0.88%          |
| Coca-Cola Co.                      | 0.88%          |
| Microchip Technology Inc           | 0.86%          |
| Anheuser-Busch InBev SA/NV         | 0.85%          |
| Zimmer Biomet Holdings Inc         | 0.85%          |
| 3M CO COM                          | 0.84%          |
| Western Union Co                   | 0.82%          |
| Intel Corp                         | 0.81%          |
| Tencent Holdings                   | 0.79%          |
| UNILEVER PLC                       | 0.78%          |
| NOVARTIS AG                        | 0.78%          |
| Altria Group Inc                   | 0.78%          |
| ALIBABA GROUP HOLDING              | 0.58%          |
| Cash & Current Assets              | 2.23%          |
| <b>Total</b>                       | <b>100.00%</b> |

| Aditya Birla Sun Life International Equity Fund - Plan B |        |       |
|--|--------|-------|
| Allocation as a % of Net Assets                          | Rating | %     |
| HDFC Bank Limited  |        | 7.00% |
| ICICI Bank Limited                                       |        | 6.49% |
| Housing Development Finance Corporation Limited          |        | 4.64% |
| Hindalco Industries Limited                              |        | 3.35% |
| Reliance Industries Limited                              |        | 3.32% |
| RHI Magnesita India Limited                              |        | 3.15% |
| JK Cement Limited  |        | 2.51% |
| V-Mart Retail Limited                                    |        | 2.35% |
| J.K. Lakshmi Cement Limited                              |        | 2.34% |
| Kotak Mahindra Bank Limited                              |        | 2.30% |
| IFGL Refractories Limited                                |        | 2.29% |
| VST Industries Limited                                   |        | 2.11% |
| State Bank of India                                      |        | 2.11% |
| National Aluminium Company Limited                       |        | 2.08% |
| Sanofi India Limited                                     |        | 1.97% |
| Tech Mahindra Limited                                    |        | 1.69% |
| Mahindra & Mahindra Limited                              |        | 1.63% |
| Radico Khaitan Limited                                   |        | 1.48% |
| Dalmia Bharat Limited                                    |        | 1.46% |
| UltraTech Cement Limited                                 |        | 1.44% |
| Shriram City Union Finance Limited                       |        | 1.43% |
| The India Cements Limited                                |        | 1.42% |
| Kalpataru Power Transmission Limited                     |        | 1.32% |
| Cyient Limited   |        | 1.32% |
| Repco Home Finance Limited                               |        | 1.27% |
| Jamma Auto Industries Limited                            |        | 1.17% |
| NCC Limited  |        | 1.01% |
| Strides Pharma Science Limited                           |        | 0.95% |
| Avanti Feeds Limited                                     |        | 0.93% |
| United Spirits Limited                                   |        | 0.90% |
| Infosys Limited  |        | 0.87% |
| Honeywell Automation India Limited                       |        | 0.79% |
| GHCL Limited   |        | 0.75% |
| Axis Bank Limited  |        | 0.70% |
| MICROSOFT CORPORATION                                    |        | 0.69% |
| ROPER TECHNOLOGIES INC                                   |        | 0.65% |
| Kewal Kiran Clothing Limited                             |        | 0.63% |
| Alphabet Inc A   |        | 0.62% |
| Berkshire Hathaway Inc                                   |        | 0.61% |
| City Union Bank Limited                                  |        | 0.57% |
| HeidelbergCement India Limited                           |        | 0.57% |
| Julius Baer Group Limited                                |        | 0.56% |
| Compass Minerals International                           |        | 0.56% |
| MCDONALD'S CORPORATION                                   |        | 0.56% |
| EMERSON ELECTRIC CO                                      |        | 0.55% |
| Wells Fargo & Co   |        | 0.54% |
| PHILIP MORRIS INTERNATIONAL INC                          |        | 0.54% |
| ROYAL BANK OF CANADA                                     |        | 0.53% |
| Westpac Banking Corp                                     |        | 0.52% |
| Corteva Inc  |        | 0.52% |
| Medtronic PLC  |        | 0.51% |
| THE TORONTO-DOMINION BANK                                |        | 0.51% |
| Imperial Brands  |        | 0.50% |





# Portfolio

|   |                |
|---|----------------|
| Polaris Inc                                   | 0.49%          |
| Servicenow Inc                                | 0.49%          |
| Bristol-Myers Squibb Co                       | 0.48%          |
| Nabtesco Corp                                 | 0.48%          |
| SAFRAN SA                                     | 0.47%          |
| Airbus SE                                     | 0.46%          |
| CONSTELLATION BRANDS INC-A                    | 0.46%          |
| Meggitt PLC                                   | 0.45%          |
| Blackbaud Inc                                 | 0.45%          |
| Facebook Inc                                  | 0.45%          |
| VEEVA SYSTEMS INC                             | 0.44%          |
| Yum China Holdings Inc                        | 0.41%          |
| Lam Research Corp                             | 0.40%          |
| Equifax Inc                                   | 0.39%          |
| Cheniere Energy Inc                           | 0.38%          |
| Tyler Technologies Inc                        | 0.38%          |
| PTC India Limited                             | 0.37%          |
| THERMO FISHER SCIENTIFIC INC                  | 0.33%          |
| ASPEN TECHNOLOGY INC                          | 0.33%          |
| The Bank of New York Mellon Corporation       | 0.32%          |
| GEA GROUP AG                                  | 0.31%          |
| Novo Nordisk A/S                              | 0.31%          |
| THE BOEING CO                                 | 0.29%          |
| Applied Materials Inc                         | 0.29%          |
| INTERCONTINENTAL EXCHANGE INC                 | 0.29%          |
| General Dynamics Corp                         | 0.29%          |
| Masco Corp                                    | 0.28%          |
| Glaxosmithkline PLC                           | 0.28%          |
| Roche Holdings Ag Genus Bearer Shs            | 0.28%          |
| National Australia Bank Limited               | 0.28%          |
| PFIZER INC                                    | 0.27%          |
| Australia & New Zealand Banking Group Limited | 0.27%          |
| Amazon Com Inc                                | 0.27%          |
| BAE Systems PLC                               | 0.27%          |
| ASTRAZENECA PLC                               | 0.27%          |
| Comcast Corp                                  | 0.26%          |
| Brambles Limited                              | 0.26%          |
| 3M CO COM                                     | 0.25%          |
| British American Tobacco PLC                  | 0.25%          |
| GILEAD SCIENCES INC                           | 0.24%          |
| Coca-Cola Co.                                 | 0.24%          |
| NOVARTIS AG                                   | 0.24%          |
| Elekta AB                                     | 0.23%          |
| UNILEVER PLC                                  | 0.23%          |
| Anheuser-Busch InBev SA/NV                    | 0.22%          |
| Exide Industries Limited                      | 0.22%          |
| Altria Group Inc                              | 0.22%          |
| Tencent Holdings                              | 0.22%          |
| SALESFORCE.COM INC                            | 0.21%          |
| Microchip Technology Inc                      | 0.21%          |
| Western Union Co                              | 0.21%          |
| Zimmer Biomet Holdings Inc                    | 0.21%          |
| Intel Corp                                    | 0.20%          |
| Biogen Inc                                    | 0.19%          |
| ALIBABA GROUP HOLDING                         | 0.18%          |
| Taiwan Semiconductor Manufacturing Co Ltd     | 0.16%          |
| VIATRIS INC                                   | 0.02%          |
| Cash & Current Assets                         | 1.39%          |
| <b>Total</b>                                  | <b>100.00%</b> |

| Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan |        |                |
|--|--------|----------------|
| Allocation as a % of Net Assets                                  | Rating | %              |
| Nutrien Limited  |        | 8.60%          |
| BUNGE Limited  |        | 7.83%          |
| ARCHER-DANIELS-MIDLAND CO  |        | 6.65%          |
| CF Industries Holdings Inc Ord Shs                               |        | 6.25%          |
| INGREDION INC  |        | 5.84%          |
| Deere And Co Limited   |        | 5.84%          |
| Israel Chemicals Limited   |        | 5.77%          |
| BRF SA   |        | 5.48%          |
| ASSOCIATED BRITISH FOODS PLC                                     |        | 5.06%          |
| The Mosaic Company Limited                                       |        | 5.05%          |
| TYSON FOODS INC  |        | 4.97%          |
| Kubota Corp  |        | 4.83%          |
| Wilmar International Limited                                     |        | 4.16%          |
| Sociedad Quimica yMinera de Chile SA                             |        | 3.52%          |
| UPL Limited  |        | 3.04%          |
| Yara International Asa   |        | 2.82%          |
| MOWI ASA   |        | 2.69%          |
| Golden Agri-Resources Limited                                    |        | 1.58%          |
| NIPPON MEAT PACK ORD   |        | 0.93%          |
| Cash & Current Assets  |        | 9.09%          |
| <b>Total</b>   |        | <b>100.00%</b> |

| Aditya Birla Sun Life Global Excellence Equity Fund of Fund |        |                |
|---|--------|----------------|
| Allocation as a % of Net Assets                             | Rating | %              |
| JB GL EXCLLNCE EQ EUR-CUSD                                  |        | 98.39%         |
| Cash & Current Assets                                       |        | 1.61%          |
| <b>Total</b>  |        | <b>100.00%</b> |

| Aditya Birla Sun Life Gold Fund |        |                |
|---------------------------------|--------|----------------|
| Allocation as a % of Net Assets | Rating | %              |
| Aditya Birla Sun Life Gold ETF  |        | 97.66%         |
| Cash & Current Assets           |        | 2.34%          |
| <b>Total</b>                    |        | <b>100.00%</b> |

| Aditya Birla Sun Life Asset Allocator FoF  |        |                |
|--|--------|----------------|
| Allocation as a % of Net Assets  | Rating | %              |
| Aditya Birla Sun Life Low duration Fund - Growth - Direct Plan                   |        | 33.04%         |
| Aditya Birla Sun Life Gold ETF   |        | 12.41%         |
| Aditya Birla Sun Life Corporate Bond Fund - Growth - Direct Plan                 |        | 8.58%          |
| Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan                      |        | 6.35%          |
| Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan               |        | 6.28%          |
| Aditya Birla Sun Life Equity Advantage Fund - Growth - Direct Plan               |        | 6.22%          |
| Aditya Birla Sun Life Banking and Financial Services Fund - Direct Plan - Growth |        | 4.58%          |
| SPDR S&P 500 ETF TRUST   |        | 4.56%          |
| Aditya Birla Sun Life India Gennext Fund - Growth - Direct Plan                  |        | 4.36%          |
| Aditya Birla Sun Life Digital India Fund - Growth - Direct Plan                  |        | 4.16%          |
| Aditya Birla Sun Life Small Cap Fund - Growth - Direct Plan                      |        | 4.14%          |
| Aditya Birla Sun Life Nifty ETF  |        | 3.22%          |
| Cash & Current Assets  |        | 2.09%          |
| <b>Total</b>   |        | <b>100.00%</b> |

| Aditya Birla Sun Life Financial Planning FoF-Aggressive Plan          |        |                |
|---|--------|----------------|
| Allocation as a % of Net Assets                                       | Rating | %              |
| Kotak Flexicap Fund - Growth - Direct                                 |        | 12.09%         |
| SBI FLEXICAP FUND - DIRECT PLAN - GROWTH                              |        | 12.03%         |
| Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan           |        | 10.76%         |
| Tata Large & Mid Cap Fund -Direct Plan Growth                         |        | 10.01%         |
| Aditya Birla Sun Life Gold ETF  |        | 8.84%          |
| Kotak Emerging Equity Scheme - Growth - Direct                        |        | 6.97%          |
| Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan    |        | 6.91%          |
| Aditya Birla Sun Life Nifty ETF                                       |        | 6.31%          |
| ICICI Prudential Savings Fund - Direct Plan - Growth                  |        | 5.29%          |
| HDFC Low Duration Fund - Direct Plan - Growth                         |        | 5.27%          |
| Nippon India Small Cap Fund - Direct Plan Growth Plan - Growth Option |        | 5.16%          |
| HDFC Corporate Bond Fund - Growth Option - Direct Plan                |        | 3.37%          |
| IDFC-IDFC Banking & PSU Debt Fund - Direct Growth                     |        | 2.99%          |
| Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan          |        | 2.63%          |
| Cash & Current Assets   |        | 1.36%          |
| <b>Total</b>  |        | <b>100.00%</b> |

| Aditya Birla Sun Life Pharma & Healthcare Fund |        |                |
|--|--------|----------------|
| Allocation as a % of Net Assets                | Rating | %              |
| Sun Pharmaceutical Industries Limited          |        | 12.70%         |
| Dr. Reddys Laboratories Limited                |        | 9.98%          |
| Divi's Laboratories Limited                    |        | 9.77%          |
| Cipla Limited                                  |        | 9.55%          |
| Alkem Laboratories Limited                     |        | 5.31%          |
| Gland Pharma Limited                           |        | 4.61%          |
| Torrent Pharmaceuticals Limited                |        | 4.60%          |
| Apollo Hospitals Enterprise Limited            |        | 4.15%          |
| Aurobindo Pharma Limited                       |        | 3.83%          |
| IPCA Laboratories Limited                      |        | 3.15%          |
| Sanoofi India Limited                          |        | 3.03%          |
| Fortis Healthcare Limited                      |        | 2.76%          |
| METROPOLIS HEALTHCARE LIMITED                  |        | 2.66%          |
| Lupin Limited                                  |        | 2.44%          |
| Zydus Wellness Limited                         |        | 2.36%          |
| Eris Lifesciences Limited                      |        | 2.05%          |
| Abbott India Limited                           |        | 2.05%          |
| Ajanta Pharmaceuticals Limited                 |        | 2.04%          |
| Biocon Limited                                 |        | 2.00%          |
| Vijaya Diagnostic Centre Limited               |        | 1.80%          |
| Atul Limited                                   |        | 1.80%          |
| Indoco Remedies Limited                        |        | 1.73%          |
| Pfizer Limited                                 |        | 1.72%          |
| Solara Active Pharma Sciences Limited          |        | 1.40%          |
| Glenmark Pharmaceuticals Limited               |        | 0.86%          |
| Cash & Current Assets                          |        | 1.67%          |
| <b>Total</b>                                   |        | <b>100.00%</b> |

| Aditya Birla Sun Life Bal Bhavishya Yojna       |        |       |
|---|--------|-------|
| Allocation as a % of Net Assets                 | Rating | %     |
| Housing Development Finance Corporation Limited |        | 8.68% |
| Reliance Industries Limited                     |        | 7.23% |
| Honeywell Automation India Limited              |        | 7.22% |
| Kotak Mahindra Bank Limited                     |        | 6.20% |
| Pfizer Limited                                  |        | 6.07% |
| Bayer Croscience Limited                        |        | 4.99% |
| ICICI Bank Limited                              |        | 4.66% |
| Larsen & Toubro Limited                         |        | 4.58% |
| GlaxoSmithKline Pharmaceuticals Limited         |        | 3.89% |
| Gillette India Limited                          |        | 3.50% |
| HDFC Bank Limited                               |        | 2.93% |
| Fortis Healthcare Limited                       |        | 2.62% |
| Kansai Nerolac Paints Limited                   |        | 2.61% |
| Shree Cement Limited                            |        | 2.51% |
| Sundaram Clayton Limited                        |        | 2.34% |
| IDFC First Bank Limited                         |        | 2.21% |
| Quess Corp Limited                              |        | 2.09% |

|   |  |                |
|---|--|----------------|
| Johnson Controls - Hitachi Air Conditioning India Limited |  | 1.88%          |
| Procter & Gamble Hygiene and Health Care Limited          |  | 1.87%          |
| Biocon Limited  |  | 1.64%          |
| Shoppers Stop Limited                                     |  | 1.63%          |
| Tata Consultancy Services Limited                         |  | 1.59%          |
| Container Corporation of India Limited                    |  | 1.32%          |
| Bata India Limited  |  | 1.25%          |
| MRF Limited   |  | 1.23%          |
| ICRA Limited  |  | 1.06%          |
| Thomas Cook (India) Limited                               |  | 1.03%          |
| Infosys Limited   |  | 0.99%          |
| Bosch Limited   |  | 0.93%          |
| Hindustan Unilever Limited                                |  | 0.87%          |
| UltraTech Cement Limited                                  |  | 0.81%          |
| Titan Company Limited                                     |  | 0.79%          |
| Bajaj Finance Limited                                     |  | 0.79%          |
| Bharat Bijlee Limited                                     |  | 0.74%          |
| Century Textiles & Industries Limited                     |  | 0.64%          |
| Maruti Suzuki India Limited                               |  | 0.64%          |
| FSN E-Commerce Ventures Limited                           |  | 0.51%          |
| Sun Pharmaceutical Industries Limited                     |  | 0.25%          |
| Crompton Greaves Consumer Electricals Limited             |  | 0.24%          |
| Axis Bank Limited   |  | 0.23%          |
| HCL Technologies Limited                                  |  | 0.12%          |
| Rane Holdings Limited                                     |  | 0.09%          |
| Cash & Current Assets                                     |  | 2.52%          |
| <b>Total</b>  |  | <b>100.00%</b> |

| Aditya Birla Sun Life Retirement Fund - The 30s Plan      |        |                |
|---|--------|----------------|
| Allocation as a % of Net Assets                           | Rating | %              |
| Housing Development Finance Corporation Limited           |        | 8.80%          |
| Honeywell Automation India Limited                        |        | 7.40%          |
| Reliance Industries Limited                               |        | 7.25%          |
| Pfizer Limited  |        | 6.25%          |
| Kotak Mahindra Bank Limited                               |        | 6.19%          |
| Bayer Croscience Limited                                  |        | 5.01%          |
| ICICI Bank Limited  |        | 4.75%          |
| Larsen & Toubro Limited                                   |        | 4.61%          |
| GlaxoSmithKline Pharmaceuticals Limited                   |        | 3.68%          |
| Gillette India Limited                                    |        | 3.57%          |
| HDFC Bank Limited   |        | 2.82%          |
| Fortis Healthcare Limited                                 |        | 2.68%          |
| Kansai Nerolac Paints Limited                             |        | 2.46%          |
| Sundaram Clayton Limited                                  |        | 2.22%          |
| IDFC First Bank Limited                                   |        | 2.22%          |
| Shree Cement Limited                                      |        | 2.17%          |
| Quess Corp Limited  |        | 2.10%          |
| Johnson Controls - Hitachi Air Conditioning India Limited |        | 1.91%          |
| Procter & Gamble Hygiene and Health Care Limited          |        | 1.75%          |
| Shoppers Stop Limited                                     |        | 1.64%          |
| Biocon Limited  |        | 1.62%          |
| Tata Consultancy Services Limited                         |        | 1.55%          |
| Container Corporation of India Limited                    |        | 1.34%          |
| Bata India Limited  |        | 1.32%          |
| MRF Limited   |        | 1.13%          |
| ICRA Limited  |        | 1.06%          |
| Thomas Cook (India) Limited                               |        | 1.00%          |
| Bharat Bijlee Limited                                     |        | 1.00%          |
| Infosys Limited   |        | 0.95%          |
| Bosch Limited   |        | 0.92%          |
| Hindustan Unilever Limited                                |        | 0.92%          |
| Titan Company Limited                                     |        | 0.90%          |
| Bajaj Finance Limited                                     |        | 0.83%          |
| UltraTech Cement Limited                                  |        | 0.82%          |
| Century Textiles & Industries Limited                     |        | 0.67%          |
| Maruti Suzuki India Limited                               |        | 0.66%          |
| FSN E-Commerce Ventures Limited                           |        | 0.51%          |
| Sun Pharmaceutical Industries Limited                     |        | 0.26%          |
| Crompton Greaves Consumer Electricals Limited             |        | 0.26%          |
| Axis Bank Limited   |        | 0.23%          |
| HCL Technologies Limited                                  |        | 0.13%          |
| Rane Holdings Limited                                     |        | 0.12%          |
| Cash & Current Assets                                     |        | 2.30%          |
| <b>Total</b>  |        | <b>100.00%</b> |

| Aditya Birla Sun Life Retirement Fund - The 40s Plan      |            |       |
|---|------------|-------|
| Allocation as a % of Net Assets                           | Rating     | %     |
| Housing Development Finance Corporation Limited           |            | 6.78% |
| Reliance Industries Limited                               |            | 5.79% |
| Honeywell Automation India Limited                        |            | 5.69% |
| Pfizer Limited  |            | 5.10% |
| Kotak Mahindra Bank Limited                               |            | 4.96% |
| REC Limited   | ICRA AAA   | 4.44% |
| Larsen & Toubro Limited                                   |            | 4.03% |
| Bayer Croscience Limited                                  |            | 4.01% |
| ICICI Bank Limited  |            | 3.83% |
| GlaxoSmithKline Pharmaceuticals Limited                   |            | 2.87% |
| Gillette India Limited                                    |            | 2.77% |
| TAMIL NADU 08.21% 24JUN25 SDL                             | Sovereign  | 2.28% |
| HDFC Bank Limited   |            | 2.23% |
| REC Limited   | CRISIL AAA | 2.15% |
| Shree Cement Limited                                      |            | 2.13% |
| Fortis Healthcare Limited                                 |            | 2.07% |
| Kansai Nerolac Paints Limited                             |            | 1.91% |
| Sundaram Clayton Limited                                  |            | 1.78% |
| IDFC First Bank Limited                                   |            | 1.78% |
| Quess Corp Limited  |            | 1.61% |
| Johnson Controls - Hitachi Air Conditioning India Limited |            | 1.56% |
| Tata Consultancy Services Limited                         |            | 1.52% |





# Portfolio

|  |            |                |
|--|------------|----------------|
| Procter & Gamble Hygiene and Health Care Limited |            | 1.49%          |
| Blocon Limited                                   |            | 1.23%          |
| Shoppers Stop Limited                            |            | 1.19%          |
| Container Corporation of India Limited           |            | 1.16%          |
| Housing Development Finance Corporation Limited  | CRISIL AAA | 1.15%          |
| Bata India Limited                               |            | 1.12%          |
| Bharat Petroleum Corporation Limited             | CRISIL AAA | 1.11%          |
| 7.37% GOI (MD 16/04/2023)                        | Sovereign  | 1.09%          |
| Bharat Bijlee Limited                            |            | 0.93%          |
| MRF Limited                                      |            | 0.93%          |
| Titan Company Limited                            |            | 0.87%          |
| Thomas Cook (India) Limited                      |            | 0.83%          |
| Infosys Limited                                  |            | 0.83%          |
| ICRA Limited                                     |            | 0.81%          |
| Hindustan Unilever Limited                       |            | 0.77%          |
| Bosch Limited                                    |            | 0.73%          |
| Bajaj Finance Limited                            |            | 0.70%          |
| UltraTech Cement Limited                         |            | 0.62%          |
| Century Textiles & Industries Limited            |            | 0.55%          |
| 7.20 % KARNATAKA 25JAN2027 SDL                   | Sovereign  | 0.55%          |
| Maruti Suzuki India Limited                      |            | 0.52%          |
| FSN E-Commerce Ventures Limited                  |            | 0.41%          |
| Sun Pharmaceutical Industries Limited            |            | 0.22%          |
| Crompton Greaves Consumer Electricals Limited    |            | 0.22%          |
| Axis Bank Limited                                |            | 0.19%          |
| Rane Holdings Limited                            |            | 0.12%          |
| HCL Technologies Limited                         |            | 0.09%          |
| Cash & Current Assets                            |            | 8.30%          |
| <b>Total</b>                                     |            | <b>100.00%</b> |

| Aditya Birla Sun Life Global Emerging Opportunities Fund |        |                |
|--|--------|----------------|
| Allocation as a % of Net Assets                          | Rating | %              |
| Julius Baer Equity Next Generation - USD Class C Shares  |        | 99.02%         |
| Cash & Current Assets                                    |        | 0.98%          |
| <b>Total</b>   |        | <b>100.00%</b> |

| Aditya Birla Sun Life Retirement Fund - The 50s Plan |            |                |
|--|------------|----------------|
| Allocation as a % of Net Assets                      | Rating     | %              |
| 7.27% GOI 08APR26                                    | Sovereign  | 34.12%         |
| Hindustan Petroleum Corporation Limited              | ICRA AAA   | 9.66%          |
| 7.20 % KARNATAKA 25JAN2027 SDL                       | Sovereign  | 8.37%          |
| Housing Development Finance Corporation Limited      | CRISIL AAA | 7.05%          |
| Bharat Petroleum Corporation Limited                 | CRISIL AAA | 6.81%          |
| TAMIL NADU 08.21% 24JUN25 SDL                        | Sovereign  | 5.24%          |
| 7.37% GOI (MD 16/04/2023)                            | Sovereign  | 3.35%          |
| REC Limited  | CRISIL AAA | 3.30%          |
| 6.57% GOI (MD 05/12/2033)                            | Sovereign  | 3.18%          |
| GUJARAT 08.58% 23JAN2023 SDL                         | Sovereign  | 1.11%          |
| 7.20% UTTAR PRADESH 25JAN2027 SDL                    | Sovereign  | 0.70%          |
| Cash & Current Assets                                |            | 17.11%         |
| <b>Total</b>   |            | <b>100.00%</b> |

| Aditya Birla Sun Life PSU Equity Fund   |        |        |
|---|--------|--------|
| Allocation as a % of Net Assets         | Rating | %      |
| State Bank of India                     |        | 10.21% |
| NTPC Limited                            |        | 8.98%  |
| Power Grid Corporation of India Limited |        | 8.60%  |
| Coal India Limited                      |        | 6.68%  |
| Bharat Electronics Limited              |        | 6.00%  |
| Bharat Petroleum Corporation Limited    |        | 5.97%  |
| SBI Life Insurance Company Limited      |        | 4.79%  |
| Container Corporation of India Limited  |        | 4.68%  |
| Oil & Natural Gas Corporation Limited   |        | 4.35%  |
| National Aluminium Company Limited      |        | 4.23%  |
| GAIL (India) Limited                    |        | 3.61%  |
| NMDC Limited                            |        | 3.02%  |
| Gujarat Gas Limited                     |        | 2.69%  |
| Bank of Baroda                          |        | 2.38%  |
| Gujarat State Petronet Limited          |        | 2.24%  |
| Indian Oil Corporation Limited          |        | 2.24%  |
| BEML Limited                            |        | 1.86%  |
| Hindustan Aeronautics Limited           |        | 1.84%  |
| Petronet LNG Limited                    |        | 1.69%  |
| Steel Authority of India Limited        |        | 1.67%  |
| LIC Housing Finance Limited             |        | 1.65%  |
| Punjab National Bank                    |        | 1.56%  |
| SBI Cards & Payment Services Limited    |        | 1.50%  |
| Bharat Dynamics Limited                 |        | 1.08%  |
| Indian Bank                             |        | 0.86%  |
| BITES Limited                           |        | 0.83%  |
| Moil Limited                            |        | 0.76%  |
| Engineers India Limited                 |        | 0.73%  |
| Canara Bank                             |        | 0.48%  |
| Mazagon Dock Shipbuilders Limited       |        | 0.43%  |
| Cash & Current Assets                   |        | 2.41%  |

**Total 100.00%**

| Aditya Birla Sun Life Special Opportunities Fund |        |                |
|--|--------|----------------|
| Allocation as a % of Net Assets                  | Rating | %              |
| Infosys Limited                                  |        | 8.28%          |
| ICICI Bank Limited                               |        | 7.58%          |
| Bharti Airtel Limited                            |        | 5.13%          |
| Dr. Reddys Laboratories Limited                  |        | 4.75%          |
| Bajaj Finance Limited                            |        | 4.44%          |
| Bajaj Finserv Limited                            |        | 4.20%          |
| Phoenix Mills Limited                            |        | 3.92%          |
| Hindalco Industries Limited                      |        | 3.77%          |
| Kotak Mahindra Bank Limited                      |        | 3.60%          |
| Tata Power Company Limited                       |        | 3.53%          |
| Crompton Greaves Consumer Electricals Limited    |        | 3.21%          |
| Tata Steel Limited                               |        | 2.68%          |
| Tata Consumer Products Limited                   |        | 2.32%          |
| HDFC Bank Limited                                |        | 2.13%          |
| Aarti Industries Limited                         |        | 1.92%          |
| Cipla Limited                                    |        | 1.91%          |
| Voltas Limited                                   |        | 1.91%          |
| Sun Pharmaceutical Industries Limited            |        | 1.86%          |
| J.K. Lakshmi Cement Limited                      |        | 1.73%          |
| Atul Limited                                     |        | 1.73%          |
| Birlasoft Limited                                |        | 1.65%          |
| Shriram Transport Finance Company Limited        |        | 1.61%          |
| Bharat Forge Limited                             |        | 1.61%          |
| United Spirits Limited                           |        | 1.61%          |
| Sun TV Network Limited                           |        | 1.52%          |
| Shree Cement Limited                             |        | 1.41%          |
| ICICI Lombard General Insurance Company Limited  |        | 1.39%          |
| Fino Payments Bank Limited                       |        | 1.35%          |
| Reliance Industries Limited                      |        | 1.33%          |
| United Breweries Limited                         |        | 1.25%          |
| Cummins India Limited                            |        | 1.21%          |
| Solara Active Pharma Sciences Limited            |        | 1.10%          |
| AU Small Finance Bank Limited                    |        | 1.10%          |
| Mphasis Limited                                  |        | 1.10%          |
| State Bank of India                              |        | 1.05%          |
| PI Industries Limited                            |        | 1.04%          |
| Zee Entertainment Enterprises Limited            |        | 1.02%          |
| FSN E-Commerce Ventures Limited                  |        | 0.68%          |
| Tata Motors Limited                              |        | 0.67%          |
| AIA Engineering Limited                          |        | 0.65%          |
| Vedanta Limited                                  |        | 0.62%          |
| Exide Industries Limited                         |        | 0.59%          |
| Apollo Hospitals Enterprise Limited              |        | 0.58%          |
| Strides Pharma Science Limited                   |        | 0.23%          |
| Bharti Airtel Limited                            |        | 0.15%          |
| Just Dial Limited                                |        | 0.10%          |
| Cash & Current Assets                            |        | 2.78%          |
| <b>Total</b>                                     |        | <b>100.00%</b> |

| Aditya Birla Sun Life ESG Fund                  |        |       |
|---|--------|-------|
| Allocation as a % of Net Assets                 | Rating | %     |
| Infosys Limited                                 |        | 7.78% |
| Larsen & Toubro Infotech Limited                |        | 6.70% |
| Bajaj Finance Limited                           |        | 5.98% |
| MindTree Limited                                |        | 4.97% |
| HDFC Bank Limited                               |        | 4.01% |
| HCL Technologies Limited                        |        | 3.92% |
| JK Cement Limited                               |        | 3.39% |
| Axis Bank Limited                               |        | 3.30% |
| State Bank of India                             |        | 3.22% |
| METROPOLIS HEALTHCARE LIMITED                   |        | 3.05% |
| Divi's Laboratories Limited                     |        | 2.87% |
| SRF Limited                                     |        | 2.68% |
| Tata Motors Limited                             |        | 2.64% |
| ICICI Bank Limited                              |        | 2.63% |
| Tata Consultancy Services Limited               |        | 2.46% |
| Crompton Greaves Consumer Electricals Limited   |        | 2.40% |
| POLYCAB INDIA Limited                           |        | 2.35% |
| Avenue Supermarkets Limited                     |        | 2.34% |
| Kotak Mahindra Bank Limited                     |        | 2.25% |
| Endurance Technologies Limited                  |        | 2.07% |
| PVR Limited                                     |        | 2.04% |
| Sona BLW Precision Forgings Limited             |        | 1.93% |
| Housing Development Finance Corporation Limited |        | 1.93% |
| ABB India Limited                               |        | 1.75% |

|                                      |  |                |
|--------------------------------------|--|----------------|
| AU Small Finance Bank Limited        |  | 1.53%          |
| Info Edge (India) Limited            |  | 1.36%          |
| Blue Star Limited                    |  | 1.29%          |
| Titan Company Limited                |  | 1.27%          |
| Kajaria Ceramics Limited             |  | 1.27%          |
| TeamLease Services Limited           |  | 1.17%          |
| Oberoi Realty Limited                |  | 1.15%          |
| Bata India Limited                   |  | 1.09%          |
| Birlasoft Limited                    |  | 1.05%          |
| Wipro Limited                        |  | 1.02%          |
| Page Industries Limited              |  | 0.98%          |
| Whirlpool of India Limited           |  | 0.97%          |
| Zomato Limited                       |  | 0.87%          |
| Hindustan Unilever Limited           |  | 0.83%          |
| Syngene International Limited        |  | 0.68%          |
| Petronet LNG Limited                 |  | 0.66%          |
| SBI Cards & Payment Services Limited |  | 0.49%          |
| Blocon Limited                       |  | 0.39%          |
| Cash & Current Assets                |  | 3.26%          |
| <b>Total</b>                         |  | <b>100.00%</b> |

| Aditya Birla Sun Life Banking ETF |        |                |
|-----------------------------------|--------|----------------|
| Allocation as a % of Net Assets   | Rating | %              |
| HDFC Bank Limited                 |        | 26.60%         |
| ICICI Bank Limited                |        | 22.90%         |
| State Bank of India               |        | 13.82%         |
| Kotak Mahindra Bank Limited       |        | 12.28%         |
| Axis Bank Limited                 |        | 11.44%         |
| IndusInd Bank Limited             |        | 5.20%          |
| AU Small Finance Bank Limited     |        | 2.01%          |
| Bandhan Bank Limited              |        | 1.49%          |
| The Federal Bank Limited          |        | 1.47%          |
| IDFC First Bank Limited           |        | 1.16%          |
| Punjab National Bank              |        | 0.94%          |
| RBL Bank Limited                  |        | 0.68%          |
| Yes Bank Limited                  |        | 0.00%          |
| Cash & Current Assets             |        | 0.01%          |
| <b>Total</b>                      |        | <b>100.00%</b> |

| Aditya Birla Sun Life Gold ETF  |        |                |
|---------------------------------|--------|----------------|
| Allocation as a % of Net Assets | Rating | %              |
| Gold                            |        | 98.19%         |
| Cash & Current Assets           |        | 1.81%          |
| <b>Total</b>                    |        | <b>100.00%</b> |

| Aditya Birla Sun Life Nifty ETF                 |        |        |
|---|--------|--------|
| Allocation as a % of Net Assets                 | Rating | %      |
| Reliance Industries Limited                     |        | 10.68% |
| HDFC Bank Limited                               |        | 9.02%  |
| Infosys Limited                                 |        | 8.06%  |
| ICICI Bank Limited                              |        | 7.25%  |
| Housing Development Finance Corporation Limited |        | 6.69%  |
| Tata Consultancy Services Limited               |        | 4.59%  |
| Kotak Mahindra Bank Limited                     |        | 3.88%  |
| Hindustan Unilever Limited                      |        | 2.78%  |
| Larsen & Toubro Limited                         |        | 2.78%  |
| Bajaj Finance Limited                           |        | 2.56%  |
| ITC Limited                                     |        | 2.54%  |
| State Bank of India                             |        | 2.51%  |
| Axis Bank Limited                               |        | 2.49%  |
| Bharti Airtel Limited                           |        | 2.11%  |
| Asian Paints Limited                            |        | 1.82%  |
| HCL Technologies Limited                        |        | 1.62%  |
| Bajaj Finserv Limited                           |        | 1.40%  |
| Tata Steel Limited                              |        | 1.34%  |
| Titan Company Limited                           |        | 1.30%  |
| Maruti Suzuki India Limited                     |        | 1.30%  |
| Wipro Limited                                   |        | 1.25%  |
| Tech Mahindra Limited                           |        | 1.20%  |
| UltraTech Cement Limited                        |        | 1.15%  |
| Tata Motors Limited                             |        | 1.13%  |
| Sun Pharmaceutical Industries Limited           |        | 1.12%  |
| Mahindra & Mahindra Limited                     |        | 1.10%  |
| IndusInd Bank Limited                           |        | 0.90%  |
| Nestle India Limited                            |        | 0.88%  |
| Hindalco Industries Limited                     |        | 0.88%  |
| JSW Steel Limited                               |        | 0.86%  |
| Grasim Industries Limited                       |        | 0.86%  |
| Divi's Laboratories Limited                     |        | 0.86%  |
| HDFC Life Insurance Company Limited             |        | 0.83%  |
| Power Grid Corporation of India Limited         |        | 0.82%  |
| NTPC Limited                                    |        | 0.82%  |
| Dr. Reddys Laboratories Limited                 |        | 0.74%  |
| Oil & Natural Gas Corporation Limited           |        | 0.71%  |
| Adani Ports and Special Economic Zone Limited   |        | 0.66%  |
| SBI Life Insurance Company Limited              |        | 0.66%  |
| Tata Consumer Products Limited                  |        | 0.63%  |



# Portfolio

|                                      |                |
|--------------------------------------|----------------|
| Bajaj Auto Limited                   | 0.63%          |
| Cipla Limited                        | 0.60%          |
| Britannia Industries Limited         | 0.57%          |
| UPL Limited                          | 0.53%          |
| Bharat Petroleum Corporation Limited | 0.52%          |
| Shree Cement Limited                 | 0.50%          |
| Eicher Motors Limited                | 0.45%          |
| Hero MotoCorp Limited                | 0.45%          |
| Coal India Limited                   | 0.45%          |
| Indian Oil Corporation Limited       | 0.42%          |
| Yes Bank Limited                     | 0.00%          |
| Cash & Current Assets                | 0.12%          |
| <b>Total</b>                         | <b>100.00%</b> |

## Aditya Birla Sun Life Nifty Next 50 ETF

| Allocation as a % of Net Assets                      | Rating | %              |
|--|--------|----------------|
| Avenue Supermarts Limited                            |        | 4.17%          |
| Info Edge (India) Limited                            |        | 3.83%          |
| Apollo Hospitals Enterprise Limited                  |        | 3.50%          |
| Vedanta Limited                                      |        | 3.23%          |
| Adani Enterprises Limited                            |        | 3.19%          |
| ICICI Lombard General Insurance Company Limited      |        | 3.08%          |
| Godrej Consumer Products Limited                     |        | 2.95%          |
| Adani Transmission Limited                           |        | 2.93%          |
| Pidilite Industries Limited                          |        | 2.88%          |
| Adani Green Energy Limited                           |        | 2.83%          |
| Dabur India Limited                                  |        | 2.79%          |
| Piramal Enterprises Limited                          |        | 2.58%          |
| Havells India Limited                                |        | 2.58%          |
| Larsen & Toubro Infotech Limited                     |        | 2.48%          |
| Ambuja Cements Limited                               |        | 2.43%          |
| Marico Limited                                       |        | 2.40%          |
| Jubilant Foodworks Limited                           |        | 2.30%          |
| United Spirits Limited                               |        | 2.30%          |
| GAIL (India) Limited                                 |        | 2.21%          |
| DLF Limited  |        | 2.01%          |
| Cholamandalam Investment and Finance Company Limited |        | 1.98%          |
| PI Industries Limited                                |        | 1.97%          |
| ICICI Prudential Life Insurance Company Limited      |        | 1.96%          |
| Lupin Limited  |        | 1.81%          |
| Indus Towers Limited                                 |        | 1.79%          |
| InterGlobe Aviation Limited                          |        | 1.71%          |
| Colgate Palmolive (India) Limited                    |        | 1.68%          |
| Hindustan Petroleum Corporation Limited              |        | 1.62%          |
| Bandhan Bank Limited                                 |        | 1.61%          |
| ACC Limited  |        | 1.61%          |
| Siemens Limited                                      |        | 1.59%          |
| Aurobindo Pharma Limited                             |        | 1.58%          |
| Bank of Baroda                                       |        | 1.48%          |
| Berger Paints (I) Limited                            |        | 1.47%          |
| Bajaj Holdings and Investments Ltd.                  |        | 1.46%          |
| SBI Cards & Payment Services Limited                 |        | 1.44%          |
| Jindal Steel & Power Limited                         |        | 1.39%          |
| Steel Authority of India Limited                     |        | 1.36%          |
| Indraprastha Gas Limited                             |        | 1.35%          |
| NMDC Limited   |        | 1.33%          |
| Biocon Limited                                       |        | 1.31%          |
| Muthoot Finance Limited                              |        | 1.30%          |
| HDFC ASSET MANAGEMENT COMPANY Limited                |        | 1.20%          |
| Bosch Limited  |        | 1.18%          |
| Torrent Pharmaceuticals Limited                      |        | 1.15%          |
| Gland Pharma Limited                                 |        | 1.10%          |
| Cadila Healthcare Limited                            |        | 1.05%          |
| Punjab National Bank                                 |        | 1.02%          |
| Yes Bank Limited                                     |        | 0.99%          |
| Procter & Gamble Hygiene and Health Care Limited     |        | 0.81%          |
| Cash & Current Assets                                |        | 0.04%          |
| <b>Total</b>   |        | <b>100.00%</b> |

## Aditya Birla Sun Life Sensex ETF

| Allocation as a % of Net Assets                 | Rating | %      |
|---|--------|--------|
| Reliance Industries Limited                     |        | 12.43% |
| HDFC Bank Limited                               |        | 10.48% |
| Infosys Limited                                 |        | 9.33%  |
| ICICI Bank Limited                              |        | 8.43%  |
| Housing Development Finance Corporation Limited |        | 7.79%  |
| Tata Consultancy Services Limited               |        | 5.33%  |
| Kotak Mahindra Bank Limited                     |        | 4.03%  |
| Hindustan Unilever Limited                      |        | 3.24%  |
| Larsen & Toubro Limited                         |        | 3.23%  |
| Axis Bank Limited                               |        | 3.07%  |
| Bajaj Finance Limited                           |        | 2.97%  |
| ITC Limited                                     |        | 2.96%  |
| State Bank of India                             |        | 2.92%  |
| Bharti Airtel Limited                           |        | 2.51%  |
| Asian Paints Limited                            |        | 2.11%  |

|   |                |
|---|----------------|
| HCL Technologies Limited                | 1.88%          |
| Bajaj Finserv Limited                   | 1.62%          |
| Tata Steel Limited                      | 1.56%          |
| Titan Company Limited                   | 1.51%          |
| Maruti Suzuki India Limited             | 1.50%          |
| Tech Mahindra Limited                   | 1.39%          |
| UltraTech Cement Limited                | 1.33%          |
| Sun Pharmaceutical Industries Limited   | 1.30%          |
| Mahindra & Mahindra Limited             | 1.28%          |
| IndusInd Bank Limited                   | 1.04%          |
| Nestle India Limited                    | 1.02%          |
| Power Grid Corporation of India Limited | 0.96%          |
| NTPC Limited                            | 0.96%          |
| Dr. Reddys Laboratories Limited         | 0.86%          |
| Bajaj Auto Limited                      | 0.73%          |
| Cash & Current Assets                   | 0.22%          |
| <b>Total</b>                            | <b>100.00%</b> |

## Aditya Birla Sun Life Multi Cap Fund

| Allocation as a % of Net Assets                           | Rating | %     |
|---|--------|-------|
| Infosys Limited   |        | 4.10% |
| ICICI Bank Limited  |        | 3.58% |
| HDFC Bank Limited   |        | 3.56% |
| Larsen & Toubro Limited                                   |        | 3.54% |
| Axis Bank Limited   |        | 2.71% |
| Housing Development Finance Corporation Limited           |        | 2.58% |
| State Bank of India                                       |        | 2.46% |
| Craftsman Automation Ltd                                  |        | 2.38% |
| Bharti Airtel Limited                                     |        | 2.37% |
| Tech Mahindra Limited                                     |        | 2.30% |
| Sona BLW Precision Forgings Limited                       |        | 2.15% |
| Bata India Limited  |        | 2.06% |
| HCL Technologies Limited                                  |        | 1.98% |
| SBI Life Insurance Company Limited                        |        | 1.94% |
| United Breweries Limited                                  |        | 1.88% |
| VIP Industries Limited                                    |        | 1.84% |
| Crompton Greaves Consumer Electricals Limited             |        | 1.77% |
| United Spirits Limited                                    |        | 1.61% |
| Sanofi India Limited                                      |        | 1.57% |
| Emami Limited   |        | 1.57% |
| Whirlpool of India Limited                                |        | 1.53% |
| INOX Leisure Limited                                      |        | 1.49% |
| Escorts Limited   |        | 1.45% |
| Alkem Laboratories Limited                                |        | 1.42% |
| Britannia Industries Limited                              |        | 1.39% |
| J.K. Lakshmi Cement Limited                               |        | 1.38% |
| Century Textiles & Industries Limited                     |        | 1.33% |
| Shriram Transport Finance Company Limited                 |        | 1.31% |
| Brigade Enterprises Limited                               |        | 1.27% |
| ITC Limited   |        | 1.24% |
| Poonawalla Fincorp Limited                                |        | 1.18% |
| Hindalco Industries Limited                               |        | 1.16% |
| Avanti Feeds Limited                                      |        | 1.15% |
| The Federal Bank Limited                                  |        | 1.15% |
| V-Guard Industries Limited                                |        | 1.07% |
| Gland Pharma Limited                                      |        | 1.06% |
| Multi Commodity Exchange of India Limited                 |        | 1.05% |
| HDFC Life Insurance Company Limited                       |        | 1.04% |
| Zydus Wellness Limited                                    |        | 1.03% |
| TVS Motor Company Limited                                 |        | 1.02% |
| ABB Power Products And Systems India Ltd                  |        | 1.01% |
| Aditya Birla Fashion and Retail Limited                   |        | 0.98% |
| Ahluwalia Contracts (India) Limited                       |        | 0.97% |
| Johnson Controls - Hitachi Air Conditioning India Limited |        | 0.95% |
| ABB India Limited   |        | 0.95% |
| Cyient Limited  |        | 0.93% |
| PVR Limited   |        | 0.87% |
| Ashok Leyland Limited                                     |        | 0.86% |
| Oil & Natural Gas Corporation Limited                     |        | 0.85% |
| Torrent Pharmaceuticals Limited                           |        | 0.83% |
| Fortis Healthcare Limited                                 |        | 0.77% |
| Dodla Dairy Limited                                       |        | 0.76% |
| Solara Active Pharma Sciences Limited                     |        | 0.76% |
| Alicon Castalloy Limited                                  |        | 0.75% |
| Fino Payments Bank Limited                                |        | 0.74% |
| Cholamandalam Financial Holdings Limited                  |        | 0.72% |
| Birlasoft Limited   |        | 0.72% |
| Indraprastha Gas Limited                                  |        | 0.70% |
| Persistent Systems Limited                                |        | 0.70% |
| Quess Corp Limited  |        | 0.69% |
| Aurobindo Pharma Limited                                  |        | 0.65% |
| UltraTech Cement Limited                                  |        | 0.63% |
| FSN E-Commerce Ventures Limited                           |        | 0.63% |
| Dhanuka Agritech Limited                                  |        | 0.62% |
| Chemplast Sanmar Limited                                  |        | 0.61% |
| Indian Bank   |        | 0.58% |
| POLYCAB INDIA Limited                                     |        | 0.54% |
| Shyam Metals & Energy Limited                             |        | 0.52% |

|                                    |                |
|------------------------------------|----------------|
| Indoco Remedies Limited            | 0.51%          |
| IFB Industries Limited             | 0.47%          |
| Clean Science & Technology Limited | 0.43%          |
| GAIL (India) Limited               | 0.43%          |
| IPCA Laboratories Limited          | 0.33%          |
| Zomato Limited                     | 0.33%          |
| HDFC Bank Limited                  | 0.28%          |
| Bank of Baroda                     | 0.16%          |
| Bharti Airtel Limited              | 0.07%          |
| Nifty 50 Index                     | 0.00%          |
| Cash & Current Assets              | 3.04%          |
| <b>Total</b>                       | <b>100.00%</b> |

## Aditya Birla Sun Life Nifty Midcap 150 Index Fund

| Allocation as a % of Net Assets                       | Rating | %     |
|---|--------|-------|
| Adani Gas Limited                                     |        | 2.25% |
| Tata Power Company Limited                            |        | 2.06% |
| SRF Limited   |        | 1.75% |
| Shriram Transport Finance Company Limited             |        | 1.65% |
| MindTree Limited                                      |        | 1.64% |
| Voltas Limited  |        | 1.59% |
| Zee Entertainment Enterprises Limited                 |        | 1.58% |
| Crompton Greaves Consumer Electricals Limited         |        | 1.56% |
| Mphasis Limited                                       |        | 1.52% |
| AU Small Finance Bank Limited                         |        | 1.52% |
| Godrej Properties Limited                             |        | 1.48% |
| Bharat Electronics Limited                            |        | 1.40% |
| Trent Limited   |        | 1.28% |
| Indian Railway Catering & Tourism Corporation Limited |        | 1.27% |
| Page Industries Limited                               |        | 1.24% |
| Max Financial Services Limited                        |        | 1.20% |
| Ashok Leyland Limited                                 |        | 1.16% |
| Laurus Labs Limited                                   |        | 1.15% |
| Tata Elxsi Limited                                    |        | 1.14% |
| Balkrishna Industries Limited                         |        | 1.14% |
| Persistent Systems Limited                            |        | 1.12% |
| Bharat Forge Limited                                  |        | 1.12% |
| The Federal Bank Limited                              |        | 1.11% |
| Astral Limited  |        | 1.10% |
| Aarti Industries Limited                              |        | 1.09% |
| Container Corporation of India Limited                |        | 1.02% |
| Dixon Technologies (India) Limited                    |        | 1.02% |
| Petronet LNG Limited                                  |        | 0.98% |
| Alkem Laboratories Limited                            |        | 0.96% |
| Dalmia Bharat Limited                                 |        | 0.94% |
| Deepak Nitrite Limited                                |        | 0.93% |
| Sundaram Finance Limited                              |        | 0.92% |
| MRF Limited   |        | 0.91% |
| Power Finance Corporation Limited                     |        | 0.88% |
| IDFC First Bank Limited                               |        | 0.87% |
| Tata Communications Limited                           |        | 0.87% |
| Supreme Industries Limited                            |        | 0.86% |
| Atul Limited  |        | 0.84% |
| TVS Motor Company Limited                             |        | 0.84% |
| IPCA Laboratories Limited                             |        | 0.83% |
| Canara Bank   |        | 0.82% |
| JSW Energy Limited                                    |        | 0.81% |
| Tata Chemicals Limited                                |        | 0.81% |
| REC Limited   |        | 0.78% |
| The Indian Hotels Company Limited                     |        | 0.78% |
| Tube Investments of India Limited                     |        | 0.78% |
| The Ramco Cements Limited                             |        | 0.77% |
| L&T Technology Services Limited                       |        | 0.73% |
| Fortis Healthcare Limited                             |        | 0.72% |
| Coforge Limited                                       |        | 0.72% |
| Varun Beverages Limited                               |        | 0.71% |
| LIC Housing Finance Limited                           |        | 0.70% |
| Cummins India Limited                                 |        | 0.69% |
| City Union Bank Limited                               |        | 0.69% |
| Bata India Limited                                    |        | 0.68% |
| United Breweries Limited                              |        | 0.67% |
| Navin Fluorine International Limited                  |        | 0.66% |
| Dr. Lal Path Labs Limited                             |        | 0.65% |
| Manappuram Finance Limited                            |        | 0.64% |
| ABB India Limited                                     |        | 0.64% |
| Escorts Limited                                       |        | 0.63% |
| APL Apollo Tubes Limited                              |        | 0.62% |
| Hindustan Aeronautics Limited                         |        | 0.62% |
| Indiamart Intermesh Limited                           |        | 0.62% |
| Emami Limited   |        | 0.62% |
| JK Cement Limited                                     |        | 0.61% |
| Gujarat Gas Limited                                   |        | 0.61% |
| Mahindra & Mahindra Financial Services Limited        |        | 0.61% |
| Abbott India Limited                                  |        | 0.60% |
| Oberoi Realty Limited                                 |        | 0.60% |
| Oracle Financial Services Software Limited            |        | 0.59% |
| Kajaria Ceramics Limited                              |        | 0.57% |
| AAVAS FINANCERS Limited                               |        | 0.57% |
| Relaxo Footweares Limited                             |        | 0.55% |
| Coromandel International Limited                      |        | 0.54% |



# Portfolio

|   |                |  |                |
|---|----------------|--|----------------|
| POLYCAB INDIA Limited                         | 0.54%          | Computer Age Management Services Limited | 2.60%          |
| Max Healthcare Institute Limited              | 0.53%          | CESC Limited                             | 2.49%          |
| Honeywell Automation India Limited            | 0.52%          | J.B. Chemicals & Pharmaceuticals Limited | 2.46%          |
| RBL Bank Limited                              | 0.51%          | Amber Enterprises India Limited          | 2.40%          |
| Phoenix Mills Limited                         | 0.51%          | Intellect Design Arena Limited           | 2.39%          |
| Aditya Birla Fashion and Retail Limited       | 0.50%          | Can Fin Homes Limited                    | 2.27%          |
| Bharat Heavy Electricals Limited              | 0.50%          | Jubilant Ingrevia Limited                | 2.25%          |
| Sundram Fasteners Limited                     | 0.50%          | Sterlite Technologies Limited            | 2.16%          |
| National Aluminium Company Limited            | 0.50%          | Bajaj Electricals Limited                | 2.03%          |
| Rajesh Exports Limited                        | 0.49%          | Granules India Limited                   | 1.89%          |
| Gujarat State Petronet Limited                | 0.49%          | Birla Corporation Limited                | 1.88%          |
| Torrent Power Limited                         | 0.48%          | Welspun India Limited                    | 1.76%          |
| Oil India Limited                             | 0.46%          | UTI ASSET MANAGEMENT COMPANY Limited     | 1.76%          |
| NHPC Limited                                  | 0.46%          | Zensar Technologies Limited              | 1.75%          |
| Exide Industries Limited                      | 0.45%          | Graphite India Limited                   | 1.58%          |
| Hindustan Zinc Limited                        | 0.45%          | Balaji Amines Limited                    | 1.50%          |
| Pfizer Limited                                | 0.45%          | Route Mobile Limited                     | 1.45%          |
| SKF India Limited                             | 0.44%          | Strides Pharma Science Limited           | 1.45%          |
| Natco Pharma Limited                          | 0.44%          | Heg Limited                              | 1.37%          |
| Vodafone Idea Limited                         | 0.44%          | GMM Pfaudler Limited                     | 1.32%          |
| Sanoft India Limited                          | 0.44%          | NBCC (India) Limited                     | 1.32%          |
| AIA Engineering Limited                       | 0.43%          | TV18 Broadcast Limited                   | 1.23%          |
| METROPOLIS HEALTHCARE LIMITED                 | 0.43%          | PNB Housing Finance Limited              | 1.23%          |
| Glenmark Pharmaceuticals Limited              | 0.43%          | IDBI Bank Limited                        | 1.18%          |
| Hatsun Agro Product Limited                   | 0.43%          | Alok Industries Limited                  | 1.18%          |
| Minda Industries Limited                      | 0.42%          | CEAT Limited                             | 1.15%          |
| Kansai Nerolac Paints Limited                 | 0.42%          | Dilip Buildcon Limited                   | 1.14%          |
| 3M India Limited                              | 0.40%          | Rallis India Limited                     | 1.11%          |
| Apollo Tyres Limited                          | 0.40%          | Avanti Feeds Limited                     | 0.95%          |
| Whirlpool of India Limited                    | 0.40%          | Indigo Paints Limited                    | 0.83%          |
| Sona BLW Precision Forgings Limited           | 0.39%          | Aarti Drugs Limited                      | 0.82%          |
| Aditya Birla Capital Limited                  | 0.39%          | Rail Vikas Nigam Limited                 | 0.70%          |
| Reliance Nippon Life Asset Management Limited | 0.38%          | Indian Overseas Bank                     | 0.69%          |
| Amara Raja Batteries Limited                  | 0.38%          | Wockhardt Limited                        | 0.61%          |
| CRISIL Limited                                | 0.38%          | Central Bank of India                    | 0.57%          |
| Cholamandalam Financial Holdings Limited      | 0.38%          | Bank of Maharashtra                      | 0.54%          |
| Castrol India Limited                         | 0.38%          | Anupam Rasayan India Limited             | 0.48%          |
| Bayer Cropscience Limited                     | 0.37%          | MMTC Limited                             | 0.27%          |
| L&T Finance Holdings Limited                  | 0.37%          | Cash & Current Assets                    | 0.33%          |
| Endurance Technologies Limited                | 0.36%          |  |                |
| GlaxoSmithKline Pharmaceuticals Limited       | 0.36%          | <b>Total</b>                             | <b>100.00%</b> |
| Syngene International Limited                 | 0.36%          |  |                |
| Solar Industries India Limited                | 0.35%          |  |                |
| Schaeffler India Limited                      | 0.34%          |  |                |
| Prestige Estates Projects Limited             | 0.34%          |  |                |
| ICICI Securities Limited                      | 0.34%          |  |                |
| Mahanagar Gas Limited                         | 0.33%          |  |                |
| Affle (India) Limited                         | 0.32%          |  |                |
| Sun TV Network Limited                        | 0.31%          |  |                |
| Ajanta Pharmaceuticals Limited                | 0.31%          |  |                |
| Thermax Limited                               | 0.31%          |  |                |
| Union Bank of India                           | 0.30%          |  |                |
| Macrotech Developers Limited                  | 0.30%          |  |                |
| Suven Pharmaceuticals Limited                 | 0.29%          |  |                |
| Vinati Organics Limited                       | 0.29%          |  |                |
| Linde India Limited                           | 0.28%          |  |                |
| Alkyl Amines Chemicals Limited                | 0.27%          |  |                |
| ALEMBIC PHARMACEUTICALS LIMITED               | 0.27%          |  |                |
| Sumitomo Chemical India Limited               | 0.27%          |  |                |
| Bank of India                                 | 0.27%          |  |                |
| Gillette India Limited                        | 0.26%          |  |                |
| TTK Prestige Limited                          | 0.26%          |  |                |
| Dhani Services Limited                        | 0.26%          |  |                |
| Indian Railway Finance Corp Limited           | 0.25%          |  |                |
| Indian Bank                                   | 0.24%          |  |                |
| Hindustan Copper Limited                      | 0.24%          |  |                |
| Blue Dart Express Limited                     | 0.22%          |  |                |
| The New India Assurance Company Limited       | 0.21%          |  |                |
| Godrej Industries Limited                     | 0.21%          |  |                |
| WABCO India Limited                           | 0.20%          |  |                |
| General Insurance Corporation Of India        | 0.19%          |  |                |
| Zydus Wellness Limited                        | 0.18%          |  |                |
| Motilal Oswal Financial Services Limited      | 0.18%          |  |                |
| Vaibhav Global Limited                        | 0.17%          |  |                |
| ITI Limited                                   | 0.06%          |  |                |
| Cash & Current Assets                         | 0.84%          |  |                |
| <b>Total</b>                                  | <b>100.00%</b> |  |                |

## Aditya Birla Sun Life Nifty Smallcap 50 Index Fund

| Allocation as a % of Net Assets             | Rating | %     |
|---|--------|-------|
| Indian Energy Exchange Limited              |        | 7.69% |
| Central Depository Services (India) Limited |        | 4.88% |
| Radico Khaitan Limited                      |        | 3.87% |
| Cyient Limited                              |        | 3.81% |
| Multi Commodity Exchange of India Limited   |        | 3.75% |
| Indiabulls Housing Finance Limited          |        | 3.24% |
| IDFC Limited                                |        | 3.19% |
| PVR Limited                                 |        | 3.17% |
| Happiest Minds Technologies Limited         |        | 3.15% |
| Birlasoft Limited                           |        | 2.87% |
| Chambal Fertilizers & Chemicals Limited     |        | 2.66% |
| Firstsource Solutions Limited               |        | 2.62% |

Data as on 31<sup>st</sup> October 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. Please find below a brief update on these securities –

JRPICL - Jharkhand Roads consists of 5 roads for which the Government of Jharkhand pays annuities on a semi-annual basis. With government finances being stretched due to Covid- 19, there has been an elongation in the timeline of receipt of annuities. Keeping the stretched cash position in mind, all the NCD Holders, have accepted the company's proposal for a temporary extension in timelines under the RBI guidelines with respect to Covid 19 related issues following the KV Kamath framework for restructuring till such time as the company receives annuity from the govt. (Currently the asset is valued at 50% of its principal value).

ITPCL - This is an amber entity and IL&FS management along with the bankers have finalised the restructuring package to convert the entity into a green entity. As per the restructuring plans, our NCD along with interest would be segregated into sustainable and unsustainable portion. ~90% of the lenders' approval has come in for the restructuring proposal. Further, the company has also received RBI approval for restructuring under change of management provision. The company 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. While the SC has dismissed the company's and various other telco's petition, it is likely that the company and the other telcos pursue further legal options available to them. (Currently the asset is valued at 0% of its principal value).



## SAVINGS SOLUTIONS

| Aditya Birla Sun Life Arbitrage Fund |        | Aditya Birla Sun Life Arbitrage Fund |                |
|--------------------------------------|--------|--------------------------------------|----------------|
| Allocation as a % of Net Assets      | %      | Allocation as a % of Net Assets      | %              |
| BANKS                                | 11.35% | CONSUMER DURABLES                    | 0.62%          |
| FERROUS METALS                       | 5.68%  | GAS                                  | 0.56%          |
| PETROLEUM PRODUCTS                   | 5.32%  | INDUSTRIAL CAPITAL GOODS             | 0.36%          |
| TRANSPORTATION                       | 4.56%  | TEXTILE PRODUCTS                     | 0.29%          |
| FINANCE                              | 4.20%  | RETAILING                            | 0.23%          |
| SOFTWARE                             | 4.00%  | AEROSPACE & DEFENSE                  | 0.23%          |
| PHARMACEUTICALS                      | 3.76%  | HEALTHCARE SERVICES                  | 0.22%          |
| CONSUMER NON DURABLES                | 2.88%  | INDUSTRIAL PRODUCTS                  | 0.17%          |
| TELECOM - SERVICES                   | 2.82%  | OIL                                  | 0.16%          |
| NON - FERROUS METALS                 | 2.48%  | FERTILISERS                          | 0.12%          |
| AUTO                                 | 2.19%  | INVESTMENT FUNDS/MUTUAL FUNDS        | 28.10%         |
| CONSTRUCTION PROJECT                 | 2.06%  | Fixed rates bonds - Corporate        | 0.18%          |
| INSURANCE                            | 1.85%  | EQUITY FUTURE                        | -68.06%        |
| ENTERTAINMENT                        | 1.60%  | Cash & Current Assets                | 72.43%         |
| MINERALS/MINING                      | 1.60%  | <b>Total Net Assets</b>              | <b>100.00%</b> |
| PESTICIDES                           | 1.25%  |                                      |                |
| CEMENT & CEMENT PRODUCTS             | 1.15%  |                                      |                |
| CHEMICALS                            | 1.14%  |                                      |                |
| LEISURE SERVICES                     | 1.12%  |                                      |                |
| CAPITAL MARKETS                      | 1.01%  |                                      |                |
| AUTO ANCILLARIES                     | 0.84%  |                                      |                |
| POWER                                | 0.81%  |                                      |                |
| CONSTRUCTION                         | 0.73%  |                                      |                |

## WEALTH SOLUTIONS

| Aditya Birla Sun Life Equity Savings Fund |                | Aditya Birla Sun Life Balanced Advantage Fund |                | Aditya Birla Sun Life Equity Hybrid '95 Fund |                | Aditya Birla Sun Life Index Fund |                |
|---|----------------|---|----------------|--|----------------|----------------------------------|----------------|
| Allocation as a % of Net Assets           | %              | Allocation as a % of Net Assets               | %              | Allocation as a % of Net Assets              | %              | Allocation as a % of Net Assets  | %              |
| CONSTRUCTION PROJECT                      | 10.19%         | BANKS   | 16.32%         | BANKS  | 18.09%         | BANKS                            | 25.97%         |
| BANKS                                     | 9.62%          | SOFTWARE                                      | 6.24%          | SOFTWARE                                     | 14.49%         | SOFTWARE                         | 16.65%         |
| SOFTWARE                                  | 8.61%          | PETROLEUM PRODUCTS                            | 5.32%          | PHARMACEUTICALS                              | 6.63%          | PETROLEUM PRODUCTS               | 11.59%         |
| FINANCE                                   | 4.94%          | CONSUMER NON DURABLES                         | 4.31%          | FINANCE                                      | 6.61%          | FINANCE                          | 9.22%          |
| PETROLEUM PRODUCTS                        | 4.84%          | PHARMACEUTICALS                               | 3.90%          | CONSUMER DURABLES                            | 4.82%          | CONSUMER NON DURABLES            | 9.20%          |
| CONSUMER DURABLES                         | 4.29%          | FINANCE                                       | 3.81%          | PETROLEUM PRODUCTS                           | 4.02%          | AUTO                             | 5.04%          |
| MINERALS/MINING                           | 3.98%          | FERROUS METALS                                | 3.75%          | CHEMICALS                                    | 3.64%          | PHARMACEUTICALS                  | 3.30%          |
| FERROUS METALS                            | 3.92%          | TELECOM - SERVICES                            | 2.67%          | CEMENT & CEMENT PRODUCTS                     | 3.64%          | INSURANCE                        | 2.88%          |
| PHARMACEUTICALS                           | 2.84%          | AUTO  | 2.46%          | AUTO   | 2.17%          | CONSTRUCTION PROJECT             | 2.77%          |
| AUTO                                      | 2.25%          | CONSTRUCTION PROJECT                          | 2.41%          | HEALTHCARE SERVICES                          | 2.02%          | CEMENT & CEMENT PRODUCTS         | 2.49%          |
| HEALTHCARE SERVICES                       | 2.19%          | CEMENT & CEMENT PRODUCTS                      | 2.20%          | RETAILING                                    | 1.75%          | FERROUS METALS                   | 2.20%          |
| CEMENT & CEMENT PRODUCTS                  | 1.98%          | TRANSPORTATION                                | 2.13%          | CONSTRUCTION                                 | 1.67%          | TELECOM - SERVICES               | 2.10%          |
| CONSUMER NON DURABLES                     | 1.97%          | INSURANCE                                     | 1.95%          | PESTICIDES                                   | 1.56%          | POWER                            | 1.64%          |
| LEISURE SERVICES                          | 1.22%          | NON - FERROUS METALS                          | 1.27%          | INSURANCE                                    | 1.53%          | CONSUMER DURABLES                | 1.29%          |
| INDUSTRIAL CAPITAL GOODS                  | 1.07%          | ENTERTAINMENT                                 | 1.15%          | CONSUMER NON DURABLES                        | 1.44%          | NON - FERROUS METALS             | 0.87%          |
| INDUSTRIAL PRODUCTS                       | 1.06%          | POWER   | 1.11%          | AUTO ANCILLARIES                             | 1.18%          | OIL                              | 0.71%          |
| AUTO ANCILLARIES                          | 0.91%          | MINERALS/MINING                               | 1.03%          | LEISURE SERVICES                             | 1.15%          | TRANSPORTATION                   | 0.66%          |
| CHEMICALS                                 | 0.84%          | HEALTHCARE SERVICES                           | 0.79%          | INDUSTRIAL CAPITAL GOODS                     | 1.00%          | PESTICIDES                       | 0.53%          |
| PESTICIDES                                | 0.66%          | RETAILING                                     | 0.69%          | TELECOM - SERVICES                           | 0.95%          | MINERALS/MINING                  | 0.45%          |
| GAS                                       | 0.54%          | CONSTRUCTION                                  | 0.69%          | FERROUS METALS                               | 0.79%          | Cash & Current Assets            | 0.45%          |
| TELECOM - SERVICES                        | 0.50%          | INDUSTRIAL PRODUCTS                           | 0.61%          | INDUSTRIAL PRODUCTS                          | 0.77%          | <b>Total Net Assets</b>          | <b>100.00%</b> |
| INVESTMENT FUNDS/MUTUAL FUNDS             | 6.66%          | CONSUMER DURABLES                             | 0.59%          | GAS  | 0.52%          |                                  |                |
| Fixed rates bonds - Corporate             | 5.86%          | CAPITAL MARKETS                               | 0.36%          | MISCELLANEOUS                                | 0.00%          |                                  |                |
| Government Bond                           | 3.29%          | AUTO ANCILLARIES                              | 0.30%          | Fixed rates bonds - Corporate                | 14.00%         |                                  |                |
| EQUITY FUTURE                             | -24.67%        | GAS   | 0.28%          | State Government bond                        | 1.06%          |                                  |                |
| Cash & Current Assets                     | 40.45%         | PESTICIDES                                    | 0.23%          | Securitised Debt Amort                       | 0.82%          |                                  |                |
| <b>Total Net Assets</b>                   | <b>100.00%</b> | MEDIA   | 0.13%          | Money Market Instruments                     | 0.61%          |                                  |                |
|   |                | LEISURE SERVICES                              | 0.11%          | Government Bond                              | 0.43%          |                                  |                |
|   |                | WARRANT                                       | 0.08%          | Cash & Current Assets                        | 2.65%          |                                  |                |
|   |                | Fixed rates bonds - Corporate                 | 15.76%         | <b>Total Net Assets</b>                      | <b>100.00%</b> |                                  |                |
|   |                | INVESTMENT FUNDS/MUTUAL FUNDS                 | 7.49%          |  |                |                                  |                |
|   |                | Money Market Instruments                      | 2.70%          |  |                |                                  |                |
|   |                | INDEX FUTURE                                  | -3.26%         |  |                |                                  |                |
|   |                | EQUITY FUTURE                                 | -24.78%        |  |                |                                  |                |
|   |                | Cash & Current Assets                         | 35.20%         |  |                |                                  |                |
|   |                | <b>Total Net Assets</b>                       | <b>100.00%</b> |  |                |                                  |                |

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Note: The above Allocation is As on October 29, 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                                       | 25.98%         |
| SOFTWARE                                    | 13.67%         |
| FINANCE                                     | 7.49%          |
| CONSUMER NON DURABLES                       | 7.24%          |
| PETROLEUM PRODUCTS                          | 6.41%          |
| TELECOM - SERVICES                          | 5.23%          |
| PHARMACEUTICALS                             | 4.49%          |
| INSURANCE                                   | 4.05%          |
| CONSTRUCTION PROJECT                        | 3.91%          |
| CONSUMER DURABLES                           | 3.56%          |
| AUTO  | 3.03%          |
| CEMENT & CEMENT PRODUCTS                    | 2.82%          |
| AUTO ANCILLARIES                            | 1.78%          |
| NON - FERROUS METALS                        | 1.62%          |
| POWER                                       | 1.47%          |
| MINERALS/MINING                             | 0.92%          |
| CONSTRUCTION                                | 0.86%          |
| PESTICIDES                                  | 0.78%          |
| OIL   | 0.75%          |
| FERROUS METALS                              | 0.53%          |
| WARRANT                                     | 0.46%          |
| RETAILING                                   | 0.43%          |
| INDUSTRIAL PRODUCTS                         | 0.28%          |
| GAS   | 0.23%          |
| Exchange Traded Fund                        | 0.38%          |
| Fixed rates bonds - Corporate               | 0.01%          |
| EQUITY FUTURE                               | 0.60%          |
| Cash & Current Assets                       | 1.01%          |
| <b>Total Net Assets</b>                     | <b>100.00%</b> |

| Aditya Birla Sun Life Flexi Cap Fund |                |
|--------------------------------------|----------------|
| Allocation as a % of Net Assets      | %              |
| BANKS                                | 21.62%         |
| SOFTWARE                             | 14.38%         |
| PHARMACEUTICALS                      | 10.63%         |
| CONSUMER NON DURABLES                | 6.26%          |
| TELECOM - SERVICES                   | 5.36%          |
| FINANCE                              | 4.97%          |
| INSURANCE                            | 4.12%          |
| CHEMICALS                            | 3.60%          |
| CONSUMER DURABLES                    | 3.28%          |
| PETROLEUM PRODUCTS                   | 2.51%          |
| CEMENT & CEMENT PRODUCTS             | 2.38%          |
| FERROUS METALS                       | 2.38%          |
| INDUSTRIAL PRODUCTS                  | 2.27%          |
| NON - FERROUS METALS                 | 1.77%          |
| ENTERTAINMENT                        | 1.60%          |
| HEALTHCARE SERVICES                  | 1.60%          |
| AEROSPACE & DEFENSE                  | 1.41%          |
| AUTO ANCILLARIES                     | 1.40%          |
| PAPER                                | 1.37%          |
| MINERALS/MINING                      | 0.89%          |
| AUTO                                 | 0.70%          |
| POWER                                | 0.68%          |
| RETAILING                            | 0.24%          |
| FERTILISERS                          | 0.24%          |
| TEXTILE PRODUCTS                     | 0.05%          |
| CONSTRUCTION                         | 0.03%          |
| MISCELLANEOUS                        | 0.00%          |
| Cash & Current Assets                | 4.27%          |
| <b>Total Net Assets</b>              | <b>100.00%</b> |

| Aditya Birla Sun Life MNC Fund  |                |
|---------------------------------|----------------|
| Allocation as a % of Net Assets | %              |
| CONSUMER NON DURABLES           | 20.59%         |
| PHARMACEUTICALS                 | 13.69%         |
| INDUSTRIAL CAPITAL GOODS        | 9.93%          |
| BANKS                           | 8.90%          |
| CONSUMER DURABLES               | 8.58%          |
| PESTICIDES                      | 6.08%          |
| OTHER SERVICES                  | 5.12%          |
| HEALTHCARE SERVICES             | 4.95%          |
| INDUSTRIAL PRODUCTS             | 4.82%          |
| CAPITAL MARKETS                 | 3.79%          |
| AUTO                            | 3.22%          |
| AUTO ANCILLARIES                | 2.96%          |
| FINANCE                         | 2.65%          |
| LEISURE SERVICES                | 1.90%          |
| CEMENT & CEMENT PRODUCTS        | 1.43%          |
| SOFTWARE                        | 0.51%          |
| PETROLEUM PRODUCTS              | 0.36%          |
| TRANSPORTATION                  | 0.22%          |
| CONSTRUCTION                    | 0.15%          |
| MISCELLANEOUS                   | 0.00%          |
| Cash & Current Assets           | 0.16%          |
| <b>Total Net Assets</b>         | <b>100.00%</b> |

| Aditya Birla Sun Life Small Cap Fund |                |
|--------------------------------------|----------------|
| Allocation as a % of Net Assets      | %              |
| CONSUMER NON DURABLES                | 11.04%         |
| SOFTWARE                             | 10.42%         |
| CHEMICALS                            | 8.77%          |
| CONSUMER DURABLES                    | 8.40%          |
| FINANCE                              | 6.70%          |
| AUTO ANCILLARIES                     | 6.59%          |
| CEMENT & CEMENT PRODUCTS             | 4.28%          |
| CONSTRUCTION                         | 4.00%          |
| INDUSTRIAL CAPITAL GOODS             | 3.63%          |
| HEALTHCARE SERVICES                  | 3.53%          |
| INDUSTRIAL PRODUCTS                  | 3.49%          |
| PHARMACEUTICALS                      | 3.15%          |
| NON - FERROUS METALS                 | 3.08%          |
| TEXTILE PRODUCTS                     | 2.38%          |
| FERROUS METALS                       | 2.14%          |
| BANKS                                | 1.75%          |
| POWER                                | 1.53%          |
| RETAILING                            | 1.50%          |
| AUTO                                 | 1.50%          |
| CONSTRUCTION PROJECT                 | 1.49%          |
| ENTERTAINMENT                        | 1.42%          |
| TRANSPORTATION                       | 1.17%          |
| CAPITAL MARKETS                      | 1.14%          |
| LEISURE SERVICES                     | 1.10%          |
| PAPER                                | 1.02%          |
| FERTILISERS                          | 1.00%          |
| COMMERCIAL SERVICES                  | 0.99%          |
| MINERALS/MINING                      | 0.59%          |
| Cash & Current Assets                | 2.41%          |
| <b>Total Net Assets</b>              | <b>100.00%</b> |

| Aditya Birla Sun Life Focused Equity Fund |                |
|---|----------------|
| Allocation as a % of Net Assets           | %              |
| BANKS                                     | 26.36%         |
| SOFTWARE                                  | 14.35%         |
| FINANCE                                   | 8.60%          |
| CONSUMER NON DURABLES                     | 7.12%          |
| INSURANCE                                 | 5.37%          |
| TELECOM - SERVICES                        | 5.04%          |
| PETROLEUM PRODUCTS                        | 4.92%          |
| CONSTRUCTION PROJECT                      | 4.83%          |
| CONSUMER DURABLES                         | 4.14%          |
| PHARMACEUTICALS                           | 3.62%          |
| CEMENT & CEMENT PRODUCTS                  | 2.76%          |
| CONSTRUCTION                              | 1.97%          |
| POWER                                     | 1.48%          |
| HEALTHCARE SERVICES                       | 1.42%          |
| MINERALS/MINING                           | 1.33%          |
| AUTO                                      | 1.25%          |
| WARRANT                                   | 1.05%          |
| NON - FERROUS METALS                      | 0.63%          |
| EQUITY FUTURE                             | 1.20%          |
| Cash & Current Assets                     | 2.56%          |
| <b>Total Net Assets</b>                   | <b>100.00%</b> |

| Aditya Birla Sun Life Equity Advantage Fund |                |
|---|----------------|
| Allocation as a % of Net Assets             | %              |
| SOFTWARE                                    | 20.03%         |
| BANKS                                       | 17.20%         |
| CONSUMER DURABLES                           | 11.52%         |
| CHEMICALS                                   | 8.01%          |
| FINANCE                                     | 7.43%          |
| CEMENT & CEMENT PRODUCTS                    | 5.25%          |
| RETAILING                                   | 4.00%          |
| PHARMACEUTICALS                             | 3.40%          |
| AUTO  | 2.87%          |
| GAS   | 2.82%          |
| PESTICIDES                                  | 2.16%          |
| PETROLEUM PRODUCTS                          | 2.09%          |
| HEALTHCARE SERVICES                         | 2.01%          |
| INDUSTRIAL CAPITAL GOODS                    | 1.65%          |
| AUTO ANCILLARIES                            | 1.54%          |
| LEISURE SERVICES                            | 1.40%          |
| INSURANCE                                   | 1.25%          |
| INDUSTRIAL PRODUCTS                         | 1.16%          |
| POWER                                       | 0.95%          |
| CONSUMER NON DURABLES                       | 0.85%          |
| ENTERTAINMENT                               | 0.60%          |
| AEROSPACE & DEFENSE                         | 0.26%          |
| MISCELLANEOUS                               | 0.00%          |
| Cash & Current Assets                       | 1.56%          |
| <b>Total Net Assets</b>                     | <b>100.00%</b> |

| Aditya Birla Sun Life Midcap Fund |                |
|-----------------------------------|----------------|
| Allocation as a % of Net Assets   | %              |
| SOFTWARE                          | 10.48%         |
| FINANCE                           | 8.38%          |
| POWER                             | 8.17%          |
| CONSUMER DURABLES                 | 7.81%          |
| PHARMACEUTICALS                   | 6.99%          |
| BANKS                             | 6.66%          |
| CHEMICALS                         | 5.78%          |
| CONSUMER NON DURABLES             | 5.28%          |
| HEALTHCARE SERVICES               | 3.27%          |
| RETAILING                         | 3.12%          |
| INSURANCE                         | 3.09%          |
| CONSTRUCTION                      | 2.85%          |
| AUTO ANCILLARIES                  | 2.78%          |
| FERTILISERS                       | 2.71%          |
| TEXTILE PRODUCTS                  | 2.26%          |
| INDUSTRIAL PRODUCTS               | 2.11%          |
| AEROSPACE & DEFENSE               | 1.85%          |
| CEMENT & CEMENT PRODUCTS          | 1.81%          |
| GAS                               | 1.66%          |
| ENTERTAINMENT                     | 1.59%          |
| AUTO                              | 1.26%          |
| INDUSTRIAL CAPITAL GOODS          | 1.05%          |
| PAPER                             | 0.99%          |
| COMMERCIAL SERVICES               | 0.83%          |
| LEISURE SERVICES                  | 0.74%          |
| PESTICIDES                        | 0.72%          |
| OTHER SERVICES                    | 0.71%          |
| TELECOM - SERVICES                | 0.71%          |
| MINERALS/MINING                   | 0.59%          |
| TRANSPORTATION                    | 0.41%          |
| CAPITAL MARKETS                   | 0.39%          |
| Cash & Current Assets             | 2.96%          |
| <b>Total Net Assets</b>           | <b>100.00%</b> |

| Aditya Birla Sun Life Pure Value Fund |                |
|---------------------------------------|----------------|
| Allocation as a % of Net Assets       | %              |
| BANKS                                 | 20.75%         |
| INDUSTRIAL PRODUCTS                   | 8.60%          |
| PETROLEUM PRODUCTS                    | 8.56%          |
| SOFTWARE                              | 7.83%          |
| FINANCE                               | 5.58%          |
| CONSUMER NON DURABLES                 | 5.38%          |
| INSURANCE                             | 3.60%          |
| AUTO ANCILLARIES                      | 3.46%          |
| CHEMICALS                             | 3.41%          |
| CONSTRUCTION PROJECT                  | 3.23%          |
| PHARMACEUTICALS                       | 2.99%          |
| AUTO                                  | 2.49%          |
| CEMENT & CEMENT PRODUCTS              | 2.41%          |
| CONSUMER DURABLES                     | 2.31%          |
| MINERALS/MINING                       | 2.27%          |
| TEXTILE PRODUCTS                      | 2.25%          |
| CONSTRUCTION                          | 1.90%          |
| RETAILING                             | 1.66%          |
| AEROSPACE & DEFENSE                   | 1.43%          |
| CAPITAL MARKETS                       | 1.43%          |
| INDUSTRIAL CAPITAL GOODS              | 1.40%          |
| NON - FERROUS METALS                  | 1.29%          |
| POWER                                 | 1.13%          |
| HEALTHCARE SERVICES                   | 1.02%          |
| TRANSPORTATION                        | 0.49%          |
| OIL                                   | 0.33%          |
| TELECOM - SERVICES                    | 0.04%          |
| INDEX OPTION                          | 0.22%          |
| Cash & Current Assets                 | 2.58%          |
| <b>Total Net Assets</b>               | <b>100.00%</b> |

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**Note:** The above Allocation is As on October 29, 2021, as per Industry classification as recommended by AMFI.



# Country/Industry Allocation

| Aditya Birla Sun Life Manufacturing Equity Fund |                |
|---|----------------|
| Allocation as a % of Net Assets                 | %              |
| CONSUMER NON DURABLES                           | 21.82%         |
| PHARMACEUTICALS                                 | 11.97%         |
| CONSUMER DURABLES                               | 8.80%          |
| INDUSTRIAL PRODUCTS                             | 7.90%          |
| PETROLEUM PRODUCTS                              | 6.12%          |
| CHEMICALS                                       | 5.50%          |
| FERROUS METALS                                  | 5.31%          |
| CEMENT & CEMENT PRODUCTS                        | 4.05%          |
| AEROSPACE & DEFENSE                             | 3.90%          |
| NON - FERROUS METALS                            | 3.64%          |
| AUTO  | 3.32%          |
| PESTICIDES                                      | 3.16%          |
| PAPER   | 2.66%          |
| AUTO ANCILLARIES                                | 2.04%          |
| MINERALS/MINING                                 | 1.69%          |
| TEXTILE PRODUCTS                                | 0.69%          |
| Cash & Current Assets                           | 7.45%          |
| <b>Total Net Assets</b>                         | <b>100.00%</b> |

| Aditya Birla Sun Life Dividend Yield Fund |                |
|---|----------------|
| Allocation as a % of Net Assets           | %              |
| SOFTWARE                                  | 27.28%         |
| CONSUMER NON DURABLES                     | 9.16%          |
| POWER                                     | 8.43%          |
| CAPITAL MARKETS                           | 7.66%          |
| FRANCE                                    | 5.70%          |
| PHARMACEUTICALS                           | 4.90%          |
| PETROLEUM PRODUCTS                        | 4.67%          |
| United States of America                  | 4.62%          |
| MINERALS/MINING                           | 4.39%          |
| INDUSTRIAL PRODUCTS                       | 3.76%          |
| AEROSPACE & DEFENSE                       | 3.07%          |
| CEMENT & CEMENT PRODUCTS                  | 2.24%          |
| FERROUS METALS                            | 2.14%          |
| NON - FERROUS METALS                      | 1.99%          |
| PESTICIDES                                | 1.60%          |
| CHEMICALS                                 | 1.49%          |
| TEXTILE PRODUCTS                          | 1.36%          |
| PAPER                                     | 1.19%          |
| CONSTRUCTION PROJECT                      | 1.03%          |
| BANKS                                     | 0.72%          |
| GAS                                       | 0.55%          |
| Cash & Current Assets                     | 2.06%          |
| <b>Total Net Assets</b>                   | <b>100.00%</b> |

| Aditya Birla Sun Life Infrastructure Fund |                |
|---|----------------|
| Allocation as a % of Net Assets           | %              |
| CONSTRUCTION PROJECT                      | 23.06%         |
| CEMENT & CEMENT PRODUCTS                  | 16.41%         |
| INDUSTRIAL PRODUCTS                       | 12.60%         |
| CONSTRUCTION                              | 12.25%         |
| POWER                                     | 8.27%          |
| INDUSTRIAL CAPITAL GOODS                  | 7.33%          |
| TELECOM - SERVICES                        | 5.67%          |
| AEROSPACE & DEFENSE                       | 3.71%          |
| NON - FERROUS METALS                      | 2.84%          |
| MINERALS/MINING                           | 2.36%          |
| FINANCE                                   | 2.13%          |
| FERROUS METALS                            | 1.50%          |
| TRANSPORTATION                            | 1.18%          |
| ENTERTAINMENT                             | 0.00%          |
| Cash & Current Assets                     | 0.67%          |
| <b>Total Net Assets</b>                   | <b>100.00%</b> |

| Aditya Birla Sun Life India GenNext Fund |                |
|--|----------------|
| Allocation as a % of Net Assets          | %              |
| CONSUMER NON DURABLES                    | 22.87%         |
| BANKS                                    | 18.65%         |
| CONSUMER DURABLES                        | 9.56%          |
| RETAILING                                | 6.97%          |
| INSURANCE                                | 6.07%          |
| AUTO                                     | 4.96%          |
| FINANCE                                  | 4.77%          |
| PHARMACEUTICALS                          | 4.18%          |
| TELECOM - SERVICES                       | 3.92%          |
| LEISURE SERVICES                         | 3.07%          |
| INDUSTRIAL PRODUCTS                      | 2.67%          |
| CEMENT & CEMENT PRODUCTS                 | 2.54%          |
| ENTERTAINMENT                            | 1.66%          |
| CONSTRUCTION                             | 1.47%          |
| HEALTHCARE SERVICES                      | 1.33%          |
| PAPER                                    | 1.04%          |
| TEXTILE PRODUCTS                         | 0.92%          |
| AUTO ANCILLARIES                         | 0.88%          |
| MISCELLANEOUS                            | 0.00%          |
| Fixed rates bonds - Corporate            | 0.01%          |
| Cash & Current Assets                    | 2.47%          |
| <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   | 54.60%         |
| FINANCE   | 22.23%         |
| INSURANCE   | 13.46%         |
| WARRANT   | 3.18%          |
| CAPITAL MARKETS   | 2.65%          |
| Exchange Traded Fund                                      | 1.36%          |
| Cash & Current Assets                                     | 2.53%          |
| <b>Total Net Assets</b>                                   | <b>100.00%</b> |

| Aditya Birla Sun Life International Equity Fund - Plan B |                |
|--|----------------|
| Allocation as a % of Net Assets                          | %              |
| BANKS  | 19.17%         |
| United States of America                                 | 17.17%         |
| CEMENT & CEMENT PRODUCTS                                 | 9.74%          |
| FINANCE  | 7.34%          |
| INDUSTRIAL PRODUCTS                                      | 5.44%          |
| NON - FERROUS METALS                                     | 5.43%          |
| CONSUMER NON DURABLES                                    | 5.42%          |
| SOFTWARE   | 3.88%          |
| PETROLEUM PRODUCTS                                       | 3.32%          |
| PHARMACEUTICALS  | 2.92%          |
| RETAILING  | 2.35%          |
| United Kingdom   | 2.01%          |
| POWER  | 1.69%          |
| AUTO   | 1.63%          |
| AUTO ANCILLARIES   | 1.39%          |
| Australia  | 1.32%          |
| Switzerland  | 1.08%          |
| Canada   | 1.04%          |
| CONSTRUCTION PROJECT                                     | 1.01%          |
| France   | 0.93%          |
| INDUSTRIAL CAPITAL GOODS                                 | 0.79%          |
| CHEMICALS  | 0.75%          |
| TEXTILE PRODUCTS   | 0.63%          |
| Japan  | 0.48%          |
| HongKong   | 0.40%          |
| Germany  | 0.31%          |
| Denmark  | 0.31%          |
| Sweden   | 0.23%          |
| Netherlands  | 0.23%          |
| Belgium  | 0.22%          |
| Cash & Current Assets                                    | 1.39%          |
| <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                                 | 64.76%         |
| United Kingdom   | 7.67%          |
| Australia  | 5.18%          |
| Canada   | 4.36%          |
| Switzerland  | 3.88%          |
| France   | 3.82%          |
| Japan  | 1.88%          |
| HongKong   | 1.37%          |
| Germany  | 1.19%          |
| Denmark  | 1.13%          |
| Sweden   | 0.90%          |
| Belgium  | 0.85%          |
| Netherlands  | 0.78%          |
| Cash & Current Assets                                    | 2.23%          |
| <b>Total Net Assets</b>                                  | <b>100.00%</b> |

| Aditya Birla Sun Life Bal Bhavishya Yojna |                |
|---|----------------|
| Allocation as a % of Net Assets           | %              |
| BANKS                                     | 16.23%         |
| PHARMACEUTICALS                           | 11.85%         |
| FINANCE                                   | 9.47%          |
| CONSUMER NON DURABLES                     | 8.86%          |
| INDUSTRIAL CAPITAL GOODS                  | 7.96%          |
| PETROLEUM PRODUCTS                        | 7.23%          |
| PESTICIDES                                | 4.99%          |
| AUTO ANCILLARIES                          | 4.59%          |
| CONSTRUCTION PROJECT                      | 4.58%          |
| CONSUMER DURABLES                         | 4.17%          |
| CEMENT & CEMENT PRODUCTS                  | 3.32%          |
| SOFTWARE                                  | 2.70%          |
| HEALTHCARE SERVICES                       | 2.62%          |
| RETAILING                                 | 2.13%          |
| OTHER SERVICES                            | 2.09%          |
| TRANSPORTATION                            | 1.32%          |
| CAPITAL MARKETS                           | 1.06%          |
| LEISURE SERVICES                          | 1.03%          |
| PAPER                                     | 0.64%          |
| AUTO                                      | 0.64%          |
| Cash & Current Assets                     | 2.52%          |
| <b>Total Net Assets</b>                   | <b>100.00%</b> |

| Aditya Birla Sun Life Retirement Fund - The 30s Plan |                |
|--|----------------|
| Allocation as a % of Net Assets                      | %              |
| BANKS  | 16.20%         |
| PHARMACEUTICALS                                      | 11.82%         |
| FINANCE  | 9.63%          |
| CONSUMER NON DURABLES                                | 8.69%          |
| INDUSTRIAL CAPITAL GOODS                             | 8.40%          |
| PETROLEUM PRODUCTS                                   | 7.25%          |
| PESTICIDES   | 5.01%          |
| CONSTRUCTION PROJECT                                 | 4.61%          |
| CONSUMER DURABLES                                    | 4.40%          |
| AUTO ANCILLARIES                                     | 4.39%          |
| CEMENT & CEMENT PRODUCTS                             | 3.00%          |
| HEALTHCARE SERVICES                                  | 2.68%          |
| SOFTWARE   | 2.63%          |
| RETAILING  | 2.14%          |
| OTHER SERVICES                                       | 2.10%          |
| TRANSPORTATION                                       | 1.34%          |
| CAPITAL MARKETS                                      | 1.06%          |
| LEISURE SERVICES                                     | 1.00%          |
| PAPER  | 0.67%          |
| AUTO   | 0.66%          |
| Cash & Current Assets                                | 2.30%          |
| <b>Total Net Assets</b>                              | <b>100.00%</b> |

| Aditya Birla Sun Life Retirement Fund - The 40s Plan |        |
|--|--------|
| Allocation as a % of Net Assets                      | %      |
| BANKS  | 13.00% |
| PHARMACEUTICALS                                      | 9.42%  |
| FINANCE  | 7.47%  |
| CONSUMER NON DURABLES                                | 6.93%  |
| INDUSTRIAL CAPITAL GOODS                             | 6.62%  |
| PETROLEUM PRODUCTS                                   | 5.79%  |
| CONSTRUCTION PROJECT                                 | 4.03%  |
| PESTICIDES   | 4.01%  |
| CONSUMER DURABLES                                    | 3.77%  |
| AUTO ANCILLARIES                                     | 3.56%  |
| CEMENT & CEMENT PRODUCTS                             | 2.74%  |
| SOFTWARE   | 2.44%  |
| HEALTHCARE SERVICES                                  | 2.07%  |
| OTHER SERVICES                                       | 1.61%  |
| RETAILING  | 1.60%  |
| TRANSPORTATION                                       | 1.16%  |
| LEISURE SERVICES                                     | 0.83%  |
| CAPITAL MARKETS                                      | 0.81%  |

| Aditya Birla Sun Life Retirement Fund - The 40s Plan |                |
|--|----------------|
| Allocation as a % of Net Assets                      | %              |
| PAPER  | 0.55%          |
| AUTO   | 0.52%          |
| Fixed rates bonds - Corporate                        | 8.85%          |
| State Government bond                                | 2.82%          |
| Government Bond                                      | 1.09%          |
| Cash & Current Assets                                | 8.30%          |
| <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 October 29, 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                                 | 17.57%         |
| BANKS                                 | 15.49%         |
| MINERALS/MINING                       | 10.46%         |
| GAS                                   | 10.22%         |
| AEROSPACE & DEFENSE                   | 8.92%          |
| PETROLEUM PRODUCTS                    | 8.20%          |
| INSURANCE                             | 4.79%          |
| TRANSPORTATION                        | 4.68%          |
| OIL                                   | 4.35%          |
| NON - FERROUS METALS                  | 4.23%          |
| FINANCE                               | 3.15%          |
| INDUSTRIAL CAPITAL GOODS              | 2.29%          |
| FERROUS METALS                        | 1.67%          |
| ENGINEERING SERVICES                  | 0.83%          |
| CONSTRUCTION PROJECT                  | 0.73%          |
| Cash & Current Assets                 | 2.41%          |
| <b>Total Net Assets</b>               | <b>100.00%</b> |

| Aditya Birla Sun Life Special Opportunities Fund |                |
|--|----------------|
| Allocation as a % of Net Assets                  | %              |
| BANKS  | 16.82%         |
| SOFTWARE   | 11.03%         |
| PHARMACEUTICALS                                  | 9.84%          |
| FINANCE  | 6.05%          |
| INSURANCE  | 5.58%          |
| TELECOM - SERVICES                               | 5.28%          |
| CONSUMER NON DURABLES                            | 5.18%          |
| CONSUMER DURABLES                                | 5.12%          |
| NON - FERROUS METALS                             | 4.39%          |
| CONSTRUCTION                                     | 3.92%          |
| CHEMICALS  | 3.65%          |
| POWER  | 3.53%          |
| INDUSTRIAL PRODUCTS                              | 3.48%          |
| CEMENT & CEMENT PRODUCTS                         | 3.14%          |
| FERROUS METALS                                   | 2.68%          |
| ENTERTAINMENT                                    | 2.54%          |
| PETROLEUM PRODUCTS                               | 1.33%          |
| PESTICIDES                                       | 1.04%          |
| RETAILING  | 0.77%          |
| AUTO   | 0.67%          |
| AUTO ANCILLARIES                                 | 0.59%          |
| HEALTHCARE SERVICES                              | 0.58%          |
| Cash & Current Assets                            | 2.78%          |
| <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             | 82.28%         |
| Exchange Traded Fund                      | 15.63%         |
| Cash & Current Assets                     | 2.09%          |
| <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                                | 83.48%         |
| Exchange Traded Fund   | 15.16%         |
| Cash & Current Assets  | 1.36%          |
| <b>Total Net Assets</b>                                      | <b>100.00%</b> |

| Aditya Birla Sun Life Pharma & Healthcare Fund |                |
|--|----------------|
| Allocation as a % of Net Assets                | %              |
| PHARMACEUTICALS                                | 82.80%         |
| HEALTHCARE SERVICES                            | 11.37%         |
| CONSUMER NON DURABLES                          | 2.36%          |
| CHEMICALS                                      | 1.80%          |
| Cash & Current Assets                          | 1.67%          |
| <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                            | 99.02%         |
| Cash & Current Assets                                    | 0.98%          |
| <b>Total Net Assets</b>                                  | <b>100.00%</b> |

| Aditya Birla Sun Life Global Excellence Equity Fund of Fund |                |
|---|----------------|
| Allocation as a % of Net Assets                             | %              |
| INVESTMENT FUNDS/MUTUAL FUNDS                               | 98.39%         |
| Cash & Current Assets                                       | 1.61%          |
| <b>Total Net Assets</b>                                     | <b>100.00%</b> |

| Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan |                |
|--|----------------|
| Allocation as a % of Net Assets                                  | %              |
| United States of America   | 60.03%         |
| Israel   | 5.77%          |
| Japan  | 5.76%          |
| Singapore  | 5.74%          |
| Norway   | 5.52%          |
| United Kingdom   | 5.06%          |
| PESTICIDES   | 3.04%          |
| Cash & Current Assets  | 9.09%          |
| <b>Total Net Assets</b>  | <b>100.00%</b> |

| Aditya Birla Sun Life Gold Fund |                |
|---------------------------------|----------------|
| Allocation as a % of Net Assets | %              |
| Exchange Traded Fund            | 97.66%         |
| Cash & Current Assets           | 2.34%          |
| <b>Total Net Assets</b>         | <b>100.00%</b> |

| Aditya Birla Sun Life Digital India Fund |                |
|--|----------------|
| Allocation as a % of Net Assets          | %              |
| SOFTWARE                                 | 75.89%         |
| TELECOM - SERVICES                       | 8.13%          |
| United States of America                 | 4.71%          |
| ENTERTAINMENT                            | 3.53%          |
| INDUSTRIAL CAPITAL GOODS                 | 1.25%          |
| RETAILING                                | 1.03%          |
| COMMERCIAL SERVICES                      | 0.45%          |
| OTHER SERVICES                           | 0.21%          |
| MISCELLANEOUS                            | 0.00%          |
| Cash & Current Assets                    | 4.79%          |
| <b>Total Net Assets</b>                  | <b>100.00%</b> |

| Aditya Birla Sun Life Multi Cap Fund |                |
|--------------------------------------|----------------|
| Allocation as a % of Net Assets      | %              |
| BANKS                                | 14.77%         |
| SOFTWARE                             | 10.74%         |
| CONSUMER NON DURABLES                | 10.63%         |
| CONSUMER DURABLES                    | 9.68%          |
| PHARMACEUTICALS                      | 7.13%          |
| FINANCE                              | 5.80%          |
| AUTO ANCILLARIES                     | 5.29%          |
| CONSTRUCTION PROJECT                 | 3.54%          |
| AUTO                                 | 3.32%          |
| INSURANCE                            | 2.98%          |
| TELECOM - SERVICES                   | 2.44%          |
| ENTERTAINMENT                        | 2.35%          |
| CONSTRUCTION                         | 2.24%          |
| CEMENT & CEMENT PRODUCTS             | 2.01%          |
| INDUSTRIAL CAPITAL GOODS             | 1.96%          |
| RETAILING                            | 1.94%          |
| PAPER                                | 1.33%          |
| NON - FERROUS METALS                 | 1.16%          |
| CAPITAL MARKETS                      | 1.05%          |
| CHEMICALS                            | 1.04%          |
| OIL                                  | 0.85%          |
| HEALTHCARE SERVICES                  | 0.77%          |
| GAS                                  | 0.70%          |
| OTHER SERVICES                       | 0.69%          |
| PESTICIDES                           | 0.62%          |
| INDUSTRIAL PRODUCTS                  | 0.54%          |
| FERROUS METALS                       | 0.52%          |
| INDEX OPTION                         | 0.00%          |
| EQUITY FUTURE                        | 0.87%          |
| Cash & Current Assets                | 3.04%          |
| <b>Total Net Assets</b>              | <b>100.00%</b> |

| Aditya Birla Sun Life ESG Fund  |                |
|---------------------------------|----------------|
| Allocation as a % of Net Assets | %              |
| SOFTWARE                        | 27.90%         |
| BANKS                           | 16.93%         |
| FINANCE                         | 8.40%          |
| CONSUMER DURABLES               | 8.30%          |
| RETAILING                       | 4.57%          |
| AUTO ANCILLARIES                | 4.00%          |
| HEALTHCARE SERVICES             | 3.73%          |
| CEMENT & CEMENT PRODUCTS        | 3.39%          |
| PHARMACEUTICALS                 | 3.27%          |
| CHEMICALS                       | 2.68%          |
| AUTO                            | 2.64%          |
| INDUSTRIAL PRODUCTS             | 2.35%          |
| ENTERTAINMENT                   | 2.04%          |
| INDUSTRIAL CAPITAL GOODS        | 1.75%          |
| COMMERCIAL SERVICES             | 1.17%          |
| CONSTRUCTION                    | 1.15%          |
| TEXTILE PRODUCTS                | 0.98%          |
| CONSUMER NON DURABLES           | 0.83%          |
| GAS                             | 0.66%          |
| Cash & Current Assets           | 3.26%          |
| <b>Total Net Assets</b>         | <b>100.00%</b> |

| Aditya Birla Sun Life Banking ETF |                |
|-----------------------------------|----------------|
| Allocation as a % of Net Assets   | %              |
| BANKS                             | 99.99%         |
| Cash & Current Assets             | 0.01%          |
| <b>Total Net Assets</b>           | <b>100.00%</b> |

| Aditya Birla Sun Life Multi Cap Fund |                |
|--------------------------------------|----------------|
| Allocation as a % of Net Assets      | %              |
| BANKS                                | 14.77%         |
| SOFTWARE                             | 10.74%         |
| CONSUMER NON DURABLES                | 10.63%         |
| CONSUMER DURABLES                    | 9.68%          |
| PHARMACEUTICALS                      | 7.13%          |
| FINANCE                              | 5.80%          |
| AUTO ANCILLARIES                     | 5.29%          |
| CONSTRUCTION PROJECT                 | 3.54%          |
| AUTO                                 | 3.32%          |
| INSURANCE                            | 2.98%          |
| TELECOM - SERVICES                   | 2.44%          |
| ENTERTAINMENT                        | 2.35%          |
| CONSTRUCTION                         | 2.24%          |
| CEMENT & CEMENT PRODUCTS             | 2.01%          |
| INDUSTRIAL CAPITAL GOODS             | 1.96%          |
| RETAILING                            | 1.94%          |
| PAPER                                | 1.33%          |
| NON - FERROUS METALS                 | 1.16%          |
| CAPITAL MARKETS                      | 1.05%          |
| CHEMICALS                            | 1.04%          |
| OIL                                  | 0.85%          |
| HEALTHCARE SERVICES                  | 0.77%          |
| GAS                                  | 0.70%          |
| OTHER SERVICES                       | 0.69%          |
| PESTICIDES                           | 0.62%          |
| INDUSTRIAL PRODUCTS                  | 0.54%          |
| FERROUS METALS                       | 0.52%          |
| INDEX OPTION                         | 0.00%          |
| EQUITY FUTURE                        | 0.87%          |
| Cash & Current Assets                | 3.04%          |
| <b>Total Net Assets</b>              | <b>100.00%</b> |

| Aditya Birla Sun Life Sensex ETF |                |
|----------------------------------|----------------|
| Allocation as a % of Net Assets  | %              |
| BANKS                            | 29.97%         |
| SOFTWARE                         | 17.94%         |
| PETROLEUM PRODUCTS               | 12.43%         |
| FINANCE                          | 10.76%         |
| CONSUMER NON DURABLES            | 9.33%          |
| AUTO                             | 3.51%          |
| CONSTRUCTION PROJECT             | 3.23%          |
| TELECOM - SERVICES               | 2.51%          |
| PHARMACEUTICALS                  | 2.16%          |
| POWER                            | 1.91%          |
| INSURANCE                        | 1.62%          |
| FERROUS METALS                   | 1.56%          |
| CONSUMER DURABLES                | 1.51%          |
| CEMENT & CEMENT PRODUCTS         | 1.33%          |
| Cash & Current Assets            | 0.22%          |
| <b>Total Net Assets</b>          | <b>100.00%</b> |

| Aditya Birla Sun Life Gold ETF  |                |
|---------------------------------|----------------|
| Allocation as a % of Net Assets | %              |
| GOLD                            | 98.19%         |
| Cash & Current Assets           | 1.81%          |
| <b>Total Net Assets</b>         | <b>100.00%</b> |

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Note: The above Allocation is As on October 29, 2021, as per Industry classification as recommended by AMFI.



# Country/Industry Allocation

| Aditya Birla Sun Life Nifty ETF |                | Aditya Birla Sun Life Nifty Next 50 ETF |                | Aditya Birla Sun Life Nifty Midcap 150 Index Fund |                | Aditya Birla Sun Life Nifty Smallcap 50 Index Fund |                |
|---------------------------------|----------------|---|----------------|---|----------------|--|----------------|
| Allocation as a % of Net Assets | %              | Allocation as a % of Net Assets         | %              | Allocation as a % of Net Assets                   | %              | Allocation as a % of Net Assets                    | %              |
| BANKS                           | 26.05%         | CONSUMER NON DURABLES                   | 14.40%         | FINANCE   | 8.51%          | CAPITAL MARKETS                                    | 20.68%         |
| SOFTWARE                        | 16.70%         | FINANCE                                 | 8.75%          | SOFTWARE  | 7.78%          | SOFTWARE   | 18.04%         |
| PETROLEUM PRODUCTS              | 11.63%         | RETAILING                               | 8.00%          | CHEMICALS   | 7.27%          | FINANCE  | 9.93%          |
| FINANCE                         | 9.25%          | PHARMACEUTICALS                         | 8.00%          | CONSUMER DURABLES                                 | 7.11%          | PHARMACEUTICALS                                    | 7.23%          |
| CONSUMER NON DURABLES           | 9.23%          | POWER                                   | 5.76%          | PHARMACEUTICALS                                   | 6.53%          | CONSUMER NON DURABLES                              | 5.66%          |
| AUTO                            | 5.06%          | BANKS                                   | 5.10%          | BANKS   | 6.33%          | CONSUMER DURABLES                                  | 4.43%          |
| PHARMACEUTICALS                 | 3.31%          | INSURANCE                               | 5.04%          | AUTO ANCILLARIES                                  | 5.93%          | ENTERTAINMENT                                      | 4.40%          |
| INSURANCE                       | 2.89%          | MINERALS/MINING                         | 4.53%          | INDUSTRIAL PRODUCTS                               | 5.51%          | CHEMICALS  | 4.24%          |
| CONSTRUCTION PROJECT            | 2.78%          | CEMENT & CEMENT PRODUCTS                | 4.04%          | GAS   | 4.65%          | BANKS  | 2.99%          |
| CEMENT & CEMENT PRODUCTS        | 2.50%          | GAS                                     | 3.56%          | CONSUMER NON DURABLES                             | 3.90%          | INDUSTRIAL PRODUCTS                                | 2.95%          |
| FERROUS METALS                  | 2.20%          | HEALTHCARE SERVICES                     | 3.50%          | POWER   | 3.81%          | TEXTILE PRODUCTS                                   | 2.94%          |
| TELECOM - SERVICES              | 2.11%          | NON - FERROUS METALS                    | 3.23%          | CONSTRUCTION                                      | 3.23%          | FERTILISERS  | 2.66%          |
| POWER                           | 1.65%          | CHEMICALS                               | 2.88%          | HEALTHCARE SERVICES                               | 2.69%          | POWER  | 2.49%          |
| CONSUMER DURABLES               | 1.30%          | FERROUS METALS                          | 2.75%          | AUTO  | 2.63%          | CONSTRUCTION                                       | 2.45%          |
| NON - FERROUS METALS            | 0.88%          | CONSUMER DURABLES                       | 2.58%          | RETAILING   | 2.57%          | TELECOM - SERVICES                                 | 2.16%          |
| OIL                             | 0.71%          | SOFTWARE                                | 2.48%          | TRANSPORTATION                                    | 2.51%          | CEMENT & CEMENT PRODUCTS                           | 1.88%          |
| TRANSPORTATION                  | 0.66%          | LEISURE SERVICES                        | 2.30%          | CEMENT & CEMENT PRODUCTS                          | 2.33%          | INDUSTRIAL CAPITAL GOODS                           | 1.32%          |
| PESTICIDES                      | 0.53%          | CONSTRUCTION                            | 2.01%          | AEROSPACE & DEFENSE                               | 2.03%          | AUTO ANCILLARIES                                   | 1.15%          |
| MINERALS/MINING                 | 0.45%          | PESTICIDES                              | 1.97%          | INDUSTRIAL CAPITAL GOODS                          | 1.97%          | PESTICIDES   | 1.11%          |
| Cash & Current Assets           | 0.12%          | TELECOM - SERVICES                      | 1.79%          | ENTERTAINMENT                                     | 1.89%          | CONSTRUCTION PROJECT                               | 0.70%          |
| <b>Total Net Assets</b>         | <b>100.00%</b> | TRANSPORTATION                          | 1.71%          | INSURANCE   | 1.60%          | TRADING  | 0.27%          |
|                                 |                | PETROLEUM PRODUCTS                      | 1.62%          | TELECOM - SERVICES                                | 1.31%          | Cash & Current Assets                              | 0.33%          |
|                                 |                | INDUSTRIAL CAPITAL GOODS                | 1.59%          | TEXTILE PRODUCTS                                  | 1.24%          | <b>Total Net Assets</b>                            | <b>100.00%</b> |
|                                 |                | CAPITAL MARKETS                         | 1.20%          | NON - FERROUS METALS                              | 1.18%          |  |                |
|                                 |                | AUTO ANCILLARIES                        | 1.18%          | CAPITAL MARKETS                                   | 1.15%          |  |                |
|                                 |                | Cash & Current Assets                   | 0.04%          | LEISURE SERVICES                                  | 0.78%          |  |                |
|                                 |                | <b>Total Net Assets</b>                 | <b>100.00%</b> | PESTICIDES  | 0.64%          |  |                |
|                                 |                |   |                | FERROUS METALS                                    | 0.62%          |  |                |
|                                 |                |   |                | FERTILISERS                                       | 0.54%          |  |                |
|                                 |                |   |                | OIL   | 0.46%          |  |                |
|                                 |                |   |                | PETROLEUM PRODUCTS                                | 0.38%          |  |                |
|                                 |                |   |                | TELECOM - EQUIPMENT & ACCESSORIES                 | 0.06%          |  |                |
|                                 |                |   |                | Cash & Current Assets                             | 0.84%          |  |                |
|                                 |                |   |                | <b>Total Net Assets</b>                           | <b>100.00%</b> |  |                |

## TAX SAVINGS SOLUTIONS

| Aditya Birla Sun Life Tax Relief '96 |                | Aditya Birla Sun Life Tax Plan  |                |
|--------------------------------------|----------------|---------------------------------|----------------|
| Allocation as a % of Net Assets      | %              | Allocation as a % of Net Assets | %              |
| BANKS                                | 16.84%         | BANKS                           | 16.78%         |
| PHARMACEUTICALS                      | 12.32%         | PHARMACEUTICALS                 | 12.24%         |
| FINANCE                              | 10.06%         | FINANCE                         | 9.93%          |
| CONSUMER NON DURABLES                | 8.74%          | CONSUMER NON DURABLES           | 8.77%          |
| INDUSTRIAL CAPITAL GOODS             | 7.73%          | INDUSTRIAL CAPITAL GOODS        | 7.94%          |
| PETROLEUM PRODUCTS                   | 7.26%          | PETROLEUM PRODUCTS              | 6.94%          |
| PESTICIDES                           | 5.04%          | CONSUMER DURABLES               | 4.96%          |
| CONSTRUCTION PROJECT                 | 4.77%          | PESTICIDES                      | 4.93%          |
| CONSUMER DURABLES                    | 4.60%          | CONSTRUCTION PROJECT            | 4.73%          |
| AUTO ANCILLARIES                     | 4.38%          | AUTO ANCILLARIES                | 4.44%          |
| CEMENT & CEMENT PRODUCTS             | 3.64%          | CEMENT & CEMENT PRODUCTS        | 3.70%          |
| SOFTWARE                             | 3.05%          | SOFTWARE                        | 3.46%          |
| HEALTHCARE SERVICES                  | 2.48%          | HEALTHCARE SERVICES             | 2.33%          |
| OTHER SERVICES                       | 2.05%          | OTHER SERVICES                  | 2.06%          |
| RETAILING                            | 1.77%          | RETAILING                       | 1.73%          |
| TRANSPORTATION                       | 1.38%          | TRANSPORTATION                  | 1.37%          |
| CAPITAL MARKETS                      | 1.09%          | CAPITAL MARKETS                 | 1.07%          |
| LEISURE SERVICES                     | 0.92%          | LEISURE SERVICES                | 0.96%          |
| PAPER                                | 0.73%          | PAPER                           | 0.77%          |
| AUTO                                 | 0.59%          | AUTO                            | 0.59%          |
| MISCELLANEOUS                        | 0.00%          | MISCELLANEOUS                   | 0.00%          |
| Cash & Current Assets                | 0.56%          | Cash & Current Assets           | 0.32%          |
| <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 October 29, 2021, as per Industry classification as recommended by AMFI.

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**Fund Manager** : An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

**Application Amount for Fresh Subscription** : This is the minimum investment amount for a new investor in a mutual fund scheme.

**Minimum Additional Amount** : This is the minimum investment amount for an existing investor in a mutual fund scheme.

**Yield to Maturity** : The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

**SIP** : SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15<sup>th</sup> of the month in an equity fund for a period of three years.

**NAV** : The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

**Benchmark** : A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

**Entry Load** : A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load

**Exit Load** : Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit load. For instance if the NAV is ₹ 100 and the exit load is 1%, the investor will receive ₹ 99.

**Modified Duration** : Modified duration is the price sensitivity and the percentage change in price for a unit change in yield

**Standard Deviation** : Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

**Sharpe Ratio** : The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

**Beta** : Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

**AUM** : AUM or Assets Under Management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

**Holdings** : The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

**Nature of Scheme** : The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

**Rating Profile** : Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.





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