

# EMPOWER

Monthly Factsheet | July 2022

(Data as on 30<sup>th</sup> June 2022)

Diksha Pashankar, Classical Dancer

MUTUAL  
FUNDS  
*Sahi Hai*

## How to invest like a pro for every market mood?

Q INVEST IN **PRO PORTFOLIO**

- Flexi Cap Funds
- Large Cap Funds with Frontline Stocks
- Balanced Advantage Funds

For more details,  
refer to page no.27.

An Investor education and Awareness Initiative by Aditya Birla Sun Life Mutual Fund. All investors have to go through one time KYC (Know Your Customer) process. Investors to invest only with SEBI registered Mutual Funds. For further information on KYC, list of SEBI registered Mutual Funds and redressal of complaints including details about SEBI SCORES Portal, visit link : [bit.ly/Birla\\_KYC](https://bit.ly/Birla_KYC) for further details.

Aditya Birla Sun Life  
Mutual Fund



ADITYA BIRLA  
CAPITAL

Perspective by Mr. A. Balasubramanian	03
Equity Outlook by Mr. Mahesh Patil	04
Debt Outlook by Mr. Kaustubh Gupta	05
Potential Risk Class Matrix	06
Funds at a Glance & Product Labeling Disclosures	07
Tax Reckoner	22
Times of ABSLMF	24
How to invest like a PRO ?	27
Different Solutions To Suit Your Various Needs	31
<b>Wealth Solutions</b>	32
Aditya Birla Sun Life Equity Savings Fund	33
Aditya Birla Sun Life Balanced Advantage Fund	34
Aditya Birla Sun Life Equity Hybrid '95 Fund	35
Aditya Birla Sun Life Frontline Equity Fund	36
Aditya Birla Sun Life Focused Equity Fund	37
Aditya Birla Sun Life Flexi Cap Fund	38
Aditya Birla Sun Life Equity Advantage Fund	39
Aditya Birla Sun Life MNC Fund	40
Aditya Birla Sun Life Midcap Fund	41
Aditya Birla Sun Life Small Cap Fund	42
Aditya Birla Sun Life Multi-Cap Fund	43
Aditya Birla Sun Life Pure Value Fund	44
Aditya Birla Sun Life Manufacturing Equity Fund	45
Aditya Birla Sun Life Banking and Financial Services Fund	46
Aditya Birla Sun Life Dividend Yield Fund	47
Aditya Birla Sun Life Infrastructure Fund	48
Aditya Birla Sun Life Digital India Fund	49
Aditya Birla Sun Life India GenNext Fund	50
Aditya Birla Sun Life International Equity Fund - Plan A	51
Aditya Birla Sun Life International Equity Fund - Plan B	52
Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan	53
Aditya Birla Sun Life Global Emerging Opportunities Fund	54
Aditya Birla Sun Life Pharma & Healthcare Fund	55
Aditya Birla Sun Life Bal Bhavishya Yojna	56
Aditya Birla Sun Life Retirement Fund - The 30s Plan	57
Aditya Birla Sun Life Retirement Fund - The 40s Plan	58
Aditya Birla Sun Life Retirement Fund - The 50s Plan	59
Aditya Birla Sun Life PSU Equity Fund	60
Aditya Birla Sun Life Special Opportunities Fund	61
Aditya Birla Sun Life ESG Fund	62
Aditya Birla Sun Life Gold Fund	63
Aditya Birla Sun Life Nifty 50 Index Fund	64
Aditya Birla Sun Life Nifty Midcap 150 Index Fund	65
Aditya Birla Sun Life Nifty Smallcap 50 Index Fund	66
Aditya Birla Sun Life Nifty Next 50 Index Fund	67
Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund	68
Aditya Birla Sun Life Gold ETF	69

Aditya Birla Sun Life Nifty Bank ETF	70
Aditya Birla Sun Life Nifty 50 ETF	71
Aditya Birla Sun Life Nifty Next 50 ETF	72
Aditya Birla Sun Life S&P BSE Sensex ETF	73
Aditya Birla Sun Life Nifty Healthcare ETF	74
Aditya Birla Sun Life Nifty IT ETF	75
Aditya Birla Sun Life Silver ETF	76
Aditya Birla Sun Life Silver ETF Fund of Fund	77
Aditya Birla Sun Life Global Excellence Equity Fund of Fund	78
Aditya Birla Sun Life NASDAQ 100 FOF	79
Aditya Birla Sun Life Asset Allocator FoF	80
Aditya Birla Sun Life Financial Planning FOF-Aggressive Plan	81
Aditya Birla Sun Life Business Cycle Fund	82
<b>Tax Savings Solutions</b>	83
Aditya Birla Sun Life Tax Relief '96	84
Aditya Birla Sun Life Tax Plan	85
<b>Savings Solutions</b>	86
Aditya Birla Sun Life Overnight Fund	87
Aditya Birla Sun Life Liquid Fund	88
Aditya Birla Sun Life Money Manager Fund	89
Aditya Birla Sun Life Low Duration Fund	90
Aditya Birla Sun Life Savings Fund	91
Aditya Birla Sun Life Floating Rate Fund	92
Aditya Birla Sun Life Arbitrage Fund	93
Aditya Birla Sun Life Corporate Bond Fund	94
Aditya Birla Sun Life Short Term Fund	95
Aditya Birla Sun Life Banking & PSU Debt Fund	96
Aditya Birla Sun Life Medium Term Plan Number of Segregated Portfolios - 1	97
Aditya Birla Sun Life Credit Risk Fund Number of Segregated Portfolios - 1	98
Aditya Birla Sun Life Dynamic Bond Fund Number of Segregated Portfolios - 1	99
Aditya Birla Sun Life Income Fund	100
Aditya Birla Sun Life Government Securities Fund	101
Aditya Birla Sun Life Retirement Fund - The 50s Plus Debt Plan	102
Aditya Birla Sun Life NIFTY SDL Plus PSU Bond Sep 2026 60:40 Index Fund	103
Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund	104
Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2027 Index Fund	105
Aditya Birla Sun Life CRISIL IBX AAA - Jun 2023 Index Fund	106
Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2025 Index Fund	107
Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	108
Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	109
Aditya Birla Sun Life Financial Planning FOF - Moderate Plan	110
<b>Regular Income Solutions</b>	111
Aditya Birla Sun Life Regular Savings Fund	112
<b>Fund Manager Wise Scheme Details</b>	113
<b>Portfolios</b>	114
<b>Industry Allocation</b>	135
<b>Glossary Page</b>	140

Micro SIP available @ ₹ 100 per month

# Perspective

July 2022

Mr. A. Balasubramanian  
Managing Director & CEO  
Aditya Birla Sun Life AMC Limited



## Dear Investors,

With the onset of monsoon, we have been receiving heavy showers of rain which signifies the beginning of the Indian festive season. The first quarter of FY23 has been a challenging one with several global and domestic factors at play. Equity markets across the world have witnessed volatility arising from the geopolitical crisis, the rise in commodity prices and subsequently the rise in inflation. The fear of stagflation and recession has taken over the narrative of growth revival. The rise in inflation has led to an increase in input costs and lower profitability for companies. However, we do expect some stability going forward in the overall momentum of the market in the upcoming months.

India's equity market has been a relative outperformer mainly on account of the domestic, institutional and retail investor's confidence. The global sell-off arising from geopolitical tensions has led to a reduction in emerging market money flow. This in turn has impacted the foreign allocation towards India but the increased faith of domestic investors in India's economic growth has resulted in higher equity allocations which have supported and stabilized the market.

The Government of India and RBI have undertaken many initiatives to support the economy. The GOI has been actively bringing reforms in public sector enterprises while privatizing them to unlock their value and support government spending. With the shift from globalization to localization and the need to diversify supply chains, initiatives such as Production Linked Incentive Scheme - Make in India and Atmanirbhar Bharat will boost manufacturing and industrial capabilities in India. Sectors like automobiles have witnessed signs of revival, real estate demand has been robust and consumer demand is coming back. Bank credit growth has started inching up, with better bank balance sheets. Share of industry in incremental credit deployed has been slowly recovering.

I am confident about the growth prospect of the Indian economy and the ability of domestic financial markets to create value for investors in the long run. I am happy to see a great deal of maturity shown by retail investors during the volatile market conditions by staying invested and increasing their holdings of equity mutual funds to meet long-term wealth creation goals. While this is a good sign, investors must keep in mind that asset allocation is equally important and allocate a part of their holdings to fixed-income assets. Asset allocation helps diversify risk and benefit from the different market movements across different asset classes.

Stay Safe, Stay Invested.

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



# Equity Outlook

July 2022

Mr. Mahesh Patil

Chief Investment Officer - Equity  
Aditya Birla Sun Life AMC Limited



The global environment has changed meaningfully over the last few months. The continuing geopolitical conflict between Russia and Ukraine has led to an entrenched episode of higher inflation across the globe. Accordingly, many central banks have significantly hiked their policy interest rates in 2QCY22, in contrast to marginal monetary tightening seen until 1QCY22. This has led to sharp reactions across global financial markets viz. equity, bonds, and currency, and has also led to meaningful changes in global economic forecasts.

Rising bond yields have been a headwind to the performance of equity markets. Hence, we have seen the much-anticipated correction in equity markets globally, including in India.

Despite the adverse macro backdrop, Nifty has remained fairly resilient and has declined only ~9% CY22 YTD vs. ~20% decline in S&P 500. This can be considered particularly impressive given the fact that crude oil prices have stayed above USD100/bbl, the geopolitical conflict has led to supply chain disruptions and higher agro-commodity prices, FIIs have sold ~USD 29Bn this calendar year till date and India's 10-year yield is at ~7.4%.

We believe three positive factors have driven this resilience in Indian markets. Firstly, in-line corporate earnings i.e., 21% earnings growth in 4QFY22 for Nifty and 35% earnings growth in FY22 which has been the highest since FY04. Secondly, the growing faith of domestic investors in the India growth story, with consistently higher equity allocation, as reflected in the ~USD 27Bn of inflows this calendar year, which has almost matched FII outflows. Lastly, India's macro picture remains relatively stronger vis-à-vis other economies, supplemented by policy reforms by the government.

Corporate earnings have provided a good cushion for markets in an otherwise adverse macro front where we are witnessing a combination of global rate hike cycle with shrinking liquidity. However, investors should also take note of short-term risk factors in the form of inflation. If global inflation continues to remain stubborn and central bankers accelerate the pace of rate hikes and tighten liquidity faster than anticipated, it could pose a headwind to equity valuations. The high level of inflation seen in the economy is more due to global supply disruptions rather than domestic demand which has been weak. Importantly, the govt. has come up with measures such as excise cuts on fuels, cap on sugar exports, duty cuts on edible oil imports, etc. which should ease price pressure somewhat and thus lower the RBI's burden. A decline in crude oil price due to slowing global growth should also be beneficial for India.

We remain constructive on the medium-term growth path, despite cyclical headwinds weighing on domestic demand and geopolitical tensions weighing on global growth. Supportive policy reforms should ensure that the economy goes back to its real GDP growth trend.

Our outlook on markets and earnings for FY23 remains cautiously optimistic. After a 35% earnings growth in FY22, we believe in the near-term, an increase in commodity prices may lead to higher input prices and lower consumer demand and hence lower corporate margins. This will result in a downgrade in earnings for FY23 slightly. However, we believe over the next 3 years, earnings are likely to grow at a 13-15% CAGR, which is higher than the long-term average.

In the near term, we continue to believe that markets are expected to be range-bound with bouts of volatility. Inflation remains the key variable for global and domestic markets and any signs of easing in inflation will likely provide a cap to bond yields and a bottom to markets.

From a cyclical viewpoint, we are witnessing a combination of rate hike and liquidity tightening together after a long time and thus it is prudent, in our view, to have modest expectations from the market in the near term. Despite equity valuations now being more attractive than at the start of the year, (Nifty at 17.6x one-year forward earnings, below the long-term average of 18x), we see index level upside now to be a function of direction of earnings revision and delivery of earnings versus expectations.

Overall, we believe Indian equity markets can give returns slightly below earnings CAGR over the next 3 years. Our recommendation remains that investors should continue their SIPs and use any corrections to add to their equity exposure.

*Sources for the article: MOSL, Bloomberg, ABSLAMC Research*

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





# Debt Outlook

July 2022

Mr. Kaustubh Gupta

Co-Head – Fixed Income

Aditya Birla Sun Life AMC Limited



Global growth continues to decelerate led by the US and other Advanced Economies. The consensus global growth forecast for 2022 has been revised downwards to 3.2% from 4.4% at the beginning of the year. We believe the growth forecast will be revised still lower, given that global growth nowcast is now running below 2%. PMIs in advanced economies have been steadily worsening with a sharp decline both in the US and Europe. Markets have started pricing, increasing the odds of the US recession in next 12 months and that is beginning to reflect in all markets viz: bonds, commodities, and equities. The only silver lining in the otherwise worsening global backdrop is China relaxing its Covid restrictions resulting in a rebound in Chinese growth data. The dollar has also been under strong appreciating pressure which is also spreading risk-off sentiments in financial markets.

The global growth slowdown and worsening of expectations are due to the combined effect of 1) Aggressive Central Bank tightening which is impacting financial conditions, 2) impact of Russia- Ukraine War, particularly its fallout on energy prices, 3) High inflation hitting consumer confidence, 4) Supply side bottlenecks persisting due to Zero Covid policy of China, 5) Reversal to mean from super high growth as demand for goods begin to cool and 6) Fiscal support in the wake of pandemic which was an important factor supporting growth coming to end.

Indian growth indicators remained mixed in June. Composite PMI remained at a very strong level of 58.9 due to further rise in Services PMI at a record high level of 59.1. Growth in imports was also very strong. However, high-frequency indicators representing industrial activity exhibited a mixed trend. Growth in the Infrastructure index was OK but optically very high due to base effects. GST collection in June (reflecting activity in May) rose marginally in sequential terms to Rs 1.44tn (vs. Rs 1.4tn in May), with YoY growth accelerating to 55.8% in June from 44% YoY in May off a low base. PMI manufacturing remained moderated marginally to 53.9 in June from 54.6 in May. However, Credit growth accelerated to 12.1% YoY in June – a 35-month high, partially reflecting the impact of high inflation on overall credit demand. Both power demand and rail freight decelerated on a sequential and YoY basis in June. Two-wheeler sales and passenger vehicle growth moderated from the highs of last month as base effects normalized. Air passenger traffic also moderated a tad in June (on a sequential basis).

On the external account front, the CAD data for the Q4 FY22 was better than estimates at 1.5% of GDP and much lower than 2.6% of GDP in Q3 due to healthy invisible inflows and lower outflows on investment income. Overall CAD for FY22 stood at 1.2% of GDP, with an overall Balance of Payment (BoP) surplus of 47.5bn, despite a BoP deficit of 16bn in the last quarter. However, the trade deficit number in Q1 FY23 continues to worsen with June trade deficit made another record at 25.6 bn dollar due to further broad-based rise in imports led by crude oil, coals, and emerging pressure point coming from items like vegetable oils. Exports also witnessed moderation reflecting the weakness in global growth.

May headline inflation print came in at 7.04% late v/s 7.79% for Apr 22 and market consensus of 7.10%. RBI core inflation came in at 6.04% v/s 7% last month which can be attributed partly due to the base effect. The decline this month is also attributable to a favorable base along with lower MoM momentum (0.94% MoM v/s 1.43% MoM). The recent fall in global commodity prices amidst fear of recession in advanced economies, and a healthy monsoon should have a positive impact on Indian inflation, which is still largely driven by global factors and should result in a more gradual pace of RBI rate hike than what is currently being priced by the markets.

We expect the central and state fiscal deficit target to be achieved for FY23 despite a higher subsidies bill than projected in the budget. With the pick-up in credit growth and normalization of accommodative policies by RBI, long term premiums may continue to be elevated and one needs to be very tactical in long duration exposures.

For FY 2023, we expect CAD to be 3.25% with risks emanating on the higher side from recent trade deficit numbers which are now tracking a higher run rate. In our assessment, the commodity is likely to cool from here and thus pressure on the rupee may have peaked. But we will continue to remain watchful of the rupee movement as the most significant risk from a financial stability perspective.

Inflation has been the driving force for policy making in this calendar year. However, if our view on likely inflation plays out, “financial stability” & “Growth” will drive policy incrementally. Trade numbers will drive financial stability and local consumption & new Capex cycle will drive local growth. Since uncertainties around “growth” is more than “inflation” policy normalization will continue to be calibrated and well telegraphed. Rather than focusing only on the rate path, liquidity normalization has assumed greater significance. We think, liquidity would be neutral by December 2022 and would add pressure on all credit spreads.

Swap markets are now pricing about 200 bps from spot overnight rates over the next 1 year, which in our view seems to be a faster normalisation being priced in, given RBI’s resolve to support our nascent recovery. If growth inflation dynamics turns out to be in line with our expectations, we would see lot more calibrated moves from RBI. We expect the operative rate to be 6% by end of FY 2022.

There is no denying that interest rates have bottomed out. Financial repression is still in play with policymakers looking for opportunities to normalise rates from lower bounds given inflation is likely to stay higher than pre covid period. This will induce higher volatility in financial markets. The combination of fleeting liquidity overhang, improving growth/elevated inflation and hawkish central bankers have resulted in a very steep yield curve. The real question is just about the pace of normalization and how far are we from terminal rates. We think that the short end might be the better play considering the balance of risk at this stage. Unless policy makers end up hiking more aggressively than priced in by markets, steep curves would more than compensate for the likely duration loss given the RBI’s guidance of gradual normalisation and glide path of inflation over the 2-year time frame and other reasons mentioned earlier. Rather than staying in cash & alike, one must choose appropriate points on the curve where ‘carry-adjusted-for-duration’ makes more sense in accordance with the investment horizon of investment.

Thus, risk averse investors should look to invest in the money market, ultra-short-term funds & low duration funds until more clarity on growth emerges. Investors with longer term investment time framework can look to invest in passive strategies and short-term fund categories.

Let me conclude on the Risk front. We are watchful of the Global energy prices & miscalculation in geopolitical issues that are the key risks to our growth-inflation framework. But for now, at least the shorter end seems to price various risks well and higher nominal interest rates are good compensation for higher allocation to fixed income in your asset allocation basket.

Source- CEIC

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

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# Potential Risk Class Matrix

The Potential Risk class position of the debt schemes of Aditya Birla Sun Life Mutual Fund are as under:				
Serial No.	Scheme Name	Potential Risk Class Matrix		
1	Aditya Birla Sun Life Overnight Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓	Relatively Low (Class A)	Relatively High (Class C)
		Relatively Low (Class I)	A-I	
		Moderate (Class II)		
2	Aditya Birla Sun Life Government Securities Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓	Relatively Low (Class A)	Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		
3	Aditya Birla Sun Life Liquid Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓	Relatively Low (Class A)	Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		
4	Aditya Birla Sun Life Money Manager Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓	Relatively Low (Class A)	Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		
5	Aditya Birla Sun Life Savings Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓	Relatively Low (Class A)	Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		
6	Aditya Birla Sun Life Floating Rate Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓	Relatively Low (Class A)	Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		
7	Aditya Birla Sun Life Short Term Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓	Relatively Low (Class A)	Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		
8	Aditya Birla Sun Life Corporate Bond Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓	Relatively Low (Class A)	Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		
9	Aditya Birla Sun Life Banking & PSU Debt Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓	Relatively Low (Class A)	Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		
10	Aditya Birla Sun Life Income Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓	Relatively Low (Class A)	Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		
11	Aditya Birla Sun Life Low Duration Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓	Relatively Low (Class A)	Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		
12	Aditya Birla Sun Life Dynamic Bond Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓	Relatively Low (Class A)	Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		
13	Aditya Birla Sun Life Medium Term Plan	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓	Relatively Low (Class A)	Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		
14	Aditya Birla Sun Life Credit Risk Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓	Relatively Low (Class A)	Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		
15	Aditya Birla Sun Life CRISIL IBX AAA - Jun 2023 Index Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓	Relatively Low (Class A)	Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		
16	Aditya Birla Sun Life NIFTY SDL Apr 2027 Index Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓	Relatively Low (Class A)	Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		
17	Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2025 Index Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓	Relatively Low (Class A)	Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		
18	Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2027 Index Fund	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓	Relatively Low (Class A)	Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		
19	ADITYA BIRLA SUN LIFE NIFTY SDL PLUS PSU BOND SEP 2026 60:40 INDEX FUND	Potential Risk Class		
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)
		Interest Rate Risk ↓	Relatively Low (Class A)	Relatively High (Class C)
		Relatively Low (Class I)		
		Moderate (Class II)		

## WEALTH SOLUTIONS

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN <sup>^</sup>	OPTION			
<b>Aditya Birla Sun Life Equity Savings Fund</b>	Regular Plan Direct Plan	IDCW (Payout, Reinvestment & IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-	In respect of each purchase / switch-in of Units: For redemption/switch out of units on or before 7 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 7 days from the date of allotment: Nil.
<b>Aditya Birla Sun Life Balanced Advantage Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 100/-	In respect of each purchase / switch-in of Units: For redemption/switch out of units on or before 7 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 7 days from the date of allotment: Nil.
<b>Aditya Birla Sun Life Equity Hybrid '95 Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 100/-	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 Nifty 50 Index Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 100/-	Nil
<b>Aditya Birla Sun Life Frontline Equity Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 100/-	For redemption/switch-out of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption/ switch-out of units after 90 days from the date of allotment: Nil
<b>Aditya Birla Sun Life Focused Equity Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-	For redemption /switch-out of units 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 Flexi Cap Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 100/-	For redemption /switch-out of units 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 Equity Advantage Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-	For redemption /switch-out of units 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 MNC Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-	For redemption /switch-out of units 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 Midcap Fund</b>	Regular Plan Direct Plan	IDCW (Payout / Reinvestment / IDCW Sweep Facility) Growth (Growth with Triggered Facility)	Reinvestment of IDCW	₹ 1,000/-	For redemption /switch-out of units 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 Small Cap Fund</b>	Regular Plan Direct Plan	IDCW (Payout /Reinvestment) Growth	IDCW Payout	₹ 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 Pure Value Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	• Choice of Plan : Growth • Choice of Option : Reinvestment	₹ 1,000/-	For redemption /switch-out of units 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 Manufacturing Equity Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) 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 Banking and Financial Services Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 1,000/-	For redemption/switch-out of units on or before 30 days from the date of allotment: 1.00% of applicable NAV. For redemption/ switch-out of units after 30 days from the date of allotment: Nil
<b>Aditya Birla Sun Life Dividend Yield Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-	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 Infrastructure Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-	For redemption/switch-out of units on or before 30 days from the date of allotment: 1.00% of applicable NAV. For redemption/ switch-out of units after 30 days from the date of allotment: Nil
<b>Aditya Birla Sun Life Digital India Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 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 India GenNext Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-	For redemption / switch-out of units on or before 30 days from the date of allotment: 1% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment: Nil.
<b>Aditya Birla Sun Life International Equity Fund (Plan A)</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Growth / Reinvestment of IDCW	₹ 1,000/-	For redemption / switch-out of units on or before 30 days from the date of allotment: 1% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment: Nil.
<b>Aditya Birla Sun Life International Equity Fund (Plan B)</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/ IDCW Sweep Facility) Growth	Growth / Reinvestment of IDCW	₹ 1,000/-	For redemption / switch-out of units on or before 30 days from the date of allotment: 1% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment: Nil.

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

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

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IDCW - Income Distribution cum Capital Withdrawal

## WEALTH SOLUTIONS

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN <sup>^</sup>	OPTION			
Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan	Regular Plan Direct Plan	IDCW (Payout/Reinvestment / IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-	For redemption / switch-out of units on or before 30 days from the date of allotment: 1% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment: Nil.
Aditya Birla Sun Life Global Emerging Opportunities Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 100/-	For redemption/switch out of units within 28 days from the date of allotment: 0.25% of applicable NAV. For redemption/ switch out of units after 28 days from the date of allotment: Nil.
Aditya Birla Sun Life Global Excellence Equity Fund of Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 100/-	For redemption/switch out of units within 28 days from the date of allotment: 0.25% of applicable NAV. For redemption/ switch out of units after 28 days from the date of allotment: Nil.
Aditya Birla Sun Life Gold Fund	Regular Plan Direct Plan	Growth IDCW Payout /Reinvestment	Growth / Reinvestment of IDCW	₹ 100/-	For redemption/switch out of units within 15 days from the date of allotment: 1.00% of applicable NAV For redemption/ switch out of units after 15 days from the date of allotment: Nil.
Aditya Birla Sun Life Asset Allocator FoF	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 1,000/-	If redeemed on or before 365 days from the date of allotment - 1% - if redeemed after 365 days from the date of allotment - Nil
Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 100/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/ switch out of units after 365 days from the date of allotment: Nil.
Aditya Birla Sun Life Pharma & Healthcare Fund	Regular Plan Direct Plan	Growth Reinvestment of IDCW	Reinvestment of IDCW	₹ 1,000/-	For redemption/switch-out of units on or before 30 days from the date of allotment: 1.00% of applicable NAV. For redemption/ switch-out of units after 30 days from the date of allotment: Nil.
Aditya Birla Sun Life Bal Bhavishya Yojna	Regular Plan Direct Plan	Growth Reinvestment of IDCW	Growth Option	₹ 1,000/-	Nil
Aditya Birla Sun Life Retirement Fund - The 30s Plan	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 1,000/-	Nil
Aditya Birla Sun Life Retirement Fund - The 40s Plan	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 1,000/-	Nil
Aditya Birla Sun Life Retirement Fund - The 50s Plan	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 1,000/-	Nil
Aditya Birla Sun Life PSU Equity Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 500/-	For redemption/switch-out of units on or before 30 days from the date of allotment: 1.00% of applicable NAV. For redemption/ switch-out of units after 30 days from the date of allotment: Nil.
Aditya Birla Sun Life Special Opportunities Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 500/-	For redemption / switch-out of units on or before 30 days from the date of allotment: 1% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment: Nil.
Aditya Birla Sun Life ESG Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 500/-	For redemption / switch-out of units on or before 30 days from the date of allotment: 1% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment: Nil.
Aditya Birla Sun Life Multi-Cap Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 500/-	For redemption / switch-out of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment: Nil.
Aditya Birla Sun Life S&P BSE Sensex ETF	NA	NA	NA	The Creation Unit size for the scheme shall be 1,00,000 units and in multiples thereof.	Nil
Aditya Birla Sun Life Nifty Bank ETF	NA	NA	NA	The Creation Unit size for the scheme shall be 10,000 units and in multiples thereof.	Nil
Aditya Birla Sun Life Nifty Next 50 ETF	NA	NA	NA	The Creation Unit size for the scheme shall be 1,00,000 units and in multiples thereof.	Nil
Aditya Birla Sun Life Nifty 50 ETF	NA	NA	NA	The Creation Unit size for the scheme shall be 5,00,000 units and in multiples thereof.	Nil
Aditya Birla Sun Life Gold ETF	NA	NA	NA	The Creation Unit size for the scheme shall be 1,00,000 units and in multiples thereof.	Nil

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## WEALTH SOLUTIONS

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN <sup>^</sup>	OPTION			
<b>Aditya Birla Sun Life Nifty Midcap 150 Index Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 100/-	For redemption / switch-out of units on or before 15 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 15 days from the date of allotment - NIL
<b>Aditya Birla Sun Life Nifty Smallcap 50 Index Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 100/-	For redemption / switch-out of units on or before 15 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 15 days from the date of allotment - NIL
<b>Aditya Birla Sun Life Silver ETF Fund Of Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Growth Option/ Payout of IDCW	₹ 100/-	For redemption/switch-out of units on or before 30 days from the date of allotment: 0.5% of applicable NAV. For redemption/switch-out of units after 30 days from the date of allotment: NIL.
<b>Aditya Birla Sun Life Silver ETF</b>	Regular Plan Direct Plan	NA	NA	The Creation Unit size in case of Aditya Birla Sun Life Silver ETF shall be 30,000 units and in multiples of 1 unit thereof.	NIL
<b>Aditya Birla Sun Life NASDAQ 100 FOF</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Growth Option/ Payout of IDCW	₹ 100/-	NIL
<b>Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Growth Option	₹ 100/-	NIL
<b>Aditya Birla Sun Life Nifty Healthcare ETF</b>	Regular Plan Direct Plan	NA	NA	The Creation Unit size for the Scheme shall be 1,10,000 units and in multiples thereof.	NIL
<b>Aditya Birla Sun Life Nifty IT ETF</b>	Regular Plan Direct Plan	NA	NA	The Creation Unit size in case of Aditya Birla Sun Life Nifty IT ETF shall be 10,000 units and in multiples thereof.	NIL
<b>Aditya Birla Sun Life Nifty Next 50 Index Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Growth Option	₹ 100/-	For redemption / switch-out of units on or before 3 days from the date of allotment: 0.25% of applicable NAV. For redemption / switch-out of units after 3 days from the date of allotment – Nil
<b>Aditya Birla Sun Life Business Cycle Fund</b>	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Growth Option/ Payout of IDCW	₹ 500/-	For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment – Nil

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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 Equity Hybrid '95 Fund</b> (An open ended hybrid scheme investing predominantly in equity and equity related instruments.)	<ul style="list-style-type: none"> <li>long term capital growth and income</li> <li>investment predominantly in equity and equity related securities as well as debt and money market instruments</li> </ul>	<b>Aditya Birla Sun Life Equity Hybrid '95 Fund</b> 	<b>CRISIL Hybrid 35+65 - Aggressive Index</b> 
<b>Aditya Birla Sun Life Nifty 50 Index Fund</b> (An open ended scheme tracking Nifty 50 TRI)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in stocks in line with Nifty 50 TRI and / or in exchange traded derivatives on the Nifty 50 TRI to generate comparable returns, subject to tracking errors.</li> </ul>	<b>Aditya Birla Sun Life Nifty 50 Index Fund</b> 	<b>Nifty 50 TRI</b> 
<b>Aditya Birla Sun Life Frontline Equity Fund</b> (An Open ended equity scheme predominantly investing in large cap stocks)	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>investments in equity and equity related securities, diversified across various industries in line with the benchmark index, Nifty 50 TRI</li> </ul>	<b>Aditya Birla Sun Life Frontline Equity Fund</b> 	<b>Nifty 100 TRI</b> 
<b>Aditya Birla Sun Life Focused Equity Fund</b> (An Open ended Large cap Equity Scheme investing in maximum 30 stocks)	<ul style="list-style-type: none"> <li>long term capital growth with exposure limited to a maximum of 30 stocks</li> <li>investments in equity and equity related securities to form a concentrated portfolio</li> </ul>	<b>Aditya Birla Sun Life Focused Equity Fund</b> 	<b>Nifty 500 TRI</b> 
<b>Aditya Birla Sun Life Flexi Cap Fund</b> (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities</li> </ul>	<b>Aditya Birla Sun Life Flexi Cap Fund</b> 	<b>Nifty 500 TRI</b> 
<b>Aditya Birla Sun Life Equity Advantage Fund</b> (An open ended equity scheme investing in both large cap and mid cap stocks)	<ul style="list-style-type: none"> <li>long term capital growth and income</li> <li>investments predominantly in equity and equity related securities as well as debt and money market instruments</li> </ul>	<b>Aditya Birla Sun Life Equity Advantage Fund</b> 	<b>S&amp;P BSE 250 Large MidCap TRI</b> 
<b>Aditya Birla Sun Life MNC Fund</b> (An open ended equity scheme following the MNC theme in its investments)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments primarily in equity and equity related securities of multinational companies (MNCs)</li> </ul>	<b>Aditya Birla Sun Life MNC Fund</b> 	<b>Nifty MNC TRI</b> 
<b>Aditya Birla Sun Life Midcap Fund</b> (An open ended equity scheme predominantly investing in mid cap stocks)	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investments primarily in mid cap stocks</li> </ul>	<b>Aditya Birla Sun Life Midcap Fund</b> 	<b>Nifty Midcap 150 TRI</b> 
<b>Aditya Birla Sun Life Small Cap Fund</b> (An open ended equity scheme predominantly investing in small cap stocks)	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>investments primarily in small cap companies</li> </ul>	<b>Aditya Birla Sun Life Small Cap Fund</b> 	<b>S&amp;P BSE 250 SmallCap TRI</b> 
<b>Aditya Birla Sun Life Pure Value Fund</b> (An open ended equity scheme following a value investment strategy)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities by following value investing strategy</li> </ul>	<b>Aditya Birla Sun Life Pure Value Fund</b> 	<b>Nifty 500 TRI</b> 
<b>Aditya Birla Sun Life Manufacturing Equity Fund</b> (An open ended equity scheme following the Manufacturing theme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities of companies engaged in manufacturing sector</li> </ul>	<b>Aditya Birla Sun Life Manufacturing Equity Fund</b> 	<b>S&amp;P BSE India Manufacturing TRI</b> 
<b>Aditya Birla Sun Life Banking and Financial Services Fund</b> (An open ended equity scheme investing in the Banking & Financial Services sectors)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>Investments in equity and equity related securities of companies engaged in banking and financial services</li> </ul>	<b>Aditya Birla Sun Life Banking and Financial Services Fund</b> 	<b>Nifty Financial Services TRI</b> 



# Product Labeling Disclosures

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

# Product Labeling Disclosures

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





# Product Labeling Disclosures

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



# Product Labeling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
<b>Aditya Birla Sun Life NASDAQ 100 FOF</b> An open ended fund of fund investing in units of overseas ETF's and/or Index Fund based on NASDAQ-100 Index)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Return that corresponds generally to the performance of the NASDAQ-100 Index, subject to tracking error</li> </ul>	<b>Aditya Birla Sun Life NASDAQ 100 FOF</b> 	<b>NASDAQ 100 TRI</b> 
<b>Aditya Birla Sun Life Silver ETF</b> An open ended exchange traded fund tracking physical price of Silver	<ul style="list-style-type: none"> <li>Investors seeking returns that are in line with the performance of silver over the long term, subject to tracking errors</li> <li>Investments in physical silver of 99.9% purity (fineness)</li> </ul>	<b>Aditya Birla Sun Life Silver ETF</b> 	<b>Price of silver</b> 
<b>Aditya Birla Sun Life Silver ETF Fund Of Fund</b> An open ended fund of fund scheme investing in the units of Aditya Birla Sun Life Silver ETF	<ul style="list-style-type: none"> <li>Investors seeking returns that are in line with the performance of Aditya Birla Sun Life Silver ETF over the long term.</li> <li>Investments in the units of Aditya Birla Sun Life Silver ETF, which in turn invests in physical silver of 99.9% purity (fineness)</li> </ul>	<b>Aditya Birla Sun Life Silver ETF Fund Of Fund</b> 	<b>Price of silver</b> 
<b>Aditya Birla Sun Life Business Cycle Fund</b> An open ended equity scheme following business cycles based investing theme	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>An equity scheme investing in Indian equity &amp; equity related securities with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy</li> </ul>	<b>Aditya Birla Sun Life Business Cycle Fund</b> 	<b>S&amp;P BSE 500 TRI</b> 
<b>*Investors should consult their financial advisors if in doubt whether the product is suitable for them.</b>			



## REGULAR INCOME SOLUTIONS

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN^	OPTION			
Aditya Birla Sun Life Regular Savings Fund	Regular Plan	Monthly IDCW (Payout/Reinvestment/IDCW Sweep Facility) Monthly Payment Growth	<ul style="list-style-type: none"> <li>Choice of Option : Growth</li> <li>Choice of Sub-Option within Monthly IDCW Option : Reinvestment of IDCW</li> </ul>	₹ 500/-	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				

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

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

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

## TAX SAVINGS SOLUTIONS

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

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




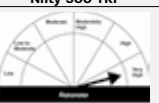

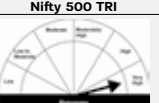
^Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.

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

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IDCW - Income Distribution cum Capital Withdrawal

# Product Labeling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
<b>Aditya Birla Sun Life Regular Savings Fund</b> (An open ended hybrid scheme investing predominantly in debt instruments)	<ul style="list-style-type: none"> <li>regular income with capital growth over medium to long term</li> <li>investments in debt and money market instruments as well as equity and equity related securities [10-15%]</li> </ul>	<b>Aditya Birla Sun Life Regular Savings Fund</b> 	<b>CRISIL Hybrid 85+15 - Conservative Index</b> 
<b>Aditya Birla Sun Life Tax Relief '96</b> (An open ended Equity Linked Saving Scheme with a statutory lock in of 3 years and tax benefit)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility</li> </ul>	<b>Aditya Birla Sun Life Tax Relief '96</b> 	<b>Nifty 500 TRI</b> 
<b>Aditya Birla Sun Life Tax Plan</b> (An Open ended Equity Linked Savings Scheme (ELSS) (All investments in the scheme are subject to a lock-in period of 3 years from the date of allotment))	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility</li> </ul>	<b>Aditya Birla Sun Life Tax Plan</b> 	<b>Nifty 500 TRI</b> 
<b>*Investors should consult their financial advisors if in doubt whether the product is suitable for them.</b>			





## SAVINGS SOLUTIONS

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.	
	PLAN*	OPTION			Investor Exit upon subscription	Exit load as % of redemption proceeds
Aditya Birla Sun Life Liquid Fund	Regular Plan	Daily IDCW (Reinvestment of IDCW)	Daily Reinvestment of IDCW	₹ 500/-	Day 1	0.0070%
		Weekly IDCW (Payout/Reinvestment)			Day 2	0.0065%
					Day 3	0.0060%
	Direct Plan	IDCW (Payout/Reinvestment)			Day 4	0.0055%
		Growth			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)	Daily Reinvestment of IDCW	₹ 1,000/-	Nil	
	Direct Plan	Weekly IDCW (Reinvestment of IDCW) 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) 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)				
		Growth				
Aditya Birla Sun Life Savings Fund	Regular Plan	Daily IDCW (Reinvestment of IDCW)	Daily Reinvestment of IDCW	₹ 1,000/-	Nil	
	Direct Plan	Weekly IDCW (Payout/Reinvestment) Growth				
Aditya Birla Sun Life Floating Rate Fund	Regular Plan	Daily IDCW (Reinvestment of IDCW)	Daily Reinvestment of IDCW	₹ 1,000/-	Nil	
	Direct Plan	Weekly IDCW (Reinvestment of IDCW) Growth				
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)	Reinvestment of IDCW	₹ 100/-	Nil	
	Direct Plan	IDCW (Payout/Reinvestment/) Growth				
Aditya Birla Sun Life Short Term Fund	Regular Plan	Quarterly IDCW (Payout / Reinvestment)	Growth	₹ 1,000/-	Nil	
	Direct Plan	IDCW (Payout / Reinvestment) Growth				
Aditya Birla Sun Life Banking & PSU Debt Fund	Regular Plan	Monthly IDCW (Payout / Reinvestment)	Monthly Reinvestment of IDCW	₹ 1,000/-	Nil	
	Direct Plan	Quarterly IDCW (Payout / Reinvestment) IDCW (Payout / Reinvestment) Growth				
Aditya Birla Sun Life Medium Term Plan - Number of Segregated Portfolios - 1	Regular Plan	Quarterly IDCW (Payout / Reinvestment) Half Yearly IDCW (Payout / Reinvestment)	Growth	₹ 1,000/-	In respect of each purchase /switch-in of Units, upto 15% of the units may be redeemed / switched out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: • For redemption / 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	Quarterly IDCW (Payout / Reinvestment /IDCW Sweep Facility) 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 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 : Quarterly IDCW • Choice of Sub-Option : Reinvestment of IDCW	₹ 1,000/-	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 90 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment: Nil	
	Direct Plan	Monthly IDCW (Payout / Reinvestment /IDCW Sweep Facility) Growth 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) 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	₹ 100/-	For redemption/switch out of units within 15 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 15 days from the date of allotment: Nil.	
	Direct Plan	Growth				
Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	Regular Plan	IDCW (Payout/Reinvestment)	Reinvestment of IDCW	₹ 100/-	For redemption /switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV For redemption/switch out of units after 365 days from the date of allotment: Nil	
	Direct Plan	Growth				

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

\*Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.  
\*\*Default Plan: In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. The default option under the Regular or Direct Plan of the Scheme, as the case maybe, shall be applied accordingly.

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IDCW - Income Distribution cum Capital Withdrawal

## SAVINGS SOLUTIONS

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Aditya Birla Sun Life Financial Planning FOF Moderate Plan	Regular Plan	IDCW (Payout/Reinvestment)	Reinvestment of IDCW	₹ 100/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Aditya Birla Sun Life Retirement Fund - The 50s Plus Debt Plan	Regular Plan	IDCW (Payout/Reinvestment)	NA	₹ 1,000/-	Nil
	Direct Plan	Growth			
ADITYA BIRLA SUN LIFE NIFTY SDL APR 2027 INDEX FUND	Regular Plan	IDCW (Payout)	Growth IDCW Option	₹ 500/-	For redemption / switch-out of units on or before 30 days from the date of allotment: 0.5% 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 NIFTY SDL PLUS PSU BOND SEP 2026 60:40 INDEX FUND	Regular Plan	IDCW (Payout)	Growth IDCW Option	₹ 500/-	For redemption / switch-out of units on or before 30 days from the date of allotment: 0.5% 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 CRISIL IBX AAA - Jun 2023 Index Fund	Regular Plan	IDCW (Payout)	Growth IDCW Option	₹ 500/-	Nil
	Direct Plan	Growth			
Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2025 Index Fund	Regular Plan	IDCW (Payout)	Growth IDCW Option	₹ 500/-	For redemption / switch-out of units on or before 30 days from the date of allotment: 0.5% 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 CRISIL IBX 60:40 SDL + AAA PSU - Apr 2027 Index Fund	Regular Plan	IDCW (Payout)	Growth IDCW Option	₹ 500/-	For redemption / switch-out of units on or before 30 days from the date of allotment: 0.5% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment - 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.

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

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IDCW - Income Distribution cum Capital Withdrawal

# Product Labeling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
<b>Aditya Birla Sun Life Liquid Fund</b> (An Open Ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk.)	<ul style="list-style-type: none"> <li>reasonable returns with high levels of safety and convenience of liquidity over short term</li> <li>investments in high quality debt and money market instruments with maturity of upto 91 days</li> </ul>	<b>Aditya Birla Sun Life Liquid Fund</b> 	<b>CRISIL Liquid Fund BI Index</b> 
<b>Aditya Birla Sun Life Money Manager Fund</b> (An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in debt and money market instruments with maturity of upto 1 year</li> </ul>	<b>Aditya Birla Sun Life Money Manager Fund</b> 	<b>NIFTY Money Market Index B-I</b> 
<b>Aditya Birla Sun Life Short Term Fund</b> (An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1-3 years. A relatively high interest rate risk and moderate credit risk.)	<ul style="list-style-type: none"> <li>Income with capital growth over short term</li> <li>investments in debt and money market instruments</li> </ul>	<b>Aditya Birla Sun Life Short Term Fund</b> 	<b>NIFTY Short Duration Debt B-II</b> 
<b>Aditya Birla Sun Life Banking &amp; PSU Debt Fund</b> (An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk.)	<ul style="list-style-type: none"> <li>Generation of reasonable returns and liquidity over short term</li> <li>investment primarily in securities issued by Banks, Public Sector Undertakings and Public Financial Institutions in India</li> </ul>	<b>Aditya Birla Sun Life Banking &amp; PSU Debt Fund</b> 	<b>Nifty Banking &amp; PSU Debt Index</b> 
<b>Aditya Birla Sun Life Income Fund</b> (An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4-7 years. A relatively high interest rate risk and moderate credit risk.)	<ul style="list-style-type: none"> <li>Income with capital growth over medium to long term</li> <li>investments in a combination of debt and money market instruments</li> </ul>	<b>Aditya Birla Sun Life Income Fund</b> 	<b>CRISIL Medium to Long Duration Fund AIII Index</b> 
<b>Aditya Birla Sun Life Government Securities Fund</b> (An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.)	<ul style="list-style-type: none"> <li>Income with capital growth over medium to long term</li> <li>investments exclusively in Government Securities</li> </ul>	<b>Aditya Birla Sun Life Government Securities Fund</b> 	<b>Nifty All Duration G-Sec Index</b> 
<b>Aditya Birla Sun Life Retirement Fund - The 50s Plus Debt Plan</b> (An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)	<ul style="list-style-type: none"> <li>Capital appreciation &amp; income over long term to achieve retirement goals</li> <li>investments in debt &amp; money market instruments as well as equity and equity related securities</li> </ul>	<b>Aditya Birla Sun Life Retirement Fund - The 50s Plus Debt Plan</b> 	<b>CRISIL Short Term Bond Fund Index</b> 
<b>Aditya Birla Sun Life Savings Fund</b> (An open ended ultra-short term debt scheme investing in instruments such that Macaulay duration of the portfolio is between 3 months and 6 months . A moderate interest rate risk and moderate credit risk.)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in debt and money market instruments.</li> </ul>	<b>Aditya Birla Sun Life Savings Fund</b> 	<b>NIFTY Ultra Short Duration Debt Index B-I</b> 
<b>Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme</b> (An open-ended fund of funds scheme investing in dynamically managed portfolio of Debt Funds)	<ul style="list-style-type: none"> <li>Capital appreciation in the long term</li> <li>Investment in a dynamically managed portfolio of debt funds</li> </ul>	<b>Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme</b> 	<b>CRISIL Composite Bond Fund Index</b> 
<b>Aditya Birla Sun Life Corporate Bond Fund</b> (An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.)	<ul style="list-style-type: none"> <li>Income with capital growth over short term</li> <li>investments in debt and money market instruments</li> </ul>	<b>Aditya Birla Sun Life Corporate Bond Fund</b> 	<b>NIFTY Corporate Bond Index B-II</b> 
<b>Aditya Birla Sun Life Low Duration Fund</b> (An open ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between 6 months and 12 months. A relatively high interest rate risk and moderate credit risk.)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in a basket of debt and money market instruments of short maturities</li> </ul>	<b>Aditya Birla Sun Life Low Duration Fund</b> 	<b>CRISIL Low Duration Fund BI Index</b> 






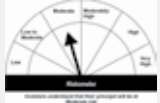
# Product Labeling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
<b>Aditya Birla Sun Life Floating Rate Fund</b> (An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps /derivatives. A relatively high interest rate risk and moderate credit risk.)	<ul style="list-style-type: none"> <li>income with capital growth over short term</li> <li>investments in a mix of fixed and floating rate debt and money market instruments</li> </ul>	<b>Aditya Birla Sun Life Floating Rate Fund</b> 	<b>CRISIL Low Duration Debt Index</b> 
<b>Aditya Birla Sun Life Overnight Fund</b> (An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.)	<ul style="list-style-type: none"> <li>reasonable returns with high levels of safety and convenience of liquidity over short term</li> <li>investment in debt and Money Market Instruments upto 1 day</li> </ul>	<b>Aditya Birla Sun Life Overnight Fund</b> 	<b>CRISIL Overnight Fund AI Index</b> 
<b>Aditya Birla Sun Life Arbitrage Fund</b> (An open ended scheme investing in arbitrage opportunities)	<ul style="list-style-type: none"> <li>income over short term</li> <li>investments in equity and equity related securities including derivatives for taking advantage from the price differentials/mis-pricing prevailing for stock/index in various segments (Cash &amp; Futures)</li> </ul>	<b>Aditya Birla Sun Life Arbitrage Fund</b> 	<b>Nifty 50 Arbitrage Index</b> 
<b>Aditya Birla Sun Life Medium Term Plan</b> (An open ended medium term - debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3-4 years. A relatively high interest rate risk and relatively high credit risk.) Number of Segregated Portfolios – 1	<ul style="list-style-type: none"> <li>Income with capital growth over medium term</li> <li>investments in debt and money market instruments</li> </ul>	<b>Aditya Birla Sun Life Medium Term Plan</b> 	<b>CRISIL Medium Duration Fund CII Index</b> 
<b>Aditya Birla Sun Life Financial Planning FOF - Moderate Plan</b> An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in a combination of Equity Schemes, Exchange Traded Funds and Debt & Liquid Schemes).	<ul style="list-style-type: none"> <li>capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Prudent) of investors in the long term</li> <li>investment in portfolio of mutual fund schemes (predominantly in a combination of Equity Schemes, Exchange Traded Funds and Debt &amp; Liquid Schemes)</li> </ul>	<b>Aditya Birla Sun Life Financial Planning FOF - Moderate Plan</b> 	<b>CRISIL Hybrid 50+50 - Moderate Index</b> 
<b>Aditya Birla Sun Life Credit Risk Fund</b> (An open ended debt scheme predominantly investing in AA and below rated corporate bonds. A relatively high interest rate risk and relatively high credit risk.) Number of Segregated Portfolios – 1	<ul style="list-style-type: none"> <li>Income with capital growth over short to medium term</li> <li>Investment in portfolio of corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade.</li> </ul>	<b>Aditya Birla Sun Life Credit Risk Fund</b> 	<b>NIFTY Credit Risk Bond Index C-III</b> 
<b>Aditya Birla Sun Life Dynamic Bond Fund</b> (An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk.) Number of Segregated Portfolios – 1	<ul style="list-style-type: none"> <li>Income with capital growth</li> <li>investments in actively managed portfolio of debt and money market instruments including government securities</li> </ul>	<b>Aditya Birla Sun Life Dynamic Bond Fund</b> 	<b>NIFTY Composite Debt Index B-III</b> 
<b>Aditya Birla Sun Life Financial Planning FOF - Conservative Plan</b> (An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Debt & Liquid Schemes).	<ul style="list-style-type: none"> <li>capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Conservative) of investors in the long term</li> <li>investment in portfolio of mutual fund schemes (predominantly in Debt and Liquid schemes)</li> </ul>	<b>Aditya Birla Sun Life Financial Planning FOF - Conservative Plan</b> 	<b>CRISIL Short Term Debt Hybrid 75+25 Fund Index</b> 
<b>ADITYA BIRLA SUN LIFE NIFTY SDL APR 2027 INDEX FUND</b> (An open ended Target Maturity Index Fund tracking the Nifty SDL Apr 2027 Index. A relatively high interest rate risk and relatively low credit risk)	<ul style="list-style-type: none"> <li>Income over longer term</li> <li>Open ended Target Maturity Index Fund that seeks to track Nifty SDL Apr 2027 Index</li> </ul>	<b>ADITYA BIRLA SUN LIFE NIFTY SDL APR 2027 INDEX FUND</b> 	<b>Nifty SDL Apr 2027 Index</b> 
<b>ADITYA BIRLA SUN LIFE NIFTY SDL PLUS PSU BOND SEP 2026 60:40 INDEX FUND</b> (An open ended scheme tracking the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index)	<ul style="list-style-type: none"> <li>Income over longer term</li> <li>Open ended Target Maturity Index Fund that seeks to track Nifty SDL Plus PSU Bond Sep 2026 60:40 Index</li> </ul>	<b>ADITYA BIRLA SUN LIFE NIFTY SDL PLUS PSU BOND SEP 2026 60:40 INDEX FUND</b> 	<b>Nifty SDL Plus PSU Bond Sep 2026 60:40 Index</b> 
<b>Aditya Birla Sun Life CRISIL IBX AAA - Jun 2023 Index Fund</b> (An open ended Target Maturity Index Fund tracking the CRISIL IBX AAA Index - June 2023. A moderate interest rate risk and relatively low credit risk.)	<ul style="list-style-type: none"> <li>Income over the target maturity period</li> <li>Open ended Target Maturity Index Fund that seeks to track CRISIL IBX AAA Index - June 2023</li> </ul>	<b>Aditya Birla Sun Life CRISIL IBX AAA - Jun 2023 Index Fund</b> 	<b>CRISIL IBX AAA Index - June 2023</b> 
<b>*Investors should consult their financial advisors if in doubt whether the product is suitable for them.</b>			





# Product Labeling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
<b>Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2025 Index Fund</b> (An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2025. A moderate interest rate risk and relatively low credit risk.)	<ul style="list-style-type: none"> <li>Income over the target maturity period</li> <li>Open ended Target Maturity Index Fund that seeks to track CRISIL IBX 60:40 SDL + AAA PSU Index - April 2025</li> </ul>	<b>Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2025 Index Fund</b> 	<b>CRISIL IBX 60:40 SDL + AAA PSU Index - April 2025</b> 
<b>Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2027 Index Fund</b> (An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027. A relatively high interest rate risk and relatively low credit risk.)	<ul style="list-style-type: none"> <li>Income over the target maturity period</li> <li>An open ended Target Maturity Index Fund that seeks to track CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027</li> </ul>	<b>Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2027 Index Fund</b> 	<b>CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027</b> 
<b>*Investors should consult their financial advisors if in doubt whether the product is suitable for them.</b>			



# Aditya Birla Sun Life Mutual Fund



**ADITYA BIRLA  
CAPITAL**

1800-270-7000

## Tax Reckoner 2022-23

### Snapshot of Tax rates specific to Mutual Funds

Tax rates applicable for the Financial Year 2022-23.

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

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

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

\*\* The base tax is to be further increased by surcharge at the rate of:

- a 37% on base tax where income or aggregate of such income exceeds ₹ 5 crore;
- b 25% where income or aggregate of such income exceeds ₹ 2 crore but does not exceed ₹ 5 crore;
- c 15% where income or aggregate of such income exceeds ₹ 1 crore but does not exceed ₹ 2 crore; and
- d 10% where income or aggregate of such income exceeds ₹ 50 lakhs but does not exceed ₹ 1 crore

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

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

\*\*\* As per section 139AA of the Income tax Act, 1961 ('the Act') read with rule 114AAA of Income Tax Rules, 1962, in case of a resident person, whose PAN becomes inoperative due to PAN-Aadhaar non linking on or before 31st March 2022, it shall be deemed that he has not furnished the PAN and tax could be withheld at a higher rate of 20% basis section 206AA of the Act.

## Capital Gains Taxation

	Individual/HUF	Domestic Company®	NRI**
<b>Equity Oriented Schemes</b>			
• Long Term Capital Gains (units held for more than 12 months) • Short Term Capital Gains (units held for 12 months or less)			
Long Term Capital Gains	10% <sup>##</sup>	10% <sup>##</sup>	10% <sup>##</sup>
Short Term Capital Gains	15%	15%	15%
<b>Other Than Equity Oriented Schemes</b>			
Long Term Capital Gains (units held for more than 36 months) • Short Term Capital Gains (units held for 36 months or less)			
Long Term Capital Gains	20% <sup>^</sup>	20% <sup>^</sup>	Listed - 20% <sup>^</sup> Unlisted - 10%*
Short Term Capital Gains	30% <sup>^</sup>	30%/25% <sup>^^</sup> /22% <sup>^^^</sup> /15% <sup>^^^^</sup>	30% <sup>^</sup>
<b>Tax Deducted at Source (Applicable only to NRI Investors)</b>			
		<b>Short term capital gains</b>	<b>Long term capital gains</b>
Equity oriented schemes		15%	10%
Other than equity oriented schemes		30% <sup>^</sup>	10%* (for unlisted) 20% <sup>^</sup> (for listed)

Surcharge for Domestic Companies.

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

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

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

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

Specified income - Total income excluding income by way of dividend or income under provisions of section 111A and 112A of the Income Tax Act, 1961 ('the Act')

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

& After providing indexation.

\* Without indexation.

^ Assuming the investor falls into highest tax bracket.

^^ If total turnover or gross receipts during the financial year 2020-21 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.

Tax to be deducted at twice the applicable rate in case of payments to specified person (except non-resident not having permanent establishment in India) who has not furnished the return of income for the assessment year relevant to previous year immediately preceding the financial year in which tax is required to be deducted, for which time limit for filing return has expired and the aggregate of tax deducted at source in his case is Rs. 50,000 or more in the said previous year. Further, if provisions of section 206AA are also applicable then tax to be deducted at higher of the two rates provided i.e. rate as per section 206AB or section 206AA.



### 1 Individual income tax rate slabs

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

#### Option 1

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

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

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

- (d) The said Health and Education Cess at 4% will apply on aggregate tax and surcharge.  
 (e) Individuals having total income upto Rs. 5,00,000 can avail rebate of lower of actual tax liability or Rs. 12,500

Specified income - Total income excluding income by way of dividend or income under provisions of section 111A and 112A of the Act.

#### Option 2

For individuals and HUFs<sup>(f)</sup>

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

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

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

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

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

### 4 Capital Gains

Transaction	Short Term Capital Gains <sup>(a)</sup>	Long Term Capital Gains <sup>(a)(b)</sup>
Sale transactions of equity shares/unit of an equity oriented fund which attract STT	15%	10%*
Sale transaction other than mentioned above:		
Individuals (resident and non-resident)	Progressive slab rates	20% / 10% <sup>(b)</sup>
Partnerships	30%	
Resident companies	30%/25% <sup>(c)</sup> /22% <sup>(c)</sup> /15% <sup>(i)</sup>	
Overseas financial organisations specified in section 115AB	40% (corporate) 30% non corporate	10%
FPIs	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 2020-21 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 2022-23 (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 2022-23 (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 2022-23 (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 2022-23 (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 2022-23 (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 2022-23 (Option 2)**	Nil***	54,600	78,000	1,19,600	1,95,000	16,38,780	36,86,670	79,07,250	2,14,89,546
Additional Tax burden/(savings) in option 2	-	13,000	5,200	-	-18,200	-20,020	-20,930	-22,750	-24,934
Additional Tax burden/(savings) (%) in option 2	-	31.25%	7.14%	0.00%	-8.54%	-1.21%	-0.56%	-0.29%	-0.12%

\* For the purpose of calculation of tax under option 1, ad hoc deduction of ₹ 1,50,000/- has been claimed. The said ad hoc deduction is only illustrative in nature. Tax liability will vary basis actual facts and figures.  
 \*\* No exemption/deduction has been considered for computing tax liability under option 2. \*\*\* Nil on account of rebate u/s 87A.  
 The tax rates mentioned above are those provided in the Income tax Act, 1961 and amended as per Finance Bill, 2022, applicable for the FY 2022-23 relevant to AY 2023-24. In the event of any change, we do not assume any responsibility to update the tax rates consequent to such changes. The tax rates mentioned above may not be exhaustive rates applicable to all types of assesses / taxpayers. The information contained herein is neither a complete disclosure of every material fact of Income tax Act, 1961, nor does constitute tax or legal advice.

**Disclaimer:** The tax rates mentioned above are only intended to provide general information and are neither designed nor intended to be a substitute for professional tax advice. Applicability of the tax rates would depend upon nature of the transaction, the tax consequences thereon and the tax laws in force at the relevant point in time. Therefore, users are advised that before making any decision or taking any action that might affect their finances or business, they should take professional advice.  
 A non-resident tax payer has an option to be governed by the provisions of the Income tax Act, 1961 or the provisions of the relevant DTAA, whichever is more beneficial. As per the provisions of the Income tax Act, 1961, submission of tax residency certificate ("TRC") along with Form No. 10F will be necessary for granting DTAA benefits to non-residents. A taxpayer claiming DTAA benefit shall furnish a TRC of his residence obtained by him from the Government of that country or specified territory. Further, in addition to the TRC, the non-resident may be required to provide such other documents and information subsequently, as may be prescribed by the Indian Tax Authorities, from time to time.

**Aditya Birla Sun Life AMC Limited** (Investment Manager to Aditya Birla Sun Life Mutual Fund)  
 Regn. No.: 109, Regd Office: One World Centre, Tower 1, 17th Floor, Jupiter Mill Compound,  
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 +91 22 4356 7000 | care.mutualfunds@adityabirlacapital.com | www.adityabirlasunlifemf.com  
 CIN: L65991MH1994PLC080811

Contact Us:  
 1800-270-7000

adityabirlacapital.com



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



## Room for auto sector to move up before hitting pre-pandemic levels: Aditya Birla Sun Life AMC's investment chief

A detailed interview of our CIO – Equity, Mr Mahesh Patil – Aditya Birla Sun Life AMC Limited which was published in Moneycontrol on 30th June 2022.



**What are your views about the market and where is the cycle now evolving? Has the focus moved from inflation to global growth slowdown?**

The markets are at a point where we have seen them reacting to all the negative news - interest rate increases, policy tightening and the correction in the P/E (price to earnings) multiples after witnessing excessive liquidity rally seen last year.

Now what is to be seen is to what extent the interest rate will rise and policy tightening impact growth and, in turn, earnings growth of companies.

The latter part is still low as we haven't seen earnings cut so far, this fiscal year; not only for Nifty, but also for S&P 500 globally. The fear is that after this quarter's numbers, there could be some downgrade in earnings to factor in the potential slowdown we are likely to witness in the next few quarters. The market probably needs to see an adjustment to that.

Continued...



So, to that extent, while the markets look fairly valued on a price to earnings multiple or probably on a price to book value multiple. But there could be some downside if there are some downgrades in this quarter.

We are slightly cautious since the sentiment or the whole tightening process has still not gone through. And we fear some potential downgrade to earnings this fiscal year.

**The automobile sector has been leading the move to the upside for a few months, and it coincided with the commodity index also topping up. Do you think the move has been too fast or are the underlying fundamentals supporting this rally?**

We see these kinds of sector rotations play out - a sector underperforms, and if there is an ailment, then a sector overperforms. The automobile sector had underperformed in the last few months, mainly because of a volume slowdown. Now we see the demand coming back -- it's still lower than pre-pandemic levels but challenges that existed due to chip shortage are likely to ease in the next one or two quarters.

So as a result, we have seen a sharp rally. But now the valuations in the auto sector are to a large extent factoring in. But by far the sector looks fairly okay and there is room for it to move up before it reaches pre-pandemic levels.

The commercial vehicle segment's demand seems pretty strong at this point in time.

**The consumption sector is coming out in a big way, is this a space that, despite the inflationary pressures, will compensate due to top line growth? Would you like to add more here?**

Continued...



The whole discretionary or the entertainment space and even the hospitality sector has seen a revival. This is because after the lockdowns have been uplifted, there is a rush in the way people are spending over there. We personally like this sector, because in India when penetration goes up, a lot of these categories are still not going to penetrate into the smaller cities. And as the per person income goes up, you should see structural growth there. There might be some potential of a slowdown as inflationary pressures build up, and you'll see some discretionary spending getting impacted. In the short term there might be some disappointment in demand, but we don't see a real challenge as this is a sector where overall growth should remain fairly decent.

**What are the areas you are dipping into aggressively?**

It is more stock-specific. Because with sectors we have seen that a lot of sectors which are more stable are more expensive -- in other sectors there might be valuation threats. So, at a sector level, we don't have any large bets at this point in time. Corrections have been very significant in some of the stocks, and those are the stocks where we would like to build at this point in time.

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





Diksha Pashankar, Classical Dancer

MUTUAL  
FUNDS  
*Sahi Hai*

## HOW TO INVEST LIKE A PRO FOR EVERY MARKET MOOD?

Q INVEST IN **PRO PORTFOLIO**

- Flexi Cap Funds
- Large Cap Funds with Frontline Stocks
- Balanced Advantage Funds

Aditya Birla Sun Life  
Mutual Fund



ADITYA BIRLA  
**CAPITAL**



## WHAT IS PRO PORTFOLIO?

Investing professionals never put all their money in one fund. They diversify their portfolio to be prepared for a volatile market. This is because, a portfolio with a single fund can never address every market opportunity and might end up offering suboptimal returns due to underperformance in some market conditions. That's where having a Pro Portfolio becomes crucial.

A **Pro Portfolio** brings together a winning partnership of three mutual fund categories that aims to balance risks and accelerate returns. This partnership seeks to perform in every market environment, converting your investment into wealth in the long term.

## MEET THE HEROES OF PRO PORTFOLIO

### Flexi Cap Funds



Flexi cap funds are those funds which invest in companies across the market capitalisation spectrum, i.e. large cap, mid cap, and small cap stocks.

A flexi cap fund allows investors to diversify their investment portfolio across companies of different market capitalisation, mitigating risk and lowering volatility. They are also referred to as diversified equity funds or multi cap funds.

The fund manager assesses the growth potential of various companies regardless of its size and invests the money across various market segments and companies.

Flexi cap funds offer a diversified portfolio due to which the fund balances the risks and returns.

#### Why Flexi Cap Funds?

- Fund managers can invest freely across the market capitalisation
- Well-diversified equity strategy with a flexible 'go-anywhere' approach
- Ability to harvest opportunities across the market spectrum - Market cap, sector, or style agnostic
- Balances the risks and returns with a diversified portfolio



## Large Cap Funds with Frontline Stocks



Large cap funds predominantly invest in frontline stocks- companies that are among the largest in terms of market capitalisation. The companies in which large cap funds invest are generally leaders in their field of business and hence, tend to remain more stable when compared to small or mid cap companies at times when the markets go volatile.

Equity investors may consider investing in these funds as the companies (Frontline Stocks) can overcome multiple market cycles and grow in the long term.

Moreover, as large cap funds invest in frontline stocks across various sectors it helps to create long term wealth as different sectors perform well overtime. If one sector fails to meet the expectations, the other sectors may help in reducing the adverse effects.

### Why Large Cap Funds with Frontline Stocks?

- Invests in companies which are among the largest in terms of market capitalisation
- Underlying companies can withstand multiple market cycles overtime
- Helps to create wealth in the long term

## Balanced Advantage Funds



Balanced advantage funds are hybrid all-season funds that allocate investments dynamically across equity and fixed income securities to manage volatility across market cycles while aiming to generate wealth in the long term.

A balanced approach accompanied by the right planning strategy and foresightedness can help a portfolio withstand all market cycles. Balanced advantage funds help by balancing the risk associated with equity funds with the consistent returns of debt funds thus meeting the objective of wealth creation.

### Why Balanced Advantage funds?

- A dynamic asset allocation strategy helps in adjusting equity and debt investment levels as per different market conditions
- Access to capital growth potential of equity
- Investing in debt securities depending on the market conditions may help to lower the overall portfolio risk



Scan QR code to know more.

**So, invest like a PRO for every market mood with a Pro Portfolio to create wealth in the long term.**



An investor education and awareness initiative by Aditya Birla Sun Life Mutual Fund

**Know Your Customer (KYC):** To invest in Mutual Funds, you will need to complete your Know Your Customer (KYC) requirements. You can do so by visiting any AMC branch or nearest Point of Service and submitting the completed KYC Form along with all the required self-attested documents. Individual investors would be required to submit the following documents –

- A recent passport sized Photograph
- A Proof of identity – A copy of your PAN card
- A Proof of Address – A copy of your Voter ID card, Passport or Driving License If you are already KYC Verified and would like to update any of your information, you can submit a completed KYC Details Change Form with the required self-attested documents at your nearest AMC branch or Point of Service. Once the investor has done KYC with a SEBI registered intermedia, the investor need not undergo the same process again with another intermedia including mutual funds.

**SEBI registered Mutual Funds:** We advise investors to make informed decisions and are cautioned to invest only with SEBI registered Mutual Funds. List of Registered Mutual Funds is available at: <https://www.sebi.gov.in/intermediaries.html>

**Redressal of Investor's Grievance:** For any queries, complaints & grievance redressal you can reach out to us at [care.mutualfunds@adityabirlacapital.com](mailto:care.mutualfunds@adityabirlacapital.com). Investors may contact the ISCs or the office of the AMC at One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 for any queries/clarifications. The Head Office of the AMC will follow up with the respective ISC to ensure timely redressal and prompt investor services. In case the investor is not satisfied with the resolution given by AMC, he can approach SEBI by registering his complaint on SCORES (SEBI Complaints Redress System) through <https://scores.gov.in/scores/Welcome.html>

This material is created to explain basic financial / investment related concepts to investors. Mutual Fund does not provide guaranteed returns and Investors are advised to seek professional advice from financial, tax and legal advisor before investing.

**Aditya Birla Sun Life  
Mutual Fund**



**ADITYA BIRLA  
CAPITAL**

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

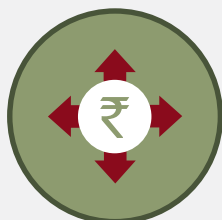
- High Capital safety

#### 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





## WEALTH SOLUTIONS

### What are Wealth Solutions?

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

### Who can benefit from Wealth Creation Solutions?

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

## Benefits of Wealth Creation Solutions:

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

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

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

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





# Aditya Birla Sun Life Equity Savings Fund

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



Wealth Solutions

What is it?

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

Fund Category

Equity Savings

Investment Objective

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

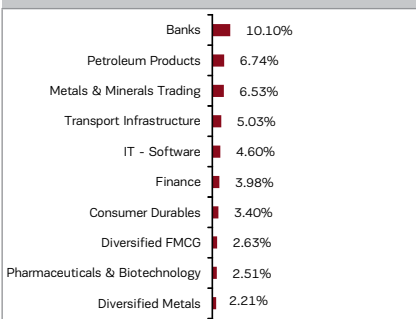


Fund Details	
<b>Fund Manager:</b>	Mr. Dhaval Shah, Mr. Harshil Suvamkar & Mr. Lovelish Solanki
<b>Managing Fund Since:</b>	May 07, 2021, March 22, 2021 & August 26, 2015 respectively
<b>Experience in Managing the Fund:</b>	1.2 years, 1.3 Years & 6.9 years
<b>Date of Allotment:</b>	November 28, 2014
<b>Type of Scheme:</b>	An open ended scheme investing in equity, arbitrage and debt
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	16.34
<b>IDCW*:</b>	12.10
<b>Direct Plan</b>	
<b>Growth:</b>	17.72
<b>IDCW*:</b>	13.94
<b>Benchmark:</b>	NIFTY Equity Savings TRI
<b>Monthly Average AUM:</b>	₹ 504.97 Crores
<b>AUM as on last day:</b>	₹ 503.64 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: For redemption/switch out of units on or before 7 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 7 days from the date of allotment: Nil (w.e.f March 15, 2022)
<b>Other Parameters</b>	
<b>Modified Duration:</b>	1.05 years
<b>Average Maturity:</b>	1.33 years
<b>Yield to Maturity:</b>	6.35%
<b>Macaulay Duration:</b>	1.11 years
<b>Portfolio Turnover:</b>	3.69
<b>Net Equity Exposure</b>	<b>39.38%</b>
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.41%
<b>Direct</b>	1.41%

## Top 10 Stocks

Issuer	% to net Assets	Rating
Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan	8.14%	
Panatone Finvest Limited	5.90%	CRISIL A1+
Canara Bank	4.84%	CRISIL A1+
ICICI Bank Limited	3.33%	
State Bank of India	3.14%	CRISIL AAA
Aditya Birla Sun Life Liquid Fund - Growth - Direct Plan	3.10%	
HDFC Bank Limited	2.99%	
Reliance Industries Limited	2.40%	
Infosys Limited	1.83%	
Axis Bank Limited	1.34%	

## Portfolio Allocation



Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III **	INE062A08165	8.37%	6.87%

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

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 16.34

Inception - Nov 28, 2014	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Equity Savings Fund</b>	-2.10%	6.32%	5.28%	6.68%
<b>Value of Std Investment of ₹ 10,000</b>	9790	12024	12937	16340
<b>Benchmark - NIFTY Equity Savings TRI</b>	2.99%	8.14%	8.32%	7.87%
<b>Value of Std Investment of ₹ 10,000</b>	10299	12653	14912	17770
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	-3.64%	3.70%	4.13%	6.20%
<b>Value of Std Investment of ₹ 10,000</b>	9636	11154	12244	15790

- Past performance may or 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 6. Total Schemes managed by Mr. Harshil Suvamkar is 11. Total Schemes managed by Mr. Lovelish Solanki is 16. Refer annexure on page no. 113 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 (1.2) years, (1.3) years & (6.9) 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	920000
<b>Market Value of amount Invested</b>	113812	390497	690448	1171077
<b>Scheme Returns (CAGR)</b>	-9.48%	5.37%	5.56%	6.19%
<b>NIFTY Equity Savings TRI returns# (CAGR)</b>	-2.32%	7.91%	8.11%	8.29%
<b>CRISIL 10 Year Gilt Index returns## (CAGR)</b>	-4.60%	0.44%	3.57%	4.70%

# 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.

## Income Distribution cum capital withdrawal

Declared on date	27-Jun-22	30-Mar-22	27-Dec-21
IDCW Yield (Regular Plan)	1.48%	1.37%	1.35%
IDCW (₹) Per Unit	0.18	0.18	0.18
Cum IDCW NAV	12.30	13.14	13.46
IDCW Yield (Direct Plan)	1.48%	1.36%	1.36%
IDCW (₹) Per Unit	0.21	0.21	0.21
Cum IDCW NAV	14.16	15.10	15.42

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

The Face Value - 10.00 Per Unit

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

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

Data as on 30<sup>th</sup> June 2022 unless otherwise specified



# Aditya Birla Sun Life Balanced Advantage Fund

An open ended Dynamic Asset Allocation fund



Wealth Solutions

What is it?

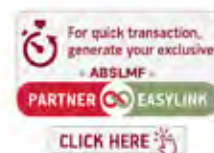
Fund Category

Investment Objective

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

Dynamic Asset Allocation or Balanced Advantage

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



## Fund Details

<b>Fund Manager:</b>	Mr. Vishal Gajwani , Mr. Mohit Sharma & Mr. Lovelish Solanki
<b>Managing Fund Since:</b>	April 01, 2022, April 01, 2017 & October 9, 2019
<b>Experience in Managing the Fund</b>	0.03 years, 5.3 years & 2.7 years
<b>Date of Allotment:</b>	April 25, 2000
<b>Type of Scheme:</b>	An open ended Dynamic Asset Allocation fund
<b>Application Amount for fresh subscription*:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	69.48
<b>IDCW<sup>§</sup>:</b>	21.54
<b>Direct Plan</b>	
<b>Growth:</b>	76.14
<b>IDCW<sup>§</sup>:</b>	23.64

**Benchmark:** CRISIL Hybrid 50+50 - Moderate Index  
**Monthly Average AUM:** ₹ 6597.18 Crores  
**AUM as on last day:** ₹ 6585.76 Crores

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

**Entry Load:**

**Exit Load:**

In respect of each purchase / switch-in of Units: For redemption/switch out of units on or before 7 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 7 days from the date of allotment: Nil (w.e.f March 15, 2022)

**Other Parameters**

**Modified Duration:** 1.44 years

**Average Maturity:** 1.72 years

**Yield to Maturity:** 6.96%

**Macaulay Duration:** 1.53 years

**Standard Deviation:** 14.34%

**Sharpe Ratio<sup>¶</sup>:** 0.28

**Beta:** 1.25

**Portfolio Turnover:** 3.48

**Net Equity Exposure** **46.20%**

(S&P BSE 100 Index Trailing PE "19.51")

**Total Expense Ratio (TER)**

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

**Regular** 1.85%

**Direct** 0.62%

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

Risk Free Rate assumed to be 4.95% (FBI Over Night MIBOR as on 30 June 2022) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

Declared on date	27-Jun-22	25-May-22	25-Apr-22
IDCW Yield (Regular Plan)	0.49%	0.50%	0.50%
IDCW (₹) Per Unit	0.1070	0.1100	0.1140
Cum IDCW NAV	21.6700	21.8200	22.5800
Declared on date	27-Jun-22	25-May-22	25-Apr-22
IDCW Yield (Direct Plan)	0.49%	0.50%	0.51%
IDCW (₹) Per Unit	0.1170	0.1200	0.1250
Cum IDCW NAV	23.7900	23.9200	24.7200

**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.

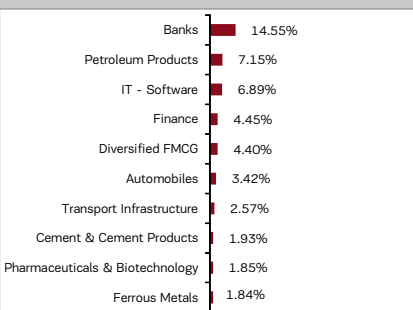
The Face Value - 10.00 Per Unit

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 10 Stocks

Issuer	% to net Assets	Rating
Aditya Birla Sun Life Liquid Fund - Growth - Direct Plan	7.91%	
HDFC Bank Limited	5.81%	CRISIL AAA
ICICI Bank Limited	3.61%	
Infosys Limited	2.86%	
Reliance Industries Limited	2.54%	
Housing Development Finance Corporation Limited	2.04%	
ITC Limited	1.99%	
Cholamandalam Investment and Finance Company Limited	1.88%	ICRA AA+
Panatone Finvest Limited	1.88%	CRISIL A1+
State Bank of India	1.87%	CRISIL AAA

## Portfolio Allocation



Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III **	INE062A08165	8.37%	6.87%

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

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 69.48

Inception - Apr 25, 2000	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Balanced Advantage Fund	-0.19%	8.98%	7.29%	9.13%
Value of Std Investment of ₹ 10,000	9981	12953	14220	69480
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	1.29%	10.35%	9.62%	NA
Value of Std Investment of ₹ 10,000	10129	13448	15836	NA
Additional Benchmark - S&P BSE SENSEX TRI	2.22%	11.69%	12.71%	13.43%
Value of Std Investment of ₹ 10,000	10222	13944	18194	163824

• **Past performance may or 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 14. Total Schemes managed by Mr. Vishal Gajwani is 2. Total Schemes managed by Mr. Lovelish Solanki is 16 Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Mohit Sharma, Mr. Vishal Gajwani & Mr. Lovelish Solanki since April 01, 2017, April 01, 2022 & October 9, 2019 (5.3) years, (0.3) years & (2.7) years respectively.**

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

Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	2660000
Market Value of amount Invested	115597	412628	740934	10586911
Scheme Returns (CAGR)	-6.77%	9.09%	8.38%	11.05%
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	-6.89%	9.56%	9.77%	NA
S&P BSE SENSEX TRI returns## (CAGR)	-11.23%	13.59%	12.52%	14.56%

Date of First Installment: May 01, 2000 & Scheme Inception Date: April 25, 2000. Past Performance may or may not be sustained in future.

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

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

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

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



# Aditya Birla Sun Life Equity Hybrid '95 Fund

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



Wealth Solutions

## What is it?

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

## Fund Category

Aggressive Hybrid Fund

## Investment Objective

The objective of the scheme is to generate long term growth of capital and current income, through a portfolio investing in equity, debt and money market securities. The secondary objective is income generation and distribution of IDCW.



## Fund Details

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty, Mr. Harshil Suvamkar & Mr. Dhaval Shah
<b>Managing Fund Since:</b>	April 27, 2020, March 22, 2021 & November 23, 2016
<b>Experience in Managing the Fund:</b>	2.2 years, 1.3 years & 5.7 years
<b>Date of Allotment:</b>	February 10, 1995
<b>Type of Scheme:</b>	An open ended hybrid scheme investing predominantly in equity and equity related instruments

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

<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	973.48
<b>Growth:</b>	140.59
<b>IDCW*:</b>	
<b>Direct Plan</b>	1064.80
<b>Growth:</b>	234.57
<b>IDCW*:</b>	

<b>Benchmark:</b>	CRISIL Hybrid 35+65 - Aggressive Index
<b>Monthly Average AUM:</b>	₹ 7496.94 Crores
<b>AUM as on last day:</b>	₹ 7420.07 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 March 15, 2022)

<b>Other Parameters</b>	
<b>Modified Duration:</b>	2.60 years
<b>Average Maturity:</b>	3.74 years
<b>Yield to Maturity:</b>	7.21%
<b>Macaulay Duration:</b>	2.71 years
<b>Standard Deviation:</b>	18.16%
<b>Sharpe Ratio*</b>	0.20
<b>Beta:</b>	1.24
<b>Portfolio Turnover:</b>	0.64
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.88%
<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 4.95% (FBIL Overnight MIBOR as on 30 June 2022) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

<b>Declared on date</b>	<b>27-Jun-22</b>	<b>30-Mar-22</b>	<b>27-Dec-21</b>
IDCW Yield (Regular Plan)	1.46%	1.36%	1.34%
IDCW (₹) Per Unit	2.09	2.21	2.12
Cum IDCW NAV	143.16	162.40	157.92
<b>Declared on date</b>	<b>27-Jun-22</b>	<b>30-Mar-22</b>	<b>27-Dec-21</b>
IDCW Yield (Direct Plan)	1.46%	1.36%	1.34%
IDCW (₹) Per Unit	3.49	3.68	3.52
Cum IDCW NAV	238.86	270.42	262.41

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

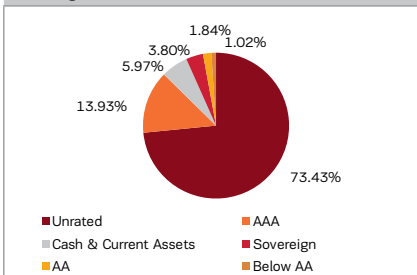
Company Name	ISIN	YTM	YTC
Union Bank of India - Tier I - Basel III **	INE692A08110	8.76%	8.84%
State Bank of India - Tier II - Basel III **	INE062A08256	6.92%	7.74%
State Bank of India - Tier II - Basel III **	INE062A08264	6.66%	7.66%
State Bank of India - Tier II - Basel III **	INE062A08165	8.37%	6.87%

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

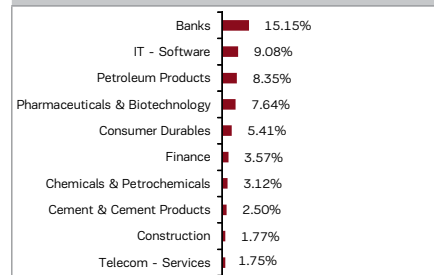
## Top 10 Stocks

Issuer	% to net Assets	Rating
Reliance Industries Limited	8.35%	
ICICI Bank Limited	6.24%	
HDFC Bank Limited	5.46%	CARE A1+
State Bank of India - Tier II - Basel III	4.01%	CRISIL AAA/ICRA AAA
Infosys Limited	3.80%	
Tata Consultancy Services Limited	2.47%	
Bajaj Finance Limited	2.37%	CRISIL AAA
Government Bond	2.23%	SOV
UltraTech Cement Limited	2.08%	
IRB InvIT Fund	1.77%	

## Rating Profile of Portfolio



## Portfolio Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 973.48

Inception - Feb 10, 1995	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Equity Hybrid '95 Fund	-1.18%	8.63%	6.69%	18.18%
Value of Std Investment of ₹ 10,000	9882	12829	13824	973480
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	1.30%	11.28%	10.42%	NA
Value of Std Investment of ₹ 10,000	10130	13793	16417	NA
Additional Benchmark - Nifty 50 TRI	1.66%	11.55%	12.03%	11.94%
Value of Std Investment of ₹ 10,000	10166	13891	17653	219978

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Satyabrata Mohanty is 4. Total Schemes managed by Mr. Harshil Suvamkar is 11. Total Schemes managed by Mr. Dhaval Shah is 6. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Satyabrata Mohanty, Mr. Harshil Suvamkar & Mr. Dhaval Shah since April 27, 2020, March 22, 2021 & November 23, 2016 (2.2) years, (1.3) years & (5.7) years respectively.**

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

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	3280000
<b>Market Value of amount Invested</b>	110794	422714	736810	60398060
<b>Scheme Returns (CAGR)</b>	-13.99%	10.74%	8.16%	17.46%
<b>CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)</b>	-8.57%	11.31%	10.76%	NA
<b>Nifty 50 TRI returns## (CAGR)</b>	-11.77%	14.03%	12.25%	13.52%

# 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 Frontline Equity Fund

An Open ended equity scheme predominantly investing in large cap stocks



Wealth Solutions

## What is it?

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

## Fund Category

Large Cap Fund

## Investment Objective

The objective of the scheme is long term growth of capital, through a portfolio with a target allocation of 100% equity by aiming at being as diversified across various industries and/ or sectors as its chosen benchmark index, Nifty 50 TRI. The secondary objective is income generation and distribution of IDCW.



Fund Details	
<b>Fund Manager:</b>	Mr. Mahesh Patil
<b>Managing Fund Since:</b>	November 17, 2005
<b>Experience in Managing the Fund:</b>	16.7 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>	306.59
<b>IDCW*:</b>	29.90
<b>Direct Plan</b>	
<b>Growth:</b>	331.97
<b>IDCW*:</b>	69.96
<b>Benchmark:</b>	NIFTY 100 TRI
<b>Monthly Average AUM:</b>	₹ 19887.55 Crores
<b>AUM as on last day:</b>	₹ 19782.18 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
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	21.83%
<b>Sharpe Ratio:</b>	0.25
<b>Beta:</b>	1.00
<b>Portfolio Turnover:</b>	0.36
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.77%
<b>Direct</b>	1.08%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 4.95% (FBIL Overnight MIBOR as on 30 June 2022) for calculating Sharpe Ratio

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

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

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

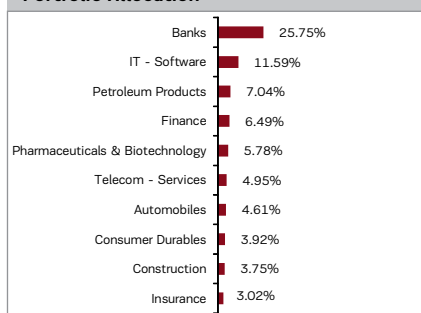
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

## Top 10 Stocks

Issuer	% to net Assets
ICICI Bank Limited	8.98%
HDFC Bank Limited	7.38%
Infosys Limited	7.21%
Reliance Industries Limited	6.14%
Bharti Airtel Limited	4.34%
Larsen & Toubro Limited	3.75%
Axis Bank Limited	3.46%
State Bank of India	2.76%
Housing Development Finance Corporation Limited	2.60%
HCL Technologies Limited	2.21%

## Portfolio Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 306.59

Inception - Aug 30, 2002	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Frontline Equity Fund	0.63%	10.46%	8.75%	18.82%
Value of Std Investment of ₹ 10,000	10063	13487	15216	306590
Benchmark - NIFTY 100 TRI	1.08%	11.57%	11.48%	NA
Value of Std Investment of ₹ 10,000	10108	13899	17224	NA
Additional Benchmark - S&P BSE SENSEX TRI	2.22%	11.69%	12.71%	16.93%
Value of Std Investment of ₹ 10,000	10222	13944	18194	223001

- Past performance may or 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. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Mahesh Patil since November 17, 2005 (16.7) years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	2380000
Market Value of amount Invested	110970	437634	777050	13801126
Scheme Returns (CAGR)	-13.73%	13.13%	10.29%	15.52%
NIFTY 100 TRI returns# (CAGR)	-12.65%	13.77%	11.81%	NA
S&P BSE SENSEX TRI returns## (CAGR)	-11.23%	13.59%	12.52%	14.04%

# 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>	11.9 years & 1.2 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>	82.1218
<b>Growth:</b>	18.3430
<b>IDCW*:</b>	
<b>Direct Plan</b>	89.8255
<b>Growth:</b>	41.9528
<b>IDCW*:</b>	

<b>Tier I Benchmark:</b>	Nifty 500 TRI
<b>Tier II Benchmark:</b>	Nifty 100 TRI
<b>Monthly Average AUM:</b>	₹ 5387.28 Crores
<b>AUM as on last day:</b>	₹ 5364.89 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 March 15, 2022)

## Other Parameters

<b>Standard Deviation:</b>	21.51%
<b>Sharpe Ratio:</b>	0.26
<b>Beta:</b>	0.94
<b>Portfolio Turnover:</b>	0.48

## Total Expense Ratio (TER)

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

<b>Regular</b>	1.97%
<b>Direct</b>	0.93%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 4.95% (FBIL Overnight MIBOR as on 30 June 2022) 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.

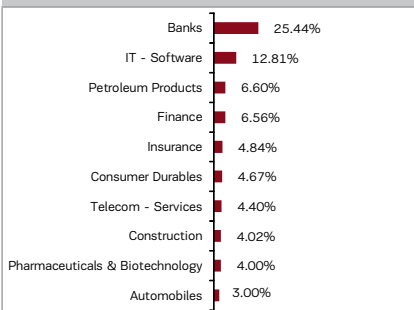
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**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 30<sup>th</sup> June 2022 unless otherwise specified

## Top 10 Stocks

Issuer	% to net Assets
ICICI Bank Limited	8.98%
Infosys Limited	7.80%
HDFC Bank Limited	7.74%
Reliance Industries Limited	6.60%
Bharti Airtel Limited	4.40%
Larsen & Toubro Limited	4.02%
Axis Bank Limited	3.88%
SBI Life Insurance Company Limited	3.66%
State Bank of India	3.52%
HCL Technologies Limited	3.22%

## Portfolio Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 82.1218

Inception - Oct 24, 2005	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Focused Equity Fund</b>	-0.50%	10.48%	9.15%	13.44%
<b>Value of Std Investment of ₹ 10,000</b>	9950	13496	15498	82122
<b>Benchmark - Nifty 500 TRI</b>	0.56%	12.77%	11.23%	13.11%
<b>Value of Std Investment of ₹ 10,000</b>	10056	14353	17034	78171
<b>Benchmark - Nifty 100 TRI</b>	1.08%	11.57%	11.48%	13.59%
<b>Value of Std Investment of ₹ 10,000</b>	10108	13899	17224	83888
<b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>	2.22%	11.69%	12.71%	13.58%
<b>Value of Std Investment of ₹ 10,000</b>	10222	13944	18194	83826

- Past performance may or 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. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Mahesh Patil since July 29, 2010 (11.9) years & Mr. Kunal Sangoi since May 07, 2021 (1.2) years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	2010000
<b>Market Value of amount Invested</b>	110436	431618	776968	6198578
<b>Scheme Returns (CAGR)</b>	-14.52%	12.18%	10.29%	12.27%
<b>Nifty 500 TRI returns# (CAGR)</b>	-13.79%	15.33%	12.34%	11.97%
<b>Nifty 100 TRI returns# (CAGR)</b>	-12.65%	13.77%	11.81%	11.99%
<b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>	-11.23%	13.59%	12.52%	11.88%

# 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 Flexi Cap Fund

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



Wealth Solutions

## What is it?

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

## Fund Category

Flexi Cap Fund

## Investment Objective

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



Fund Details	
<b>Fund Manager:</b>	Mr. Anil Shah & Mr. Vinod Bhat
<b>Managing Fund Since:</b>	October 03, 2012 & January 30, 2021
<b>Experience in Managing the Fund:</b>	9.8 years & 1.5 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>	995.96
<b>IDCW*:</b>	111.96
<b>Direct Plan</b>	
<b>Growth:</b>	1085.75
<b>IDCW*:</b>	154.25
<b>Benchmark:</b>	NIFTY 500 TRI
<b>Monthly Average AUM:</b>	₹ 14436.69 Crores
<b>AUM as on last day:</b>	₹ 14349.08 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 March 15, 2022)
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	23.44%
<b>Sharpe Ratio:</b>	0.26
<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>	0.93%

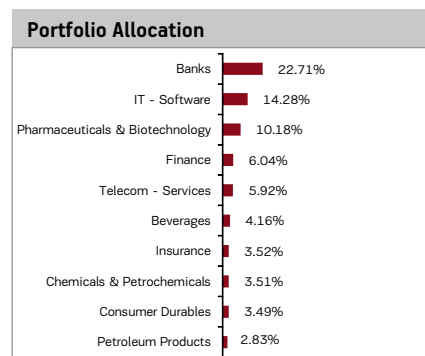
**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 4.95% (FBIL Overnight MIBOR as on 30 June 2022) for calculating Sharpe Ratio

Income Distribution cum capital withdrawal			
Declared on date	25-Nov-21	25-Nov-20	29-Nov-19
IDCW Yield (Regular Plan)	5.62%	5.48%	6.15%
IDCW (₹) Per Unit	7.76	5.63	6.32
Cum IDCW NAV	138.11	102.78	102.76
Declared on date	25-Nov-21	29-Nov-19	30-Nov-18
IDCW Yield (Direct Plan)	5.62%	6.15%	6.97%
IDCW (₹) Per Unit	10.63	8.05	9.08
Cum IDCW NAV	189.32	130.93	130.12

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit. The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns. Data as on 30<sup>th</sup> June 2022 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 10 Stocks	
Issuer	% to net Assets
ICICI Bank Limited	9.86%
Infosys Limited	7.70%
HDFC Bank Limited	6.72%
Bharti Airtel Limited	5.92%
Dr. Reddys Laboratories Limited	4.92%
HCL Technologies Limited	4.55%
Sun Pharmaceutical Industries Limited	3.24%
Bajaj Finance Limited	2.40%
Tata Steel Limited	2.29%
Reliance Industries Limited	2.11%



Investment Performance - Regular Plan - Growth		NAV as on June 30, 2022: ₹ 995.96			
Inception - Aug 27,1998	1 Year	3 Years	5 Years	Since Inception	
Aditya Birla Sun Life Flexi Cap Fund	-5.02%	11.01%	8.75%	21.27%	
Value of Std Investment of ₹ 10,000	9498	13691	15212	995960	
Benchmark - NIFTY 500 TRI	0.56%	12.77%	11.23%	15.60%	
Value of Std Investment of ₹ 10,000	10056	14353	17034	317898	
Additional Benchmark - Nifty 50 TRI	1.66%	11.55%	12.03%	14.42%	
Value of Std Investment of ₹ 10,000	10166	13891	17653	248708	

- Past performance may or 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 5. Total Schemes managed by Mr. Vinod Bhat is 14. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Anil Shah since October 03, 2012 (9.8) years. & Mr. Vinod Bhat since January 30, 2021 (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	2870000
Market Value of amount Invested	107060	429676	768349	37987536
Scheme Returns (CAGR)	-19.47%	11.86%	9.84%	18.08%
NIFTY 500 TRI TRI# (CAGR)	-13.79%	15.33%	12.34%	NA
Nifty 50 TRI returns## (CAGR)	-11.77%	14.03%	12.25%	14.03%

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



# Aditya Birla Sun Life Equity Advantage Fund

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



Wealth Solutions

## What is it?

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

## Fund Category

Large & Mid Cap Fund

## Investment Objective

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



Fund Details	
<b>Fund Manager:</b>	Mr. Satyabrata Mohanty
<b>Managing Fund Since:</b>	October 17, 2011
<b>Experience in Managing the Fund:</b>	10.8 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>	540.32
<b>Growth:</b>	102.91
<b>IDCW*:</b>	
<b>Direct Plan</b>	586.22
<b>Growth:</b>	154.29
<b>IDCW*:</b>	
<b>Benchmark:</b>	S&P BSE 250 Large MidCap TRI
<b>Monthly Average AUM:</b>	₹ 4965.68 Crores
<b>AUM as on last day:</b>	₹ 4930.24 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	For redemption / switch-out of units on or before 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 March 15, 2022)
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	25.11%
<b>Sharpe Ratio<sup>1</sup></b>	0.18
<b>Beta:</b>	1.10
<b>Portfolio Turnover:</b>	0.55
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.00%
<b>Direct</b>	1.13%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 4.95% (FBIL Overnight MIBOR as on 30 June 2022) for calculating Sharpe Ratio

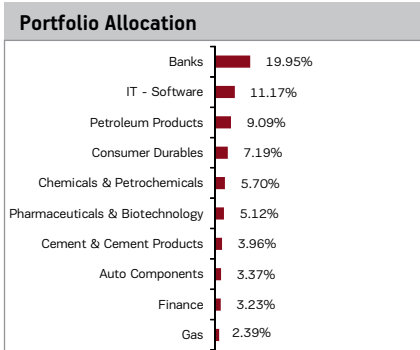
Income Distribution cum capital withdrawal			
Declared on date	27-Aug-21	25-Aug-20	30-Aug-19
IDCW Yield (Regular Plan)	5.45%	5.74%	6.19%
IDCW (₹) Per Unit	7.00	4.96	5.31
Cum IDCW NAV	128.47	86.36	85.76
Declared on date	27-Aug-21	30-Aug-18	18-Aug-17
IDCW Yield (Direct Plan)	5.45%	5.31%	9.99%
IDCW (₹)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

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

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

**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers. Data as on 30<sup>th</sup> June 2022 unless otherwise specified

Top 10 Stocks	
Issuer	% to net Assets
Reliance Industries Limited	9.09%
ICICI Bank Limited	8.71%
Infosys Limited	5.86%
HDFC Bank Limited	4.87%
State Bank of India	3.35%
Axis Bank Limited	3.02%
JK Cement Limited	2.72%
Gujarat Gas Limited	2.39%
PI Industries Limited	2.32%
Crompton Greaves Consumer Electricals Limited	2.22%



Investment Performance - Regular Plan - Growth		NAV as on June 30, 2022: ₹ 540.32			
Inception - Feb 24, 1995	1 Year	3 Years	5 Years	Since Inception	
Aditya Birla Sun Life Equity Advantage Fund	-9.42%	9.49%	6.69%	15.70%	
Value of Std Investment of ₹ 10,000	9058	13134	13829	540320	
Benchmark - S&P BSE 250 Large MidCap TRI	0.99%	12.93%	11.83%	NA	
Value of Std Investment of ₹ 10,000	10099	14418	17493	NA	
Additional Benchmark - Nifty 50 TRI	1.66%	11.55%	12.03%	12.02%	
Value of Std Investment of ₹ 10,000	10166	13891	17653	223274	

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Satyabrata Mohanty is 4. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Satyabrata Mohanty since October 17, 2011 (10.8) 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	3290000
Market Value of amount Invested	100437	412122	727676	47731606
Scheme Returns (CAGR)	-28.90%	9.00%	7.66%	16.10%
S&P BSE 250 Large MidCap TRI returns# (CAGR)	-12.84%	15.30%	12.65%	NA
Nifty 50 TRI returns## (CAGR)	-11.77%	14.03%	12.25%	13.51%

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

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

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



# Aditya Birla Sun Life MNC Fund

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



Wealth Solutions

## What is it?

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

## Fund Category

Sectoral/Thematic

## Investment Objective

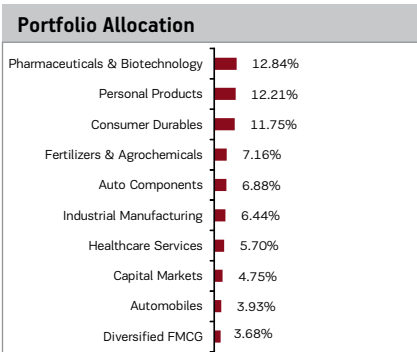
The objective of the scheme is to achieve long-term growth of capital at relatively moderate levels of risk by making investments in securities of multinational companies through a research based investment approach.



Fund Details	
<b>Fund Manager:</b>	Mr. Chanchal Khandelwal & Mr. Kunal Sangoi
<b>Managing Fund Since:</b>	December 28, 2021
<b>Experience in Managing the Fund:</b>	0.6 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>	869.08
<b>Growth:</b>	150.10
<b>IDCW:</b>	
<b>Direct Plan</b>	
<b>Growth:</b>	946.06
<b>IDCW:</b>	302.68
<b>Benchmark:</b>	Nifty MNC TRI
<b>Monthly Average AUM:</b>	₹ 3382.58 Crores
<b>AUM as on last day:</b>	₹ 3346.37 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 March 15, 2022)
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	17.70%
<b>Sharpe Ratio:</b>	0.01
<b>Beta:</b>	0.93
<b>Portfolio Turnover:</b>	0.08
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.05%
<b>Direct</b>	1.24%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 4.95% (FBIL Overnight MIBOR as on 30 June 2022) for calculating Sharpe Ratio

Top 10 Stocks	
Issuer	% to net Assets
Bayer Cropscience Limited	7.16%
GlaxoSmithKline Pharmaceuticals Limited	6.95%
Honeywell Automation India Limited	6.43%
Fortis Healthcare Limited	5.70%
Procter & Gamble Hygiene and Health Care Limited	5.52%
Gillette India Limited	5.44%
Pfizer Limited	4.89%
ICRA Limited	4.75%
Bata India Limited	4.63%
Schaeffler India Limited	4.53%



Investment Performance - Regular Plan - Growth		NAV as on June 30, 2022: ₹ 869.08			
Inception - Dec 27, 1999	1 Year	3 Years	5 Years	Since Inception	
Aditya Birla Sun Life MNC Fund	-8.93%	5.17%	5.31%	15.17%	
Value of Std Investment of ₹ 10,000	9107	11636	12956	240676	
Benchmark - Nifty MNC TRI	2.10%	12.24%	9.45%	12.58%	
Value of Std Investment of ₹ 10,000	10210	14151	15713	144115	
Additional Benchmark - Nifty 50 TRI	1.66%	11.55%	12.03%	12.81%	
Value of Std Investment of ₹ 10,000	10166	13891	17653	150998	

- Past performance may or 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. Chanchal Khandelwal is 3. Total Schemes managed by Mr. Kunal Sangoi is 3. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Chanchal Khandelwal & Mr. Kunal Sangoi since December 28, 2021 (0.6) years.**

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

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

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

Data as on 30<sup>th</sup> June 2022 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	2710000
<b>Market Value of amount Invested</b>	108951	377906	660369	24630215
<b>Scheme Returns (CAGR)</b>	-16.71%	3.19%	3.79%	16.65%
<b>Nifty MNC TRI returns# (CAGR)</b>	-7.88%	12.01%	9.30%	14.80%
<b>Nifty 50 TRI returns## (CAGR)</b>	-11.77%	14.03%	12.25%	13.97%
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



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## 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>	2.2 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>	416.47
<b>IDCW*:</b>	37.94
<b>Direct Plan</b>	
<b>Growth:</b>	451.87
<b>IDCW*:</b>	63.06

<b>Benchmark:</b>	NIFTY Midcap 150 TRI
<b>Monthly Average AUM:</b>	₹ 3175.51 Crores
<b>AUM as on last day:</b>	₹ 3160.30 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 March 15, 2022)

## Other Parameters

<b>Standard Deviation:</b>	24.58%
<b>Sharpe Ratio:</b>	0.36
<b>Beta:</b>	0.92
<b>Portfolio Turnover:</b>	0.24

## Total Expense Ratio (TER)

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

<b>Regular</b>	2.11%
<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 4.95% (FBIIL Overnight MIBOR as on 30 June 2022) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

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

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

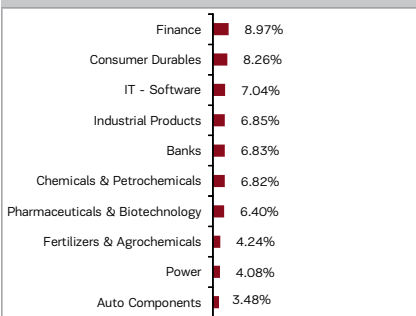
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

## Top 10 Stocks

Issuer	% to net Assets
Gujarat Fluorochemicals Limited	4.02%
Mphasis Limited	3.98%
Cholamandalam Investment and Finance Company Limited	3.57%
Coromandel International Limited	3.52%
Crompton Greaves Consumer Electricals Limited	3.13%
Cholamandalam Financial Holdings Limited	2.72%
Fortis Healthcare Limited	2.52%
Voltas Limited	2.51%
K.P.R. Mill Limited	2.44%
AIA Engineering Limited	2.32%

## Portfolio Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 416.47

Inception - Oct 03, 2002	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Midcap Fund	3.74%	13.84%	7.53%	20.78%
Value of Std Investment of ₹ 10,000	10374	14771	14377	416470
Benchmark - NIFTY Midcap 150 TRI	-0.38%	17.64%	11.99%	NA
Value of Std Investment of ₹ 10,000	9962	16300	17622	NA
Additional Benchmark - Nifty 50 TRI	1.66%	11.55%	12.03%	16.88%
Value of Std Investment of ₹ 10,000	10166	13891	17653	217971

- Past performance may or 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 5. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Anil Shah since April 27, 2020 (2.2) 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	2370000
Market Value of amount Invested	110475	478872	812619	15446110
Scheme Returns (CAGR)	-14.46%	19.49%	12.10%	16.55%
NIFTY Midcap 150 TRI returns# (CAGR)	-15.62%	21.19%	15.14%	NA
Nifty 50 TRI returns## (CAGR)	-11.77%	14.03%	12.25%	13.57%

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

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



# Aditya Birla Sun Life Small Cap Fund

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



Wealth Solutions

## What is it?

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

## Fund Category

Small cap Fund

## Investment Objective

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



Fund Details	
<b>Fund Manager:</b>	Mr. Vishal Gajwani & Mr. Nitesh Jain
<b>Managing Fund Since:</b>	April 01, 2022 & May 14, 2020
<b>Experience in Managing the Fund:</b>	0.3 years & 2.2 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>	46.1171
<b>IDCW*:</b>	24.8977
<b>Direct Plan</b>	
<b>Growth:</b>	50.7420
<b>IDCW*:</b>	46.4674
<b>Benchmark:</b>	S&P BSE 250 SmallCap TRI
<b>Monthly Average AUM:</b>	₹ 2586.67 Crores
<b>AUM as on last day:</b>	₹ 2593.78 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 March 15, 2022)
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	28.83%
<b>Sharpe Ratio<sup>1</sup>:</b>	0.23
<b>Beta:</b>	0.93
<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>	2.15%
<b>Direct</b>	1.13%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 4.95% (FBIL Overnight MIBOR as on 30 June 2022) for calculating Sharpe Ratio

Income Distribution cum capital withdrawal			
<b>Declared on date</b>	<b>27-Aug-21</b>	<b>25-Aug-20</b>	<b>30-Aug-18</b>
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
<b>Declared on date</b>	<b>27-Aug-21</b>	-	-
IDCW Yield (Direct Plan)	5.55%	-	-
IDCW (₹) Per Unit	3.01	-	-
Cum IDCW NAV	54.27	-	-

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

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

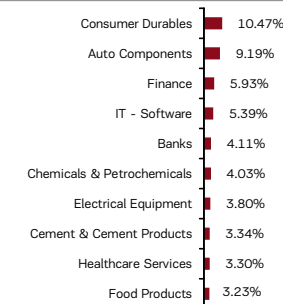
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

## Top 10 Stocks

Issuer	% to net Assets
JK Cement Limited	3.11%
ABB Power Products and Systems India Limited	2.71%
Endurance Technologies Limited	2.46%
Cholamandalam Financial Holdings Limited	2.45%
Radico Khaitan Limited	2.25%
VIP Industries Limited	2.22%
Cyient Limited	2.16%
Birlasoft Limited	2.14%
V-Guard Industries Limited	2.12%
CCL Products (India) Limited	2.12%

## Portfolio Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 46.1171

Inception - May 31, 2007	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Small Cap Fund	-7.89%	11.49%	4.65%	10.66%
Value of Std Investment of ₹ 10,000	9211	13872	12555	46117
Benchmark - S&P BSE 250 SmallCap TRI	-3.88%	16.45%	7.50%	7.80%
Value of Std Investment of ₹ 10,000	9612	15811	14361	31068
Additional Benchmark - Nifty 50 TRI	1.66%	11.55%	12.03%	10.32%
Value of Std Investment of ₹ 10,000	10166	13891	17653	44021

- Past performance may or 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. Vishal Gajwani is 2. Total Schemes managed by Mr. Nitesh Jain is 3. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vishal Gajwani since April 01, 2022 (0.3) years & Mr. Nitesh Jain since May 14, 2020 (2.2) years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	1820000
Market Value of amount Invested	104707	467293	761414	5332150
Scheme Returns (CAGR)	-22.86%	17.74%	9.48%	13.04%
S&P BSE 250 SmallCap TRI returns# (CAGR)	-21.67%	22.91%	13.50%	10.60%
Nifty 50 TRI returns## (CAGR)	-11.77%	14.03%	12.25%	11.65%

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

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

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



# Aditya Birla Sun Life Multi-Cap Fund

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



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



## Fund Details

<b>Fund Manager:</b>	Mr. Mahesh Patil, Mr. Dhaval Shah, Mr. Harshil Suvarnkar & Mr. Vinod Bhat
<b>Managing Fund Since:</b>	May 07, 2021
<b>Experience in Managing the Fund:</b>	1.2 Years
<b>Date of Allotment:</b>	May 07, 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>	11.06
<b>IDCW*:</b>	11.07
<b>Direct Plan</b>	
<b>Growth:</b>	11.31
<b>IDCW*:</b>	11.31
<b>Benchmark:</b>	Nifty 500 Multicap 50:25:25 TRI
<b>Monthly Average AUM:</b>	₹ 3340.81 Crores
<b>AUM as on last day:</b>	₹ 3354.58 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 March 15, 2022)
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.02%
<b>Direct</b>	0.55%

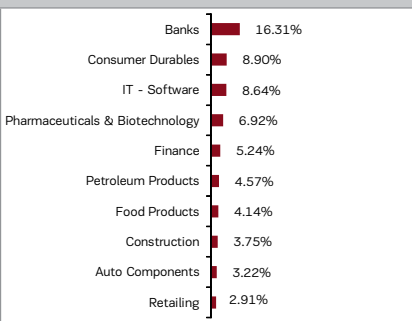
Data as on 30<sup>th</sup> June 2022 unless otherwise specified

**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 10 Stocks

Issuer	% to net Assets
ICICI Bank Limited	5.13%
Reliance Industries Limited	4.57%
Infosys Limited	4.40%
HDFC Bank Limited	2.86%
Larsen & Toubro Limited	2.71%
Axis Bank Limited	2.58%
State Bank of India	2.41%
Bharti Airtel Limited	2.12%
VIP Industries Limited	2.00%
Craftsman Automation Ltd	1.95%

## Portfolio Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 11.06

Inception - May 07, 2021	1 Years	Since Inception
Aditya Birla Sun Life Multi-Cap Fund	1.56%	9.17%
Value of Std Investment of ₹ 10,000	10156	11060
Benchmark - NIFTY 500 Multicap 50:25:25 TRI	-0.22%	7.71%
Value of Std Investment of ₹ 10,000	9978	10890
Additional Benchmark - Nifty 50 TRI	1.66%	7.17%
Value of Std Investment of ₹ 10,000	10166	10827

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Mahesh Patil is 3. Total Schemes managed by Mr. Dhaval Shah is 6. Total Schemes managed by Mr. Harshil Suvarnkar is 11. Total Schemes managed by Mr. Vinod Bhat is 14. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Mahesh Patil, Mr. Dhaval Shah, Mr. Harshil Suvarnkar & Mr. Vinod Bhat since May 07, 2021 (1.2) 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	NA	NA	140000
Market Value of amount Invested	110724	NA	NA	132287
Scheme Returns (CAGR)	-14.09%	NA	NA	-8.83%
NIFTY 500 Multicap 50:25:25 TRI returns# (CAGR)	-15.66%	NA	NA	-10.41%
Nifty 50 TRI returns## (CAGR)	-11.77%	NA	NA	-7.56%

Date of First Installment: May 07, 2021 & Scheme Inception Date: June 01, 2021. 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 Pure Value Fund

An open ended equity scheme following a value investment strategy



Wealth Solutions

## What is it?

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

## Fund Category

Value Fund

## Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Milind Bafna
<b>Managing Fund Since:</b>	January 16, 2014
<b>Experience in Managing the Fund:</b>	8.5 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>	62.5188
<b>Growth:</b>	62.5188
<b>IDCW*:</b>	26.9404
<b>Direct Plan</b>	
<b>Growth:</b>	68.5454
<b>IDCW*:</b>	47.8815

<b>Benchmark:</b>	Nifty 500 TRI
<b>Monthly Average AUM:</b>	₹ 3586.02 Crores
<b>AUM as on last day:</b>	₹ 3528.59 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 March 15, 2022)

## Other Parameters

<b>Standard Deviation:</b>	24.84%
<b>Sharpe Ratio:</b>	0.11
<b>Beta:</b>	1.05
<b>Portfolio Turnover:</b>	1.75

## Total Expense Ratio (TER)

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

<b>Regular</b>	2.06%
<b>Direct</b>	1.13%

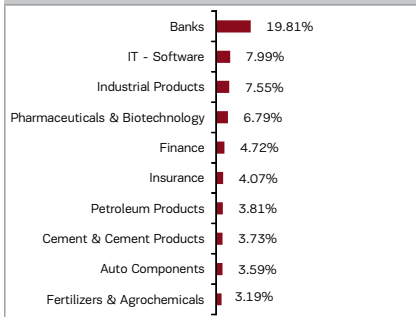
**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

Risk Free Rate assumed to be 4.95% (FBIL Overnight MIBOR as on 30 June 2022) for calculating Sharpe Ratio

## Top 10 Stocks

Issuer	% to net Assets
State Bank of India	6.93%
Ramkrishna Forgings Limited	3.62%
ICICI Bank Limited	3.58%
The Federal Bank Limited	3.47%
Divi's Laboratories Limited	3.36%
UPL Limited	3.19%
SBI Life Insurance Company Limited	3.13%
Mahindra & Mahindra Financial Services Limited	3.11%
Reliance Industries Limited	2.72%
Bandhan Bank Limited	2.49%

## Portfolio Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 62.5188

Inception - Mar 27, 2008	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Pure Value Fund</b>	-6.69%	7.57%	3.58%	13.71%
<b>Value of Std Investment of ₹ 10,000</b>	9331	12454	11924	62519
<b>Benchmark - Nifty 500 TRI</b>	0.56%	12.77%	11.23%	10.39%
<b>Value of Std Investment of ₹ 10,000</b>	10056	14353	17034	40978
<b>Additional Benchmark - Nifty 50 TRI</b>	1.66%	11.55%	12.03%	9.97%
<b>Value of Std Investment of ₹ 10,000</b>	10166	13891	17653	38829

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Milind Bafna is 2. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Milind Bafna since January 16, 2014 (8.5) years.**

## Income Distribution cum capital withdrawal

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

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

The Face Value - 10.00 Per Unit

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

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

Data as on 30<sup>th</sup> June 2022 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	1720000
<b>Market Value of amount Invested</b>	105963	431886	698010	4732696
<b>Scheme Returns (CAGR)</b>	-21.06%	12.22%	6.00%	13.08%
<b>Nifty 500 TRI returns# (CAGR)</b>	-13.79%	15.33%	12.34%	12.49%
<b>Nifty 50 TRI returns## (CAGR)</b>	-11.77%	14.03%	12.25%	12.02%

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.



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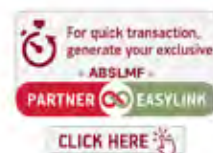
What is it?

Fund Category

Investment Objective

Sectoral/Thematic

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



## Fund Details

<b>Fund Manager:</b>	Mr. Anil Shah
<b>Managing Fund Since:</b>	January 31, 2015
<b>Experience in Managing the Fund:</b>	7.5 years
<b>Date of Allotment:</b>	January 31, 2015
<b>Type of Scheme:</b>	An open ended equity scheme following in the Manufacturing theme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	17.45
<b>Direct Plan</b>	12.77
<b>Growth:</b>	18.64
<b>IDCW:</b>	13.56

<b>Benchmark:</b>	S&P BSE India Manufacturing TRI
<b>Monthly Average AUM:</b>	₹ 635.12 Crores
<b>AUM as on last day:</b>	₹ 628.70 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 March 15, 2022)

## Other Parameters

<b>Standard Deviation:</b>	18.48%
<b>Sharpe Ratio:</b>	0.34
<b>Beta:</b>	0.85
<b>Portfolio Turnover:</b>	0.00

## Total Expense Ratio (TER)

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

<b>Regular</b>	2.54%
<b>Direct</b>	1.54%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 4.95% (FBIL Overnight MIBOR as on 30 June 2022) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

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

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

The Face Value - 10.00 Per Unit

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

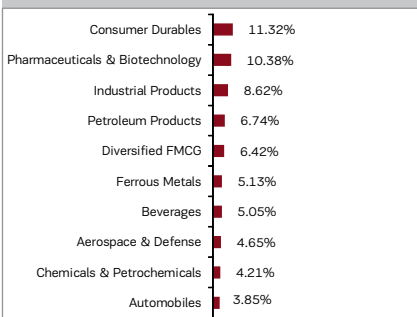
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

## Top 10 Stocks

Issuer	% to net Assets
Dr. Reddys Laboratories Limited	6.90%
Reliance Industries Limited	6.74%
Bharat Electronics Limited	4.65%
Aarti Industries Limited	4.21%
Hindustan Unilever Limited	3.81%
Voltas Limited	3.71%
Tata Steel Limited	3.69%
Asian Paints Limited	3.43%
United Breweries Limited	3.42%
Century Textiles & Industries Limited	2.89%

## Portfolio Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 17.45

Inception - Jan 31, 2015	1 Year	3 Year	5 Years	Since Inception
Aditya Birla Sun Life Manufacturing Equity Fund	-9.59%	11.17%	6.11%	7.80%
Value of Std Investment of ₹ 10,000	9041	13751	13454	17450
Benchmark - S&P BSE India Manufacturing TRI	1.48%	12.75%	9.62%	8.31%
Value of Std Investment of ₹ 10,000	10148	14348	15831	18076
Additional Benchmark - Nifty 50 TRI	1.66%	11.55%	12.03%	9.56%
Value of Std Investment of ₹ 10,000	10166	13891	17653	19682

- Past performance may or 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 5. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Anil Shah January 31, 2015 (7.5) years.**

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

Particulars	1 Year	3 Year	5 Years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	890000
Market Value of amount Invested	107492	418717	726223	1206857
Scheme Returns (CAGR)	-18.84%	10.09%	7.58%	8.07%
S&P BSE India Manufacturing TRI returns# (CAGR)	-9.34%	14.53%	11.31%	10.66%
Nifty 50 TRI returns## (CAGR)	-11.77%	14.03%	12.25%	12.13%

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

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



# Aditya Birla Sun Life Banking and Financial Services Fund

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



Wealth Solutions

## What is it?

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

## Fund Category

Sectoral/Thematic

## Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Dhaval Gala & Mr. Vinod Bhat
<b>Managing Fund Since:</b>	August 26, 2015 & May 26, 2022
<b>Experience in Managing the Fund:</b>	6.9 years & 0.1 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>	32.92
<b>IDCW*:</b>	15.88
<b>Direct Plan</b>	
<b>Growth:</b>	35.86
<b>IDCW*:</b>	20.86

<b>Benchmark:</b>	Nifty Financial Services TRI
<b>Monthly Average AUM:</b>	₹ 2038.42 Crores
<b>AUM as on last day:</b>	₹ 2003.96 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

## Other Parameters

<b>Standard Deviation:</b>	33.38%
<b>Sharpe Ratio*</b>	-0.06
<b>Beta:</b>	1.09
<b>Portfolio Turnover:</b>	0.40

## Total Expense Ratio (TER)

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

<b>Regular</b>	2.21%
<b>Direct</b>	1.21%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 4.95% (FBIL Overnight MIBOR as on 30 June 2022) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

Declared on date	31-Jan-22	25-Jan-21	31-Jan-20
IDCW Yield (Regular Plan)	5.33%	5.64%	6.27%
IDCW (₹) Per Unit	1.06	0.95	1.12
Cum IDCW NAV	19.87	16.85	17.93
IDCW Yield (Direct Plan)	5.33%	5.64%	6.24%
IDCW (₹) Per Unit	1.39	1.23	1.43
Cum IDCW NAV	26.00	21.82	22.97

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

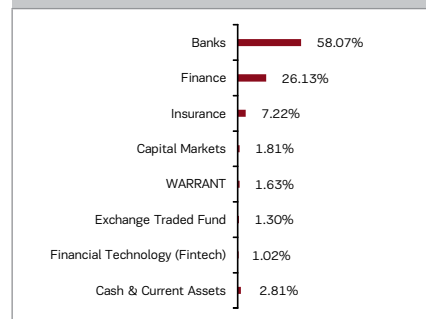
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance or return in 2022 unless otherwise specified

**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 10 Stocks

Issuer	% to net Assets
ICICI Bank Limited	16.64%
HDFC Bank Limited	14.73%
State Bank of India	7.56%
Axis Bank Limited	6.59%
Housing Development Finance Corporation Limited	5.67%
Bajaj Finance Limited	5.65%
Bandhan Bank Limited	3.87%
SBI Life Insurance Company Limited	3.61%
Bank of Baroda	3.44%
Poonawalla Fincorp Limited	3.41%

## Portfolio Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 32.92

Inception - Dec 14, 2013	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Banking and Financial Services Fund	-8.40%	3.03%	5.38%	14.96%
Value of Std Investment of ₹ 10,000	9160	10941	12996	32920
Benchmark - Nifty Financial Services TRI	-5.12%	5.12%	10.93%	15.81%
Value of Std Investment of ₹ 10,000	9488	11620	16802	35073
Additional Benchmark - Nifty 50 TRI	1.66%	11.55%	12.03%	13.01%
Value of Std Investment of ₹ 10,000	10166	13891	17653	28437

- Past performance may or 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 Scheme managed by Mr. Dhaval Gala is 4. Total Scheme managed by Mr. Vinod Bhat is 14. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Dhaval Gala Since August 26, 2015 (6.9) years & Mr. Vinod Bhat Since May 22, 2022 (0.1) 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	1030000
Market Value of amount Invested	105085	400768	687369	1583291
Scheme Returns (CAGR)	-22.32%	7.11%	5.39%	9.77%
Nifty Financial Services TRI returns# (CAGR)	-18.70%	7.51%	8.88%	12.38%
Nifty 50 TRI returns## (CAGR)	-11.77%	14.03%	12.25%	11.99%

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

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

# Aditya Birla Sun Life Dividend Yield Fund

An open ended equity scheme predominantly investing in Dividend yielding stocks



Wealth Solutions

## What is it?

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

## Fund Category

Dividend Yield Fund

## Investment Objective

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



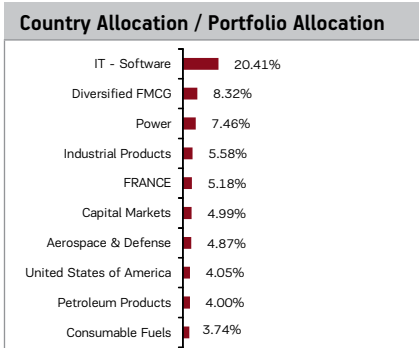
Fund Details	
<b>Fund Manager:</b>	Mr. Dhaval Gala & Mr. Vinod Bhat
<b>Managing Fund Since:</b>	April 01, 2022 & June 09, 2021
<b>Experience in Managing the Fund:</b>	0.3 Years & 1.0 Years
<b>Date of Allotment:</b>	February 26, 2003
<b>Type of Scheme:</b>	An open ended equity scheme predominantly investing 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>	225.30
<b>Growth:</b>	16.43
<b>IDCW<sup>s</sup>:</b>	
<b>Direct Plan</b>	241.70
<b>Growth:</b>	29.12
<b>IDCW<sup>s</sup>:</b>	
<b>Tier I Benchmark</b>	Nifty 500 TRI
<b>Tier II Benchmark:</b>	Nifty Dividend Opportunities 50 Index TRI
<b>Monthly Average AUM:</b>	₹ 755.90 Crores
<b>AUM as on last day:</b>	₹ 744.66 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 March 15, 2022)
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	21.19%
<b>Sharpe Ratio<sup>1</sup></b>	0.36
<b>Beta:</b>	0.89
<b>Portfolio Turnover:</b>	0.21
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.49%
<b>Direct</b>	1.77%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 4.95% (FBIL Overnight MIBOR as on 30 June 2022) for calculating Sharpe Ratio

Income Distribution cum capital withdrawal			
Declared on date	27-Jun-22	30-Mar-22	27-Dec-21
IDCW Yield (Regular Plan)	1.43%	1.36%	1.34%
IDCW (₹) Per Unit	0.24	0.26	0.26
Cum IDCW NAV	16.75	19.07	19.24
Declared on date	27-Jun-22	30-Mar-22	27-Dec-21
IDCW Yield (Direct Plan)	1.43%	1.36%	1.34%
IDCW (₹) Per Unit	0.43	0.46	0.45
Cum IDCW NAV	29.69	33.73	33.95

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.  
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.  
Data as on 30<sup>th</sup> June 2022 unless otherwise specified

Top 10 Stocks	
Issuer	% to net Assets
Infosys Limited	7.43%
ITC Limited	5.33%
NTPC Limited	4.88%
Coal India Limited	3.74%
Persistent Systems Limited	3.47%
Bharat Electronics Limited	3.30%
Hindustan Unilever Limited	3.00%
LVMH MOET HENNESSY LOUIS VUITTON SE	2.92%
Tata Consultancy Services Limited	2.91%
RHI Magnesita India Limited	2.77%



Investment Performance - Regular Plan - Growth		NAV as on June 30, 2022: ₹ 225.30			
Inception - Feb 26, 2003		1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Dividend Yield Fund</b>		-3.09%	12.64%	6.34%	17.46%
<b>Value of Std Investment of ₹ 10,000</b>		9691	14307	13602	225300
<b>Benchmark - Nifty 500 TRI</b>		0.56%	12.77%	11.23%	17.66%
<b>Value of Std Investment of ₹ 10,000</b>		10056	14353	17034	232942
<b>Benchmark - Nifty Dividend Opportunities 50 Index TRI</b>		2.83%	10.86%	10.26%	NA
<b>Value of Std Investment of ₹ 10,000</b>		10283	13638	16298	NA
<b>Additional Benchmark - Nifty 50 TRI</b>		1.66%	11.55%	12.03%	16.63%
<b>Value of Std Investment of ₹ 10,000</b>		10166	13891	17653	196212

- Past performance may or 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 Gala is 4. Total Schemes managed by Mr. Vinod Bhat is 14. Refer annexure on page no. 11.3 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Dhaval Gala since April 01, 2022 (0.3) years & Mr. Vinod Bhat Since Jun 09, 2021 (1.0) 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	2330000
<b>Market Value of amount Invested</b>	109265	444893	767791	9321844
<b>Scheme Returns (CAGR)</b>	-16.25%	14.28%	9.81%	12.75%
<b>Nifty 500 TRI returns# (CAGR)</b>	-13.79%	15.33%	12.34%	13.63%
<b>Nifty Dividend Opportunities 50 Index TRI returns# (CAGR)</b>	-10.84%	15.33%	11.37%	NA
<b>Nifty 50 TRI returns## (CAGR)</b>	-11.77%	14.03%	12.25%	13.30%
Date of First Installment: March 01, 2003 & Scheme Inception Date: February 26, 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 IDCWs declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.



# Aditya Birla Sun Life Infrastructure Fund

An open ended equity scheme investing in infrastructure sector



Wealth Solutions

## What is it?

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

## Fund Category

Sectoral/Thematic

## Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Nitesh Jain
<b>Managing Fund Since:</b>	April 01, 2022
<b>Experience in Managing the Fund:</b>	0.3 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>	42.45
<b>Growth:</b>	15.32
<b>IDCW*:</b>	
<b>Direct Plan</b>	45.59
<b>Growth:</b>	23.36
<b>IDCW*:</b>	

<b>Benchmark:</b>	Nifty Infrastructure TRI
<b>Monthly Average AUM:</b>	₹ 483.85 Crores
<b>AUM as on last day:</b>	₹ 477.22 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
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	30.05%
<b>Sharpe Ratio:</b>	0.13
<b>Beta:</b>	1.20
<b>Portfolio Turnover:</b>	0.51

## Total Expense Ratio (TER)

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

<b>Regular</b>	2.58%
<b>Direct</b>	1.72%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 4.95% (FBIL Overnight MIBOR as on 30 June 2022) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

Declared on date	25-Feb-22	30-Mar-21	25-Feb-20
IDCW Yield (Regular Plan)	5.79%	5.02%	6.45%
IDCW (₹) Per Unit	1.02	0.80	0.84
Cum IDCW NAV	17.66	15.95	13.05
Declared on date	25-Feb-22	30-Mar-21	25-Feb-20
IDCW Yield (Direct Plan)	5.79%	4.98%	6.43%
IDCW (₹) Per Unit	1.55	1.20	1.26
Cum IDCW NAV	26.86	24.08	19.54

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

The Face Value - 10.00 Per Unit

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

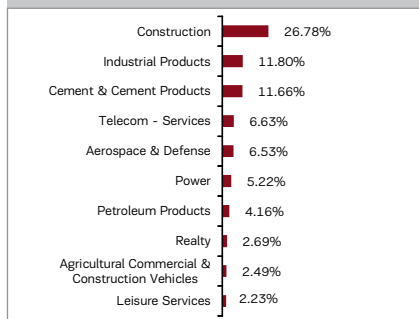
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

## Top 10 Stocks

Issuer	% to net Assets
Larsen & Toubro Limited	8.49%
Bharti Airtel Limited	6.63%
UltraTech Cement Limited	5.29%
RHI Magnesita India Limited	4.44%
H.G. Infra Engineering Limited	4.19%
Reliance Industries Limited	4.16%
PNC Infratech Limited	4.01%
NCC Limited	3.40%
Bharat Electronics Limited	3.09%
Carborundum Universal Limited	2.99%

## Portfolio Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 42.45

Inception - Mar 17, 2006	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Infrastructure Fund</b>	-4.91%	8.96%	5.18%	9.28%
<b>Value of Std Investment of ₹ 10,000</b>	9509	12946	12875	42450
<b>Benchmark - Nifty Infrastructure TRI</b>	8.07%	12.97%	9.51%	5.13%
<b>Value of Std Investment of ₹ 10,000</b>	10807	14433	15757	22594
<b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>	2.22%	11.69%	12.71%	11.74%
<b>Value of Std Investment of ₹ 10,000</b>	10222	13944	18194	61036

- Past performance may or 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. Nitesh Jain is 3. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Nitesh Jain since April 01, 2022 (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	1960000
<b>Market Value of amount Invested</b>	106334	457824	759915	4500168
<b>Scheme Returns (CAGR)</b>	-20.52%	16.29%	9.40%	9.46%
<b>Nifty Infrastructure TRI returns## (CAGR)</b>	-8.47%	17.67%	13.01%	6.21%
<b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>	-11.23%	13.59%	12.52%	11.77%

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

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

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



# Aditya Birla Sun Life Digital India Fund

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



Wealth Solutions

## What is it?

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



INVEST NOW



## Fund Category

Sectoral/Thematic

## Investment Objective

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

## Fund Details

<b>Fund Manager:</b>	Mr. Kunal Sangoi
<b>Managing Fund Since:</b>	January 16, 2014
<b>Experience in Managing the Fund:</b>	8.5 years
<b>Date of Allotment:</b>	January 15, 2000
<b>Type of Scheme:</b>	An open ended equity scheme investing in the Technology, Telecom, Media, Entertainment and other related ancillary sectors
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	110.12
<b>Growth:</b>	35.82
<b>IDCW*:</b>	
<b>Direct Plan</b>	119.75
<b>Growth:</b>	47.08
<b>IDCW*:</b>	
<b>Benchmark:</b>	S&P BSE Teck TRI
<b>Monthly Average AUM:</b>	₹ 2941.48 Crores
<b>AUM as on last day:</b>	₹ 2939.00 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
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	24.14%
<b>Sharpe Ratio:</b>	0.95
<b>Beta:</b>	1.02
<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>	2.11%
<b>Direct</b>	0.87%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 4.95% (FBIL Overnight MIBOR as on 30 June 2022) 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.

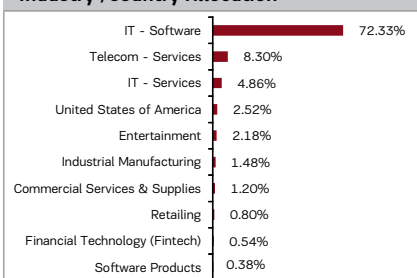
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

## Top 10 Stocks

Issuer	% to net Assets
Infosys Limited	24.66%
Tata Consultancy Services Limited	9.73%
Tech Mahindra Limited	8.28%
HCL Technologies Limited	8.02%
Bharti Airtel Limited	6.55%
MindTree Limited	3.59%
Wipro Limited	3.36%
Cyient Limited	3.15%
Coforge Limited	2.33%
Mphasis Limited	2.19%

## Industry /Country Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 110.12

Inception - Jan 15, 2000	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Digital India Fund</b>	-3.62%	27.95%	25.38%	11.27%
<b>Value of Std Investment of ₹ 10,000</b>	9638	20991	31002	110120
<b>Benchmark - S&amp;P BSE Teck TRI</b>	-0.48%	21.01%	20.64%	NA
<b>Value of Std Investment of ₹ 10,000</b>	9952	17748	25569	NA
<b>Additional Benchmark - Nifty 50 TRI</b>	1.66%	11.55%	12.03%	12.19%
<b>Value of Std Investment of ₹ 10,000</b>	10166	13891	17653	132662

- Past performance may or 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. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kunal Sangoi since January 16, 2014 (8.5) 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	2700000
<b>Market Value of amount Invested</b>	101811	524130	1090615	22612599
<b>Scheme Returns (CAGR)</b>	-26.98%	26.05%	24.17%	16.15%
<b>S&amp;P BSE Teck TRI returns# (CAGR)</b>	-21.01%	20.11%	19.45%	NA
<b>Nifty 50 TRI returns## (CAGR)</b>	-11.77%	14.03%	12.25%	13.98%

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)



Wealth Solutions

What is it?

Fund Category

Investment Objective

Sectoral/Thematic

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



## Fund Details

<b>Fund Manager:</b>	Mr. Chanchal Khandelwal
<b>Managing Fund Since:</b>	August 26, 2015
<b>Experience in Managing the Fund:</b>	6.9 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
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1)
<b>SIP:</b>	₹ 1,000
<b>NAV of Plans / Options (₹)</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>Regular Plan</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Growth:</b>	124.69
<b>IDCW<sup>5</sup>:</b>	28.41
<b>Direct Plan</b>	
<b>Growth:</b>	137.85
<b>IDCW<sup>5</sup>:</b>	34.83

<b>Benchmark:</b>	NIFTY India Consumption TRI
<b>Monthly Average AUM:</b>	₹ 2554.58 Crores
<b>AUM as on last day:</b>	₹ 2576.63 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% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment: Nil. (w.e.f March 15, 2022)

## Other Parameters

<b>Standard Deviation:</b>	20.52%
<b>Sharpe Ratio<sup>6</sup></b>	0.45
<b>Beta:</b>	1.09
<b>Portfolio Turnover:</b>	0.12

## Total Expense Ratio (TER)

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

<b>Regular</b>	2.18%
<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 4.95% (FBIL Overnight MIBOR as on 30 June 2022) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

Declared on date	25-May-22	25-May-21	26-May-20
IDCW Yield (Regular Plan)	6.07%	5.27%	5.81%
IDCW (₹) Per Unit	1.83	1.56	1.13
Cum IDCW NAV	30.16	29.58	19.46
IDCW Yield (Direct Plan)	6.07%	5.28%	5.80%
IDCW (₹) Per Unit	2.24	1.89	1.35
Cum IDCW NAV	36.94	35.81	23.28

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

The Face Value - 10.00 Per Unit

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

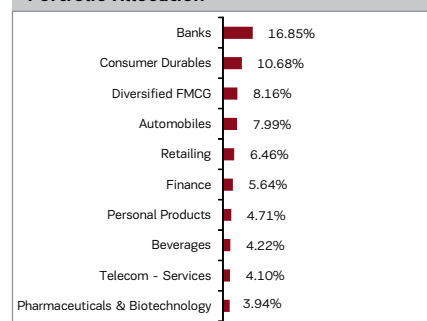
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

## Top 10 Stocks

Issuer	% to net Assets
ICICI Bank Limited	6.47%
ITC Limited	4.80%
Bharti Airtel Limited	4.10%
HDFC Bank Limited	3.92%
Hindustan Unilever Limited	3.36%
Maruti Suzuki India Limited	2.15%
Axis Bank Limited	2.13%
TVS Motor Company Limited	2.07%
Tata Consumer Products Limited	2.02%
SBI Life Insurance Company Limited	1.96%

## Portfolio Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 124.69

Inception - Aug 05, 2005	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life India GenNext Fund	3.28%	14.25%	11.86%	16.09%
Value of Std Investment of ₹ 10,000	10328	14931	17515	124690
Benchmark - NIFTY India Consumption TRI	7.20%	13.52%	10.37%	NA
Value of Std Investment of ₹ 10,000	10720	14642	16384	NA
Additional Benchmark - S&P BSE SENSEX TRI	2.22%	11.69%	12.71%	13.56%
Value of Std Investment of ₹ 10,000	10222	13944	18194	85885

• **Past performance may or 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 3. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Chanchal Khandelwal since August 26, 2015 (6.9) years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	2030000
Market Value of amount Invested	112890	448496	828920	8729662
Scheme Returns (CAGR)	-10.86%	14.84%	12.90%	15.47%
NIFTY India Consumption TRI returns# (CAGR)	-3.41%	14.18%	11.18%	NA
S&P BSE SENSEX TRI returns## (CAGR)	-11.23%	13.59%	12.52%	11.93%

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

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

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





# Aditya Birla Sun Life International Equity Fund - Plan A

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



Wealth Solutions

## What is it?

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

## Fund Category

Sectoral/Thematic

## Investment Objective

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

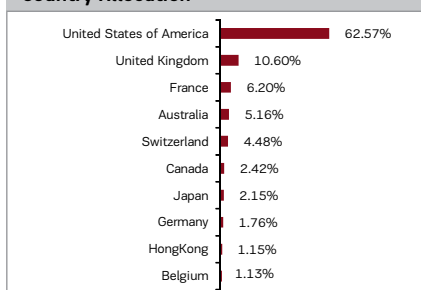


Fund Details	
<b>Fund Manager:</b>	Mr. Vinod Bhat
<b>Managing Fund Since:</b>	May 07, 2021
<b>Experience in Managing the Fund:</b>	1.1 years
<b>Date of Allotment:</b>	October 31, 2007
<b>Type of Scheme:</b>	An open ended equity scheme following international theme by investing predominantly in Global 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>	27.5111
<b>Growth:</b>	15.5177
<b>IDCW*:</b>	
<b>Direct Plan</b>	29.0858
<b>Growth:</b>	29.1030
<b>IDCW*:</b>	
<b>Benchmark:</b>	S&P Global 1200 TRI
<b>Monthly Average AUM:</b>	₹ 118.27 Crores
<b>AUM as on last day:</b>	₹ 108.85 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	For redemption / switch-out of units on or before 30 days from the date of allotment: 1% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment: Nil. (w.e.f March 15, 2022)
<b>Other Parameters</b>	
<b>Portfolio Turnover:</b>	0.82
<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>	1.75%

## Top 10 Stocks

Issuer	% to net Assets
PHILIP MORRIS INTERNATIONAL INC	2.49%
CONSTELLATION BRANDS INC-A	2.47%
Kellogg Co	2.39%
British American Tobacco PLC	2.36%
Imperial Brands	2.23%
Tyler Technologies Inc	2.19%
Roche Holdings Ag Genus Bearer Shs	2.18%
GILEAD SCIENCES INC	2.18%
Alphabet Inc A	2.11%
ASML Holding NV	2.10%

## Country Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 27.5111

Inception - Oct 31, 2007	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life International Equity Fund - Plan A</b>	-9.39%	9.22%	10.51%	7.14%
Value of Std Investment of ₹ 10,000	9061	13038	16487	27511
<b>Benchmark - S&amp;P Global 1200 TRI</b>	-8.01%	12.48%	12.63%	10.61%
Value of Std Investment of ₹ 10,000	9199	14245	18131	43922
<b>Additional Benchmark - Nifty 50 TRI</b>	1.66%	11.55%	12.03%	8.22%
Value of Std Investment of ₹ 10,000	10166	13891	17653	31869

- Past performance may or 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 14. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since May 07, 2021 (1.1) years.**

## Income Distribution cum capital withdrawal

Declared on date	29-Apr-22	23-Apr-21	30-Jun-20
IDCW Yield (Regular Plan)	6.19%	5.49%	6.17%
IDCW (₹) Per Unit	1.08	1.05	0.97
Cum IDCW NAV	17.47	19.14	15.72

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

The Face Value - 10.00 Per Unit

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

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

Data as on 30<sup>th</sup> June 2022 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	1770000
<b>Market Value of amount Invested</b>	110644	385997	729150	3607248
<b>Scheme Returns (CAGR)</b>	-14.21%	4.59%	7.74%	9.08%
<b>S&amp;P Global 1200 TRI returns# (CAGR)</b>	-17.80%	7.38%	10.45%	13.23%
<b>Nifty 50 TRI returns## (CAGR)</b>	-11.77%	14.03%	12.25%	11.76%

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

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

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

# Aditya Birla Sun Life International Equity Fund - Plan B

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



Wealth Solutions

## What is it?

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

## Fund Category

Sectoral/Thematic

## Investment Objective

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



\*Fresh subscriptions/ switch-in application(s) including fresh registrations for subscriptions under systematic transactions are being suspended temporarily till further notice.

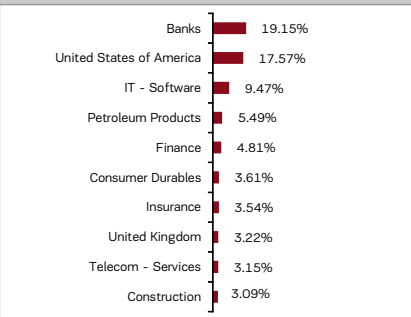
## Fund Details

<b>Fund Manager:</b>	Mr. Vinod Bhat
<b>Managing Fund Since:</b>	May 07, 2021
<b>Experience in Managing the Fund:</b>	1.1 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>	23.7865
<b>Growth:</b>	16.3821
<b>IDCW*:</b>	
<b>Direct Plan</b>	24.8992
<b>Growth:</b>	19.0227
<b>IDCW*:</b>	
<b>Benchmark:</b>	Customised Index † † A customized benchmark created using S&P BSE 200 TRI to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.
<b>Monthly Average AUM:</b>	₹ 88.60 Crores
<b>AUM as on last day:</b>	₹ 87.24 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	For redemption /switch-out of units on or before 30 days from the date of allotment: 1% of applicable NAV. For redemption /switch-out of units after 30 days from the date of allotment: Nil. (w.e.f March 15, 2022)
<b>Other Parameters</b>	
<b>Portfolio Turnover:</b>	0.55
<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>	2.15%

## Top 10 Stocks

Issuer	% to net Assets
ICICI Bank Limited	6.94%
Infosys Limited	5.70%
HDFC Bank Limited	5.65%
Reliance Industries Limited	5.49%
Bharti Airtel Limited	3.15%
Larsen & Toubro Limited	3.09%
Axis Bank Limited	2.86%
State Bank of India	2.73%
SBI Life Insurance Company Limited	2.67%
Mahindra & Mahindra Limited	2.45%

## Country/Portfolio Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 23.7865

Inception - Oct 31, 2007	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life International Equity Fund - Plan B</b>	-7.28%	9.07%	6.88%	6.08%
Value of Std Investment of ₹ 10,000	9272	12984	13952	23787
<b>Benchmark - Customised Index †</b>	-1.77%	13.31%	12.59%	10.02%
Value of Std Investment of ₹ 10,000	9823	14565	18099	40576
<b>Additional Benchmark - Nifty 50 TRI</b>	1.66%	11.55%	12.03%	8.22%
Value of Std Investment of ₹ 10,000	10166	13891	17653	31869

- Past performance may or 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 14. Refer annexure on page no. 113 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 (1.1) 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 30<sup>th</sup> June 2022 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	1770000
<b>Market Value of amount Invested</b>	107266	414054	728120	3550252
<b>Scheme Returns (CAGR)</b>	-19.17%	9.32%	7.68%	8.89%
<b>Customised Index †† returns# (CAGR)</b>	-14.02%	12.94%	12.37%	13.16%
<b>Nifty 50 TRI returns## (CAGR)</b>	-11.77%	14.03%	12.25%	11.76%

# 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

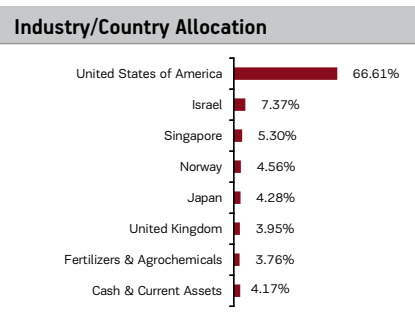
The objective of the Scheme is to offer long term growth of capital, by investing in (1) stocks of Agri commodity companies, i.e., companies engaged in or focusing on the Agri business and/or (2) overseas mutual fund scheme(s) that have similar investment objectives. These securities could be issued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



\*Fresh subscriptions/ switch-in application(s) including fresh registrations for subscriptions under systematic transactions are being suspended temporarily till further notice.

Fund Details	
<b>Fund Manager:</b>	Mr. Vinod Bhat
<b>Managing Fund Since:</b>	May 02, 2022
<b>Experience in Managing the Fund:</b>	0.2 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>	35.1307
<b>Growth:</b>	20.2423
<b>IDCW*:</b>	36.4625
<b>Direct Plan</b>	21.0489
<b>Growth:</b>	
<b>IDCW*:</b>	
<b>Benchmark:</b>	S&P Global Agribusiness TRI
<b>Monthly Average AUM:</b>	₹ 16.93 Crores
<b>AUM as on last day:</b>	₹ 16.04 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	For redemption / switch-out of units on or before 30 days from the date of allotment: 1% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment: Nil. (w.e.f March 15, 2022)
<b>Other Parameters</b>	
<b>Portfolio Turnover:</b>	0.10
<b>Total Expense Ratio (TER)</b>	Including additional expenses and goods and service tax on management fees.
<b>Regular</b>	1.75%
<b>Direct</b>	1.30%

Top 10 Stocks	
Issuer	% to net Assets
CF Industries Holdings Inc Ord Shs	10.06%
Nutrien Limited	8.49%
ARCHER-DANIELS-MIDLAND CO	8.09%
BUNGE Limited	7.87%
Israel Chemicals Limited	7.37%
The Mosaic Company Limited	6.73%
Sociedad Quimica yMinera de Chile SA	5.61%
INGREDION INC	5.60%
TYSON FOODS INC	5.40%
Deere And Co Limited	5.12%



Investment Performance - Regular Plan - Growth		NAV as on June 30, 2022: ₹ 35.1307			
Inception - Nov 07, 2008	1 Year	3 Years	5 Years	Since Inception	
Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan	12.05%	14.07%	10.80%	9.64%	
Value of Std Investment of ₹ 10,000	11205	14858	16704	35131	
Benchmark - S&P Global Agribusiness TRI	13.63%	17.40%	14.26%	15.58%	
Value of Std Investment of ₹ 10,000	11363	16201	19486	72194	
Additional Benchmark - Nifty 50 TRI	1.66%	11.55%	12.03%	14.38%	
Value of Std Investment of ₹ 10,000	10166	13891	17653	62599	

• **Past performance may or 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 14. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Vinod Bhat since May 02, 2022 (0.2) years.**

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

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

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

Data as on 30<sup>th</sup> June 2022 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	1640000
Market Value of amount Invested	123558	483503	848337	3006105
Scheme Returns (CAGR)	5.58%	20.18%	13.84%	8.42%
S&P Global Agribusiness TRI returns# (CAGR)	6.95%	21.03%	16.54%	13.01%
Nifty 50 TRI returns## (CAGR)	-11.77%	14.03%	12.25%	12.22%

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 (Overseas)

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>	2.9 years
<b>Date of Allotment:</b>	September 17, 2008
<b>Type of Scheme:</b>	An open ended fund of fund scheme investing primarily in units of Julius Baer Equity Next Generation Fund
<b>Application Amount for fresh subscription*:</b>	₹ 100
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1)
<b>SIP:</b>	₹ 100
	(plus in multiples of ₹ 1)
	<b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	18.2577
<b>IDCW*:</b>	18.2606
<b>Direct Plan</b>	
<b>Growth:</b>	18.8095
<b>IDCW*:</b>	16.6360

<b>Benchmark:</b>	MSCI ACWI Index
<b>Monthly Average AUM:</b>	₹ 251.97 Crores
<b>AUM as on last day:</b>	₹ 251.35 Crores

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

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

## Other Parameters

### Total Expense Ratio (TER)

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

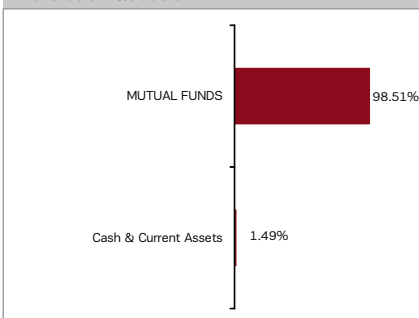
<b>Regular</b>	1.18%
<b>Direct</b>	0.68%

(In addition to the above, the scheme will also incur 0.92% i.e total weighted average of the expense ratio levied by the underlying schemes.)  
Data as on 30<sup>th</sup> June 2022 unless otherwise specified

## Top Portfolio Holdings

Issuer	% to net Assets
Julius Baer Equity Next Generation - USD Class C Shares	98.51%
Cash & Current Assets	1.49%

## Portfolio Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 18.2577

Inception - Sep 17, 2008	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Global Emerging Opportunities Fund</b>	-11.20%	13.30%	9.84%	4.46%
Value of Std Investment of ₹ 10,000	8880	14559	15993	18258
<b>Benchmark - MSCI ACWI Index</b>	-10.56%	11.09%	11.37%	11.55%
Value of Std Investment of ₹ 10,000	8944	13721	17137	45152
<b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>	2.22%	11.69%	12.71%	12.07%
Value of Std Investment of ₹ 10,000	10222	13944	18194	48174

- Past performance may or 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 14. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (2.9) years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1660000
<b>Market Value of amount Invested</b>	106812	398152	746748	2396969
<b>Scheme Returns (CAGR)</b>	-19.83%	6.67%	8.70%	5.12%
<b>MSCI ACWI Index returns# (CAGR)</b>	-19.98%	5.62%	8.93%	12.31%
<b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>	-11.23%	13.59%	12.52%	12.47%

# 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 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 Pharma & Healthcare Fund

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



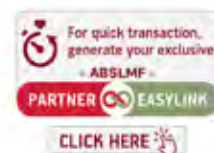
Wealth Solutions

## Fund Category

Thematic (Equity)

## Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Dhaval Shah
<b>Managing Fund Since:</b>	July 11, 2019
<b>Experience in Managing the Fund:</b>	2.9 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>	16.2600
<b>Growth:</b>	13.8400
<b>IDCW<sup>5</sup>:</b>	17.1200
<b>Direct Plan</b>	14.5800
<b>Growth:</b>	
<b>IDCW<sup>5</sup>:</b>	
<b>Benchmark:</b>	S&P BSE Healthcare TRI
<b>Monthly Average AUM:</b>	₹ 459.95 Crores
<b>AUM as on last day:</b>	₹ 462.14 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
<b>Exit Load:</b>	

<b>Other Parameters</b>	
<b>Portfolio Turnover:</b>	0.59

<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>	1.04%

## Income Distribution cum capital withdrawal

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

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

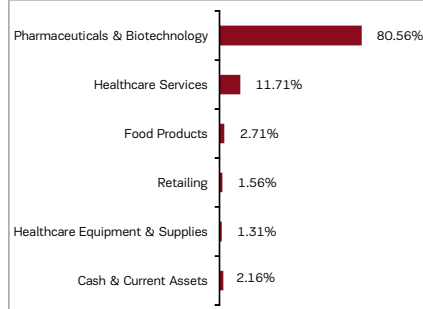
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers. Data as on 30<sup>th</sup> June 2022 unless otherwise specified

## Top 10 Stocks

Issuer	% to net Assets
Sun Pharmaceutical Industries Limited	14.96%
Dr. Reddys Laboratories Limited	9.90%
Cipla Limited	9.31%
Divi's Laboratories Limited	6.58%
Apollo Hospitals Enterprise Limited	5.44%
Torrent Pharmaceuticals Limited	5.36%
Aurobindo Pharma Limited	4.22%
Fortis Healthcare Limited	3.93%
Alkem Laboratories Limited	3.90%
Gland Pharma Limited	3.37%

## Portfolio Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 16.2600

Inception - July 11, 2019	1 Year	Since Inception
Aditya Birla Sun Life Pharma & Healthcare Fund	-13.28%	17.57%
Value of Std Investment of ₹ 10,000	8672	16179
Benchmark - S&P BSE Healthcare TRI	-15.06%	19.95%
Value of Std Investment of ₹ 10,000	8494	17173
Additional Benchmark - Nifty 50 TRI	1.66%	12.33%
Value of Std Investment of ₹ 10,000	10166	14131

- Past performance may or 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. Dhaval Shah is 6. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Dhaval Shah since July 11, 2019 (2.9) years**

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

Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	NA	NA	360000
Market Value of amount Invested	104904	NA	NA	414395
Scheme Returns (CAGR)	-22.58%	NA	NA	9.38%
S&P BSE Healthcare TRI# (CAGR)	-23.40%	NA	NA	12.03%
Nifty 50 TRI## (CAGR)	-11.77%	NA	NA	14.11%

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

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

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

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





# Aditya Birla Sun Life Bal Bhavishya Yojna

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



Wealth Solutions

## Fund Category

Children's Fund (Solution Oriented Fund)

## Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Atul Penkar & Mr. Harshil Suvamkar
<b>Managing Fund Since:</b>	December 28, 2021 & March 22, 2021
<b>Experience in Managing the Fund:</b>	0.6 years & 1.3 years
<b>Date of Allotment:</b>	February 11, 2019
<b>Type of Scheme:</b>	An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	12.13
<b>Growth:</b>	12.13
<b>IDCW*:</b>	12.91
<b>Direct Plan</b>	12.91
<b>Growth:</b>	12.91
<b>IDCW*:</b>	12.91

<b>Benchmark:</b>	Nifty 500 TRI
<b>Monthly Average AUM:</b>	₹ 527.56 Crores
<b>AUM as on last day:</b>	₹ 528.07 Crores

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>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	19.07%
<b>Sharpe Ratio:</b>	0.01
<b>Beta:</b>	0.82
<b>Portfolio Turnover:</b>	0.37

## Total Expense Ratio (TER)

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

<b>Regular</b>	2.49%
<b>Direct</b>	0.76%

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

Risk Free Rate assumed to be 4.95% (FBIL Overnight MIBOR as on 30 June 2022) for calculating Sharpe Ratio

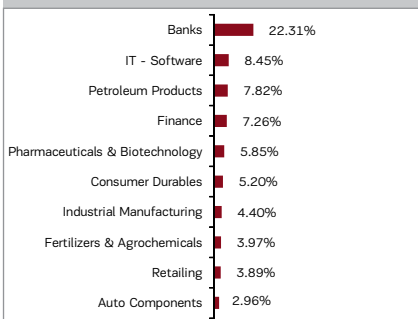
Data as on 30<sup>th</sup> June 2022 unless otherwise specified

**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 10 Stocks

Issuer	% to net Assets
Reliance Industries Limited	7.82%
ICICI Bank Limited	6.41%
Housing Development Finance Corporation Limited	5.66%
Infosys Limited	5.26%
Honeywell Automation India Limited	4.40%
Bayer Cropsience Limited	3.97%
Kotak Mahindra Bank Limited	3.92%
HDFC Bank Limited	3.91%
Axis Bank Limited	3.45%
State Bank of India	3.00%

## Portfolio Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 12.13

Inception - February 11, 2019	1 Year	3 Years	Since Inception
<b>Aditya Birla Sun Life Bal Bhavishya Yojna</b>	-7.62%	5.21%	5.87%
<b>Value of Std Investment of ₹ 10,000</b>	9238	11652	12130
<b>Benchmark - Nifty 500 TRI</b>	0.56%	12.77%	13.89%
<b>Value of Std Investment of ₹ 10,000</b>	10056	14353	15528
<b>Additional Benchmark - Nifty 50 TRI</b>	1.66%	11.55%	12.99%
<b>Value of Std Investment of ₹ 10,000</b>	10166	13891	15118

- Past performance may or 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. Atul Penkar is 3. Total Schemes managed by Mr. Harshil Suvamkar is 11. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Atul Penkar & Mr. Harshil Suvamkar since December 28, 2021 & March 22, 2021 (0.6) years & (1.3) 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	NA	410000
<b>Market Value of amount Invested</b>	108244	382680	NA	440899
<b>Scheme Returns (CAGR)</b>	-17.75%	4.02%	NA	4.20%
<b>Nifty 500 TRI# (CAGR)</b>	-13.79%	15.33%	NA	14.67%
<b>Nifty 50 TRI## (CAGR)</b>	-11.77%	14.03%	NA	13.49%

# 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 Retirement Fund - The 30s Plan

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



Wealth Solutions

## Fund Category

Retirement Fund (Solution Oriented Fund)

## Investment Objective

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



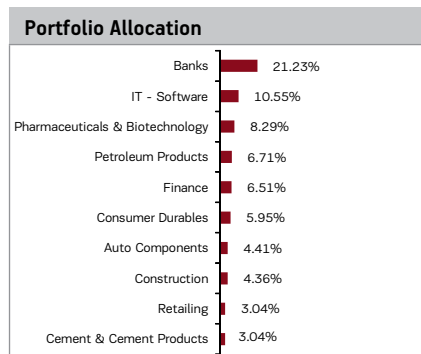
Fund Details	
<b>Fund Manager:</b>	Mr. Dhaval Shah & Mr. Harshil Suvarnkar
<b>Managing Fund Since:</b>	December 28, 2021 & March 22, 2021
<b>Experience in Managing the Fund:</b>	0.6 years & 1.3 years
<b>Date of Allotment:</b>	March 11, 2019
<b>Type of Scheme:</b>	An open-ended retirement solution oriented 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>	11.8640
<b>IDCW*:</b>	11.8580
<b>Direct Plan</b>	
<b>Growth:</b>	12.5520
<b>IDCW*:</b>	12.5430
<b>Benchmark:</b>	NIFTY 500 TRI
<b>Monthly Average AUM:</b>	₹ 224.87 Crores
<b>AUM as on last day:</b>	₹ 225.17 Crores
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>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	19.25%
<b>Sharpe Ratio<sup>1</sup></b>	0.05
<b>Beta:</b>	0.82
<b>Portfolio Turnover</b>	0.49
<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>	1.16%

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

Risk Free Rate assumed to be 4.95% (FBIL Overnight MIBOR as on 30 June 2022) for calculating Sharpe Ratio

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

Top 10 Stocks	
Issuer	% to net Assets
ICICI Bank Limited	7.55%
Reliance Industries Limited	6.71%
Infosys Limited	6.38%
HDFC Bank Limited	6.07%
Housing Development Finance Corporation Limited	5.93%
Larsen & Toubro Limited	4.36%
UltraTech Cement Limited	3.04%
State Bank of India	2.98%
Sun Pharmaceutical Industries Limited	2.79%
Axis Bank Limited	2.72%



Investment Performance - Regular Plan - Growth		NAV as on June 30, 2022: ₹ 11.8640		
Inception - March 11, 2019	1 Year	3 Years	Since Inception	
Aditya Birla Sun Life Retirement Fund - The 30s Plan	-6.59%	5.82%	5.30%	
Value of Std Investment of ₹ 10,000	9341	11856	11864	
Benchmark - NIFTY 500 TRI	0.56%	12.77%	12.79%	
Value of Std Investment of ₹ 10,000	10056	14353	14888	
Additional Benchmark - Nifty 50 TRI	1.66%	11.55%	12.42%	
Value of Std Investment of ₹ 10,000	10166	13891	14728	

- Past performance may or 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 6. Total Schemes managed by Mr. Harshil Suvarnkar is 11. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Dhaval Shah & Mr. Harshil Suvarnkar since December 28, 2021 & March 22, 2021 (0.6 years) & (1.3) years Respectively**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	360000	NA	400000
Market Value of amount Invested	109297	388007	NA	434659
Scheme Returns (CAGR)	-16.20%	4.94%	NA	4.94%
NIFTY 500 TRI Returns# (CAGR)	-13.79%	15.33%	NA	14.66%
Nifty 50 TRI Returns## (CAGR)	-11.77%	14.03%	NA	13.48%
Date of First Installment: March 01, 2019 & Scheme Inception Date: February 11, 2019. Past Performance may or may not be sustained in future.				

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

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

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



# Aditya Birla Sun Life Retirement Fund - The 40s Plan

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



Wealth Solutions

## Fund Category

Retirement Fund (Solution Oriented Fund)

## Investment Objective

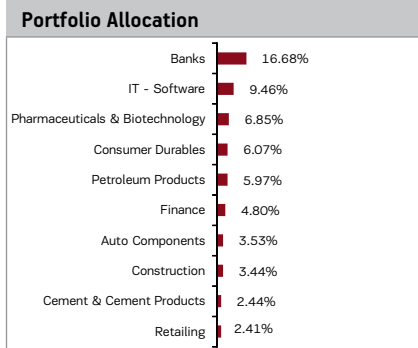
The primary investment objective of the Scheme is income generation and capital appreciation for its investors which will be in line with their retirement goals by investing in a mix of equity, equity related instruments along with debt and money market instruments. The Scheme does not guarantee/indicate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



Fund Details	
<b>Fund Manager:</b>	Mr. Dhaval Shah & Mr. Harshil Suvamkar
<b>Managing Fund Since:</b>	December 28, 2021 & March 22, 2021
<b>Experience in Managing the Fund:</b>	0.6 years & 1.3 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>	11.9110
<b>IDCW*:</b>	11.9110
<b>Direct Plan</b>	
<b>Growth:</b>	12.5530
<b>IDCW*:</b>	12.5510
<b>Benchmark:</b>	CRISIL Hybrid 35+65 - Aggressive Index
<b>Monthly Average AUM:</b>	₹ 87.32 Crores
<b>AUM as on last day:</b>	₹ 86.55 Crores
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>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	14.87%
<b>Sharpe Ratio<sup>1</sup></b>	0.06
<b>Beta:</b>	0.99
<b>Portfolio Turnover</b>	0.42
<b>Modified Duration:</b>	1.35 years
<b>Average Maturity:</b>	1.68 years
<b>Yield to Maturity:</b>	5.25%
<b>Macaulay Duration:</b>	1.44 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>	1.07%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 4.95% (FBIL Overnight MIBOR as on 30 June 2022) for calculating Sharpe Ratio  
Data as on 30<sup>th</sup> June 2022 unless otherwise specified

Top 10 Stocks		
Issuer	% to net Assets	Ratings
ICICI Bank Limited	6.38%	
Reliance Industries Limited	5.97%	
Housing Development Finance Corporation Limited	5.54%	CRISIL AAA
Infosys Limited	5.53%	
REC Limited	4.62%	ICRA AAA
HDFC Bank Limited	4.43%	
Larsen & Toubro Limited	3.44%	
State Government bond	2.94%	SOV
State Bank of India	2.44%	
UltraTech Cement Limited	2.44%	



Investment Performance - Regular Plan - Growth		NAV as on June 30, 2022: ₹ 11.9110		
Inception - March 11, 2019	1 Year	3 Years	Since Inception	
Aditya Birla Sun Life Retirement Fund - The 40s Plan	-5.20%	5.84%	5.43%	
Value of Std Investment of ₹ 10,000	9480	11862	11911	
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	1.30%	11.28%	11.69%	
Value of Std Investment of ₹ 10,000	10130	13793	14415	
Additional Benchmark - Nifty 50 TRI	1.66%	11.55%	12.42%	
Value of Std Investment of ₹ 10,000	10166	13891	14728	
<ul style="list-style-type: none"><li><b>Past performance may or may not be sustained in future.</b> 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 6. Total Schemes managed by Mr. Harshil Suvamkar is 11. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.</li><li><b>The scheme is currently managed by Mr. Dhaval Shah &amp; Mr. Harshil Suvamkar since December 28, 2021 &amp; March 22, 2021 (0.6) years &amp; (1.3) years Respectively</b></li></ul>				

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	NA	400000
Market Value of amount Invested	111092	385252	NA	432238
Scheme Returns (CAGR)	-13.55%	4.46%	NA	4.60%
CRISIL Hybrid 35+65 - Aggressive Index# (CAGR)	-8.57%	11.31%	NA	11.28%
Nifty 50 TRI## (CAGR)	-11.77%	14.03%	NA	13.48%
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. Dhaval Shah & Mr. Harshil Suvamkar
<b>Managing Fund Since:</b>	December 28, 2021 & March 22, 2021
<b>Experience in Managing the Fund:</b>	0.6 years & 1.3 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>	11.0941
<b>IDCW*:</b>	11.0931
<b>Direct Plan</b>	
<b>Growth:</b>	11.6271
<b>IDCW*:</b>	11.6269

<b>Benchmark:</b>	CRISIL Short Term Debt Hybrid 75+25 Fund Index
<b>Monthly Average AUM:</b>	₹ 27.02 Crores
<b>AUM as on last day:</b>	₹ 27.03 Crores

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

### Other Parameters

<b>Portfolio Turnover</b>	
<b>50s Plan</b>	0.44
<b>Modified Duration:</b>	2.86 years
<b>Average Maturity:</b>	3.61 years
<b>Yield to Maturity:</b>	6.99%
<b>Macaulay Duration:</b>	2.99 years

### Total Expense Ratio (TER)

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

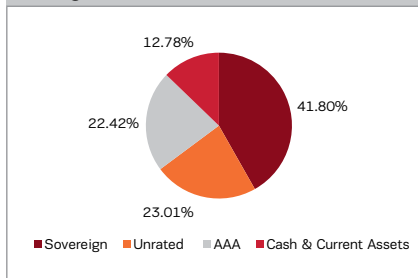
<b>Regular</b>	1.98%
<b>Direct</b>	0.63%

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

## Top 10 Stocks

Issuer	% to net Assets	Rating
Government Bond	25.72%	SOV
State Government bond	16.08%	SOV
IDFC First Bank Limited	11.01%	CRISIL A1+
Housing Development Finance Corporation Limited	8.95%	CRISIL AAA
Bharat Petroleum Corporation Limited	3.74%	CRISIL AAA
ICICI Bank Limited	1.93%	
HDFC Bank Limited	1.87%	
Infosys Limited	1.75%	
Reliance Industries Limited	1.57%	
Larsen & Toubro Limited	0.85%	

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 11.0941

Inception - March 11, 2019	1 Year	3 Years	Since Inception
<b>Aditya Birla Sun Life Retirement Fund - The 50s Plan</b>	-1.99%	2.78%	3.19%
<b>Value of Std Investment of ₹ 10,000</b>	9801	10860	11094
<b>Benchmark - CRISIL Short Term Debt Hybrid 75+25 Fund Index</b>	2.58%	8.75%	8.94%
<b>Value of Std Investment of ₹ 10,000</b>	10258	12869	13275
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	-3.64%	3.70%	5.01%
<b>Value of Std Investment of ₹ 10,000</b>	9636	11154	11756

• **Past performance may or 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 6. Total Schemes managed by Mr. Harshil Suvamkar is 11. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Dhaval Shah & Mr. Harshil Suvamkar since December 28, 2021 & March 22, 2021 (0.6) years & (1.3) 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	NA	400000
<b>Market Value of amount Invested</b>	116568	361650	NA	405685
<b>Scheme Returns (CAGR)</b>	-5.30%	0.30%	NA	0.83%
<b>CRISIL Short Term Debt Hybrid 75+25 Fund Index# (CAGR)</b>	-2.28%	7.44%	NA	7.68%
<b>CRISIL 10 Year Gilt Index## (CAGR)</b>	-4.53%	0.47%	NA	1.30%

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. Milind Bafna
<b>Managing Fund Since:</b>	April 01, 2022
<b>Experience in Managing the Fund:</b>	0.3 years
<b>Date of Allotment:</b>	December 30, 2019
<b>Type of Scheme:</b>	An Open ended equity scheme following PSU theme
<b>Application Amount for fresh subscription*:</b>	₹ 500/- (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 500/ (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 500/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	13.34
<b>IDCW*:</b>	12.60
<b>Direct Plan</b>	
<b>Growth:</b>	13.98
<b>IDCW*:</b>	13.99

<b>Benchmark:</b>	S&P BSE PSU TR Index
<b>Monthly Average AUM:</b>	₹ 838.49 Crores
<b>AUM as on last day:</b>	₹ 788.01 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

<b>Other Parameters</b>	
<b>Portfolio Turnover</b>	0.40

<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.34%
<b>Direct</b>	0.85%

### Income Distribution cum capital withdrawal

<b>Declared on date</b>	<b>25-Jan-22</b>
<b>IDCW Yield (Regular Plan)</b>	5.52%
<b>IDCW (₹) Per Unit</b>	0.79
<b>Cum IDCW NAV</b>	14.23

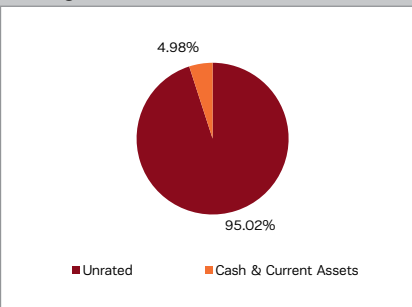
**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many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

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

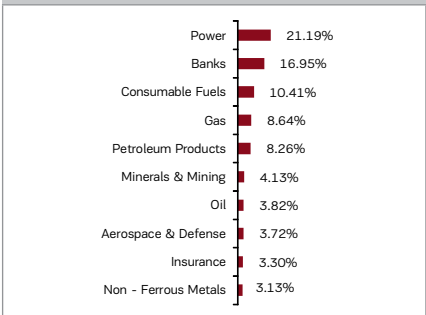
### Top Portfolio Holdings

Issuer	% to net Assets
Coal India Limited	10.41%
NTPC Limited	10.13%
State Bank of India	10.11%
Power Grid Corporation of India Limited	9.66%
Bharat Petroleum Corporation Limited	5.05%
GAIL (India) Limited	4.33%
Oil & Natural Gas Corporation Limited	3.82%
NMDC Limited	3.60%
Bank of Baroda	3.56%
National Aluminium Company Limited	3.13%

### Rating Profile of Portfolio



### Portfolio Allocation



### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 13.34

Inception - December 30, 2019	1 Year	Since Inception
<b>Aditya Birla Sun Life PSU Equity Fund</b>	3.09%	12.21%
<b>Value of Std Investment of ₹ 10,000</b>	10309	13340
<b>Benchmark - S&amp;P BSE PSU TRI Index</b>	7.96%	11.14%
<b>Value of Std Investment of ₹ 10,000</b>	10796	13023
<b>Additional Benchmark - Nifty 50 TRI</b>	1.66%	11.98%
<b>Value of Std Investment of ₹ 10,000</b>	10166	13273

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/ additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Milind Bafna is 2. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Milind Bafna since April 01, 2022 (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	NA	NA	310000
<b>Market Value of amount Invested</b>	114891	NA	NA	390348
<b>Scheme Returns (CAGR)</b>	-7.85%	NA	NA	18.31%
<b>S&amp;P BSE PSU TRI Index# (CAGR)</b>	-3.63%	NA	NA	23.36%
<b>Nifty 50 TRI## (CAGR)</b>	-11.77%	NA	NA	14.19%

Date of First Installment: January 01, 2020 & Scheme Inception Date: December 30, 2019. Past Performance may or may not be sustained in future.

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

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

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

# Aditya Birla Sun Life Special Opportunities Fund

An open-ended equity scheme following special situations theme



Wealth Solutions

## Fund Category

Sectoral

## Investment Objective

The investment objective of the Scheme is to provide long term capital appreciation by investing in opportunities presented by special situations such as corporate restructuring, Government policy change and/or regulatory changes, companies going through temporary but unique challenges and other similar instances.

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



## Fund Details

<b>Fund Manager:</b>	Mr. Anil Shah, Mr. Chanchal Khandelwal & Mr. Vinod Bhat
<b>Managing Fund Since:</b>	October 23, 2020
<b>Experience in Managing the Fund:</b>	1.8 years
<b>Date of Allotment:</b>	October 23, 2020
<b>Type of Scheme:</b>	An open-ended equity scheme following special situations theme
<b>Application Amount for fresh subscription*:</b>	₹ 500/- (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 500/ (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 500/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	13.53
<b>Growth:</b>	12.81
<b>IDCW*:</b>	
<b>Direct Plan</b>	13.96
<b>Growth:</b>	13.22
<b>IDCW*:</b>	

<b>Benchmark:</b>	S&P BSE 500 TR Index
<b>Monthly Average AUM:</b>	₹ 588.97 Crores
<b>AUM as on last day:</b>	₹ 584.41 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% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment: Nil. (w.e.f March 15, 2022)

### Total Expense Ratio (TER)

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

<b>Regular</b>	2.63%
<b>Direct</b>	1.06%

## Income Distribution cum capital withdrawal

<b>Declared on date</b>	<b>27-Dec-21</b>
IDCW Yield (Regular Plan)	5.35%
IDCW (₹) Per Unit	0.82
Cum IDCW NAV	15.34
IDCW Yield (Direct Plan)	5.35%
IDCW (₹) Per Unit	0.84
Cum IDCW NAV	15.69

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

The Face Value - 10.00 Per Unit

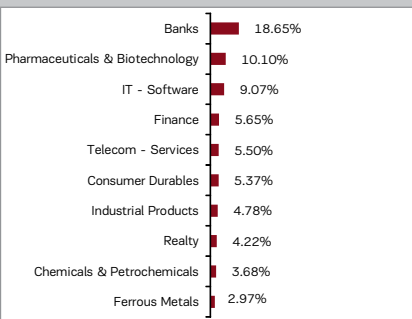
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

## Top 10 Stocks

Issuer	% to net Assets
ICICI Bank Limited	8.44%
Infosys Limited	6.40%
Bharti Airtel Limited	5.50%
Dr. Reddys Laboratories Limited	4.64%
Phoenix Mills Limited	4.22%
HDFC Bank Limited	3.44%
Tata Steel Limited	2.97%
Kotak Mahindra Bank Limited	2.72%
Crompton Greaves Consumer Electricals Limited	2.49%
Tata Power Company Limited	2.48%

## Portfolio Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 13.53

Inception - October 23, 2020	1 Year	Since Inception
<b>Aditya Birla Sun Life Special Opportunities Fund</b>	-2.31%	19.65%
<b>Value of Std Investment of ₹ 10,000</b>	9769	13530
<b>Benchmark - S&amp;P BSE 500 TRI</b>	0.66%	22.15%
<b>Value of Std Investment of ₹ 10,000</b>	10066	14009
<b>Additional Benchmark - Nifty 50 TRI</b>	1.66%	19.53%
<b>Value of Std Investment of ₹ 10,000</b>	10166	13506

- Past performance may or 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 5. Total Schemes managed by Mr. Chanchal Khandelwal is 3. Total Schemes managed by Mr. Vinod Bhat is 14. Refer annexure on page no. 113 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 (1.8) 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	NA	NA	210000
<b>Market Value of amount Invested</b>	107410	NA	NA	212126
<b>Scheme Returns (CAGR)</b>	-18.96%	NA	NA	1.11%
<b>S&amp;P BSE 500 TRI# (CAGR)</b>	-13.46%	NA	NA	4.56%
<b>Nifty 50 TRI## (CAGR)</b>	-11.77%	NA	NA	3.95%

Date of First Installment: November 01, 2020 & Scheme Inception Date: October 23, 2020. Past Performance may or may not be sustained in future.

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

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

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



# Aditya Birla Sun Life ESG Fund

An open-ended equity scheme investing in companies following Environment, Social & Governance (ESG) theme



Wealth Solutions

## Fund Category

Thematic

## Investment Objective

To generate long-term capital appreciation by investing in a diversified basket of companies following Environmental, Social and Governance (ESG) theme. The Scheme does not guarantee/indicate any returns. There can be no assurance that the scheme objectives will be achieved.



## Fund Details

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty & Mr. Vinod Bhat
<b>Managing Fund Since:</b>	December 24, 2020
<b>Experience in Managing the Fund:</b>	1.6 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>	10.73
<b>IDCW*:</b>	10.73
<b>Direct Plan</b>	
<b>Growth:</b>	11.04
<b>IDCW*:</b>	11.04

<b>Benchmark:</b>	Nifty 100 ESG TRI
<b>Monthly Average AUM:</b>	₹ 916.96 Crores
<b>AUM as on last day:</b>	₹ 908.41 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% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment: Nil. (w.e.f March 15, 2022)

## Total Expense Ratio (TER)

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

<b>Regular</b>	2.37%
<b>Direct</b>	0.77%

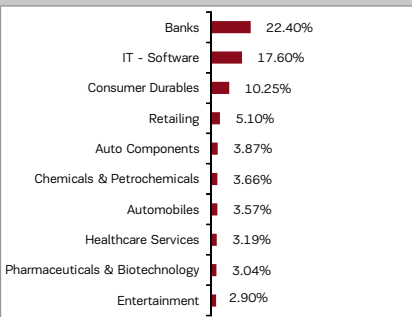
Data as on 30<sup>th</sup> June 2022 unless otherwise specified

**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 10 Stocks

Issuer	% to net Assets
Infosys Limited	8.53%
ICICI Bank Limited	7.44%
Axis Bank Limited	4.40%
HDFC Bank Limited	4.38%
State Bank of India	3.83%
Larsen & Toubro Infotech Limited	3.81%
SRF Limited	3.66%
Tata Consultancy Services Limited	3.40%
Divi's Laboratories Limited	3.04%
PVR Limited	2.90%

## Portfolio Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 10.73

Inception - December 24, 2020	1 Year	Since Inception
<b>Aditya Birla Sun Life ESG Fund</b>	-6.21%	4.76%
<b>Value of Std Investment of ₹ 10,000</b>	9379	10730
<b>Benchmark - Nifty 100 ESG TRI</b>	-1.77%	10.33%
<b>Value of Std Investment of ₹ 10,000</b>	9823	11606
<b>Additional Benchmark - Nifty 50 TRI</b>	1.66%	10.95%
<b>Value of Std Investment of ₹ 10,000</b>	10166	11705

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Satyabrata Mohanty is 4. Total Schemes managed by Mr. Vinod Bhat is 14. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Satyabrata Mohanty, Mr. Vinod Bhat since December 24, 2020 (1.6) years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	NA	NA	190000
<b>Market Value of amount Invested</b>	101852	NA	NA	174351
<b>Scheme Returns (CAGR)</b>	-26.92%	NA	NA	-10.03%
<b>Nifty 100 ESG TRI# (CAGR)</b>	-17.82%	NA	NA	-3.50%
<b>Nifty 50 TRI## (CAGR)</b>	-11.77%	NA	NA	-0.21%

Date of First Installment: January 01, 2021 & Scheme Inception Date: December 24, 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 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

FOF (Domestic)

## Investment Objective

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



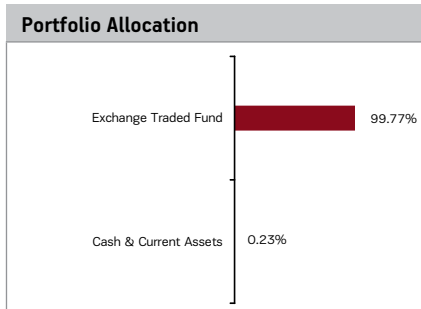
Fund Details	
<b>Fund Manager:</b>	Mr. Lovelish Solanki
<b>Managing Fund Since:</b>	June 30, 2018
<b>Experience in Managing the Fund</b>	4.0 Years
<b>Date of Allotment:</b>	March 20, 2012
<b>Type of Scheme:</b>	An open ended fund of funds scheme investing in Aditya Birla Sun Life Gold ETF
<b>Application Amount for fresh subscription*:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	15.4498
<b>IDCW:</b>	15.4487
<b>Direct Plan</b>	
<b>Growth:</b>	15.8866
<b>IDCW:</b>	15.8887
<b>Benchmark:</b>	Domestic price of physical gold
<b>Monthly Average AUM:</b>	₹ 267.70 Crores
<b>AUM as on last day:</b>	₹ 265.02 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 15 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 15 days from the date of allotment: NIL **Exit Load is NIL for units issued in Reinvestment of IDCW.
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	14.61%
<b>Sharpe Ratio<sup>†</sup></b>	0.52
<b>Beta:</b>	0.87
<b>Tracking Error:</b>	6.62%
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	0.52%
<b>Direct</b>	0.22%

(In addition to the above, the scheme will also incur 0.54% i.e total weighted average of the expense ratio levied by the underlying schemes.)

Risk Free Rate assumed to be 4.95% (FBIL Overnight MIBOR as on 30 June 2022) for calculating Sharpe Ratio

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

Top Portfolio Holdings	
Issuer	% to net Assets
Aditya Birla Sun Life Gold ETF	99.77%
Cash & Current Assets	0.23%



Investment Performance - Regular Plan - Growth		NAV as on June 30, 2022: ₹ 15.4498			
Inception - Mar 20, 2012	1 Year	3 Years	5 Years	Since Inception	
Aditya Birla Sun Life Gold Fund	6.97%	12.49%	10.44%	4.32%	
Value of Std Investment of ₹ 10,000	10697	14249	16434	15450	
Benchmark - Domestic price of physical gold	8.75%	13.72%	11.94%	5.98%	
Value of Std Investment of ₹ 10,000	10875	14723	17583	18178	

- Past performance may or 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 16. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since June 30, 2018 (4.0) years.**

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



# Aditya Birla Sun Life Nifty 50 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 (Equity)

Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Lovelish Solanki & Mr. Pranav Gupta
<b>Managing Fund Since:</b>	May 07, 2021 & June 08, 2022
<b>Experience in Managing the Fund:</b>	1.1 years & 0.0 Years
<b>Date of Allotment:</b>	September 18, 2002
<b>Type of Scheme:</b>	An open ended scheme tracking Nifty 50 TRI
<b>Application Amount for fresh subscription*:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	156.7226
<b>IDCW*:</b>	16.0156
<b>Direct Plan</b>	
<b>Growth:</b>	158.7710
<b>IDCW*:</b>	16.4153

**Benchmark:** Nifty 50 TRI  
**Monthly Average AUM:** ₹ 376.78 Crores  
**AUM as on last day:** ₹ 384.39 Crores

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

**Entry Load:** Nil  
**Exit Load:** Nil  
**Other Parameters**  
**Standard Deviation:** 21.70%  
**Sharpe Ratio:** 0.27  
**Beta:** 0.99  
**Tracking Error** 0.40%  
**Portfolio Turnover:** 0.09

**Total Expense Ratio (TER)**

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

		<b>Tracking Error</b>
<b>Regular</b>	0.60%	0.06%
<b>Direct</b>	0.32%	0.06%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 4.95% (FBIL Overnight MIBOR as on 30 June 2022) for calculating Sharpe Ratio, Tracking Ratio for ABSL Index Fund is computed based on Nifty 50 TRI

## Income Distribution cum capital withdrawal

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

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

The Face Value - 10.00 Per Unit

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

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

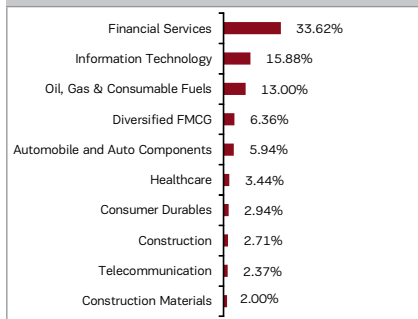
Data as on 30<sup>th</sup> June 2022 unless otherwise specified

Tracking Differences	Regular	Direct
<b>1 Year (%)</b>	-0.66	-0.36
<b>3 Years (%)</b>	-0.82	-0.56
<b>5 Years (%)</b>	-1.12	-0.85
<b>10 Years (%)</b>	-1.26	-
<b>Since Launch (%)</b>	-1.77	-1.05

## Top 10 Stocks

Issuer	% to net Assets
Reliance Industries Limited	12.58%
HDFC Bank Limited	8.48%
Infosys Limited	7.73%
ICICI Bank Limited	7.12%
Housing Development Finance Corporation Limited	5.64%
Tata Consultancy Services Limited	4.85%
Kotak Mahindra Bank Limited	3.53%
ITC Limited	3.43%
Hindustan Unilever Limited	2.93%
Larsen & Toubro Limited	2.71%

## Sector Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 156.7226

Inception - Sept 18, 2002	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Nifty 50 Index Fund</b>	1.00%	10.72%	10.91%	14.92%
<b>Value of Std Investment of ₹ 10,000</b>	10100	13586	16786	156723
<b>Benchmark - Nifty 50 TRI</b>	1.66%	11.55%	12.03%	16.56%
<b>Value of Std Investment of ₹ 10,000</b>	10166	13891	17653	207726
<b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>	2.22%	11.69%	12.71%	17.18%
<b>Value of Std Investment of ₹ 10,000</b>	10222	13944	18194	230750

- Past performance may or 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 12. Total Schemes managed by Mr. Lovelish Solanki is 16. Total Schemes managed by Mr. Pranav Gupta is 12. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since May 07, 2021 (1.1) years. & Mr. Pranav Gupta since June 08, 2022 (0.0) 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	2380000
<b>Market Value of amount Invested</b>	111886	437376	796283	8986553
<b>Scheme Returns (CAGR)</b>	-12.37%	13.09%	11.28%	11.98%
<b>Nifty 50 TRI returns# (CAGR)</b>	-11.77%	14.03%	12.25%	13.64%
<b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>	-11.23%	13.59%	12.52%	14.05%
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 Nifty Midcap 150 Index Fund

An Open ended scheme tracking the Nifty Midcap 150 TR Index



Wealth Solutions

## Fund Category

Index Funds (Equity)

## 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. Pranav Gupta
<b>Managing Fund Since:</b>	April 01, 2021 & June 08, 2022
<b>Experience in Managing the Fund:</b>	1.3 Years & 0.0 Years
<b>Date of Allotment:</b>	Apr 01, 2021
<b>Type of Scheme:</b>	An open ended scheme tracking the Nifty Midcap 150 TR Index
<b>Application Amount for fresh subscription:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	11.1256
<b>IDCW*:</b>	11.1241
<b>Direct Plan</b>	
<b>Growth:</b>	11.2164
<b>IDCW*:</b>	11.2160
<b>Benchmark:</b>	Nifty Midcap 150 Index TRI
<b>Monthly Average AUM:</b>	₹ 62.31 Crores
<b>AUM as on last day:</b>	₹ 62.70 Crores

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

<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	For redemption / switch-out of units on or before 15 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 15 days from the date of allotment - NIL

## Total Expense Ratio (TER)

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

		Tracking Error
<b>Regular</b>	1.01%	0.14%
<b>Direct</b>	0.29%	0.14%

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

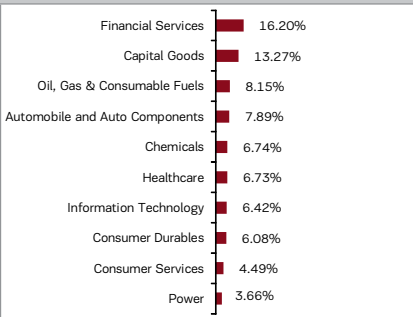
**Note:** The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor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

Tracking Differences	Regular	Direct
<b>1 Year (%)</b>	-0.97	-0.29
<b>3 Years (%)</b>	-	-
<b>5 Years (%)</b>	-	-
<b>10 Years (%)</b>	-	-
<b>Since Launch (%)</b>	-1.08	-0.36

## Top 10 Stocks

Issuer	% to net Assets
Adani Gas Limited	4.15%
Tata Power Company Limited	2.12%
Tata Elxsi Limited	1.74%
Bharat Electronics Limited	1.73%
AU Small Finance Bank Limited	1.70%
Shriram Transport Finance Company Limited	1.61%
Page Industries Limited	1.45%
Trent Limited	1.45%
Voltas Limited	1.39%
Ashok Leyland Limited	1.30%

## Sector Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 11.1256

Inception - April 01, 2021	1 Years	Since Inception
<b>Aditya Birla Sun Life Nifty Midcap 150 Index Fund</b>	-1.35%	8.93%
<b>Value of Std Investment of ₹ 10,000</b>	9865	11126
<b>Benchmark - Nifty Midcap 150 TRI</b>	-0.38%	8.96%
<b>Value of Std Investment of ₹ 10,000</b>	9962	11129
<b>Additional Benchmark - Nifty 50 TRI</b>	1.66%	6.37%
<b>Value of Std Investment of ₹ 10,000</b>	10166	10800

- Past performance may or 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 12. Total Schemes managed by Mr. Lovelish Solanki is 16. Total Schemes managed by Mr. Pranav Gupta is 12. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since April 01, 2021 (1.3) years. & Mr. Pranav Gupta since June 08, 2022 (0.0) 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	160000
<b>Market Value of amount Invested</b>	109134	NA	NA	152689
<b>Scheme Returns (CAGR)</b>	-16.44%	NA	NA	-6.52%
<b>Nifty Midcap 150 TRI returns# (CAGR)</b>	-15.62%	NA	NA	-5.43%
<b>Nifty 50 TRI returns## (CAGR)</b>	-11.77%	NA	NA	-4.10%

Date of First Installment: April 01, 2021, & Scheme Inception Date: April 01, 2021. 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 Nifty Smallcap 50 Index Fund

An open ended scheme tracking Nifty Smallcap 50 TR Index



Wealth Solutions

## Fund Category

Index Funds (Equity)

## Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Lovelish Solanki & Mr. Pranav Gupta
<b>Managing Fund Since:</b>	April 01, 2021 & June 08, 2022
<b>Experience in Managing the Fund:</b>	1.3 Years & 0.0 Years
<b>Date of Allotment:</b>	Apr 01, 2021
<b>Type of Scheme:</b>	An open ended scheme tracking Nifty Smallcap 50 TR Index
<b>Application Amount for fresh subscription:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>SIP:</b>	Monthly: Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	9.3767
<b>Growth:</b>	9.3767
<b>IDCW*:</b>	
<b>Direct Plan</b>	9.4568
<b>Growth:</b>	9.4550
<b>IDCW*:</b>	
<b>Benchmark:</b>	Nifty Smallcap 50 TRI
<b>Monthly Average AUM:</b>	₹ 37.95 Crores
<b>AUM as on last day:</b>	₹ 38.06 Crores

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

<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	For redemption / switch-out of units on or before 15 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 15 days from the date of allotment - NIL

## Total Expense Ratio (TER)

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

		<b>Tracking Error</b>
<b>Regular</b>	1.01%	0.16%
<b>Direct</b>	0.28%	0.15%

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

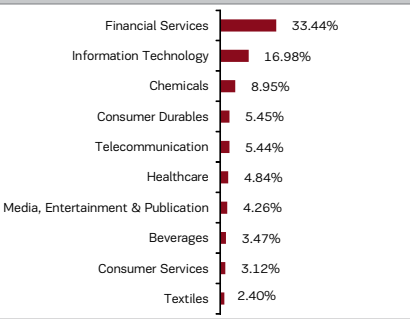
**Note:** The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor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

<b>Tracking Differences</b>	<b>Regular</b>	<b>Direct</b>
<b>1 Year (%)</b>	-0.86	-0.32
<b>3 Years (%)</b>	-	-
<b>5 Years (%)</b>	-	-
<b>10 Years (%)</b>	-	-
<b>Since Launch (%)</b>	-1.10	-0.45

## Top 10 Stocks

<b>Issuer</b>	<b>% to net Assets</b>
Central Depository Services (India) Limited	4.76%
PVR Limited	4.26%
KPIT Technologies Limited	4.14%
Computer Age Management Services Limited	3.74%
Radico Khaitan Limited	3.47%
Multi Commodity Exchange of India Limited	3.39%
IDFC Limited	3.37%
Cyient Limited	3.24%
UTI ASSET MANAGEMENT COMPANY Limited	3.24%
Poonawalla Fincorp Limited	3.12%

## Sector Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 9.3767

<b>Inception - April 01, 2021</b>	<b>1 Years</b>	<b>Since Inception</b>
<b>Aditya Birla Sun Life Nifty Smallcap 50 Index Fund</b>	-21.39%	-5.03%
<b>Value of Std Investment of ₹ 10,000</b>	7861	9377
<b>Benchmark - Nifty Smallcap 50 TRI</b>	-20.53%	-4.67%
<b>Value of Std Investment of ₹ 10,000</b>	7947	9422
<b>Additional Benchmark - Nifty 50 TRI</b>	1.66%	6.37%
<b>Value of Std Investment of ₹ 10,000</b>	10166	10800

- Past performance may or 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 12. Total Schemes managed by Mr. Lovelish Solanki is 16. Total Schemes managed by Mr. Pranav Gupta is 12. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since April 01, 2021 (1.3) years. & Mr. Pranav Gupta since June 08, 2022 (0.0) years.**

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

<b>Particulars</b>	<b>1 Year</b>	<b>3 years</b>	<b>5 years</b>	<b>Since Inception</b>
<b>Total Amount Invested (₹)</b>	120000	NA	NA	160000
<b>Market Value of amount Invested</b>	92819	NA	NA	128802
<b>Scheme Returns (CAGR)</b>	-39.25%	NA	NA	-27.46%
<b>Nifty Smallcap 50 TRI returns# (CAGR)</b>	-38.59%	NA	NA	-26.45%
<b>Nifty 50 TRI returns## (CAGR)</b>	-11.77%	NA	NA	-4.10%

Date of First Installment: April 01, 2021, & Scheme Inception Date: April 01, 2021. 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 Nifty Next 50 Index Fund

An open-ended scheme tracking the Nifty Next 50 Index



Wealth Solutions

## Fund Category

Index Funds (Equity)

## Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Lovelish Solanki & Mr. Pranav Gupta
<b>Managing Fund Since:</b>	February 18, 2022 & June 08, 2022
<b>Experience in Managing the Fund:</b>	0.3 Years & 0.0 Years
<b>Date of Allotment:</b>	February 18, 2022
<b>Type of Scheme:</b>	An open-ended scheme tracking the Nifty Next 50 Index.
<b>Application Amount for fresh subscription:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	8.9574
<b>IDCW*:</b>	8.9574
<b>Direct Plan</b>	
<b>Growth:</b>	8.9817
<b>IDCW*:</b>	8.9811
<b>Benchmark:</b>	Nifty Next 50 TRI
<b>Monthly Average AUM:</b>	₹ 34.21 Crores
<b>AUM as on last day:</b>	₹ 35.30 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 on or before 3 days from the date of allotment: 0.25% of applicable NAV. For redemption / switch-out of units after 3 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>Tracking Error</b>
<b>Regular</b>	1.03% 0.31%
<b>Direct</b>	0.30% 0.31%

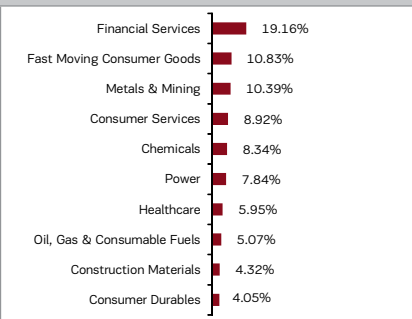
Data as on 30<sup>th</sup> June 2022 unless otherwise specified

**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 10 Stocks

Issuer	% to net Assets
Adani Enterprises Limited	5.75%
Adani Green Energy Limited	3.98%
Adani Transmission Limited	3.86%
SRF Limited	3.20%
Pidilite Industries Limited	3.12%
Avenue Supermarts Limited	3.03%
Info Edge (India) Limited	2.91%
Godrej Consumer Products Limited	2.88%
Dabur India Limited	2.84%
ICICI Lombard General Insurance Company Limited	2.79%

## Sector Allocation







### Fund Category

Index Funds (Equity)

### 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 Equal Weight TR 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. Pranav Gupta
<b>Managing Fund Since:</b>	June 08, 2021 & June 08, 2022
<b>Experience in Managing the Fund:</b>	1.1 Years & 0.0 Years
<b>Date of Allotment:</b>	June 08, 2021
<b>Type of Scheme:</b>	An open ended scheme tracking Nifty 50 Equal Weight TR Index
<b>Application Amount for fresh subscription:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>NAV of Plans / Options (₹)</b>	*Income Distribution cum capital withdrawal
<b>Regular Plan</b>	9.9683
<b>Growth:</b>	9.9683
<b>IDCW:</b>	9.9683
<b>Direct Plan</b>	10.0350
<b>Growth:</b>	10.0354
<b>IDCW:</b>	
<b>Benchmark:</b>	Nifty 50 Equal Weight TRI
<b>Monthly Average AUM:</b>	₹ 109.87 Crores
<b>AUM as on last day:</b>	₹ 111.22 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</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>Tracking Error</b>
<b>Regular</b>	1.02%
<b>Direct</b>	0.35%
	0.09%

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

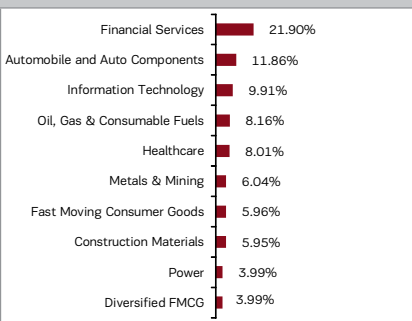
**Note:** The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor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

Tracking Differences	Regular	Direct
<b>1 Year (%)</b>	-1.21	-0.58
<b>3 Years (%)</b>	-	-
<b>5 Years (%)</b>	-	-
<b>10 Years (%)</b>	-	-
<b>Since Launch (%)</b>	-1.18	-0.56

### Top 10 Stocks

Issuer	% to net Assets
Oil & Natural Gas Corporation Limited	2.12%
Hindalco Industries Limited	2.06%
HDFC Life Insurance Company Limited	2.05%
Coal India Limited	2.04%
Dr. Reddys Laboratories Limited	2.04%
Reliance Industries Limited	2.04%
Axis Bank Limited	2.04%
Mahindra & Mahindra Limited	2.03%
State Bank of India	2.03%
Larsen & Toubro Limited	2.03%

### Sector Allocation



### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 9.9683

Inception - June 08, 2021	1 Years	Since Inception
Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund	0.65%	-0.30%
Value of Std Investment of ₹ 10,000	10065	9968
Benchmark - Nifty 50 Equal Weight TRI	1.86%	0.95%
Value of Std Investment of ₹ 10,000	10186	10100
Additional Benchmark - Nifty 50 TRI	1.66%	1.66%
Value of Std Investment of ₹ 10,000	10166	10177

- Past performance may or 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 12. Total Schemes managed by Mr. Lovelish Solanki is 16. Total Schemes managed by Mr. Pranav Gupta is 12. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since June 08, 2021 (1.1) years. & Mr. Pranav Gupta since June 08, 2022 (0.0) 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	NA	NA	130000
Market Value of amount Invested	111484	NA	NA	121453
Scheme Returns (CAGR)	-12.97%	NA	NA	-11.25%
Nifty 50 Equal Weight TRI returns# (CAGR)	-11.90%	NA	NA	-10.16%
Nifty 50 TRI returns## (CAGR)	-11.77%	NA	NA	-9.95%

Date of First Installment: July 01, 2021, & Scheme Inception Date: June 08, 2021. 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 Gold ETF

An open ended scheme tracking physical price of Gold

BSE Scrip Code: 533408 | Symbol: BSLGOLDETF



Wealth Solutions

## Fund Category

Exchange Traded Fund (ETF)

## Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Sachin Wankhede
<b>Managing Fund Since:</b>	February 23, 2022
<b>Experience in Managing the Fund:</b>	0.4 Years
<b>Date of Allotment:</b>	May 13, 2011
<b>Type of Scheme:</b>	An open ended scheme tracking physical price of Gold
<b>Application Amount for fresh subscription:</b>	The Creation Unit size for the scheme shall be 1,00,000 units and in multiples thereof.
<b>Min. Addl. Investment:</b>	
<b>NAV:</b>	46.2617
<b>Benchmark:</b>	Domestic Price of Physical Gold
<b>Monthly Average AUM:</b>	₹ 349.70 Crores
<b>AUM as on last day:</b>	₹ 348.27 Crores
<b>Load Structure (as % of NAV)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameters</b>	
<b>Standard Deviation:</b>	14.08%
<b>Sharpe Ratio:</b>	0.58
<b>Beta:</b>	0.87
<b>Tracking Error:</b>	5.45%

## Total Expense Ratio (TER)

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

**Regular** 0.54%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 4.95% (FBIL Overnight MIBOR as on 30 June 2022) for calculating Sharpe Ratio

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

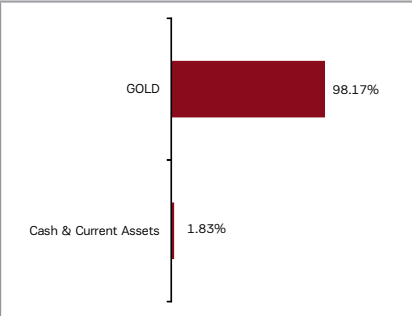
**Note:** The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor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

Tracking Differences	Regular
<b>1 Year (%)</b>	-0.76
<b>3 Years (%)</b>	-0.63
<b>5 Years (%)</b>	-0.81
<b>10 Years (%)</b>	-1.00
<b>Since Launch (%)</b>	-1.05

## Top Portfolio Holdings

Issuer	% to net Assets
Gold	98.17%
Cash & Current Assets	1.83%

## Sector Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 46.2617

Inception - May 13, 2011	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Gold ETF</b>	7.99%	13.09%	11.13%	6.78%
<b>Value of Std Investment of ₹ 10,000</b>	10799	14479	16956	20765
<b>Benchmark - Domestic Price of Physical Gold</b>	8.75%	13.72%	11.94%	7.74%
<b>Value of Std Investment of ₹ 10,000</b>	10875	14723	17583	22934

- Past performance may or 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. Sachin Wankhede is 2. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Sachin Wankhede since February 23, 2022 (0.4) years.**

# Aditya Birla Sun Life Nifty Bank ETF

An Open ended exchange traded fund tracking Nifty Bank Index

BSE Scrip Code: 542863 | Symbol: ABSLBANETF



Wealth Solutions

## Fund Category

Exchange Traded Fund (ETF)

## Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Lovelish Solanki & Mr. Pranav Gupta
<b>Managing Fund Since:</b>	October 23, 2019 & June 08, 2022
<b>Experience in Managing the Fund:</b>	2.8 Years & 0.0 Years
<b>Date of Allotment:</b>	October 23, 2019
<b>Type of Scheme:</b>	An Open ended exchange traded fund tracking Nifty Bank Index
<b>Application Amount for fresh subscription:</b>	The Creation Unit size for the scheme shall be 10,000 units and in multiples thereof.
<b>Min. Addl. Investment:</b>	33.4197
<b>NAV:</b>	33.4197
<b>Benchmark:</b>	Nifty Bank TRI
<b>Monthly Average AUM:</b>	₹ 45.85 Crores
<b>AUM as on last day:</b>	₹ 45.14 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>Tracking Error</b>
<b>Regular</b>	0.15% 0.06%

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

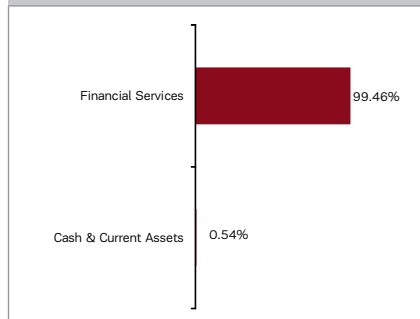
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Tracking Differences	Regular
1 Year (%)	-0.21
3 Years (%)	-
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	-0.34

## Top 10 Stocks

Issuer	% to net Assets
HDFC Bank Limited	27.19%
ICICI Bank Limited	22.85%
Axis Bank Limited	11.64%
State Bank of India	11.61%
Kotak Mahindra Bank Limited	11.36%
IndusInd Bank Limited	5.08%
AU Small Finance Bank Limited	2.63%
Bandhan Bank Limited	1.82%
Bank of Baroda	1.75%
The Federal Bank Limited	1.74%

## Sector Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 33.4197

Inception - October 23, 2019	1 Year	Since Inception
Aditya Birla Sun Life Nifty Bank ETF	-3.42%	4.80%
Value of Std Investment of ₹ 10,000	9658	11344
Benchmark - Nifty Bank TRI	-3.22%	5.18%
Value of Std Investment of ₹ 10,000	9678	11453
Additional Benchmark - Nifty 50 TRI	1.66%	13.40%
Value of Std Investment of ₹ 10,000	10166	14020

- Past performance may or 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 12. Total Schemes managed by Mr. Lovelish Solanki is 16. Total Schemes managed by Mr. Pranav Gupta is 12. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since October 23, 2019 (2.8) years. & Mr. Pranav Gupta since June 08, 2022 (0.0) years.**

# Aditya Birla Sun Life Nifty 50 ETF

An open ended scheme replicating NIFTY 50 TRI Index

BSE Scrip Code: 543474 | Symbol: BSLNIFTY



Wealth Solutions

## Fund Category

Exchange Traded Fund (ETF)

## Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Lovelish Solanki & Mr. Pranav Gupta
<b>Managing Fund Since:</b>	July 21, 2011 & June 08, 2022
<b>Experience in Managing the Fund:</b>	10.9 Years & 0.0 Years
<b>Date of Allotment:</b>	July 21, 2011
<b>Type of Scheme:</b>	An open ended scheme replicating NIFTY 50 TRI Index
<b>Application Amount for fresh subscription:</b>	The Creation Unit size for the scheme shall be 5,00,000 units and in multiples thereof.
<b>Min. Addl. Investment:</b>	
<b>NAV:</b>	17.6622
<b>Benchmark:</b>	Nifty 50 TRI
<b>Monthly Average AUM:</b>	₹ 726.11 Crores
<b>AUM as on last day:</b>	₹ 736.26 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>	21.95%
<b>Sharpe Ratio:</b>	0.29
<b>Beta:</b>	1.00
<b>Tracking Error:</b>	0.11%
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
	<b>Tracking Error</b>
<b>Regular</b>	0.05% 0.03%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 4.95% (FBIL Overnight MIBOR as on 30 June 2022) for calculating Sharpe Ratio  
Data as on 30<sup>th</sup> June 2022 unless otherwise specified

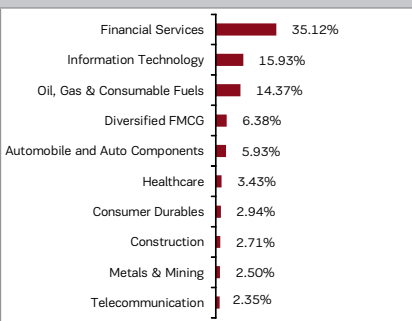
**Note:** The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor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

Tracking Differences	Regular
<b>1 Year (%)</b>	-0.03
<b>3 Years (%)</b>	-0.12
<b>5 Years (%)</b>	-0.22
<b>10 Years (%)</b>	-0.21
<b>Since Launch (%)</b>	-0.20

## Top 10 Stocks

Issuer	% to net Assets
Reliance Industries Limited	12.57%
HDFC Bank Limited	8.48%
Infosys Limited	7.75%
ICICI Bank Limited	7.12%
Housing Development Finance Corporation Limited	5.64%
Tata Consultancy Services Limited	4.88%
Kotak Mahindra Bank Limited	3.55%
ITC Limited	3.42%
Hindustan Unilever Limited	2.96%
Larsen & Toubro Limited	2.71%

## Sector Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 17.6622

Inception - July 21, 2011	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Nifty 50 ETF</b>	1.63%	11.42%	11.81%	11.17%
<b>Value of Std Investment of ₹ 10,000</b>	10163	13846	17483	31872
<b>Benchmark - Nifty 50 TRI</b>	1.66%	11.55%	12.03%	11.39%
<b>Value of Std Investment of ₹ 10,000</b>	10166	13891	17653	32570
<b>Additional Benchmark - S&amp;P BSE Sensex TRI</b>	2.22%	11.69%	12.71%	11.62%
<b>Value of Std Investment of ₹ 10,000</b>	10222	13944	18194	33327

- Past performance may or 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 12. Total Schemes managed by Mr. Lovelish Solanki is 16. Total Schemes managed by Mr. Pranav Gupta is 12. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since July 21, 2011 (10.9) years. & Mr. Pranav Gupta since June 08, 2022 (0.0) years.**

# Aditya Birla Sun Life Nifty Next 50 ETF

An Open ended Scheme tracking Nifty Next 50 Index

BSE Scrip Code: 542230 | Symbol: ABSLNN50ET



Wealth Solutions

## Fund Category

Exchange Traded Fund (ETF)

## Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Lovelish Solanki & Mr. Pranav Gupta
<b>Managing Fund Since:</b>	December 18, 2018 & June 08, 2022
<b>Experience in Managing the Fund:</b>	3.6 Years & 0.0 Years
<b>Date of Allotment:</b>	December 18, 2018
<b>Type of Scheme:</b>	An Open ended Scheme tracking Nifty Next 50 Index
<b>Application Amount for fresh subscription:</b>	The Creation Unit size for the scheme shall be 1,00,000 units and in multiples thereof.
<b>Min. Addl. Investment:</b>	
<b>NAV:</b>	37.3734
<b>Benchmark:</b>	Nifty Next 50 TR Index
<b>Monthly Average AUM:</b>	₹ 48.76 Crores
<b>AUM as on last day:</b>	₹ 48.18 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>	20.63%
<b>Sharpe Ratio:</b>	0.29
<b>Beta:</b>	1.00
<b>Tracking Error:</b>	0.34%
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
	<b>Tracking Error</b>
<b>Regular</b>	0.05% 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 4.95% (FBIL Overnight MIBOR as on 30 June 2022) for calculating Sharpe Ratio

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

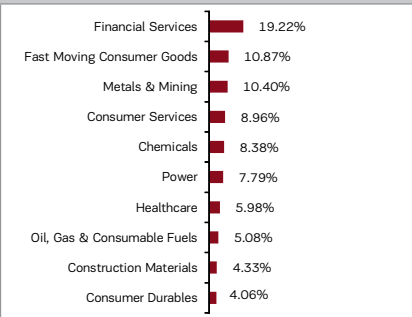
**Note:** The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor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

Tracking Differences	Regular
<b>1 Year (%)</b>	-0.09
<b>3 Years (%)</b>	-0.19
<b>5 Years (%)</b>	-
<b>10 Years (%)</b>	-
<b>Since Launch (%)</b>	-0.29

## Top 10 Stocks

Issuer	% to net Assets
Adani Enterprises Limited	5.77%
Adani Green Energy Limited	3.99%
Adani Transmission Limited	3.81%
SRF Limited	3.20%
Pidilite Industries Limited	3.14%
Avenue Supermarts Limited	3.05%
Info Edge (India) Limited	2.91%
Godrej Consumer Products Limited	2.88%
Dabur India Limited	2.85%
ICICI Lombard General Insurance Company Limited	2.79%

## Sector Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 37.3734

Inception - December 18, 2018	1 Year	3 Years	Since Inception
<b>Aditya Birla Sun Life Nifty Next 50 ETF</b>	-4.15%	11.03%	8.33%
<b>Value of Std Investment of ₹ 10,000</b>	9585	13699	13267
<b>Benchmark - Nifty Next 50 TR Index</b>	-4.06%	11.22%	8.68%
<b>Value of Std Investment of ₹ 10,000</b>	9594	13770	13419
<b>Additional Benchmark - S&amp;P BSE Sensex Next 50 TRI</b>	-0.50%	11.50%	9.65%
<b>Value of Std Investment of ₹ 10,000</b>	9950	13874	13850

- Past performance may or 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 12. Total Schemes managed by Mr. Lovelish Solanki is 16. Total Schemes managed by Mr. Pranav Gupta is 12. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since December 18, 2018 (3.6) years. & Mr. Pranav Gupta since June 08, 2022 (0.0) years.**

# Aditya Birla Sun Life S&P BSE Sensex ETF

An open ended scheme replicating BSE SENSEX index

BSE Scrip Code: 540008 | Symbol: BSLSENTEFG



Wealth Solutions

## Fund Category

Exchange Traded Fund (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. Pranav Gupta
<b>Managing Fund Since:</b>	July 18, 2016 & June 08, 2022
<b>Experience in Managing the Fund:</b>	5.9 Years & 0.0 Years
<b>Date of Allotment:</b>	July 18, 2016
<b>Type of Scheme:</b>	An open ended scheme replicating BSE SENSEX index
<b>Application Amount for fresh subscription:</b>	The Creation Unit size for the scheme shall be 1,00,000 units and in multiples thereof.
<b>Min. Addl. Investment:</b>	
<b>NAV:</b>	50.9897
<b>Benchmark:</b>	S&P BSE Sensex TRI
<b>Monthly Average AUM:</b>	₹ 14.08 Crores
<b>AUM as on last day:</b>	₹ 13.96 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>	21.82%
<b>Sharpe Ratio:</b>	0.30
<b>Beta:</b>	0.99
<b>Tracking Error:</b>	0.23%
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
	<b>Tracking Error</b>
<b>Regular</b>	0.08% 0.04%

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

Risk Free Rate assumed to be 4.95% (FBIL Overnight MIBOR as on 30 June 2022) for calculating Sharpe Ratio

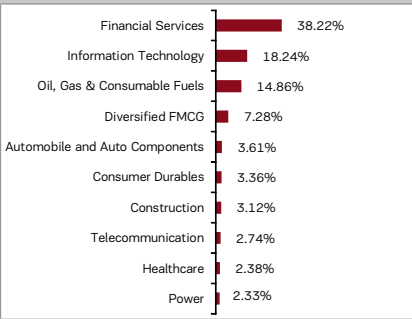
Data as on 30<sup>th</sup> June 2022 unless otherwise specified

**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 10 Stocks

Issuer	% to net Assets
Reliance Industries Limited	14.86%
HDFC Bank Limited	9.81%
Infosys Limited	8.88%
ICICI Bank Limited	8.16%
Housing Development Finance Corporation Limited	6.51%
Tata Consultancy Services Limited	5.55%
ITC Limited	3.97%
Kotak Mahindra Bank Limited	3.61%
Hindustan Unilever Limited	3.31%
Larsen & Toubro Limited	3.12%

## Sector Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 50.9897

Inception - July 18, 2016	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life S&amp;P BSE Sensex ETF</b>	2.15%	11.60%	10.32%	10.79%
<b>Value of Std Investment of ₹ 10,000</b>	10215	13912	16347	18406
<b>Benchmark - S&amp;P BSE Sensex TRI</b>	2.22%	11.69%	12.71%	12.82%
<b>Value of Std Investment of ₹ 10,000</b>	10222	13944	18194	20501
<b>Additional Benchmark - Nifty 50 TRI</b>	1.66%	11.55%	12.03%	12.32%
<b>Value of Std Investment of ₹ 10,000</b>	10166	13891	17653	19971

• **Past performance may or 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 12. Total Schemes managed by Mr. Lovelish Solanki is 16. Total Schemes managed by Mr. Pranav Gupta is 12. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Lovelish Solanki since July 18, 2016 (5.9) years. & Mr. Pranav Gupta since June 08, 2022 (0.0) years.**

Tracking Differences	Regular
<b>1 Year (%)</b>	-0.07
<b>3 Years (%)</b>	-0.08
<b>5 Years (%)</b>	-2.39
<b>10 Years (%)</b>	-
<b>Since Launch (%)</b>	-2.02



# Aditya Birla Sun Life Nifty Healthcare ETF

An open ended exchange traded fund tracking Nifty Healthcare TRI

BSE Scrip Code: 543473 | Symbol: HEALTHY



Wealth Solutions

## Fund Category

Exchange Traded Fund (ETF)

## Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Lovelish Solanki & Mr. Pranav Gupta
<b>Managing Fund Since:</b>	October 21, 2021 & June 08, 2022
<b>Experience in Managing the Fund:</b>	0.8 Years & 0.0 Years
<b>Date of Allotment:</b>	October 20, 2021
<b>Type of Scheme:</b>	An open ended exchange traded fund tracking Nifty Healthcare TRI
<b>Application Amount for fresh subscription:</b>	The Creation Unit size for the Scheme shall be 1,10,000 units and in multiples thereof.
<b>Min. Addl. Investment:</b>	7.5290
<b>NAV</b>	

<b>Benchmark:</b>	Nifty Healthcare TRI
<b>Monthly Average AUM:</b>	₹ 25.26 Crores
<b>AUM as on last day:</b>	₹ 25.16 Crores

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

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

## Total Expense Ratio (TER)

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

	<b>Tracking Error</b>
<b>Regular</b>	0.09% 0.02%

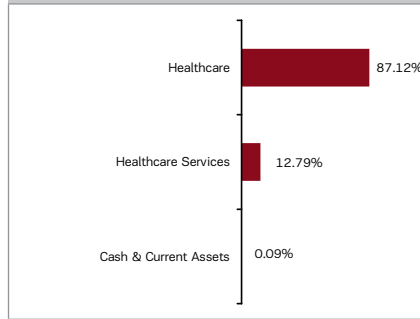
Data as on 30<sup>th</sup> June 2022 unless otherwise specified

**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 10 Stocks

Issuer	% to net Assets
Sun Pharmaceutical Industries Limited	20.57%
Dr. Reddys Laboratories Limited	12.35%
Cipla Limited	11.61%
Divi's Laboratories Limited	10.74%
Apollo Hospitals Enterprise Limited	8.84%
Laurus Labs Limited	4.22%
Lupin Limited	3.46%
Alkem Laboratories Limited	3.39%
Aurobindo Pharma Limited	3.37%
Biocon Limited	3.30%

## Sector Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 7.53

Inception - October 20, 2021	6 Months	Since Inception
Aditya Birla Sun Life Nifty Healthcare ETF	-32.24%	-19.43%
Value of Std Investment of ₹ 10,000	8245	8640
Benchmark - Nifty Healthcare TRI	-32.26%	-19.43%
Value of Std Investment of ₹ 10,000	8244	8640
Additional Benchmark - Nifty 50 TRI	-16.84%	-18.99%
Value of Std Investment of ₹ 10,000	9126	8671

- Past performance may or 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 12. Total Schemes managed by Mr. Lovelish Solanki is 16. Total Schemes managed by Mr. Pranav Gupta is 12. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since October 21, 2021 (0.8) years. & Mr. Pranav Gupta since June 08, 2022 (0.0) years.**
- Simple annualized returns have been provided since scheme has completed more than 6 months but less than 1 year.**

# Aditya Birla Sun Life Nifty IT ETF

An open ended exchange traded fund tracking Nifty IT TRI

BSE Scrip Code: 543472 | Symbol: TECH



Wealth Solutions

## Fund Category

Exchange Traded Fund (ETF)

## Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Lovelish Solanki & Mr. Pranav Gupta
<b>Managing Fund Since:</b>	October 29, 2021 & June 08, 2022
<b>Experience in Managing the Fund:</b>	0.8 Years & 0.0 Years
<b>Date of Allotment:</b>	October 29, 2021
<b>Type of Scheme:</b>	An open ended exchange traded fund tracking Nifty IT TRI
<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>	28.0428
<b>NAV</b>	
<b>Benchmark:</b>	Nifty IT TRI
<b>Monthly Average AUM:</b>	₹ 4.79 Crores
<b>AUM as on last day:</b>	₹ 4.70 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</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>Tracking Error</b>
<b>Regular</b>	0.22% 0.08%

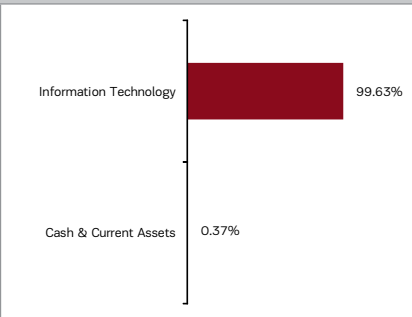
Data as on 30<sup>th</sup> June 2022 unless otherwise specified

**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 10 Stocks

Issuer	% to net Assets
Infosys Limited	26.56%
Tata Consultancy Services Limited	26.24%
HCL Technologies Limited	9.16%
Tech Mahindra Limited	9.14%
Wipro Limited	9.11%
Mphasis Limited	4.81%
MindTree Limited	4.68%
Larsen & Toubro Infotech Limited	4.61%
Coforge Limited	3.24%
L&T Technology Services Limited	2.08%

## Sector Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 28.04

Inception - Oct 29, 2021	6 Months	Since Inception
Aditya Birla Sun Life Nifty IT ETF	-55.28%	-27.68%
Value of Std Investment of ₹ 10,000	6709	8053
Benchmark - Nifty IT TRI	-55.27%	-27.33%
Value of Std Investment of ₹ 10,000	6710	8078
Additional Benchmark - Nifty 50 TRI	-16.84%	-14.83%
Value of Std Investment of ₹ 10,000	9126	8983

- Past performance may or 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 12. Total Schemes managed by Mr. Lovelish Solanki is 16. Total Schemes managed by Mr. Pranav Gupta is 12. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki & Mr. Pranav Gupta since October 29, 2021 & June 08, 2022 (0.8) years & (0.0) years.**
- Simple annualized returns have been provided since scheme has completed more than 6 months but less than 1 year.**

# Aditya Birla Sun Life Silver ETF

An open ended exchange traded fund tracking physical price of Silver

BSE Scrip Code: 543471 | Symbol: SILVER



Wealth Solutions

## Fund Category

Exchange Traded Fund (ETF)

## Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Sachin Wankhede
<b>Managing Fund Since:</b>	January 28, 2022
<b>Experience in Managing the Fund:</b>	0.5 Years
<b>Date of Allotment:</b>	January 28, 2022
<b>Type of Scheme:</b>	An open ended exchange traded fund tracking physical price of Silver
<b>Application Amount for fresh subscription:</b>	The Creation Unit size in case of Aditya Birla Sun Life Silver ETF shall be 30,000 units and in multiples of 1 unit thereof.
<b>Min. Addl. Investment:</b>	
<b>NAV</b>	60.2251
<b>Benchmark:</b>	Price of silver
<b>Monthly Average AUM:</b>	₹ 110.12 Crores
<b>AUM as on last day:</b>	₹ 110.14 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</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>	0.37%

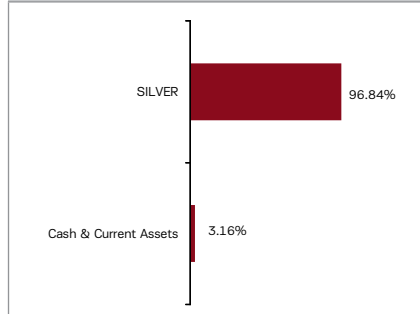
Data as on 30<sup>th</sup> June 2022 unless otherwise specified

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

## Top Portfolio Holdings

Issuer	% to net Assets
Silver	96.84%
Cash & Current Assets	3.16%

## Sector Allocation



# Aditya Birla Sun Life Silver ETF Fund of Fund

An open ended fund of fund scheme investing in the units of Aditya Birla Sun Life Silver ETF



Wealth Solutions

## Fund Category

FOF (Domestic)

## Investment Objective

The investment objective of the scheme is to provide returns similar to the returns generated by Aditya Birla Sun Life Silver ETF. The Scheme does not guarantee/indicate any returns. There can be no assurance that the objective of the scheme will be achieved.



## Fund Details

<b>Fund Manager:</b>	Mr. Lovelish Solanki & Mr. Pranav Gupta
<b>Managing Fund Since:</b>	February 03, 2022 & June 08, 2022
<b>Experience in Managing the Fund:</b>	0.3 Years & 0.0 Years
<b>Date of Allotment:</b>	February 02, 2022
<b>Type of Scheme:</b>	An open ended fund of fund scheme investing in the units of Aditya Birla Sun Life Silver ETF
<b>Application Amount for fresh subscription:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	9.6685
<b>IDCW<sup>1</sup>:</b>	9.6685
<b>Direct Plan</b>	
<b>Growth:</b>	9.6875
<b>IDCW<sup>1</sup>:</b>	9.6901
<b>Benchmark:</b>	Price of silver
<b>Monthly Average AUM:</b>	₹ 63.40 Crores
<b>AUM as on last day:</b>	₹ 63.95 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: 0.5% of applicable NAV. For redemption/switch-out of units after 30 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>	0.65%
<b>Direct</b>	0.10%

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

(In addition to the above, the scheme will also incur 0.37% i.e. total weighted average of the expense ratio levied by the underlying schemes.)

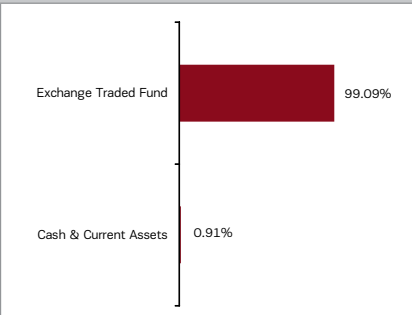
**Note:** The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor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

**Note:** The investors will bear the recurring expenses of the Fund of Fund ('FoF') scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the FoF scheme.

## Top 10 Stocks

Issuer	% to net Assets
ADITYA BIRLA SUN LIFE SILVER ETF	99.09%
Cash & Current Assets	0.91%

## Sector Allocation



# 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

FOF (Overseas)

## Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Vinod Bhat
<b>Managing Fund Since:</b>	August 16, 2019
<b>Experience in Managing the Fund:</b>	2.9 years
<b>Date of Allotment:</b>	December 31, 2007
<b>Type of Scheme:</b>	An open-ended fund of fund scheme investing primarily in units of Julius Baer Global Excellence Equity Fund
<b>Application Amount for fresh subscription*:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	19.4453
<b>IDCW*:</b>	19.4576
<b>Direct Plan</b>	
<b>Growth:</b>	20.3139
<b>IDCW*:</b>	20.3315

<b>Benchmark:</b>	MSCI World Index
<b>Monthly Average AUM:</b>	₹ 140.04 Crores
<b>AUM as on last day:</b>	₹ 141.81 Crores

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

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

## Other Parameters

### Total Expense Ratio (TER)

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

<b>Regular</b>	1.29%
<b>Direct</b>	0.74%

(In addition to the above, the scheme will also incur 0.90% i.e. total weighted average of the expense ratio levied by the underlying schemes.)

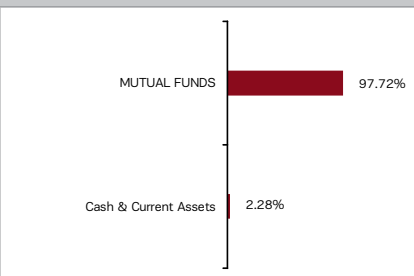
**Note:** The investors will bear the recurring expenses of the Fund of Fund (FoF) scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the FoF scheme.

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

## Top Portfolio Holdings

Issuer	% to net Assets
Julius Baer Global Excellence Equity USD	97.72%
Cash & Current Assets	2.28%

## Portfolio Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 19.4453

Inception - Dec 31, 2007	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Global Excellence Equity Fund of Fund	-15.50%	0.08%	2.37%	4.69%
Value of Std Investment of ₹ 10,000	8450	10025	11244	19445
Benchmark - MSCI World Index	-9.06%	11.91%	12.06%	10.54%
Value of Std Investment of ₹ 10,000	9094	14029	17676	42812
Additional Benchmark - S&P BSE SENSEX TRI	2.22%	11.69%	12.71%	8.32%
Value of Std Investment of ₹ 10,000	10222	13944	18194	31858

- Past performance may or 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 14. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (2.9) years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	1750000
Market Value of amount Invested	101368	343794	600281	2480166
Scheme Returns (CAGR)	-27.60%	-2.98%	0.02%	4.61%
MSCI World Index returns* (CAGR)	-19.77%	6.55%	9.82%	12.73%
S&P BSE SENSEX TRI returns** (CAGR)	-11.23%	13.59%	12.52%	12.12%

Date of First Installment: January 01, 2008 & Scheme Inception Date: December 31, 2007. Past Performance may or may not be sustained in future.

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

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

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



# Aditya Birla Sun Life NASDAQ 100 FOF

An open ended fund of fund investing in units of overseas ETF's and/or Index Fund based on NASDAQ-100 Index



Wealth Solutions

## Fund Category

FOF (Overseas)

## Investment Objective

The investment objective of the scheme is to provide long-term capital appreciation by investing in units of overseas ETFs and/or Index Fund based on NASDAQ-100 Index.  
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>	November 01, 2021
<b>Experience in Managing the Fund:</b>	0.7 Years
<b>Date of Allotment:</b>	November 01, 2021
<b>Type of Scheme:</b>	An open ended fund of fund investing in units of overseas ETF's and/or Index Fund based on NASDAQ-100 Index.
<b>Application Amount for fresh subscription:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	7.6022
<b>IDCW*:</b>	7.6016
<b>Direct Plan</b>	
<b>Growth:</b>	7.6276
<b>IDCW*:</b>	7.6279
<b>Benchmark:</b>	NASDAQ 100 TRI
<b>Monthly Average AUM:</b>	₹ 66.44 Crores
<b>AUM as on last day:</b>	₹ 71.35 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</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>	0.65%
<b>Direct</b>	0.13%

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

(In addition to the above, the scheme will also incur 0.33% i.e. total weighted average of the expense ratio levied by the underlying schemes.)

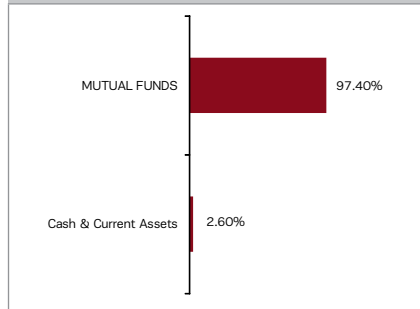
**Note:** The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor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

**Note:** The investors will bear the recurring expenses of the Fund of Fund (FoF) scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the FoF scheme.

## Top Portfolio Holdings

Issuer	% to net Assets
ISHARES NASDAQ 100 UCITS ETF	97.40%
Cash & Current Assets	2.60%

## Portfolio Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 7.6022

Inception - Nov 01, 2021	6 Months	Since Inception
Aditya Birla Sun Life NASDAQ 100 FOF	-50.10%	-36.32%
Value of Std Investment of ₹ 10,000	7084	7424
Benchmark - NASDAQ 100 TRI	-51.13%	-34.39%
Value of Std Investment of ₹ 10,000	7011	7571
Additional Benchmark - Nifty 50 TRI	-16.84%	-16.98%
Value of Std Investment of ₹ 10,000	9126	8844

- Past performance may or 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 14. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since November 01, 2021 (0.7) years.**
- Simple annualized returns have been provided since scheme has completed more than 6 months but less than 1 year.**

# Aditya Birla Sun Life Asset Allocator FoF

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



Wealth Solutions

## What is it?

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

## Fund Category

FOF (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>	2.9 years
<b>Date of Allotment:</b>	August 17, 2006
<b>Type of Scheme:</b>	An open ended fund of fund scheme investing predominantly in equity schemes, Exchange Traded Funds (ETFs) & debt schemes
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	40.6238
<b>IDCW*:</b>	37.4090
<b>Direct Plan</b>	
<b>Growth:</b>	20.7485
<b>IDCW*:</b>	19.7708

<b>Benchmark:</b>	CRISIL Hybrid 50+50 - Moderate Index
<b>Monthly Average AUM:</b>	₹ 120.79 Crores
<b>AUM as on last day:</b>	₹ 121.68 Crores

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

<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	If redeemed on or before 365 days from the date

of allotment: 1%. If redeemed after 365 days from the date of allotment: NIL \*\*Exit Load is NIL for units issued in Reinvestment of IDCW.

## Other Parameters

## Total Expense Ratio (TER)

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

<b>Regular</b>	1.62%
<b>Direct</b>	0.51%

(In addition to the above, the scheme will also incur 0.82% i.e total weighted average of the expense ratio levied by the underlying schemes.)

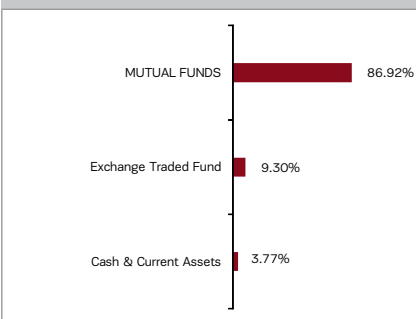
**Note:** The investors will bear the recurring expenses of the Fund of Fund ("FoF") scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the FoF scheme.

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

## Top 10 Stocks

Issuer	% to net Assets
Aditya Birla Sun Life Low duration Fund - Growth - Direct Plan	16.90%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	12.52%
Aditya Birla Sun Life Dynamic Bond Fund - Growth - Direct Plan	12.42%
Aditya Birla Sun Life Gold ETF	9.30%
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan	7.52%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	6.56%
Aditya Birla Sun Life Focused Equity Fund - Growth - Direct Plan	5.70%
ADITYA BIRLA SUN LIFE MNC FUND - GR - DR	4.96%
Aditya Birla Sun Life India Gennext Fund - Growth - Direct Plan	4.58%
Aditya Birla Sun Life Banking and Financial Services Fund - Direct Plan - Growth	4.42%

## Portfolio Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 40.6238

Inception - Aug 17, 2006	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Asset Allocator FoF	-0.04%	12.05%	8.82%	9.23%
Value of Std Investment of ₹ 10,000	9996	14081	15260	40624
<b>Benchmark - CRISIL Hybrid 50+50 - Moderate Index</b>	<b>1.29%</b>	<b>10.35%</b>	<b>9.62%</b>	<b>10.36%</b>
Value of Std Investment of ₹ 10,000	10129	13448	15836	47865
<b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>	<b>2.22%</b>	<b>11.69%</b>	<b>12.71%</b>	<b>11.60%</b>
Value of Std Investment of ₹ 10,000	10222	13944	18194	57111

- Past performance may or 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 14. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (2.9) years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1910000
<b>Market Value of amount Invested</b>	114687	426136	773464	4216516
<b>Scheme Returns (CAGR)</b>	-8.17%	11.30%	10.11%	9.28%
<b>CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)</b>	-7.02%	9.59%	9.77%	10.34%
<b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>	-11.55%	13.67%	12.53%	11.76%

# 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 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

FOF (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.

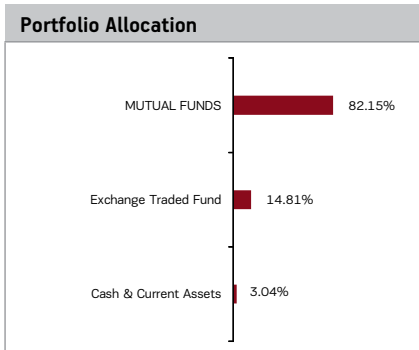


Fund Details	
<b>Fund Manager:</b>	Mr. Vinod Bhat
<b>Managing Fund Since:</b>	August 16, 2019
<b>Experience in Managing the Fund:</b>	2.9 years
<b>Date of Allotment:</b>	May 09, 2011
<b>Type of Scheme:</b>	An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Equity Schemes and Exchange Traded Funds).
<b>Application Amount for fresh subscription*:</b>	₹ 100
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1)
<b>SIP:</b>	₹ 100
	(plus in multiples of ₹ 1)
	<b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)</b>	<b>Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	31.3219
<b>IDCW:</b>	28.6697
<b>Direct Plan</b>	
<b>Growth:</b>	33.5864
<b>IDCW:</b>	30.7586
<b>Benchmark:</b>	CRISIL Hybrid 35+65 - Aggressive Index
<b>Monthly Average AUM:</b>	₹ 150.09 Crores
<b>AUM as on last day:</b>	₹ 149.38 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>	1.13%
<b>Direct</b>	0.32%

(In addition to the above, the scheme will also incur 0.70% i.e total weighted average of the expense ratio levied by the underlying schemes.)

**Note:** The investors will bear the recurring expenses of the Fund of Fund ("FoF") scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the FoF scheme.  
Data as on 30<sup>th</sup> June 2022 unless otherwise specified

Top 10 Stocks	
Issuer	% to net Assets
SBI FLEXICAP FUND - DIRECT PLAN - GROWTH	12.37%
Kotak Flexicap Fund - Growth - Direct	11.26%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	10.05%
ICICI Prudential Bluechip Fund - Direct Plan - Growth	9.13%
Aditya Birla Sun Life Gold ETF	8.61%
Kotak Emerging Equity Scheme - Growth - Direct	7.95%
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan	6.72%
Nippon India Small Cap Fund - Direct Plan Growth Plan - Growth Option	6.42%
ICICI Prudential Savings Fund - Direct Plan - Growth	6.23%
Aditya Birla Sun Life Nifty ETF	6.20%



Investment Performance - Regular Plan - Growth		NAV as on June 30, 2022: ₹ 31.3219			
Inception - May 09, 2011	1 Year	3 Years	5 Years	Since Inception	
Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan	-0.01%	11.30%	8.85%	10.78%	
Value of Std Investment of ₹ 10,000	9999	13801	15287	31322	
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	1.30%	11.28%	10.42%	10.87%	
Value of Std Investment of ₹ 10,000	10130	13793	16417	31616	
Additional Benchmark - Nifty 50 TRI	1.66%	11.55%	12.03%	11.21%	
Value of Std Investment of ₹ 10,000	10166	13891	17653	32708	

- Past performance may or 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 14. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (2.9) 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.

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	1340000
Market Value of amount Invested	113222	425170	767429	2562127
Scheme Returns (CAGR)	-10.38%	11.14%	9.80%	11.09%
CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)	-8.76%	11.36%	10.76%	11.50%
Nifty 50 TRI returns## (CAGR)	-12.07%	14.10%	12.27%	12.32%
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 Business Cycle Fund

An open ended equity scheme following business cycles based investing theme



Wealth Solutions

## Fund Category

Equity

## Investment Objective

The investment objective of the scheme is to provide long term capital appreciation by investing predominantly in equity and equity related securities with a focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. The Scheme does not guarantee/indicate any returns. There can be no assurance that the objective of the Scheme will be achieved.

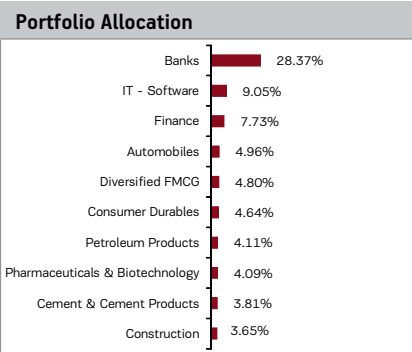


Fund Details	
<b>Fund Manager:</b>	Mr. Anil Shah, Mr. Nitesh Jain & Mr. Vinod Bhat
<b>Managing Fund Since:</b>	April 01, 2022
<b>Experience in Managing the Fund:</b>	0.3 Years
<b>Date of Allotment:</b>	December 03, 2021
<b>Type of Scheme:</b>	An open ended equity scheme following business cycles based investing theme
<b>Application Amount for fresh subscription*:</b>	₹ 500
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 500
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 500/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	9.05
<b>IDCW*:</b>	9.04
<b>Direct Plan</b>	
<b>Growth:</b>	9.14
<b>IDCW*:</b>	9.14
<b>Benchmark:</b>	S&P BSE 500 TRI
<b>Monthly Average AUM:</b>	₹ 2141.03 Crores
<b>AUM as on last day:</b>	₹ 2131.83 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	NIL
<b>Exit Load:</b>	For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment - Nil
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.05%
<b>Direct</b>	0.52%

Data as on 30<sup>th</sup> June 2022 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 10 Stocks	
Issuer	% to net Assets
HDFC Bank Limited	9.41%
ICICI Bank Limited	9.22%
Infosys Limited	5.93%
Reliance Industries Limited	4.11%
State Bank of India	4.04%
Larsen & Toubro Limited	3.65%
Axis Bank Limited	3.59%
Housing Development Finance Corporation Limited	3.18%
Hindustan Unilever Limited	2.95%
Tata Steel Limited	2.84%



Investment Performance - Regular Plan - Growth		NAV as on June 30, 2022: ₹ 9.05	
Inception - December 03, 2021		6 Months	Since Inception
<b>Aditya Birla Sun Life Business Cycle Fund</b>		-19.70%	-16.59%
<b>Value of Std Investment of ₹ 10,000</b>		8969	9013
<b>Benchmark - S&amp;P BSE 500 TRI</b>		-19.70%	-15.52%
<b>Value of Std Investment of ₹ 10,000</b>		8969	9079
<b>Additional Benchmark - Nifty 50 TRI</b>		-16.84%	-13.06%
<b>Value of Std Investment of ₹ 10,000</b>		9126	9230

- Past performance may or 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. Anil Shah is 5. Total Schemes managed by Mr. Nitesh Jain is 3. Total Schemes managed by Mr. Vinod Bhat is 14. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Anil Shah, Mr. Nitesh Jain & Mr. Vinod Bhat (0.3) years.**
- Simple annualized returns have been provided since scheme has completed more than 6 months but less than 1 year.**





## TAX PLANNING SOLUTIONS

### What are Tax Savings Solutions?

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

### Who can benefit from Tax Savings Solutions?

Tax saving is important, especially when investors can save up to ₹ 53,820 in taxes! Section 80C of the Income Tax Act, 1961 provides options to save tax by reducing the taxable income by up to ₹1.5 lakh. But, wealth creation is also important. Isn't it?

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

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

## Benefits of Tax Savings Solutions:

- **Low lock-in period:** Your money is locked-in for just 3 years, as against the much longer lock-in periods in other options.
- **Potential to earn IDCW:** While your money is locked-in for 3 years, you may opt for the IDCW option and can receive cash flows through IDCW during this time.
- **Earn market linked returns:** Since investments are made in stocks of Indian companies, the value of your investment moves with the stock market with an aim to minimize such risks. Although it comes with market related risks, your money is diversified i.e. spread out across stocks of multiple companies and is being monitored by an investment expert.
- **Capital Gain Taxed:** When you withdraw your investment after 3 years, upto Rs 1 Lakhs, gain will be tax free and above Rs 1 Lakhs have to pay taxed at 10% (plus applicable surcharge and cess) and not at marginal tax rate.

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

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

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

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

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





# Aditya Birla Sun Life Tax Relief '96 (U/S 80C)

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



**Tax Planning Solutions**

**What is it?**

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

**Fund Category**

ELSS

**Investment Objective**

An open-ended equity linked savings scheme (ELSS) with the objective of long term growth of capital through a portfolio with a target allocation of 80% equity, 20% debt and money market securities.



Fund Details	
<b>Fund Manager:</b>	Mr. Atul Penkar & Mr. Dhaval Gala
<b>Managing Fund Since:</b>	December 28, 2021 & April 01, 2022
<b>Experience in Managing the Fund:</b>	0.6 years & 0.3 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>	36.88
<b>Growth (w.e.f. 06/03/08):</b>	145.24
<b>Direct Plan</b>	
<b>Growth:</b>	40.21
<b>IDCW*:</b>	277.31
<b>Benchmark:</b>	NIFTY 500 TRI
<b>Monthly Average AUM:</b>	₹ 12763.75 Crores
<b>AUM as on last day:</b>	₹ 12675.59 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>	19.63%
<b>Sharpe Ratio*</b>	0.05
<b>Beta</b>	0.84
<b>Portfolio Turnover:</b>	0.21
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.77%
<b>Direct</b>	0.98%

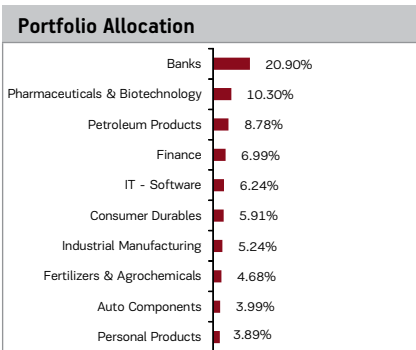
**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 4.95% (FBIL Overnight MIBOR as on 30 June 2022) for calculating Sharpe Ratio

Income Distribution cum capital withdrawal			
Declared on date	25-Feb-22	25-Nov-20	28-Nov-19
IDCW Yield (Regular Plan)	5.68%	5.48%	6.13%
IDCW (₹) Per Unit	9.22	8.22	9.39
Cum IDCW NAV	162.41	149.92	153.16

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

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

Top 10 Stocks	
Issuer	% to net Assets
Reliance Industries Limited	8.78%
Housing Development Finance Corporation Limited	6.35%
ICICI Bank Limited	6.27%
Honeywell Automation India Limited	5.24%
Kotak Mahindra Bank Limited	5.19%
Bayer Cropscience Limited	4.68%
HDFC Bank Limited	4.41%
Infosys Limited	4.12%
GlaxoSmithKline Pharmaceuticals Limited	4.11%
Pfizer Limited	4.04%



Investment Performance - Regular Plan - Growth		NAV as on June 30, 2022: ₹ 36.88		
Inception - Mar 29, 1996	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Tax Relief '96	-7.64%	5.95%	6.19%	9.54%
Value of Std Investment of ₹ 10,000	9236	11901	13504	36880
Benchmark - NIFTY 500 TRI	0.56%	12.77%	11.23%	9.95%
Value of Std Investment of ₹ 10,000	10056	14353	17034	38938
Additional Benchmark - Nifty 50 TRI	1.66%	11.55%	12.03%	9.79%
Value of Std Investment of ₹ 10,000	10166	13891	17653	38117

- Past performance may or 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. Atul Penkar is 3. Total Scheme managed by Mr. Dhaval Gala is 4. Refer annexure on page no. 113 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. Atul Penkar since December 28, 2021 (0.6) years & Mr. Dhaval Gala since April 01, 2022 (0.3) 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	1720000
Market Value of amount Invested	108299	386091	674456	4196080
Scheme Returns (CAGR)	-17.67%	4.61%	4.63%	11.60%
NIFTY 500 TRI returns# (CAGR)	-13.79%	15.33%	12.34%	12.49%
Nifty 50 TRI returns## (CAGR)	-11.77%	14.03%	12.25%	12.02%
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. Atul Penkar & Mr. Dhaval Gala
<b>Managing Fund Since:</b>	December 28, 2021 & April 01, 2022
<b>Experience in Managing the Fund:</b>	0.6 years & 0.3 years
<b>Date of Allotment:</b>	February 16, 1999
<b>Type of Scheme:</b>	An Open ended Equity Linked Savings Scheme (ELSS) (All investments in the scheme are subject to a lock-in period of 3 years from the date of allotment)
<b>Application Amount for fresh subscription*:</b>	NA as the scheme does not accept fresh subscriptions/Switch in
<b>Min. Addl. Investment:</b>	NA as the scheme does not accept fresh subscriptions/Switch in
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	44.78
<b>IDCW*:</b>	84.30
<b>Direct Plan</b>	
<b>Growth:</b>	48.65
<b>IDCW*:</b>	151.10

**Benchmark:** NIFTY 500 TRI  
**Monthly Average AUM:** ₹ 349.66 Crores  
**AUM as on last day:** ₹ 345.30 Crores

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

**Entry Load:** Nil  
**Exit Load:** Nil  
**Other Parameters**  
**Standard Deviation** 20.08%  
**Sharpe Ratio** 0.01  
**Beta** 0.86  
**Portfolio Turnover:** 0.18

## Total Expense Ratio (TER)

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

**Regular** 2.56%  
**Direct** 2.11%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 Risk Free Rate assumed to be 4.95% (FBIIL Overnight MIBOR as on 30 June 2022) for calculating Sharpe Ratio

## Income Distribution cum capital withdrawal

Declared on date	25-Feb-22	25-Nov-20	29-Nov-19
IDCW Yield (Regular Plan)	5.67%	5.49%	5.26%
IDCW (₹) Per Unit	5.37	4.81	4.70
Cum IDCW NAV	94.73	87.68	89.46
IDCW Yield (Direct Plan)	5.67%	-	-
IDCW (₹) Per Unit	9.61	-	-
Cum IDCW NAV	169.53	-	-

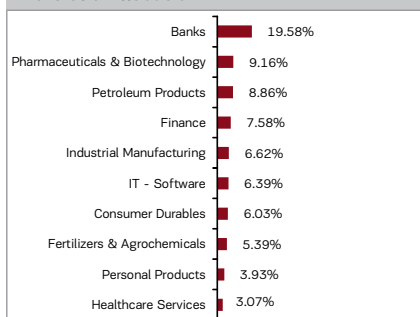
**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
 The Face Value - 10.00 Per Unit  
 The Financial Solution(s) stated above is ONLY for highlighting the many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

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

## Top 10 Stocks

Issuer	% to net Assets
Reliance Industries Limited	8.86%
ICICI Bank Limited	7.22%
Housing Development Finance Corporation Limited	6.89%
Honeywell Automation India Limited	6.62%
Bayer Cropsience Limited	5.39%
Kotak Mahindra Bank Limited	4.32%
HDFC Bank Limited	3.80%
Pfizer Limited	3.75%
Gillette India Limited	3.54%
Fortis Healthcare Limited	3.07%

## Portfolio Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 44.78

Inception - Feb 16, 1999	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Tax Plan	-8.20%	5.17%	5.51%	9.99%
Value of Std Investment of ₹ 10,000	9180	11637	13078	44780
Benchmark - NIFTY 500 TRI	0.56%	12.77%	11.23%	11.29%
Value of Std Investment of ₹ 10,000	10056	14353	17034	53918
Additional Benchmark - Nifty 50 TRI	1.66%	11.55%	12.03%	11.24%
Value of Std Investment of ₹ 10,000	10166	13891	17653	53507

- Past performance may or 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. Atul Penkar is 3. Total Scheme managed by Mr. Dhaval Gala is 4. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Atul Penkar since December 28, 2021 (0.6) years & Mr. Dhaval Gala since April 01, 2022 (0.3) 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	1890000
Market Value of amount Invested	107895	382338	662616	4653478
Scheme Returns (CAGR)	-18.26%	3.96%	3.93%	10.61%
NIFTY 500 TRI returns# (CAGR)	-13.79%	15.33%	12.34%	11.95%
Nifty 50 TRI returns# (CAGR)	-11.77%	14.03%	12.25%	11.57%

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.



## SAVINGS SOLUTIONS

### What are Saving Solutions?

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

### Who can benefit from Saving Solutions?

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

## Benefits of Savings Solutions:

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

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

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

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



# Aditya Birla Sun Life Overnight Fund

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



Savings Solutions

## Fund Category

Overnight Fund (Debt)

## Investment Objective

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



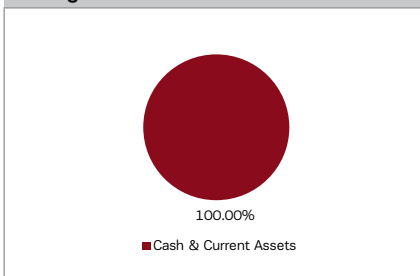
## Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta
<b>Managing Fund Since:</b>	November 1, 2018
<b>Experience in Managing the Fund:</b>	3.8 years
<b>Date of Allotment:</b>	November 1, 2018
<b>Type of Scheme:</b>	An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.
<b>Application Amount for fresh subscription:</b>	₹ 5,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 5,000 (plus in multiples of ₹ 1)
<b>NAV of Plans / Options (₹)^</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	1155.9768
<b>Daily IDCW<sup>§</sup>:</b>	1000.0200
<b>Weekly IDCW<sup>§</sup>:</b>	1000.7631
<b>Monthly IDCW<sup>§</sup>:</b>	1000.7632
<b>Direct Plan</b>	
<b>Growth:</b>	1161.1768
<b>Daily IDCW<sup>§</sup>:</b>	1000.0200
<b>Weekly IDCW<sup>§</sup>:</b>	1000.7824
<b>Monthly IDCW<sup>§</sup>:</b>	1000.7829
<b>Benchmark:</b>	CRISIL Overnight Fund AI Index
<b>Monthly Average AUM:</b>	₹ 16840.95 Crores
<b>AUM as on last day:</b>	₹ 11946.47 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>	0.01 day
<b>Average Maturity:</b>	0.01 day
<b>Yield to Maturity:</b>	4.68%
<b>Macaulay Duration:</b>	0.01 day
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	0.20%
<b>Direct</b>	0.08%

## Top Issuer

Issuer	% to net Assets
Cash & Current Assets	100.00%

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 1155.9768

Inception - November 1, 2018	1 Year	3 Years	Since Inception
<b>Aditya Birla Sun Life Overnight Fund</b>	3.38%	3.57%	4.04%
<b>Value of Std Investment of ₹ 10,000</b>	10338	11112	11560
<b>Benchmark - CRISIL Overnight Fund AI Index</b>	3.57%	3.74%	4.21%
<b>Value of Std Investment of ₹ 10,000</b>	10357	11166	11630
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	2.97%	4.73%	5.39%
<b>Value of Std Investment of ₹ 10,000</b>	10297	11490	12121

- **Past performance may or 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. 113 to know more on performance of schemes managed by Fund Managers.
- **The scheme is currently managed by Mr. Kaustubh Gupta since November 1, 2018 (3.8) years.**

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

## Income Distribution cum capital withdrawal

Declared on date	24-Jun-22	27-May-22	29-Apr-22
IDCW Yield (Regular Plan)	0.32%	0.30%	0.33%
IDCW (₹) Per Unit	3.2296	2.9580	3.2554
Cum IDCW NAV	1000.0200	1000.0200	1000.0200
IDCW Yield (Direct Plan)	0.33%	0.31%	0.34%
IDCW (₹) Per Unit	3.3217	3.0505	3.3715
Cum IDCW NAV	1000.0200	1000.0200	1000.0200

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

The Face Value - 1000.00 Per Unit

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

Data as on 30<sup>th</sup> June 2022 unless otherwise specified



# Aditya Birla Sun Life Liquid Fund

An Open Ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk.



Savings Solutions

What is it?

Fund Category

Investment Objective

Aditya Birla Sun Life Liquid Fund is an open ended liquid scheme which invests in instruments like Certificate of Deposits (CDs), Commercial Papers (CPs), Treasury Bills (TBills), Tri-party Repo on Government securities or treasury bills, etc with residual maturity profile of <= 91 days

Liquid Fund

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



## Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta, Ms. Sunaina Da Cunha, Mr. Harshil Suvamkar & Mr. Sanjay Pawar
<b>Managing Fund Since:</b>	July 15, 2011, July 15, 2011, June 09, 2021 & July 01, 2022
<b>Experience in Managing the Fund:</b>	10.9 years, 10.9 years, 1.0 Years & 0.0 Years
<b>Date of Allotment:</b>	June 16, 1997
<b>Type of Scheme:</b>	An Open Ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk.
<b>Application Amount for fresh subscription:</b>	₹ 500
<b>Min. Addl. Investment:</b>	₹ 500 (plus in multiples of ₹ 1)
<b>NAV of Plans / Options (₹)^</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Retail Plan®</b>	
<b>Growth:</b>	557.8733
<b>IDCW*:</b>	163.6940
<b>Institutional Plan®</b>	
<b>Growth:</b>	572.4934
<b>IDCW*:</b>	108.0230
<b>Weekly IDCW*:</b>	108.1560
<b>Regular Plan</b>	
<b>Growth:</b>	343.7748
<b>Daily IDCW*:</b>	100.1950
<b>Weekly IDCW*:</b>	100.3066
<b>IDCW*:</b>	143.8445
<b>Direct Plan</b>	
<b>Growth:</b>	346.5916
<b>Daily IDCW*:</b>	100.1950
<b>Weekly IDCW*:</b>	100.3085
<b>IDCW*:</b>	188.1717

^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 BI Index

**Monthly Average AUM:** ₹ 38135.33 Crores  
**AUM as on last day:** ₹ 36198.31 Crores

## Load Structure (as % of NAV)

<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	<b>Investor Exit upon subscription</b> <b>Exit load as % of redemption proceeds</b>
	Day 1 0.0070%
	Day 2 0.0065%
	Day 3 0.0060%
	Day 4 0.0055%
	Day 5 0.0050%
	Day 6 0.0045%
	Day 7 onwards 0.0000%

## Other Parameters

<b>Modified Duration:</b>	0.13 years
<b>Average Maturity:</b>	0.13 years
<b>Yield to Maturity:</b>	5.26%
<b>Macaulay Duration:</b>	0.13 years

## Total Expense Ratio (TER)

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

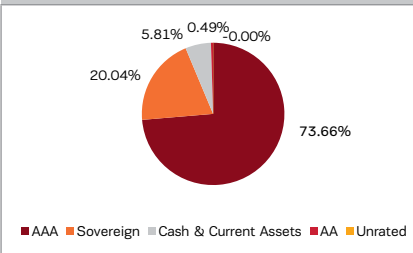
<b>Regular</b>	0.33%
<b>Direct</b>	0.21%

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

## Top 10 Issuer

Issuer	% to net Assets	Rating
Government of India	16.64%	SOV
Tata Steel Limited	8.78%	ICRA A1+
Reliance Retail Ventures Limited	6.62%	CRISIL A1+
Housing Development Finance Corporation Limited	4.08%	ICRA A1+
JSW Steel Limited	3.28%	ICRA A1+
HDFC Bank Limited	3.11%	CARE A1+
IDFC First Bank Limited	2.86%	CRISIL A1+
Indian Bank	2.71%	CRISIL A1+
Canara Bank	2.70%	CRISIL A1+
The Federal Bank Limited	2.19%	CRISIL A1+

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 343.7748

Inception - June 16, 1997	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Liquid Fund	3.57%	4.14%	5.36%	6.99%
Value of Std Investment of ₹ 10,000	10357	11297	12984	34377
Benchmark - CRISIL Liquid Fund BI Index	3.89%	4.42%	5.44%	6.60%
Value of Std Investment of ₹ 10,000	10389	11388	13037	32161
Additional Benchmark - CRISIL 1 Year T-Bill Index	2.97%	4.73%	5.58%	5.87%
Value of Std Investment of ₹ 10,000	10297	11490	13122	28346

• **Past performance may or 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 11. Total Schemes managed by Mr. Sanjay Pawar is 1. Refer annexure on page no. 113 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 (10.9) years & Mr. Harshil Suvamkar since June 09, 2021 (1.0) years & Mr. Sanjay Pawar since July 01, 2022 (0.0) years.**

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



# Aditya Birla Sun Life Money Manager Fund

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

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



Savings Solutions

What is it?

Fund Category

Money Market Fund

Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta , Mr. Mohit Sharma & Mr. Anuj Jain
<b>Managing Fund Since:</b>	July 15, 2011, April 01, 2017 & March 22, 2021
<b>Experience in Managing the Fund:</b>	10.9 years & 5.3 years & 1.3 years
<b>Date of Allotment:</b>	June 05, 2003
<b>Type of Scheme:</b>	An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (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>	
<b>Growth:</b>	298.4594
<b>Daily IDCW*:</b>	100.0200
<b>Weekly IDCW*:</b>	100.1827
<b>Retail Plan*</b>	
<b>Growth:</b>	367.8473
<b>Daily IDCW*:</b>	100.0150
<b>Weekly IDCW*:</b>	103.8557
<b>Direct Plan</b>	
<b>Growth:</b>	301.2028
<b>Daily IDCW*:</b>	100.0200
<b>Weekly IDCW*:</b>	100.1847

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

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

**Benchmark:** NIFTY Money Market Index B-I

**Monthly Average AUM:** ₹ 10319.71 Crores  
**AUM as on last day:** ₹ 9950.48 Crores

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

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

**Other Parameters**

**Modified Duration:** 0.53 years  
**Average Maturity:** 0.54 years  
**Yield to Maturity:** 6.30%  
**Macaulay Duration:** 0.54 years

**Total Expense Ratio (TER)**

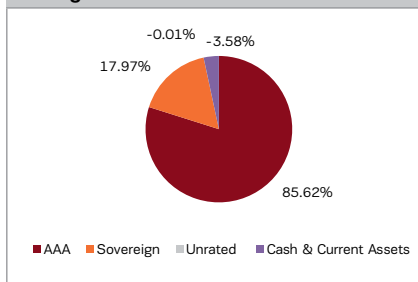
Including additional expenses and goods and service tax on management fees.

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

## Top 10 Issuer

Issuer	% to net Assets	Rating
State Government bond	11.62%	SOV
Axis Bank Limited	8.15%	CRISIL A1+/ICRA A1+
IndusInd Bank Limited	6.43%	CRISIL A1+
Small Industries Development Bank of India	5.55%	CRISIL A1+
Government Bond	5.54%	SOV
Tata Teleservices Limited	4.98%	CRISIL A1+
Bharti Enterprises Limited	4.98%	CRISIL A1+/ICRA A1+
Vedanta Limited	4.03%	CRISIL A1+
National Bank For Agriculture and Rural Development	3.97%	CRISIL A1+
HDFC Bank Limited	3.93%	CARE A1+

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 298.4594

Inception - June 05, 2003	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Money Manager Fund</b>	3.73%	5.37%	6.31%	6.76%
<b>Value of Std Investment of ₹ 10,000</b>	10373	11704	13578	29846
<b>Benchmark - NIFTY Money Market Index B-I</b>	3.60%	4.55%	5.60%	7.49%
<b>Value of Std Investment of ₹ 10,000</b>	10360	11431	13136	33463
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	2.97%	4.74%	5.58%	6.04%
<b>Value of Std Investment of ₹ 10,000</b>	10297	11493	13122	26653

• **Past performance may or 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 14. Total Schemes managed by Mr. Anuj Jain is 1. Refer annexure on page no. 113 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 (10.9) years (5.3) years & (1.3) 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	2010000
<b>Market Value of amount Invested</b>	122317	384998	689737	3787859
<b>Scheme Returns (CAGR)</b>	3.63%	4.42%	5.52%	7.12%
<b>NIFTY Money Market Index B-I returns# (CAGR)</b>	3.59%	3.91%	4.83%	7.12%
<b>CRISIL 1 Year T-Bill Index returns## (CAGR)</b>	2.44%	3.67%	4.82%	6.13%

Date of First Installment: July 01, 2003 & Scheme Inception Date: June 05, 2003 . Past Performance may or may not be sustained in future.

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

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

# Aditya Birla Sun Life Low Duration Fund

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



Savings Solutions

What is it?

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

Fund Category

Low Duration Fund

Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta, Mr. Mohit Sharma & July 15, 2011
<b>Managing Fund Since:</b>	April 01, 2017
<b>Experience in Managing the Fund:</b>	10.9 years, 5.3 years
<b>Date of Allotment:</b>	May 14, 1998
<b>Retail Plan:</b>	(An open ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between 6 months and 12 months. A relatively high interest rate risk and moderate credit risk.)
<b>Type of Scheme:</b>	

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

<b>NAV of Plans / Options (₹)^</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	538.1173
<b>Daily IDCW<sup>§</sup>:</b>	100.0001
<b>Weekly IDCW<sup>§</sup>:</b>	100.6321
<b>Institutional Plan<sup>®</sup></b>	
<b>Growth:</b>	377.3053
<b>Daily IDCW<sup>§</sup>:</b>	100.0000
<b>Weekly IDCW<sup>§</sup>:</b>	-
<b>Direct Plan</b>	
<b>Growth:</b>	581.9096
<b>Daily IDCW<sup>§</sup>:</b>	100.0001
<b>Weekly IDCW<sup>§</sup>:</b>	100.7716

^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:** CRISIL Low Duration Fund BI Index

**Monthly Average AUM:** ₹ 11519.70 Crores  
**AUM as on last day:** ₹ 11141.07 Crores

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

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

## Other Parameters

**Modified Duration:** 0.70 years  
**Average Maturity:** 1.15 years  
**Yield to Maturity:** 6.77%  
**Macaulay Duration:** 0.73 years

## Total Expense Ratio (TER)

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

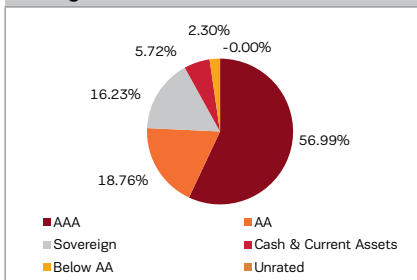
**Regular** 1.21%  
**Direct** 0.38%

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

## Top 10 Issuer

Issuer	% to net Assets	Rating
State Government bond	8.61%	SOV
Government Bond	7.03%	SOV
National Bank For Agriculture and Rural Development	6.75%	CRISIL AAA/ICRA AAA
Axis Bank Limited	5.27%	CRISIL A1+/ICRA A1+
Small Industries Development Bank of India	5.19%	CARE A1+/CRISIL A1+
Bajaj Housing Finance Limited	5.13%	CRISIL A1+/CRISIL AAA
HDFC Bank Limited	4.52%	CARE A1+
IndusInd Bank Limited	3.71%	CRISIL A1+
Shriram City Union Finance Limited	3.44%	IND AA
Shriram Transport Finance Company Limited	2.89%	IND AA+

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 538.1173

Inception - May 14, 1998	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Low Duration Fund</b>	3.21%	5.60%	6.16%	7.22%
<b>Value of Std Investment of ₹ 10,000</b>	10321	11782	13488	53812
<b>Benchmark - CRISIL Low Duration Fund BI Index</b>	3.92%	5.56%	6.28%	7.61%
<b>Value of Std Investment of ₹ 10,000</b>	10392	11768	13561	58761
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	2.97%	4.74%	5.58%	6.38%
<b>Value of Std Investment of ₹ 10,000</b>	10297	11493	13122	44544

• **Past performance may or 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 14. Refer annexure on page no. 113 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(10.9) years, (5.3) 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.

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III **	INE062A08165	8.37%	6.87%

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

# Aditya Birla Sun Life Savings Fund

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



Savings Solutions

What is it?

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

Fund Category

Ultra Short Duration Fund

Investment Objective

The primary objective is to generate regular income through investments in debt and money market instruments. Income may be generated through the receipt of coupon payments or the purchase and sale of securities in the underlying portfolio. The scheme will under normal market conditions, invest its net assets in fixed income securities, money market instruments, cash and cash equivalents



## Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta, Ms. Sunaina Da Cunha & Ms. Monika Gandhi
<b>Managing Fund Since:</b>	July 15, 2011, June 20, 2014 & March 22, 2021
<b>Experience in Managing the Fund:</b>	10.9 years, 8.0 years & 1.3 years
<b>Date of Allotment:</b>	April 15, 2003
<b>Regular Plan:</b>	An open ended ultra-short term debt scheme investing in instruments such that Macaulay duration of the portfolio is between 3 months and 6 months. A moderate interest rate risk and moderate credit risk.
<b>Type of Scheme:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Application Amount for fresh subscription:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>SIP:</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>NAV of Plans / Options (₹) ^</b>	429.2021
<b>Retail Plan®</b>	100.0001
<b>Growth:</b>	100.4073
<b>Daily IDCW®:</b>	443.5408
<b>Weekly IDCW®:</b>	100.0001
<b>Regular Plan</b>	100.4072
<b>Growth:</b>	448.7517
<b>Daily IDCW®:</b>	100.0001
<b>Weekly IDCW®:</b>	100.4208
<b>Direct Plan</b>	
<b>Growth:</b>	
<b>Daily IDCW®:</b>	
<b>Weekly IDCW®:</b>	

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

<b>Benchmark:</b>	NIFTY Ultra Short Duration Debt Index B-I
<b>Monthly Average AUM:</b>	₹ 14482.02 Crores
<b>AUM as on last day:</b>	₹ 14161.38 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>	0.51 years
<b>Average Maturity:</b>	0.52 years
<b>Yield to Maturity:</b>	6.37%
<b>Macaulay Duration:</b>	0.52 years

## Total Expense Ratio (TER)

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

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

## Income Distribution cum capital withdrawal

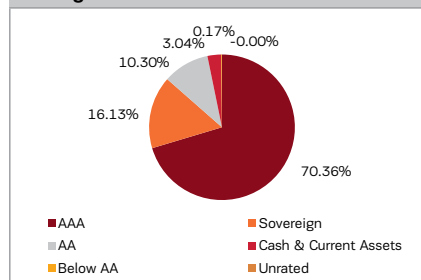
Declared on date	11-Feb-11	28-Jan-11	31-Dec-10
IDCW Yield (Regular Plan)	0.34%	0.45%	0.51%
IDCW (₹) Per Unit	0.0350	0.0469	0.0529
Cum IDCW NAV	10.2848	10.3108	10.3105

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 100.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

## Top 10 Issuer

Issuer	% to net Assets	Rating
State Government bond	13.30%	SOV
IDFC First Bank Limited	8.58%	CRISIL A1+
Housing Development Finance Corporation Limited	5.98%	ICRA AAA
Small Industries Development Bank of India	5.43%	CARE A1+/CRISIL A1+
HDFC Bank Limited	4.82%	CARE A1+
Axis Bank Limited	4.55%	CRISIL A1+/ICRA A1+
National Bank For Agriculture and Rural Development	4.44%	CRISIL A1+/CRISIL AAA
Cholamandalam Investment and Finance Company Limited	3.40%	ICRA A1+/ICRA AA+
IndusInd Bank Limited	3.29%	CRISIL A1+
Canara Bank	2.90%	CRISIL A1+

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 443.5408

Inception - Apr 15, 2003	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Savings Fund	3.84%	5.62%	6.42%	7.45%
Value of Std Investment of ₹ 10,000	10384	11789	13649	39789
Benchmark - NIFTY Ultra Short Duration Debt Index B-I	4.06%	5.25%	6.21%	7.56%
Value of Std Investment of ₹ 10,000	10406	11664	13518	40588
Additional Benchmark - CRISIL 1 Year T-Bill Index	2.97%	4.74%	5.58%	5.83%
Value of Std Investment of ₹ 10,000	10297	11493	13122	29734

- Past performance may or 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. 113 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 (10.9) years, (8.0) years & (1.3) years respectively.**

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

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

# Aditya Birla Sun Life Floating Rate Fund



Savings Solutions

An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives. A relatively high interest rate risk and moderate credit risk.

<b>What is it?</b>	This is an open ended debt scheme predominantly investing in the floating rate instrument. More than 65% of the assets will be allocated towards floating rate instruments.
<b>Fund Category</b>	Floater Fund
<b>Investment Objective</b>	The primary objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments. The scheme may invest a portion of its net assets in fixed rate debt securities and money market instruments.



Fund Details	
<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Mr. Harshil Suvarnkar
<b>Managing Fund Since:</b>	June 20, 2014 & March 22, 2021
<b>Experience in Managing the Fund:</b>	8.0 years & 1.3 years
<b>Date of Allotment:</b>	June 05, 2003
<b>Type of Scheme:</b>	An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives. A relatively high interest rate risk and moderate credit risk.
<b>Application Amount for fresh subscription:</b>	₹ 1,000
<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>Retail Plan®</b>	403.8203
<b>Growth:</b>	100.2744
<b>Weekly IDCW®:</b>	100.2744
<b>Regular Plan</b>	
<b>Growth:</b>	279.1978
<b>Daily IDCW®:</b>	100.0001
<b>Weekly IDCW®:</b>	100.2744
<b>Direct Plan</b>	
<b>Growth:</b>	285.0407
<b>Daily IDCW®:</b>	100.0001
<b>Weekly IDCW®:</b>	100.3490

^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 Low Duration Debt Index

**Monthly Average AUM:** ₹ 13674.08 Crores  
**AUM as on last day:** ₹ 13297.44 Crores

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

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

**Other Parameters**

**Modified Duration:** 0.69 years  
**Average Maturity:** 1.33 years  
**Yield to Maturity:** 6.72%  
**Macaulay Duration:** 0.72 years

**Total Expense Ratio (TER)**

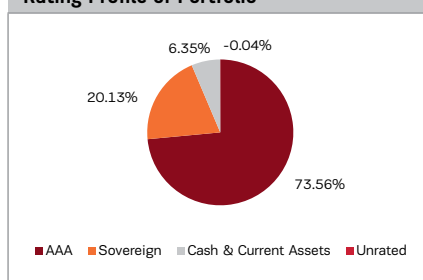
Including additional expenses and goods and service tax on management fees.

**Regular** 0.48%  
**Direct** 0.23%

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

Top 10 Issuer		
Issuer	% to net Assets	Rating
State Government bond	11.99%	SOV
National Bank For Agriculture and Rural Development	8.74%	CRISIL A1+ / CRISIL AAA / ICRA AAA
Government Bond	6.97%	SOV
Sikka Ports and Terminals Limited	5.82%	CRISIL A1+ / CRISIL AAA
Power Finance Corporation Limited	4.36%	CRISIL AAA / ICRA AAA
Mahindra & Mahindra Financial Services Limited	4.07%	IND AAA
L&T Finance Limited	3.81%	CRISIL AAA
DME Development Limited	3.63%	CARE AAA / CRISIL AAA
IndusInd Bank Limited	2.92%	CRISIL A1+
Reliance Industries Limited	2.36%	CRISIL AAA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

		NAV as on June 30, 2022: ₹ 279.1978			
Inception - June 05, 2003		1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Floating Rate Fund		3.68%	6.07%	6.62%	8.04%
Value of Std Investment of ₹ 10,000		10368	11939	13782	27920
Benchmark - CRISIL Low Duration Debt Index		3.88%	5.86%	6.55%	7.18%
Value of Std Investment of ₹ 10,000		10388	11870	13736	25117
Additional Benchmark - CRISIL 1 Year T-Bill Index		2.97%	4.74%	5.58%	6.02%
Value of Std Investment of ₹ 10,000		10297	11493	13122	21734

- Past performance may or 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 11. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kaustubh Gupta since & Mr. Harshil Suvarnkar June 20, 2014 (8.0) years & March 22, 2021 (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.

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III **	INE062A08165	8.37%	6.87%

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

# Aditya Birla Sun Life Arbitrage Fund

An open ended scheme investing in arbitrage opportunities



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## What is it?

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

## Fund Category

Arbitrage Fund

## Investment Objective

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



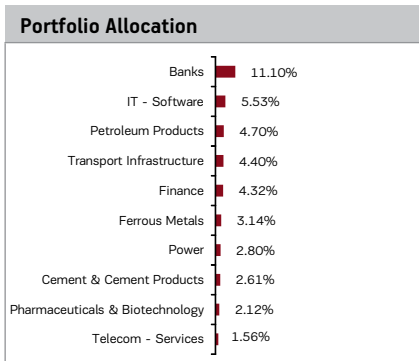
Fund Details	
<b>Fund Manager:</b>	Mr. Lovelish Solanki
<b>Managing Fund Since:</b>	December 15, 2014
<b>Experience in Managing the Fund:</b>	7.6 years
<b>Date of Allotment:</b>	July 24, 2009
<b>Type of Scheme:</b>	An open ended scheme investing in arbitrage opportunities
<b>Application Amount for fresh subscription:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	21.8132
<b>Growth:</b>	11.0798
<b>IDCW:</b>	
<b>Direct Plan</b>	
<b>Growth:</b>	23.0197
<b>IDCW:</b>	11.2666
<b>Benchmark:</b>	Nifty 50 Arbitrage TRI
<b>Monthly Average AUM:</b>	₹ 8043.45 Crores
<b>AUM as on last day:</b>	₹ 7725.28 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>	0.54 years
<b>Average Maturity:</b>	0.57 years
<b>Yield to Maturity:</b>	6.32%
<b>Macaulay Duration:</b>	0.55 years
<b>Portfolio Turnover:</b>	10.21
<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>	0.32%

Income Distribution cum capital withdrawal			
<b>Declared on date</b>	<b>24-Jun-22</b>	<b>20-May-22</b>	<b>25-Apr-22</b>
IDCW Yield (Regular Plan)	0.33%	0.33%	0.33%
IDCW (₹) Per Unit	0.0370	0.0370	0.0370
Cum IDCW NAV	11.0892	11.0992	11.1235
<b>Declared on date</b>	<b>24-Jun-22</b>	<b>20-May-22</b>	<b>25-Apr-22</b>
IDCW Yield (Direct Plan)	0.33%	0.33%	0.33%
IDCW (₹) Per Unit	0.0370	0.0370	0.0370
Cum IDCW NAV	11.2742	11.2761	11.2949

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

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

Top 10 Stocks		
Issuer	% to net Assets	Rating
Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan	27.74%	
Aditya Birla Sunlife Floating Rate Fund - Direct Plan - Growth	0.85%	
LIC Housing Finance Limited	0.20%	ICRA AAA
JSW Steel Limited	0.05%	
Tech Mahindra Limited	0.03%	
Adani Ports and Special Economic Zone Limited	0.02%	
Larsen & Toubro Limited	0.02%	
HDFC Bank Limited	0.01%	
Piramal Enterprises Limited	0.01%	
UltraTech Cement Limited	0.01%	



Investment Performance - Regular Plan - Growth		NAV as on June 30, 2022: ₹ 21.8132			
Inception - July 24, 2009	1 Year	3 Years	5 Years	Since Inception	
Aditya Birla Sun Life Arbitrage Fund	3.49%	4.23%	4.97%	6.21%	
Value of Std Investment of ₹ 10,000	10349	11328	12744	21813	
Benchmark - Nifty 50 Arbitrage TRI	3.61%	3.81%	4.38%	NA	
Value of Std Investment of ₹ 10,000	10361	11191	12394	NA	
Additional Benchmark - CRISIL 1 Year T-Bill Index	2.97%	4.74%	5.58%	6.05%	
Value of Std Investment of ₹ 10,000	10297	11493	13122	21378	

- Past performance may or 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 16. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since December 15, 2014 (7.6) 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.



# Aditya Birla Sun Life Corporate Bond Fund

(An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.)



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## What is it?

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

## Fund Category

Corporate Bond Fund

## Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta
<b>Managing Fund Since:</b>	April 12, 2021
<b>Experience in Managing the Fund:</b>	1.3 years
<b>Date of Allotment:</b>	March 3, 1997
<b>Type of Scheme:</b>	An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.

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

<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	89.7359
<b>IDCW<sup>§</sup>:</b>	12.3547
<b>Monthly IDCW<sup>§</sup>:</b>	12.1542
<b>Direct Plan</b>	
<b>Growth:</b>	90.7828
<b>IDCW<sup>§</sup>:</b>	10.3403
<b>Monthly IDCW<sup>§</sup>:</b>	12.2753

<b>Benchmark:</b>	NIFTY Corporate Bond Index B-II
<b>Monthly Average AUM:</b>	₹ 15464.94 Crores
<b>AUM as on last day:</b>	₹ 13326.37 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>	1.91 years
<b>Average Maturity:</b>	2.99 years
<b>Yield to Maturity:</b>	7.60%
<b>Macaulay Duration:</b>	2.00 years

## Total Expense Ratio (TER)

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

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

## Income Distribution cum capital withdrawal

Declared on date	15-Jun-22	17-May-22	18-Apr-22
IDCW Yield (Regular Plan)	0.36%	0.36%	0.42%
IDCW (₹) Per Unit	0.0434	0.0438	0.0515
Cum IDCW NAV	12.1463	12.1826	12.3089
IDCW Yield (Direct Plan)	0.36%	0.36%	0.42%
IDCW (₹) Per Unit	0.0438	0.0442	0.0520
Cum IDCW NAV	12.2664	12.3015	12.4275

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

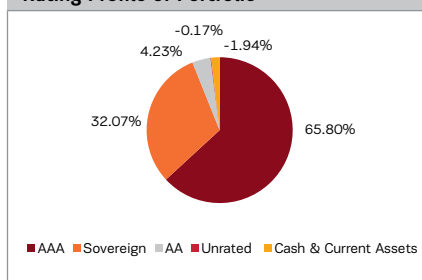
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Data as on 30<sup>th</sup> June 2022 unless otherwise specified.

## Top 10 Issuer

Issuer	% to net Assets	Rating
State Government bond	19.71%	SOV
Government Bond	12.36%	SOV
Sikka Ports and Terminals Limited	8.16%	CRISIL AAA
Bajaj Housing Finance Limited	5.06%	CRISIL AAA
L&T Finance Limited	4.20%	CRISIL AAA
DME Development Limited	4.16%	CARE AAA/CRISIL AAA
National Bank For Agriculture and Rural Development	3.77%	CRISIL AAA/ICRA AAA
Mahindra & Mahindra Financial Services Limited	3.52%	IND AAA
Power Finance Corporation Limited	3.06%	ICRA AAA
Cholamandalam Investment and Finance Company Limited	2.97%	ICRA AA+

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 89.7359

Inception - March 3, 1997	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Corporate Bond Fund	2.90%	6.98%	7.13%	9.04%
Value of Std Investment of ₹ 10,000	10290	12249	14112	89736
Benchmark - NIFTY Corporate Bond Index B-II	3.35%	7.14%	7.06%	NA
Value of Std Investment of ₹ 10,000	10335	12306	14070	NA
Additional Benchmark - CRISIL 10 Year Gilt Index	-3.64%	3.70%	4.13%	NA
Value of Std Investment of ₹ 10,000	9636	11154	12244	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. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kaustubh Gupta since April 12, 2021 (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.

Company Name	ISIN	YTM	YTC
Bank of Baroda - Tier II - Basel III **	INE028A08190	7.44%	7.44%
Indian Bank - Tier II - Basel III **	INE428A08101	8.87%	7.93%
Union Bank of India - Tier II - Basel III **	INE692A08094	7.78%	8.19%
Punjab National Bank - Tier II - Basel III **	INE160A08167	7.71%	8.23%
State Bank of India - Tier II - Basel III **	INE062A08256	6.92%	7.74%

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

# Aditya Birla Sun Life Short Term Fund

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



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## What is it?

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

## Fund Category

Short Duration Fund

## Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Mr. Mohit Sharma
<b>Managing Fund Since:</b>	September 11, 2014 & August 06, 2020
<b>Experience in Managing the Fund:</b>	7.9 years & 1.9 years
<b>Date of Allotment:</b>	May 09, 2003
<b>Type of Scheme:</b>	An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1-3 years. A relatively high interest rate risk and moderate credit risk.
<b>Application Amount for fresh subscription:</b>	₹ 1,000 (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>	38.2154
<b>Growth:</b>	16.8132
<b>IDCW*:</b>	10.4246
<b>Quarterly IDCW*:</b>	
<b>Direct Plan</b>	
<b>Growth:</b>	40.5375
<b>IDCW*:</b>	12.4355
<b>Quarterly IDCW*:</b>	10.8392

<b>Benchmark:</b>	NIFTY Short Duration Debt Index B-II
<b>Monthly Average AUM:</b>	₹ 5806.89 Crores
<b>AUM as on last day:</b>	₹ 4630.66 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>	1.84 years
<b>Average Maturity:</b>	2.62 years
<b>Yield to Maturity:</b>	7.62%
<b>Macaulay Duration:</b>	1.94 years

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

## Total Expense Ratio (TER)

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

<b>Regular</b>	1.09%
<b>Direct</b>	0.38%

## Income Distribution cum capital withdrawal

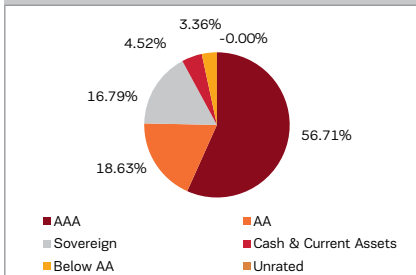
Declared on date	15-Jun-22	15-Mar-22	15-Dec-21
IDCW Yield (Regular Plan)	1.14%	1.23%	1.24%
IDCW (₹) Per Unit	0.1193	0.1305	0.1327
Cum IDCW NAV	10.5105	10.6460	10.7174
IDCW Yield (Direct Plan)	1.13%	1.22%	1.24%
IDCW (₹) Per Unit	0.1238	0.1352	0.1372
Cum IDCW NAV	10.9251	11.0459	11.1003

**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers. Data as on 30<sup>th</sup> June 2022 unless otherwise specified

## Top 10 Issuer

Issuer	% to net Assets	Rating
State Government bond	8.16%	SOV
Government Bond	7.85%	SOV
State Bank of India - Tier II - Basel III	6.99%	CRISIL AAA/CRISIL AAA/ICRA AAA
DME Development Limited	4.56%	CARE AAA/CRISIL AAA
First Business Receivables Trust	3.76%	IND AAA
Bajaj Housing Finance Limited	3.28%	CRISIL AAA
Embassy Office Parks REIT	3.28%	CRISIL AAA
Shriram City Union Finance Limited	3.26%	IND AA
Housing Development Finance Corporation Limited	3.25%	ICRA AAA
Sikka Ports and Terminals Limited	3.18%	CRISIL AAA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 38.2154

Inception - May 09, 2003	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Short Term Fund	3.09%	6.62%	6.61%	7.25%
Value of Std Investment of ₹ 10,000	10309	12127	13773	38215
Benchmark - NIFTY Short Duration Debt Index B-II	3.22%	6.46%	6.65%	7.56%
Value of Std Investment of ₹ 10,000	10322	12071	13800	40376
Additional Benchmark - CRISIL 10 Year Gilt Index	-3.64%	3.70%	4.13%	5.63%
Value of Std Investment of ₹ 10,000	9636	11154	12244	28577

• **Past performance may or 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 14. Refer annexure on page no. 113 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 (7.9) years & (1.9) 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	7.78%	7.39%
Punjab National Bank - Tier II - Basel III	INE160A08167	7.71%	8.23%
Union Bank of India - Tier II - Basel III **	INE112A08044	7.91%	6.56%
State Bank of India - Tier II - Basel III **	INE062A08256	6.92%	7.74%
State Bank of India - Tier II - Basel III **	INE062A08264	6.66%	7.66%
State Bank of India - Tier II - Basel III **	INE062A08165	8.37%	6.87%
Punjab National Bank - Tier II - Basel III ***	INE160A08191	7.76%	8.30%

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



# Aditya Birla Sun Life Banking & PSU Debt Fund

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



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## 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 Suvamkar
<b>Managing Fund Since:</b>	September 29, 2009 & March 22, 2021
<b>Experience in Managing the Fund:</b>	12.8 years & 1.3 years
<b>Date of Allotment:</b>	April 19, 2002
<b>Type of Scheme:</b>	An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk.
<b>Application Amount for fresh subscription:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹) ^</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Retail Plan®</b>	
<b>Growth:</b>	444.1914
<b>Monthly IDCW®:</b>	109.9183
<b>Quarterly IDCW®:</b>	110.3592
<b>Regular Plan</b>	
<b>Growth:</b>	295.9052
<b>Monthly IDCW®:</b>	110.0581
<b>Quarterly IDCW®:</b>	107.6220
<b>IDCW®:</b>	158.1910
<b>Direct Plan</b>	
<b>Growth:</b>	303.9618
<b>Monthly IDCW®:</b>	112.9595
<b>Quarterly IDCW®:</b>	110.3501
<b>IDCW®:</b>	105.3199

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

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

**Monthly Average AUM:** ₹ 11755.48 Crores

**AUM as on last day:** ₹ 10368.64 Crores

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

**Entry Load:** Nil

**Exit Load:** Nil

**Other Parameters**

**Modified Duration:** 1.90 years

**Average Maturity:** 2.73 years

**Yield to Maturity:** 6.77%

**Macaulay Duration:** 2.02 years

**Total Expense Ratio (TER)**

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

**Regular** 0.69%

**Direct** 0.34%

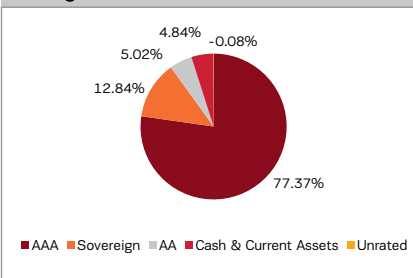
## Income Distribution cum capital withdrawal

Declared on date	24-Jun-22	27-May-22	29-Apr-22
IDCW Yield (Regular Plan)	0.34%	0.35%	0.43%
IDCW (₹) Per Unit	0.3802	0.3833	0.4806
Cum IDCW NAV	110.3030	110.5103	111.5186
IDCW Yield (Direct Plan)	0.34%	0.35%	0.43%
IDCW (₹) Per Unit	0.3901	0.3932	0.4928
Cum IDCW NAV	113.2042	113.3865	114.3910

## Top 10 Issuer

Issuer	% to net Assets	Rating
Axis Bank Limited	10.56%	CRISIL A1+/CRISIL AAA/ICRA A1+/ICRA AAA
National Bank For Agriculture and Rural Development	8.48%	CRISIL A1+/CRISIL AAA/ICRA AAA
Government Bond	7.59%	SOV
REC Limited	7.39%	CRISIL AAA/ICRA AAA
State Bank of India - Tier I - Basel III/Tier II - Basel III	6.77%	CRISIL AAA/CRISIL AA+/ICRA AAA
Power Finance Corporation Limited	6.61%	CRISIL AAA/ICRA AAA
Housing & Urban Development Corporation Limited	5.24%	ICRA AAA
Small Industries Development Bank of India	3.82%	CARE A1+/CRISIL A1+/ICRA AAA
State Government bond	2.92%	SOV
HDB Financial Services Limited	2.42%	CRISIL AAA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 295.9052

Inception - April 19, 2002	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Banking & PSU Debt Fund	2.98%	6.65%	6.78%	7.96%
Value of Std Investment of ₹ 10,000	10298	12138	13883	29591
Benchmark - NIFTY Banking & PSU Debt Index	2.32%	6.44%	6.29%	7.94%
Value of Std Investment of ₹ 10,000	10232	12067	13570	29523
Additional Benchmark - CRISIL 10 Year Gilt Index	-3.64%	3.70%	4.13%	6.11%
Value of Std Investment of ₹ 10,000	9636	11154	12244	23165

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Kaustubh Gupta is 10. Total Schemes managed Mr. Harshil Suvamkar is 11. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Harshil Suvamkar since September 29, 2009 & March 22, 2021 (12.8) years & (1.3) years respectively.**

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

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

The Face Value - 100.00 Per Unit

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

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III	INE062A08256	6.92%	7.74%
State Bank of India - Tier I - Basel III **	INE062A08215	8.47%	7.39%
State Bank of India - Tier I - Basel III **	INE062A08173	9.24%	7.40%
Bank of Baroda - Tier II - Basel III **	INE028A08190	7.44%	7.44%
State Bank of India - Tier II - Basel III **	INE062A08264	6.66%	7.66%
ICICI Bank Limited - Tier II - Basel III **	INE090A080D0	7.26%	7.49%
Indian Bank - Tier II - Basel III **	INE562A08081	7.00%	7.91%
Bank of Baroda - Tier II - Basel III **	INE028A08141	8.39%	7.86%
Indian Bank - Tier II - Basel III **	INE428A08101	8.87%	7.93%
Punjab National Bank - Tier II - Basel III **	INE160A08159	7.70%	8.25%
Bank of Baroda - Tier I - Basel III **	INE028A08182	8.82%	8.27%
State Bank of India - Tier II - Basel III **	INE062A08165	8.37%	6.87%
Punjab National Bank - Tier II - Basel III ***	INE160A08191	7.76%	8.30%

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

# Aditya Birla Sun Life Medium Term Plan

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



Savings Solutions

## What is it?

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

## Fund Category

Medium Duration Fund

## Investment Objective

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



## Fund Details

<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>	7.9 years & 1.9 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. A relatively high interest rate risk and relatively high credit risk.																																	
<b>Application Amount for fresh subscription^:</b>	₹ 1,000 (plus in multiplies of ₹ 1)																																	
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiplies of ₹ 1)																																	
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-																																	
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>																																	
	<table><tr><th></th><th>Main Portfolio</th><th>Segregated Portfolio</th></tr><tr><td><b>Regular Plan</b></td><td></td><td></td></tr><tr><td>Growth:</td><td>26.3405</td><td>0.5451</td></tr><tr><td>Quarterly IDCW<sup>5</sup>:</td><td>10.5502</td><td>0.2369</td></tr><tr><td>Half Yearly IDCW<sup>5</sup>:</td><td>10.7859</td><td>0.2399</td></tr><tr><td>IDCW<sup>5</sup>:</td><td>13.0101</td><td>0.3173</td></tr><tr><td><b>Direct Plan</b></td><td></td><td></td></tr><tr><td>Growth:</td><td>28.0395</td><td>0.5700</td></tr><tr><td>Quarterly IDCW<sup>5</sup>:</td><td>10.8096</td><td>0.2395</td></tr><tr><td>Half Yearly IDCW<sup>5</sup>:</td><td>11.1952</td><td>0.2517</td></tr><tr><td>IDCW<sup>5</sup>:</td><td>13.9015</td><td>0.3332</td></tr></table>		Main Portfolio	Segregated Portfolio	<b>Regular Plan</b>			Growth:	26.3405	0.5451	Quarterly IDCW <sup>5</sup> :	10.5502	0.2369	Half Yearly IDCW <sup>5</sup> :	10.7859	0.2399	IDCW <sup>5</sup> :	13.0101	0.3173	<b>Direct Plan</b>			Growth:	28.0395	0.5700	Quarterly IDCW <sup>5</sup> :	10.8096	0.2395	Half Yearly IDCW <sup>5</sup> :	11.1952	0.2517	IDCW <sup>5</sup> :	13.9015	0.3332
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<b>Benchmark:</b>	CRISIL Medium Duration Fund CIII Index	
	<b>Main Portfolio</b>	<b>Segregated Portfolio</b>
<b>Monthly Average AUM:</b>	₹ 1424.75 Cr	₹ 130.47 Cr
<b>AUM as on last day:</b>	₹ 1415.84 Cr	₹ 130.49 Cr

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

**Entry Load:** Nil

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

In respect of each purchase /switch-in of Units, upto 15% of the units may be redeemed / switched out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 1 year from the date of allotment - 2.00% of applicable NAV. For redemption / switch-out of units after 1 year but on or before 2 years from the date of allotment - 1.00% of applicable NAV. For redemption / switch-out of units after 2 years - Nil <sup>\*\*</sup>Exit Load is NIL for units issued in Reinvestment of IDCW.

Exit Load: Not applicable for Segregated Portfolio

## Other Parameter

<b>Modified Duration:</b>	2.75 years
<b>Average Maturity:</b>	3.96 years
<b>Yield to Maturity:</b>	8.04%
<b>Macaulay Duration:</b>	2.88 years
Calculation of YTM doesn't include Stressed Assets (ITPCL, JRPCL & VIL). Refer the Annexure for Update on Stressed Assets.	

## Total Expense Ratio (TER)

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

	<b>Main Portfolio</b>	<b>Segregated Portfolio</b>
<b>Regular</b>	1.57%	-
<b>Direct</b>	0.87%	-

## Income Distribution cum capital withdrawal

<b>Declared on date</b>	<b>15-Jun-22</b>	<b>15-Mar-22</b>	<b>15-Dec-21</b>
IDCW Yield (Regular Plan)	1.26%	1.18%	1.23%
IDCW (₹) Per Unit	0.1345	0.1277	0.1295
Cum IDCW NAV	10.6548	10.7974	10.4906
<b>Declared on date</b>	<b>15-Jun-22</b>	<b>15-Mar-22</b>	<b>15-Dec-21</b>
IDCW Yield (Direct Plan)	1.26%	1.18%	1.23%
IDCW (₹) Per Unit	0.1374	0.1303	0.1319
Cum IDCW NAV	10.9134	11.0344	10.7026

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

## Top 10 Issuer - Main portfolio

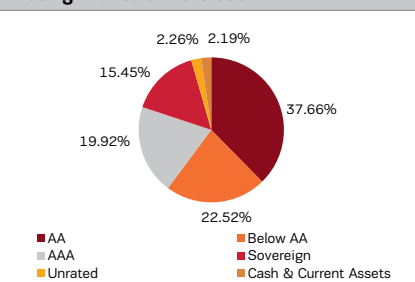
Issuer	% to net Assets	Rating
Government Bond	15.21%	SOV
Jharkand Road Projects Implementation Company Limited	9.48%	CARE D/CRISIL D
Shriram City Union Finance Limited	7.14%	IND AA
Bharti Hexacom Limited	6.06%	CRISIL AA+
U.P. Power Corporation Limited	4.72%	BWR AA- (SO)/CRISIL A+ (SO)
Mahindra Rural Housing Finance Limited	3.51%	IND AA+
State Bank of India - Tier II - Basel III	3.37%	ICRA AAA
TATA Realty & Infrastructure Limited	3.30%	ICRA AA
JM Financial Credit Solutions Ltd	3.11%	ICRA AA
Andhra Pradesh Capital Region Development Authority	3.07%	BWR A+ (SO)

## Segregated Portfolios Holdings

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

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

## Rating Profile of Portfolio



Company Name	ISIN	YTM	YTC
IndusInd Bank Limited - Tier I - Basel III **	INE095A08082	10.03%	8.00%
Union Bank of India - Tier I - Basel III **	INE692A08110	8.76%	8.84%
Punjab National Bank - Tier II - Basel III	INE160A08167	7.71%	8.23%
State Bank of India - Tier II - Basel III	INE062A08256	6.92%	7.74%
State Bank of India - Tier II - Basel III **	INE062A08264	6.66%	7.66%

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

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 26.3405

Inception - March 25, 2009	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Medium Term Plan</b>	7.28%	4.64%	4.58%	7.57%
<b>Value of Std Investment of ₹ 10,000</b>	10728	11462	12510	26341
<b>Benchmark - CRISIL Medium Duration Fund CIII Index</b>	5.15%	8.46%	7.69%	9.31%
<b>Value of Std Investment of ₹ 10,000</b>	10515	12768	14483	32583
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	-3.64%	3.70%	4.13%	5.65%
<b>Value of Std Investment of ₹ 10,000</b>	9636	11154	12244	20753

- Past performance may or 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 14. Total Schemes managed by Ms. Sunaina Da Cunha is 4. Refer annexure on page no. 113 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 (7.9) years & (1.9) years respectively.**

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

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

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

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

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

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

The Face Value - 10.00 Per Unit

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





# Aditya Birla Sun Life Credit Risk Fund

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



Savings Solutions

## What is it?

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

## Fund Category

Credit Risk Fund

## Investment Objective

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



Fund Details		
<b>Fund Manager:</b>	Ms. Sunaina Da Cunha & Mr. Mohit Sharma	
<b>Managing Fund Since:</b>	April 17, 2015 & August 06, 2020.	
<b>Experience in Managing the Fund:</b>	7.3 years & 1.9 years	
<b>Date of Allotment:</b>	April 17, 2015	
<b>Type of Scheme:</b>	An open ended debt scheme predominantly investing in AA and below rated corporate bonds. A relatively high interest rate risk and relatively high credit risk.	
<b>Application Amount for fresh subscription^:</b>	₹ 100	
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1)	
<b>SIP:</b>	₹ 100	
<b>NAV of Plans / Options (₹)^</b>	Monthly: Minimum ₹ 100/-	
	<b>Income Distribution cum capital withdrawal</b>	
	<b>Main Portfolio</b>	<b>Segregated Portfolio</b>
<b>Regular Plan</b>		
<b>Growth:</b>	16.2210	0.1628
<b>IDCW:</b>	10.8081	0.1243
<b>Bonus:</b>	16.2408	0.1630
<b>Direct Plan</b>		
<b>Growth:</b>	17.3151	0.1701
<b>IDCW:</b>	11.5489	0.1300
<b>Bonus:</b>	17.3146	0.1701
<b>Benchmark:</b>	NIFTY Credit Risk Bond Index C-III	
	<b>Main Portfolio</b>	<b>Segregated Portfolio</b>
<b>Monthly Average AUM:</b>	₹ 1216.43 Cr	₹ 66.30 Cr
<b>AUM as on last day:</b>	₹ 1208.21 Cr	₹ 66.31 Cr
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	Nil	
<b>Entry Load:</b>	Nil	
<b>Exit Load**:</b>	Nil	

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

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

Exit Load: Not applicable for Segregated Portfolio

## Other Parameters

**Modified Duration:** 1.88 years

**Average Maturity:** 2.97 years

**Yield to Maturity:** 7.85%

**Macaulay Duration:** 2.00 years

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

## Total Expense Ratio (TER)

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

	<b>Main Portfolio</b>	<b>Segregated Portfolio</b>
<b>Regular</b>	1.94%	-
<b>Direct</b>	1.08%	-

## Income Distribution cum capital withdrawal

Declared on date	24-Jun-22	25-Mar-22	24-Dec-21
IDCW Yield (Regular Plan)	1.24%	1.25%	1.26%
IDCW (₹) Per Unit	0.1360	0.1380	0.1400
Cum IDCW NAV	10.9352	11.0681	11.0817
IDCW Yield (Direct Plan)	1.25%	1.25%	1.27%
IDCW (₹) Per Unit	0.1460	0.1470	0.1500
Cum IDCW NAV	11.6838	11.7953	11.7854

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

## Top 10 Issuer - Main portfolio

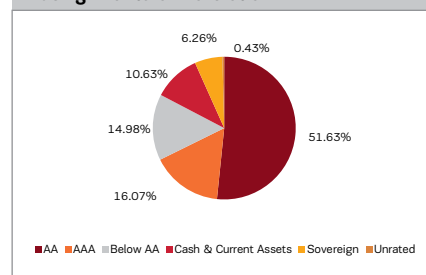
Issuer	% to net Assets	Rating
Shriram City Union Finance Limited	8.37%	IND AA
Bharti Hexacom Limited	6.30%	CRISIL AA+
Government Bond	6.26%	SOV
U.P. Power Corporation Limited	5.71%	BWR AA- (SO)/CRISIL A+ (SO)
IndusInd Bank Limited - Tier I - Basel III	5.24%	CRISIL AA
Andhra Pradesh Capital Region Development Authority	4.19%	BWR A+ (SO)
Tata Power Company Limited	3.75%	CARE AA/IND AA
LIC Housing Finance Limited	3.67%	CRISIL AAA
DME Development Limited	3.49%	CARE AAA/CRISIL AAA
Tata Housing Development Company Limited	3.48%	CARE AA

## Segregated Portfolios Holdings

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

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

## Rating Profile of Portfolio



Company Name	ISIN	YTM	YTC
IndusInd Bank Limited - Tier I - Basel III **	INE095A08082	10.03%	8.00%
State Bank of India - Tier II - Basel III **	INE062A08256	6.92%	7.74%

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

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 16.2210

Inception - Apr 17, 2015	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Credit Risk Fund</b>	3.94%	5.54%	5.61%	6.94%
<b>Value of Std Investment of ₹ 10,000</b>	10394	11760	13137	16221
<b>Benchmark - NIFTY Credit Risk Bond Index C-III</b>	5.73%	8.57%	8.16%	8.76%
<b>Value of Std Investment of ₹ 10,000</b>	10573	12806	14804	18316
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	-3.64%	3.70%	4.13%	5.83%
<b>Value of Std Investment of ₹ 10,000</b>	9636	11154	12244	15045

• **Past performance may or 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 14. Total Schemes managed by Ms. Sunaina Da Cunha is 4. Refer annexure on page no. 113 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 (7.3) years & (1.9) 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. A relatively high interest rate risk and relatively high credit risk. Number of Segregated Portfolios – 1



Savings Solutions

## What is it?

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

## Fund Category

Dynamic Bond

## Investment Objective

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



Fund Details		
<b>Fund Manager:</b>	Mr. Mohit Sharma & Mr. Bhupesh Bameta	
<b>Managing Fund Since:</b>	March 22, 2021 & August 06, 2020	
<b>Experience in Managing the Fund:</b>	1.3 years & 1.9 years	
<b>Date of Allotment:</b>	September 27, 2004	
<b>Type of Scheme:</b>	An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk.	
<b>Application Amount for fresh subscription:</b>	₹ 1,000 (plus in multiples of ₹ 1)	
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)	
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-	
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>	
	<b>Main Portfolio</b>	<b>Segregated Portfolio</b>
<b>Regular Plan</b>		
<b>Growth:</b>	35.8762	0.5722
<b>Monthly IDCW*:</b>	10.0703	0.1787
<b>Quarterly IDCW*:</b>	10.1654	0.1772
<b>IDCW*:</b>	11.6037	0.2049
<b>Direct Plan</b>		
<b>Growth:</b>	37.8129	0.5942
<b>Monthly IDCW*:</b>	10.2978	0.1838
<b>Quarterly IDCW*:</b>	10.2667	0.1770
<b>IDCW*:</b>	12.3413	0.2147

<b>Benchmark:</b>	NIFTY Composite Debt Index B-III	
	<b>Main Portfolio</b>	<b>Segregated Portfolio</b>
<b>Monthly Average AUM:</b>	₹ 1405.70 Cr	₹ 50.04 Cr
<b>AUM as on last day:</b>	₹ 1400.74 Cr	₹ 50.04 Cr

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

**Entry Load:** Nil

**Exit Load\*\*:**

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

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

Exit Load: Not applicable for Segregated Portfolio

## Other Parameters

**Modified Duration:** 2.29 years

**Average Maturity:** 3.21 years

**Yield to Maturity:** 7.74%

**Macaulay Duration:** 2.40 years

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

**Total Expense Ratio (TER)**

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

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

## Income Distribution cum capital withdrawal

Declared on date	24-Jun-22	27-May-22	29-Apr-22
IDCW Yield (Regular Plan)	0.38%	0.39%	0.48%
IDCW (₹) Per Unit	0.0387	0.0390	0.0492
Cum IDCW NAV	10.0966	10.1255	10.2278
Declared on date	24-Jun-22	27-May-22	29-Apr-22
IDCW Yield (Direct Plan)	0.38%	0.39%	0.48%
IDCW (₹) Per Unit	0.0395	0.0399	0.0502
Cum IDCW NAV	10.3235	10.3484	10.4480

## Top 10 Issuer - Main Portfolio

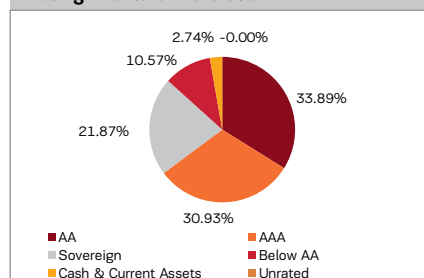
Issuer	% to net Assets	Rating
Government Bond	17.49%	SOV
Embassy Office Parks REIT	6.26%	CRISIL AAA
State Government bond	4.38%	SOV
Tata Housing Development Company Limited	4.29%	CARE AA
U.P. Power Corporation Limited	4.24%	CRISIL A+ (SO)
First Business Receivables Trust	4.09%	CRISIL AAA(SO)
Muthoot Finance Limited	3.20%	CRISIL AA+/ICRA AA+
TATA Realty & Infrastructure Limited	3.20%	ICRA AA
Mahindra Rural Housing Finance Limited	3.20%	IND AA+
Bharti Hexacom Limited	3.19%	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

## Rating Profile of Portfolio



Company Name	ISIN	YTM	YTC
Punjab National Bank - Tier II - Basel III **	INE160A08159	7.70%	8.25%
State Bank of India - Tier II - Basel III	INE062A08256	6.92%	7.74%

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

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 35.8762

Inception - Sept 27, 2004	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Dynamic Bond Fund	2.35%	3.57%	3.56%	7.45%
Value of Std Investment of ₹ 10,000	10235	11113	11913	35876
Benchmark - NIFTY Composite Debt Index B-III	2.22%	7.22%	6.57%	7.45%
Value of Std Investment of ₹ 10,000	10222	12335	13750	35873
Additional Benchmark - CRISIL 10 Year Gilt Index	-3.64%	3.70%	4.13%	5.73%
Value of Std Investment of ₹ 10,000	9636	11154	12244	26926

• **Past performance may or 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 14. Total Schemes managed by Mr. Bhupesh Bameta is 4. Refer annexure on page no. 113 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 (1.3) years & (1.9) years respectively.**

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

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

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

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

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

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

The Face Value - 10.00 Per Unit.

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

# Aditya Birla Sun Life Income Fund

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



Savings Solutions

What is it?

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

Fund Category

Medium to Long Duration Fund

Investment Objective

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

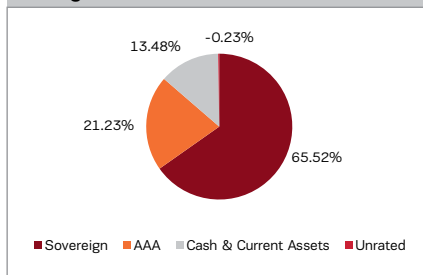


Fund Details	
<b>Fund Manager:</b>	Mr. Bhupesh Bameta
<b>Managing Fund Since:</b>	August 06, 2020
<b>Experience in Managing the Fund:</b>	1.9 years
<b>Date of Allotment:</b>	October 21, 1995
<b>Type of Scheme:</b>	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4-7 years. A relatively high interest rate risk and moderate credit risk.
<b>Application Amount for fresh subscription:</b>	₹ 5,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹) ^</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	101.0585
<b>Quarterly IDCW<sup>§</sup>:</b>	13.0148
<b>IDCW<sup>§</sup>:</b>	12.4296
<b>Direct Plan</b>	
<b>Growth:</b>	107.5819
<b>Quarterly IDCW<sup>§</sup>:</b>	13.7921
<b>IDCW<sup>§</sup>:</b>	13.0773
<b>Benchmark:</b>	CRISIL Medium to Long Duration Fund All Index
<b>Monthly Average AUM:</b>	₹ 1533.56 Crores
<b>AUM as on last day:</b>	₹ 1532.87 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameters</b>	
<b>Modified Duration:</b>	2.91 years
<b>Average Maturity:</b>	4.01 years
<b>Yield to Maturity:</b>	7.33%
<b>Macaulay Duration:</b>	3.03 years
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	0.89%
<b>Direct</b>	0.49%

## Top 10 Issuer

Issuer	% to net Assets	Rating
Government Bond	29.29%	SOV
State Government bond	29.12%	SOV
National Bank For Agriculture and Rural Development	10.91%	ICRA AAA
Government of India	7.11%	SOV
Power Finance Corporation Limited	5.11%	ICRA AAA
Small Industries Development Bank of India	1.63%	ICRA AAA
Bajaj Housing Finance Limited	1.60%	CRISIL AAA
LIC Housing Finance Limited	1.33%	CRISIL AAA
Larsen & Toubro Limited	0.66%	CRISIL AAA
IDFC First Bank Limited	-0.05%	

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 101.0585

Inception - Oct 21, 1995	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Income Fund	1.89%	6.44%	5.92%	9.05%
Value of Std Investment of ₹ 10,000	10189	12066	13331	101059
Benchmark - CRISIL Medium to Long Duration Fund All Index	0.71%	6.57%	6.45%	NA
Value of Std Investment of ₹ 10,000	10071	12108	13669	NA
Additional Benchmark - CRISIL 10 Year Gilt Index	-3.64%	3.70%	4.13%	NA
Value of Std Investment of ₹ 10,000	9636	11154	12244	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 4. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Bhupesh Bameta since, August 06, 2020 (1.9) 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	15-Jun-22	15-Mar-22	15-Dec-21
IDCW Yield (Regular Plan)	1.29%	1.23%	1.23%
IDCW (₹) Per Unit	0.1684	0.1665	0.1688
Cum IDCW NAV	13.0991	13.5278	13.6703
IDCW Yield (Direct Plan)	1.28%	1.23%	1.23%
IDCW (₹) Per Unit	0.1782	0.1759	0.1783
Cum IDCW NAV	13.8788	14.3124	14.4489

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

The Face Value - 10.00 Per Unit

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

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

# Aditya Birla Sun Life Government Securities Fund



Savings Solutions

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

## What is it?

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

## Fund Category

Gilt Fund

## Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Bhupesh Bameta
<b>Managing Fund Since:</b>	August 06, 2020
<b>Experience in Managing the Fund:</b>	1.9 years
<b>Date of Allotment:</b>	October 11, 1999
<b>Type of Scheme:</b>	An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.
<b>Application Amount for fresh subscription:</b>	₹ 1,000 (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>	65.0649
<b>Quarterly IDCW*:</b>	10.9855
<b>Direct Plan</b>	
<b>Growth:</b>	68.5615
<b>Quarterly IDCW*:</b>	11.4824
<b>Benchmark:</b>	NIFTY All Duration G-Sec Index
<b>Monthly Average AUM:</b>	₹ 1171.26 Crores
<b>AUM as on last day:</b>	₹ 1184.90 Crores

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

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

## Other Parameters

<b>Modified Duration:</b>	3.04 years
<b>Average Maturity:</b>	3.61 years
<b>Yield to Maturity:</b>	7.36%
<b>Macaulay Duration:</b>	3.16 years

## Total Expense Ratio (TER)

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

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

## Income Distribution cum capital withdrawal

Declared on date	15-Jun-22	15-Mar-22	15-Dec-21
IDCW Yield (Regular Plan)	1.29%	1.23%	1.23%
IDCW (₹) Per Unit	0.1424	0.1412	0.1431
Cum IDCW NAV	11.0465	11.4373	11.5950
IDCW Yield (Direct Plan)	1.29%	1.23%	1.23%
IDCW (₹) Per Unit	0.1485	0.1471	0.1488
Cum IDCW NAV	11.5428	11.9314	12.0763

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

The Face Value - 10.00 Per Unit

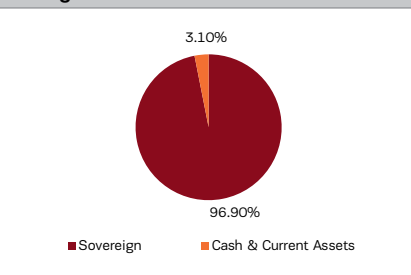
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

## Top 10 Issuer

Issuer	% to net Assets	Rating
7.59% GOI(MD 11/01/2026)	12.84%	SOV
5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC	11.95%	SOV
8.27% TAMIL NADU 13JAN2026 SDL	6.07%	SOV
7.39% MAHARASHTRA 09NOV2026 SDL	4.63%	SOV
8.2% GUJARAT 09DEC2025 SDL	4.33%	SOV
7.22% MAHARASHTRA 26OCT26 SDL	4.19%	SOV
GUJARAT 8.05% 25FEB25 SDL	3.45%	SOV
GUJARAT 07.83% 13JUL2026 SDL	3.42%	SOV
6.97% GOI (MD 06/09/2026)	3.35%	SOV
8.14% TAMIL NADU 27MAY2025 SDL	2.59%	SOV

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 65.0649

Inception - Oct 11, 1999	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Government Securities Fund	1.23%	6.01%	6.04%	8.59%
Value of Std Investment of ₹ 10,000	10123	11920	13410	65065
Benchmark - NIFTY All Duration G-Sec Index	0.18%	5.39%	5.97%	NA
Value of Std Investment of ₹ 10,000	10018	11711	13368	NA
Additional Benchmark - CRISIL 10 Year Gilt Index	-3.64%	3.70%	4.13%	NA
Value of Std Investment of ₹ 10,000	9636	11154	12244	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 4. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- **The scheme is currently managed by Mr. Bhupesh Bameta since, August 06, 2020 (1.9) 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.



# 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

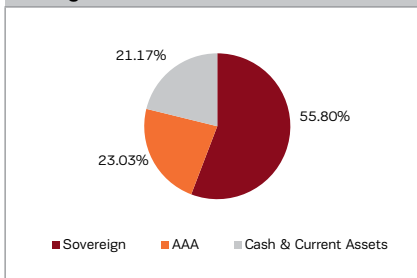
<b>Fund Manager:</b>	Mr. Dhaval Shah & Mr. Harshil Suvamkar
<b>Managing Fund Since:</b>	December 28, 2021 & March 22, 2021
<b>Experience in Managing the Fund:</b>	0.6 years & 1.3 years
<b>Date of Allotment:</b>	March 11, 2019
<b>Type of Scheme:</b>	An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
<b>Application Amount for fresh subscription:</b>	₹ 1000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	11.1536
<b>Growth:</b>	11.1545
<b>IDCW:</b>	
<b>Direct Plan</b>	11.6785
<b>Growth:</b>	11.6785
<b>IDCW:</b>	
<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 36.21 Crores
<b>AUM as on last day:</b>	₹ 35.89 Crores
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>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameters</b>	
<b>Portfolio Turnover</b>	0.20
<b>50s Plus Debt Plan</b>	
<b>Modified Duration:</b>	2.78 years
<b>Average Maturity:</b>	3.49 years
<b>Yield to Maturity:</b>	6.64%
<b>Macaulay Duration:</b>	2.90 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>	0.74%

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

## Top 10 Issuer

Issuer	% to net Assets	Rating
7.27% GOI 08APR26	27.95%	SOV
Bharat Petroleum Corporation Limited	8.46%	CRISIL AAA
6.57% GOI (MD 05/12/2033)	7.76%	SOV
Summit Digitel Infrastructure Private Limited	6.67%	CRISIL AAA
7.20 % KARNATAKA 25JAN2027 SDL	5.51%	SOV
Government of India	5.36%	SOV
REC Limited	5.02%	ICRA AAA
TAMIL NADU 08.21% 24JUN25 SDL	4.29%	SOV
7.59% GOI(MD 11/01/2026)	4.24%	SOV
Housing Development Finance Corporation Limited	2.89%	CRISIL AAA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 11.1536

Inception - March 11, 2019	1 Year	3 Years	Since Inception
Aditya Birla Sun Life Retirement Fund - The 50s Plus Debt Plan	0.39%	3.08%	3.36%
Value of Std Investment of ₹ 10,000	10039	10955	11154
Benchmark - CRISIL Short Term Bond Fund Index	2.86%	6.61%	6.85%
Value of Std Investment of ₹ 10,000	10286	12124	12451
Additional Benchmark - CRISIL 10 Year Gilt Index	-3.64%	3.70%	5.01%
Value of Std Investment of ₹ 10,000	9636	11154	11756

• **Past performance may or 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 6. Total Schemes managed by Mr. Harshil Suvamkar is 11. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Dhaval Shah & Mr. Harshil Suvamkar since December 28, 2021 & March 22, 2021 (0.6) years & (1.3) 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.





**Fund Category**

Index Funds (Debt)

**Investment Objective**

The investment objective of the scheme is to track the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index by investing in PSU Bonds and SDLs, maturing on or before September 2026, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.

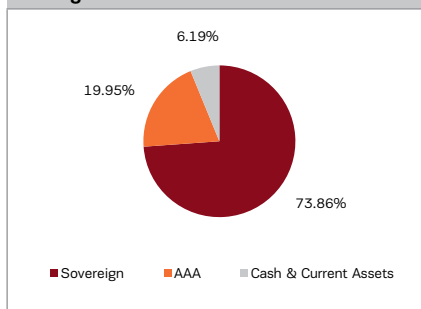


Fund Details	
<b>Fund Manager:</b>	Mr. Mohit Sharma
<b>Managing Fund Since:</b>	September 24, 2021
<b>Experience in Managing the Fund:</b>	0.9 Years
<b>Date of Allotment:</b>	September 24, 2021
<b>Type of Scheme:</b>	An open ended scheme tracking the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index
<b>Application Amount for fresh subscription:</b>	₹ 500 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 500 (plus in multiples of ₹ 1)
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	9.9451
<b>Growth:</b>	9.9456
<b>Direct Plan</b>	
<b>Growth:</b>	9.9573
<b>IDCW:</b>	9.9575
<b>Benchmark:</b>	Nifty SDL Plus PSU Bond Sep 2026 60:40 Index
<b>Monthly Average AUM:</b>	₹ 5446.20 Crores
<b>AUM as on last day:</b>	₹ 5677.60 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: 0.5% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment - Nil
<b>Other Parameters</b>	
<b>Modified Duration:</b>	3.12 years
<b>Average Maturity:</b>	3.76 years
<b>Yield to Maturity:</b>	7.41%
<b>Macaulay Duration:</b>	3.26 years
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
	<b>Tracking Error</b>
<b>Regular</b>	0.30% 1.26%
<b>Direct</b>	0.15% 1.26%

**Top 10 Issuer**

Issuer	% to net Assets	Rating
Maharashtra SDL	10.30%	SOV
Uttar Pradesh SDL	8.76%	SOV
Tamil Nadu SDL	7.67%	SOV
Bihar SDL	6.78%	SOV
Rajasthan SDL	6.18%	SOV
Power Finance Corporation Limited	6.11%	ICRA AAA
Karnataka SDL	5.92%	SOV
Madhya Pradesh SDL	5.63%	SOV
Kerala SDL	5.52%	SOV
NABARD	4.41%	ICRA AAA

**Rating Profile of Portfolio**



**Group Allocation**

Issuer	% to net Assets
State Government Securities	71.42%
Corporate Bonds	19.95%
Government Securities	2.43%
Cash & Current Assets	6.19%

**Investment Performance - Regular Plan - Growth**

NAV as on June 30, 2022: ₹ 9.9451

Inception - September 24, 2021	6 Months	Since Inception
Aditya Birla Sun Life NIFTY SDL Plus PSU Bond Sep 2026 60:40 Index Fund	-2.67%	-0.72%
Value of Std Investment of ₹ 10,000	9867	9945
Benchmark - Nifty SDL Plus PSU Bond Sep 2026 60:40 Index	-2.59%	-0.58%
Value of Std Investment of ₹ 10,000	9871	9956
Additional Benchmark - CRISIL 10 Year Gilt Index	-6.99%	-4.86%
Value of Std Investment of ₹ 10,000	9647	9626

- Past performance may or 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. Mohit Sharma is 14. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Mohit Sharma since September 24, 2021 (0.9) years.**
- Simple annualized returns have been provided since scheme has completed more than 6 months but less than 1 year.**

Data as on 30<sup>th</sup> June 2022 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 Nifty SDL Apr 2027 Index Fund

An open ended Target Maturity Index Fund tracking the Nifty SDL Apr 2027 Index. A relatively high interest rate risk and relatively low credit risk



Savings Solutions

## Fund Category

Index Funds (Debt)

## Investment Objective

The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities as represented by the Nifty SDL Apr 2027 Index before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There can be no assurance that the objective of the Scheme will be achieved.



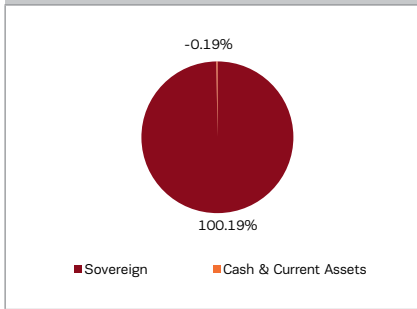
## Fund Details

<b>Fund Manager:</b>	Mr. Bhupesh Bameta & Mr. Harshil Survankar
<b>Managing Fund Since:</b>	January 28, 2022
<b>Experience in Managing the Fund:</b>	0.5 Years
<b>Date of Allotment:</b>	January 28, 2022
<b>Type of Scheme:</b>	An open-ended Target Maturity Index Fund tracking the Nifty SDL Apr 2027 Index. A relatively high interest rate risk and relatively low credit risk.
<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>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	9.8770
<b>Direct Plan</b>	9.8770
<b>Growth:</b>	9.8852
<b>IDCW:</b>	9.8850
<b>Benchmark:</b>	Nifty SDL Apr 2027 Index
<b>Monthly Average AUM:</b>	₹ 2106.31 Crores
<b>AUM as on last day:</b>	₹ 2342.55 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: 0.5% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment - Nil
<b>Other Parameters</b>	
<b>Modified Duration:</b>	3.68 years
<b>Average Maturity:</b>	4.44 years
<b>Yield to Maturity:</b>	7.62%
<b>Macaulay Duration:</b>	3.81 years
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
	<b>Tracking Error</b>
<b>Regular</b>	0.49% 1.65%
<b>Direct</b>	0.14% 1.65%

## Top 10 Issuer

Issuer	% to net Assets	Rating
Maharashtra SDL	13.23%	SOV
Karnataka SDL	12.93%	SOV
Tamil Nadu SDL	10.74%	SOV
Government of India	9.78%	SOV
Gujarat SDL	9.35%	SOV
Uttar Pradesh SDL	9.32%	SOV
Rajasthan SDL	9.05%	SOV
Telangana SDL	8.08%	SOV
Kerala SDL	6.09%	SOV
Madhya Pradesh SDL	5.12%	SOV

## Rating Profile of Portfolio



## Group Allocation

Issuer	% to net Assets
State Government Securities	90.40%
Government Securities	9.78%
Cash & Current Assets	-0.19%

Data as on 30<sup>th</sup> June 2022 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 CRISIL IBX 60:40 SDL + AAA PSU - Apr 2027 Index Fund

An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027. A relatively high interest rate risk and relatively low credit risk.



Savings Solutions

## Fund Category

Index Funds (Debt)

## Investment Objective

The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities as represented by the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027 before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There can be no assurance that the objective of the Scheme will be achieved.



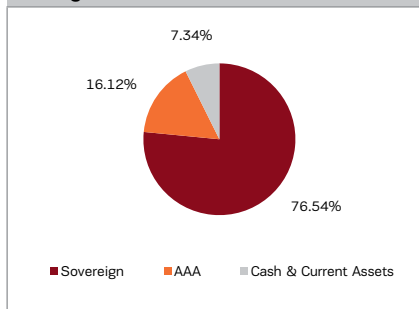
## Fund Details

<b>Fund Manager:</b>	Mr. Mohit Sharma
<b>Managing Fund Since:</b>	March 29, 2022
<b>Experience in Managing the Fund:</b>	0.3 Years
<b>Date of Allotment:</b>	March 29, 2022
<b>Type of Scheme:</b>	An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027. A relatively high interest rate risk and relatively low credit risk.
<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>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	9.7704
<b>IDCW<sup>§</sup>:</b>	9.7704
<b>Direct Plan</b>	
<b>Growth:</b>	9.7741
<b>IDCW<sup>§</sup>:</b>	9.7756
<b>Benchmark:</b>	CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027
<b>Monthly Average AUM:</b>	₹ 672.45 Crores
<b>AUM as on last day:</b>	₹ 719.32 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: 0.5% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment - Nil
<b>Other Parameters</b>	
<b>Modified Duration:</b>	3.56 years
<b>Average Maturity:</b>	4.41 years
<b>Yield to Maturity:</b>	7.44%
<b>Macaulay Duration:</b>	3.71 years
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
	<b>Tracking Error</b>
<b>Regular</b>	0.30%
<b>Direct</b>	0.15%

## Top 10 Issuer

Issuer	% to net Assets	Rating
Tamil Nadu SDL	10.48%	SOV
Karnataka SDL	10.41%	SOV
Gujarat SDL	10.31%	SOV
Kerala SDL	10.27%	SOV
Government of India	8.55%	SOV
REC Limited	8.46%	ICRA AAA
Rajasthan SDL	7.74%	SOV
Power Finance Corporation Limited	7.66%	ICRA AAA
Uttar Pradesh SDL	6.99%	SOV
Madhya Pradesh SDL	3.49%	SOV

## Rating Profile of Portfolio



## Group Allocation

Issuer	% to net Assets
State Government Securities	67.99%
Corporate Bonds	16.12%
Government Securities	8.55%
Cash & Current Assets	7.34%

Data as on 30<sup>th</sup> June 2022 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 CRISIL IBX AAA - Jun 2023 Index Fund

An open ended Target Maturity Index Fund tracking the CRISIL IBX AAA Index – June 2023. A moderate interest rate risk and relatively low credit risk.



Savings Solutions

## Fund Category

Index Funds (Debt)

## Investment Objective

The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities as represented by the CRISIL IBX AAA Index – June 2023 before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There can be no assurance that the objective of the Scheme will be achieved.



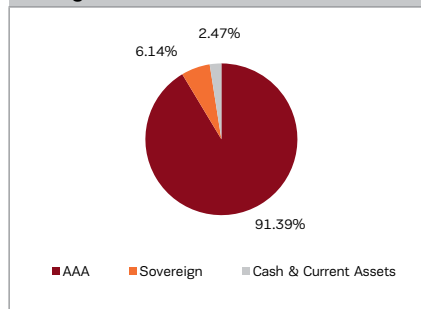
## Fund Details

<b>Fund Manager:</b>	Mr. Harshil Suvamkar & Mr. Sanjay Godambe
<b>Managing Fund Since:</b>	February 22, 2022
<b>Experience in Managing the Fund:</b>	0.4 Years
<b>Date of Allotment:</b>	February 22, 2022
<b>Type of Scheme:</b>	An open ended Target Maturity Index Fund tracking the CRISIL IBX AAA Index – June 2023. A moderate interest rate risk and relatively low credit risk.
<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>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	10.0386
<b>IDCW<sup>§</sup>:</b>	10.0388
<b>Direct Plan</b>	
<b>Growth:</b>	10.0458
<b>IDCW<sup>§</sup>:</b>	10.0459
<b>Benchmark:</b>	CRISIL IBX AAA Index – June 2023
<b>Monthly Average AUM:</b>	₹ 543.91 Crores
<b>AUM as on last day:</b>	₹ 578.16 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>	0.80 years
<b>Average Maturity:</b>	0.87 years
<b>Yield to Maturity:</b>	6.63%
<b>Macaulay Duration:</b>	0.85 years
<b>Total Expense Ratio (TER)</b>	Including additional expenses and goods and service tax on management fees.
	<b>Tracking Error</b>
<b>Regular</b>	0.30%
<b>Direct</b>	0.10%

## Top 10 Issuer

Issuer	% to net Assets	Rating
Indian Railway Finance Corporation Limited	11.20%	ICRA AAA
Larsen & Toubro Limited	10.84%	CRISIL AAA
Sikka Ports and Terminals Limited	10.52%	CRISIL AAA
Power Finance Corporation Limited	10.47%	ICRA AAA
Housing Development Finance Corporation Limited	7.66%	ICRA AAA
Jamnagar Utilities & Power Private Limited	6.45%	CRISIL AAA
Government Bond	6.14%	SOV
Bajaj Finance Limited	5.82%	CRISIL AAA
National Bank For Agriculture and Rural Development	5.62%	ICRA AAA
LIC Housing Finance Limited	5.30%	CRISIL AAA

## Rating Profile of Portfolio



## Group Allocation

Issuer	% to net Assets
Corporate Bonds	91.39%
Government Securities	6.14%
Cash & Current Assets	2.47%

Data as on 30<sup>th</sup> June 2022 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 CRISIL IBX 60:40 SDL + AAA PSU - Apr 2025 Index Fund

An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index – April 2025. A moderate interest rate risk and relatively low credit risk.



Savings Solutions

## Fund Category

Index Funds (Debt)

## Investment Objective

The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities as represented by the CRISIL IBX 60:40 SDL + AAA PSU Index – April 2025 before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There can be no assurance that the objective of the Scheme will be achieved.



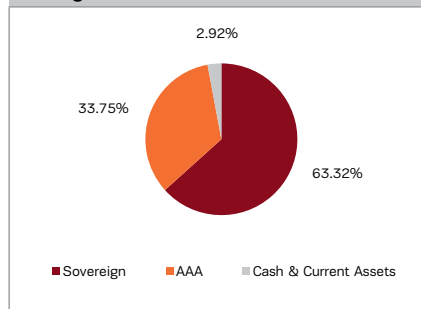
## Fund Details

<b>Fund Manager:</b>	Mr. Mohit Sharma
<b>Managing Fund Since:</b>	March 30, 2022
<b>Experience in Managing the Fund:</b>	0.3 Years
<b>Date of Allotment:</b>	March 30, 2022
<b>Type of Scheme:</b>	An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index – April 2025. A moderate interest rate risk and relatively low credit risk.
<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>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	9.8358
<b>IDCW<sup>§</sup>:</b>	9.8357
<b>Direct Plan</b>	
<b>Growth:</b>	9.8396
<b>IDCW<sup>§</sup>:</b>	9.8400
<b>Benchmark:</b>	CRISIL IBX 60:40 SDL + AAA PSU Index – April 2025
<b>Monthly Average AUM:</b>	₹ 126.17 Crores
<b>AUM as on last day:</b>	₹ 126.71 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: 0.5% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment – Nil
<b>Other Parameters</b>	
<b>Modified Duration:</b>	2.27 years
<b>Average Maturity:</b>	2.62 years
<b>Yield to Maturity:</b>	7.25%
<b>Macaulay Duration:</b>	2.38 years
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
	<b>Tracking Error</b>
<b>Regular</b>	0.30%
<b>Direct</b>	0.15%

## Top 10 Issuer

Issuer	% to net Assets	Rating
Madhya Pradesh SDL	12.12%	SOV
Rajasthan SDL	11.53%	SOV
Small Industries Development Bank of India	11.41%	ICRA AAA
National Bank For Agriculture and Rural Development	11.29%	ICRA AAA
Andhra Pradesh SDL	10.88%	SOV
Haryana SDL	9.26%	SOV
Maharashtra SDL	9.11%	SOV
Karnataka SDL	8.46%	SOV
Power Finance Corporation Limited	8.16%	ICRA AAA
Nuclear Power Corporation Of India Ltd	2.89%	ICRA AAA

## Rating Profile of Portfolio



## Group Allocation

Issuer	% to net Assets
State Government Securities	63.32%
Corporate Bonds	33.75%
Cash & Current Assets	2.92%

Data as on 30<sup>th</sup> June 2022 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 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

FOF (Domestic)

## Investment Objective

The primary objective of the Scheme is to generate returns from a portfolio of pure debt oriented funds accessed through the diverse investment styles of underlying schemes selected in accordance with the ABSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.



## Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta
<b>Managing Fund Since:</b>	March 22, 2021
<b>Experience in Managing the Fund:</b>	1.3 years
<b>Date of Allotment:</b>	December 29, 2006
<b>Type of Scheme:</b>	An open-ended fund of funds scheme investing in dynamically managed portfolio of Debt Funds
<b>Application Amount for fresh subscription:</b>	₹ 100
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1)
<b>SIP:</b>	₹ 100
	(plus in multiples of ₹ 1)
	<b>Monthly: Minimum ₹ 100/-</b>
<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	30.2480
<b>IDCW*:</b>	18.9696
<b>Direct Plan</b>	
<b>Growth:</b>	31.6341
<b>IDCW*:</b>	19.8086
<b>Benchmark:</b>	CRISIL Composite Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 9.70 Crores
<b>AUM as on last day:</b>	₹ 9.70 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 15 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 15 days from the date of allotment: NIL. **Exit Load is NIL for units issued in Reinvestment of IDCW.
<b>Other Parameter</b>	
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	0.67%
<b>Direct</b>	0.18%

(In addition to the above, the scheme will also incur 0.35% i.e total weighted average of the expense ratio levied by the underlying schemes.)

## Income Distribution cum capital withdrawal

<b>Declared on date</b>	<b>25-Sep-14</b>	<b>25-Jun-14</b>	<b>20-Mar-14</b>
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.

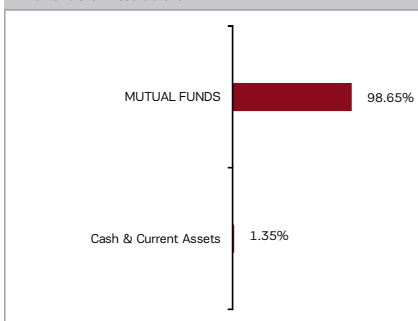
**Note:** The investors will bear the recurring expenses of the Fund of Fund ("FoF") scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the FoF scheme.

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

## Top 10 Issuer

Issuer	% to net Assets
IDFC-IDFC Banking & PSU Debt Fund - Direct Growth	50.91%
Aditya Birla Sunlife Floating Rate Fund - Direct Plan - Growth	10.65%
Aditya Birla Sun Life Corporate Bond Fund - Growth - Direct Plan	8.14%
IDFC Corporate Bond Fund - Direct Growth	6.42%
Aditya Birla Sun Life Low duration Fund - Growth - Direct Plan	6.03%
ICICI Prudential Corporate Bond Fund - Direct Plan - Growth	5.54%
IDFC Dynamic Bond Fund-Direct Plan-Growth	3.72%
Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Growth	3.42%
Aditya Birla Sun Life Savings Fund - Growth - Direct Plan	3.39%
Aditya Birla Sun Life Credit Risk Fund- Segregated Portfolio 1- Direct Plan- Growth	0.43%

## Portfolio Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 30.2480

Inception - Dec 29, 2006	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	-8.29%	6.11%	5.62%	7.40%
Value of Std Investment of ₹ 10,000	9171	11954	13147	30248
Benchmark - CRISIL Composite Bond Fund Index	1.01%	6.23%	6.27%	7.41%
Value of Std Investment of ₹ 10,000	10101	11994	13559	30296
Additional Benchmark - CRISIL 10 Year Gilt Index	-3.64%	3.70%	4.13%	6.15%
Value of Std Investment of ₹ 10,000	9636	11154	12244	25248

- Past performance may or 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. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kaustubh Gupta since March 22, 2021 (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.





# Aditya Birla Sun Life Financial Planning FOF - Conservative Plan

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



Savings Solutions

What is it?

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

Fund Category

FoFs (Overseas/Domestic)

Investment Objective

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



## Fund Details

<b>Fund Manager:</b>	Mr. Vinod Bhat
<b>Managing Fund Since:</b>	August 16, 2019
<b>Experience in Managing the Fund:</b>	2.9 years
<b>Date of Allotment:</b>	May 09, 2011
<b>Type of Scheme:</b>	An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Debt & Liquid Schemes).

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

<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	23.5280
<b>IDCW*:</b>	21.4056
<b>Direct Plan</b>	
<b>Growth:</b>	24.7115
<b>IDCW*:</b>	16.7785

<b>Benchmark:</b>	CRISIL Short Term Debt Hybrid 75+25 Fund Index
<b>Monthly Average AUM:</b>	₹ 13.75 Crores
<b>AUM as on last day:</b>	₹ 13.77 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
<b>Other Parameter</b>	

<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	0.95%
<b>Direct</b>	0.34%

(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.)

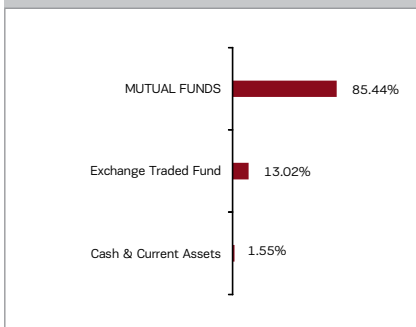
**Note:** The investors will bear the recurring expenses of the Fund of Fund ("FoF") scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the FoF scheme.

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

## Top 10 Issuer

Issuer	% to net Assets
ICICI Prudential Savings Fund - Direct Plan - Growth	18.09%
IDFC-IDFC Banking & PSU Debt Fund - Direct Growth	12.59%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	12.32%
HDFC Corporate Bond Fund - Growth Option - Direct Plan	12.05%
HDFC Low Duration Fund - Direct Plan - Growth	11.28%
Aditya Birla Sun Life Gold ETF	8.00%
Aditya Birla Sun Life Nifty ETF	5.02%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	3.63%
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan	3.59%
ICICI Prudential Bluechip Fund - Direct Plan - Growth	3.06%

## Portfolio Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 23.5280

Inception - May 09, 2011	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Financial Planning FOF - Conservative Plan</b>	2.18%	8.50%	7.12%	7.98%
<b>Value of Std Investment of ₹ 10,000</b>	10218	12780	14108	23528
<b>Benchmark - CRISIL Short Term Debt Hybrid 75+25 Fund Index</b>	2.58%	8.75%	8.39%	9.26%
<b>Value of Std Investment of ₹ 10,000</b>	10258	12869	14964	26842
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	-3.64%	3.70%	4.13%	6.34%
<b>Value of Std Investment of ₹ 10,000</b>	9636	11154	12244	19837

- Past performance may or 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 14. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (2.9) 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.

## 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	1340000
<b>Market Value of amount Invested</b>	118337	403918	724228	2099594
<b>Scheme Returns (CAGR)</b>	-2.58%	7.64%	7.47%	7.76%
<b>CRISIL Short Term Debt Hybrid 75+25 Fund Index returns# (CAGR)</b>	-2.28%	7.44%	8.18%	9.16%
<b>CRISIL 10 Year Gilt Index returns## (CAGR)</b>	-4.53%	0.47%	3.58%	5.71%
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

FOF (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>	2.9 years
<b>Date of Allotment:</b>	May 09, 2011
<b>Type of Scheme:</b>	An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in a combination of Equity Schemes, Exchange Traded Funds and Debt & Liquid Schemes)
<b>Application Amount for fresh subscription*:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 100/-

<b>NAV of Plans / Options (₹)</b>	<b>*Income Distribution cum capital withdrawal</b>
<b>Regular Plan</b>	
<b>Growth:</b>	26.8327
<b>IDCW*:</b>	24.0671
<b>Direct Plan</b>	
<b>Growth:</b>	28.2296
<b>IDCW*:</b>	25.5963

<b>Benchmark:</b>	CRISIL Hybrid 50+50 - Moderate Index
<b>Monthly Average AUM:</b>	₹ 27.02 Crores
<b>AUM as on last day:</b>	₹ 26.92 Crores

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

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

## Total Expense Ratio (TER)

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

<b>Regular</b>	1.02%
<b>Direct</b>	0.33%

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

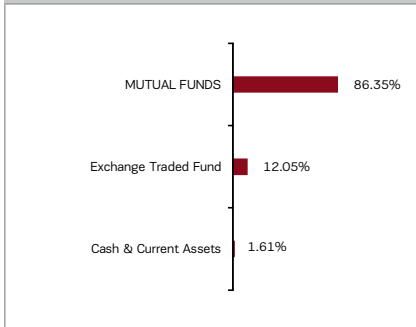
**Note:** The investors will bear the recurring expenses of the Fund of Fund (FoF) scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the FoF scheme.

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

## Top 10 Issuer

Issuer	% to net Assets
ICICI Prudential Savings Fund - Direct Plan - Growth	12.21%
HDFC Low Duration Fund - Direct Plan - Growth	9.37%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	8.95%
SBI FLEXICAP FUND - DIRECT PLAN - GROWTH	8.27%
Aditya Birla Sun Life Gold ETF	7.99%
IDFC-IDFC Banking & PSU Debt Fund - Direct Growth	7.86%
HDFC Corporate Bond Fund - Growth Option - Direct Plan	7.80%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	7.02%
ICICI Prudential Bluechip Fund - Direct Plan - Growth	5.74%
Kotak Flexicap Fund - Growth - Direct	5.66%

## Portfolio Allocation



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 26.8327

Inception - May 09, 2011	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Financial Planning FOF - Moderate Plan	1.40%	10.09%	8.16%	9.26%
Value of Std Investment of ₹ 10,000	10140	13353	14804	26833
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	1.29%	10.35%	9.62%	10.33%
Value of Std Investment of ₹ 10,000	10129	13448	15836	29917
Additional Benchmark - Nifty 50 TRI	1.66%	11.55%	12.03%	11.21%
Value of Std Investment of ₹ 10,000	10166	13891	17653	32708

- Past performance may or 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 14. Refer annexure on page no. 113 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (2.9) years.**

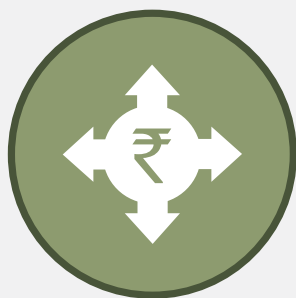
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of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

## 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	1340000
Market Value of amount Invested	116118	415679	749750	2299810
Scheme Returns (CAGR)	-5.99%	9.59%	8.86%	9.29%
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	-7.02%	9.59%	9.77%	10.70%
Nifty 50 TRI returns## (CAGR)	-12.07%	14.10%	12.27%	12.32%
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.



## REGULAR INCOME SOLUTIONS

### What are Regular Income Solutions?

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

### Who can benefit from Regular Income Solutions?

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

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

## Benefits of Regular Income Solutions:

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

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

**Introduction of TDS on IDCW:** You may opt for a monthly IDCW option where, in addition to the growth of your Invested amount, a portion of the same comes to you as monthly income which is given in the form of IDCW Finance Act, 2020 has abolished dividend distribution tax (DDT) w.e.f 1st April 2020. IDCW will be taxable in the hands of investors basis tax slabs applicable to them.

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

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

Wherever mentioned, Regular Income / Second Income / Monthly IDCW is not assured and is subject to availability of distributable surplus. The Financial Solution (Regular Income Solution) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.



# Aditya Birla Sun Life Regular Savings Fund

An open ended hybrid scheme investing predominantly in debt instruments



Regular Income Solutions

What is it?

Fund Category

Investment Objective

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

Conservative Hybrid Fund

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



## Fund Details

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty, Mr. Harshil Suvarnkar & Mr. Dhaval Shah
<b>Managing Fund Since:</b>	June 18, 2009, March 22, 2021 & May 14, 2020 respectively
<b>Experience in Managing the Fund:</b>	13 years, 1.3 years & 2.1 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>	49.7201
<b>Growth:</b>	14.9622
<b>Monthly IDCW<sup>*</sup>:</b>	
<b>Direct Plan</b>	54.0093
<b>Growth:</b>	23.7463
<b>Monthly IDCW<sup>*</sup>:</b>	
<b>Benchmark:</b>	CRISIL Hybrid 85+15 - Conservative Index
<b>Monthly Average AUM:</b>	₹ 1640.07 Crores
<b>AUM as on last day:</b>	₹ 1638.23 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 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 March 15, 2022)
<b>Other Parameters</b>	
<b>Modified Duration:</b>	1.87 years
<b>Average Maturity:</b>	2.88 years
<b>Yield to Maturity:</b>	7.15%
<b>(for Debt Component)</b>	
<b>Macaulay Duration:</b>	1.97 years
<b>Portfolio Turnover:</b>	1.15
<b>(for Equity Component)</b>	
<b>Total Expense Ratio (TER)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.88%
<b>Direct</b>	0.92%

## Income Distribution cum capital withdrawal

Declared on date	24-Jun-22	27-May-22	29-Apr-22
IDCW Yield (Regular Plan)	0.39%	0.39%	0.48%
IDCW (₹) Per Unit	0.0580	0.0594	0.0747
Cum IDCW NAV	14.9909	15.1834	15.5677
Declared on date	24-Jun-22	27-May-22	29-Apr-22
IDCW Yield (Direct Plan)	0.39%	0.39%	0.48%
IDCW (₹) Per Unit	0.0920	0.0942	0.1183
Cum IDCW NAV	23.7881	24.0760	24.6666

**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.

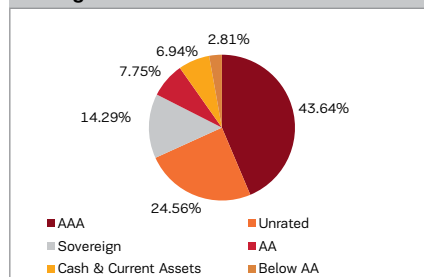
The Face Value - 10.00 Per Unit

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 10 Issuer

Issuer	% to net Assets	Rating
Government Bond	7.91%	SOV
National Bank For Agriculture and Rural Development	6.45%	CRISIL AAA/ICRA AAA
Tata Motors Finance Limited	5.93%	ICRA A1+
State Government bond	5.44%	SOV
Power Finance Corporation Limited	4.70%	ICRA AAA
Sikka Ports and Terminals Limited	4.63%	CRISIL AAA
State Bank of India - Tier II - Basel III	3.68%	CRISIL AAA/ICRA AAA
L&T Finance Limited	3.08%	CRISIL AAA
REC Limited	3.07%	CRISIL AAA/ICRA AAA
Manappuram Finance Limited	3.00%	CRISIL AA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2022: ₹ 49.7201

Inception - May 22, 2004	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Regular Savings Fund	4.40%	7.85%	5.85%	9.26%
Value of Std Investment of ₹ 10,000	10440	12552	13291	49720
Benchmark - CRISIL Hybrid 85+15 - Conservative Index	1.13%	7.62%	7.39%	8.28%
Value of Std Investment of ₹ 10,000	10113	12471	14284	42281
Additional Benchmark - CRISIL 10 Year Gilt Index	-3.64%	3.70%	4.13%	5.35%
Value of Std Investment of ₹ 10,000	9636	11154	12244	25705

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Satyabrata Mohanty is 4. Total Schemes managed by Mr. Harshil Suvarnkar is 11. Total Schemes managed by Mr. Dhaval Shah is 6. Refer annexure on page no. 113 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 (13.0) years (1.3) years & (2.1) years respectively.**

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

Data as on 30<sup>th</sup> June 2022 unless otherwise specified

Company Name	ISIN	YTM	YTC
IndusInd Bank Limited - Tier I - Basel III **	INE095A08082	10.03%	8.00%
State Bank of India - Tier II - Basel III **	INE062A08165	8.37%	6.87%
State Bank of India - Tier II - Basel III **	INE062A08264	6.66%	7.66%

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



# Fund Manager-wise Scheme Details

Sr. no	Funds Managed By Mr. Anil Shah	Refer page No
1	Aditya Birla Sun Life Midcap Fund*	41
2	Aditya Birla Sun Life Flexi Cap Fund*	38
3	Aditya Birla Sun Life Manufacturing Equity Fund	45
4	Aditya Birla Sun Life Special Opportunities Fund**	61
5	Aditya Birla Sun Life Business Cycle Fund*	82

Funds co-managed by Mr. Vinod Bhat \*Funds co-managed by Mr. Chanchal Khandelwal \*Funds co-managed by Mr. Nitesh Jain

Sr. no	Funds Managed By Mr. Chanchal Khandelwal	Refer page No
1	Aditya Birla Sun Life India GenNext Fund	50
2	Aditya Birla Sun Life Special Opportunities Fund**	61
3	Aditya Birla Sun Life MNC Fund^	40

\*Funds co-managed by Mr. Vinod Bhat \*Funds co-managed by Mr. Anil Shah \*Funds co-managed by Mr. Kunal Sangol

Sr. no	Funds Managed By Mr. Dhaval Gala	Refer page No
1	Aditya Birla Sun Life Banking and Financial Services Fund	46
2	Aditya Birla Sun Life Tax Relief '96*	84
3	Aditya Birla Sun Life Tax Plan*	85
4	Aditya Birla Sun Life Dividend Yield Fund*	47

\*Funds co-managed Mr. Vinod Bhat \*Funds co-managed by Mr. Atul Penkar

Sr. no	Funds Managed By Mr. Nitesh Jain	Refer page No
1	Aditya Birla Sun Life Small Cap Fund*	42
2	Aditya Birla Sun Life Infrastructure Fund	48
3	Aditya Birla Sun Life Business Cycle Fund*	82

\*Funds co-managed by Mr. Vishal Gajwani \*Funds co-managed by Mr. Anil Shah & Mr. Vinod Bhat

Sr. no	Funds Managed By Mr. Kunal Sangol	Refer page No
1	Aditya Birla Sun Life Digital India Fund	49
2	Aditya Birla Sun Life Focused Equity Fund*	37
3	Aditya Birla Sun Life MNC Fund^	40

\*Funds co-managed by Mr. Chanchal Khandelwal

\*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	93
2	Aditya Birla Sun Life Balanced Advantage Fund**	34
3	Aditya Birla Sun Life Equity Savings Fund**	33
4	Aditya Birla Sun Life Gold Fund	63
5	Aditya Birla Sun Life Nifty 50 Index Fund*	64
6	Aditya Birla Sun Life Nifty 50 ETF*	71
7	Aditya Birla Sun Life S&P BSE Sensex ETF*	73
8	Aditya Birla Sun Life Nifty Next 50 ETF*	72
9	Aditya Birla Sun Life Nifty Bank ETF*	70
10	Aditya Birla Sun Life Nifty Midcap 150 Index Fund*	65
11	Aditya Birla Sun Life Nifty Smallcap 50 Index Fund*	66
12	Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund*	68
13	Aditya Birla Sun Life Nifty Healthcare ETF*	74
14	Aditya Birla Sun Life Nifty IT ETF*	75
15	Aditya Birla Sun Life Silver ETF Fund of Fund*	77
16	Aditya Birla Sun Life Nifty Next 50 Index Fund*	72

\*Funds co-managed by Mr. Dhaval Shah \*Funds co-managed by Mr. Harshil Suvarnkar

\*Funds co-managed by Mr. Pranav Gupta \*Funds co-managed by Mr. Vishal Gajwani #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	36
2	Aditya Birla Sun Life Focused Equity Fund*	37
3	Aditya Birla Sun Life Multi-Cap Fund @	43

\*Funds co-managed by Mr. Kunal Sangol @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 Pure Value Fund	44
2	Aditya Birla Sun Life PSU Equity Fund	80

Sr. no	Funds Managed By Mr. Vinod Bhat	Refer page No
1	Aditya Birla Sun Life Global Emerging Opportunities Fund	54
2	Aditya Birla Sun Life Global Excellence Equity Fund of Fund	78
3	Aditya Birla Sun Life Asset Allocator FoF	80
4	Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan	81
5	Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	109
6	Aditya Birla Sun Life Financial Planning FOF - Moderate Plan	110
7	Aditya Birla Sun Life Flexi Cap Fund*	38
8	Aditya Birla Sun Life Special Opportunities Fund**	61
9	Aditya Birla Sun Life ESG Fund*	62
10	Aditya Birla Sun Life International Equity Fund - Plan A	51
11	Aditya Birla Sun Life International Equity Fund - Plan B	52
12	Aditya Birla Sun Life Multi-Cap Fund***	43
13	Aditya Birla Sun Life Dividend Yield Fund***	47
14	Aditya Birla Sun Life NASDAQ 100 FOF	79
15	Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan	53
16	Aditya Birla Sun Life Banking and Financial Services Fund	46
17	Aditya Birla Sun Life Infrastructure Fund	82

\*Funds co-managed by Mr. Anil Shah \*Funds co-managed by Mr. Chanchal Khandelwal \*\*\*Funds co-managed by Mr. Mahesh Patil, Mr. Dhaval Shah, Mr. Harshil Suvarnkar, Mr. Vinod Bhat \*Funds co-managed by Mr. Satyabrata Mohanty, Mr. Dhaval Gala

Sr. no	Funds Managed By Mr. Pranav Gupta	Refer page No
1	Aditya Birla Sun Life Nifty Bank ETF*	70
2	Aditya Birla Sun Life Nifty 50 Index Fund*	64
3	Aditya Birla Sun Life Nifty 50 ETF*	71
4	Aditya Birla Sun Life Nifty Next 50 ETF*	72
5	Aditya Birla Sun Life S&P BSE Sensex ETF*	73
6	Aditya Birla Sun Life Nifty Midcap 150 Index Fund*	65
7	Aditya Birla Sun Life Nifty Smallcap 50 Index Fund*	66
8	Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund*	68
9	Aditya Birla Sun Life Nifty Healthcare ETF	74
10	Aditya Birla Sun Life Nifty IT ETF	75
11	Aditya Birla Sun Life Silver ETF Fund of Fund	77
12	Aditya Birla Sun Life Nifty Next 50 Index Fund	67

\*Funds co-managed by Mr. Lovelish Solanki

Sr. no	Funds Managed By Mr. Sanjay Godambe	Refer page No
1	Aditya Birla Sun Life CRISIL IBX AAA - Jun 2023 Index Fund*	106

\*Funds co-managed by Mr. Harshil Suvarnkar

Sr. no	Funds Managed By Mr. Vishal Gajwani	Refer page No
1	Aditya Birla Sun Life Small Cap Fund*	42
2	Aditya Birla Sun Life Balanced Advantage Fund *^	34

\*Funds co-managed by Mr. Nitesh Jain \*Funds co-managed by Mr. Mohit Sharma @Funds co-managed by Mr. Lovelish Solanki

Sr. no	Funds Managed By Mr. Kaustubh Gupta	Refer page No
1	Aditya Birla Sun Life Low Duration Fund*	90
2	Aditya Birla Sun Life Liquid Fund*	88
3	Aditya Birla Sun Life Floating Rate Fund*	92
4	Aditya Birla Sun Life Money Manager Fund*	89
5	Aditya Birla Sun Life Savings Fund*	91
6	Aditya Birla Sun Life Corporate Bond Fund	94
7	Aditya Birla Sun Life Short Term Fund*	95
8	Aditya Birla Sun Life Banking & PSU Debt Fund*	96
9	Aditya Birla Sun Life Overnight Fund	87
10	Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	108

\*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)*	99
2	Aditya Birla Sun Life Government Securities Fund	101
3	Aditya Birla Sun Life Income Fund	100
4	Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund*	104

\*Funds co-managed by Mr. Mohit Sharma \*Funds co-managed by Mr. Harshil Suvarnkar

Sr. no	Funds Managed By Mr. Anuj Jain	Refer page No
1	Aditya Birla Sun Life Money Manager Fund*	89

\*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*	91

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**	35
2	Aditya Birla Sun Life Equity Savings Fund***	33
3	Aditya Birla Sun Life Regular Savings Fund**	112
4	Aditya Birla Sun Life Bal Bhavishya Yojna*	56
5	Aditya Birla Sun Life Retirement Fund - The 30s Plan*	57
6	Aditya Birla Sun Life Retirement Fund - The 40s Plan*	58
7	Aditya Birla Sun Life Retirement Fund - The 50s Plan*	59
8	Aditya Birla Sun Life Retirement Fund - The 50s Plus Debt Plan*	102
9	Aditya Birla Sun Life Banking & PSU Debt Fund*	96
10	Aditya Birla Sun Life Floating Rate Fund*	92
11	Aditya Birla Sun Life Liquid Fund****	88
12	Aditya Birla Sun Life Multi-Cap Fund***	43
13	Aditya Birla Sun Life CRISIL IBX AAA - Jun 2023 Index Fund*	106
14	Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund*	104

\*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. Atul Penkar

\*Funds co-managed by Mr. Bhupesh Bameta \*\*\*Funds co-managed by Mr. Mahesh Patil \*\*Funds co-managed by Mr. Sanjay Godambe

\*Funds co-managed by Mr. Kaustubh Gupta \*\*\*Funds co-managed by Ms. Sunaina Da Cunha & Mr. Sanjay Pawar

Sr. no	Funds Managed By Mr. Mohit Sharma	Refer page No
1	Aditya Birla Sun Life Balanced Advantage Fund*	XX
2	Aditya Birla Sun Life Low Duration Fund*	XX
3	Aditya Birla Sun Life Money Manager Fund**	XX
4	Aditya Birla Sun Life Short Term Fund*	XX
5	Aditya Birla Sun Life Credit Risk Fund*	XX
6	Aditya Birla Sun Life Medium Term Plan*	XX
7	Aditya Birla Sun Life Dynamic Bond Fund (Number of Segregated Portfolios - 1)*	XX
8	Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2026 60-40 Index Fund	XX
9	Aditya Birla Sun Life CRISIL IBX 60-40 SDL + AAA PSU - Apr 2025 Index Fund	XX
10	Aditya Birla Sun Life CRISIL IBX 60-40 SDL + AAA PSU - Apr 2027 Index Fund	XX

\*Funds co-managed by Mr. Vishal Gajwani \*Funds co-managed by Mr. Kaustubh Gupta

\*Funds co-managed by Mr. Lovelish Solanki \*\* Mr. Dhaval Shah

\*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	39
2	Aditya Birla Sun Life Equity Hybrid '95 Fund**	35
3	Aditya Birla Sun Life Regular Savings Fund**	112
4	Aditya Birla Sun Life ESG Fund*	62

\*Funds co-managed by Mr. Harshil Suvarnkar

@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**	88
2	Aditya Birla Sun Life Credit Risk Fund (Number of Segregated Portfolios - 1)*	98
3	Aditya Birla Sun Life Medium Term Plan (Number of Segregated Portfolios - 1)*	97
4	Aditya Birla Sun Life Savings Fund**	91

\*Funds co-managed by Mr. Kaustubh Gupta \*Funds co-managed by Mr. Mohit Sharma \*Ms. Monika Gandhi

\*Mr. Harshil Suvarnkar & Mr. Sanjay Pawar

Sr. no	Funds Managed By Mr. Dhaval Shah	Refer page No
1	Aditya Birla Sun Life Equity Hybrid '95 Fund**	35
2	Aditya Birla Sun Life Pharma & Healthcare Fund	55
3	Aditya Birla Sun Life Regular Savings Fund**	112
4	Aditya Birla Sun Life Equity Savings Fund**	33
5	Aditya Birla Sun Life Retirement Fund - The 30s Plan*	57
6	Aditya Birla Sun Life Retirement Fund - The 40s Plan*	58
7	Aditya Birla Sun Life Retirement Fund - The 50s Plan*	59
8	Aditya Birla Sun Life Retirement Fund - The 50s Plus Debt Plan*	102
9	Aditya Birla Sun Life Multi-Cap Fund***	43

\*Funds co-managed by Mr. Satyabrata Mohanty %Funds co-managed by Mr. Mohit Sharma

\*Funds co-managed by Mr. Harshil Suvarnkar \*Funds co-managed by Mr. Lovelish Solanki

\*\*\*Funds co-managed by Mr. Vinod Bhat & Mr. Mahesh Patil

Sr. no	Funds Managed By Mr. Sachin Wankhede	Refer page No
1	Aditya Birla Sun Life Gold ETF	69
2	Aditya Birla Sun Life Silver ETF	76

Sr. no	Funds Managed By Mr. Atul Penkar	Refer page No
1	Aditya Birla Sun Life Tax Plan*	85
2	Aditya Birla Sun Life Tax Relief '96*	84
3	Aditya Birla Sun Life Bal Bhavishya Yojna*	56

\*Funds co-managed by Mr. Harshil Suvarnkar \*Funds co-managed by Mr. Dhaval Gala

The Fund Manager-wise Scheme Details appearing above are As on June 30, 2022.

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## Wealth Solutions

## Aditya Birla Sun Life Equity Savings Fund

Allocation as a %  
of Net Assets

Rating

%

Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan		8.14%
Reliance Industries Limited		6.74%
Adani Enterprises Limited		6.53%
Panatone Finvest Limited	CRISIL A1+	5.90%
GMR Infrastructure Limited		5.03%
Canara Bank	CRISIL A1+	4.84%
ICICI Bank Limited		3.33%
Aditya Birla Sun Life Liquid Fund - Growth - Direct Plan		3.10%
HDFC Bank Limited		2.99%
Hindustan Unilever Limited		2.63%
Infosys Limited		2.26%
Vedanta Limited		2.21%
State Bank of India	CRISIL AAA	2.03%
Bajaj Finance Limited		1.78%
Axis Bank Limited		1.74%
State Bank of India		1.11%
Cholamandalam Investment and Finance Company Limited		1.10%
Housing Development Finance Corporation Limited		1.09%
POLYCAB INDIA Limited		1.09%
Bharti Airtel Limited		1.07%
Sikka Ports and Terminals Limited	CRISIL AAA	1.01%
Embassy Office Parks REIT	CRISIL AAA	0.96%
V-Guard Industries Limited		0.91%
Ashok Leyland Limited		0.87%
Jubilant Foodworks Limited		0.86%
HDFC Life Insurance Company Limited		0.85%
Craftsman Automation Ltd		0.84%
Larsen & Toubro Limited		0.82%
UltraTech Cement Limited		0.78%
Atul Limited		0.78%
Crompton Greaves Consumer Electricals Limited		0.76%
United Breweries Limited		0.74%
Zydus Wellness Limited		0.73%
Whirlpool of India Limited		0.70%
TVS Motor Company Limited		0.68%
Cummins India Limited		0.67%
Sun Pharmaceutical Industries Limited		0.67%
Tata Motors Limited		0.65%
Tata Consumer Products Limited		0.60%
VIP Industries Limited		0.58%
Tata Consultancy Services Limited		0.55%
Alkem Laboratories Limited		0.55%
Shree Cement Limited		0.54%
Barbeque Nation Hospitality Limited		0.52%
Tech Mahindra Limited		0.51%
Lupin Limited		0.49%
IndusInd Bank Limited		0.48%
Wipro Limited		0.47%
Fortis Healthcare Limited		0.47%
Anupam Rasayan India Limited		0.46%
Campus Activewear Limited		0.45%
Gland Pharma Limited		0.41%
Larsen & Toubro Infotech Limited		0.41%
Bandhan Bank Limited		0.40%
Rategain Travel Technologies Limited		0.40%
Biocon Limited		0.40%
Maruti Suzuki India Limited		0.37%
Medplus Health Services Limited		0.37%
Vijaya Diagnostic Centre Limited		0.35%
FSN E-Commerce Ventures Limited		0.19%
Canara Bank		0.04%
Bharti Airtel Limited		0.02%
Mahindra & Mahindra Limited		0.02%
Mahindra & Mahindra Limited		-0.02%
Canara Bank		-0.04%
Sun Pharmaceutical Industries Limited		-0.09%
Tech Mahindra Limited		-0.13%
IndusInd Bank Limited		-0.17%
Jubilant Foodworks Limited		-0.18%
IndusInd Bank Limited		-0.31%
Maruti Suzuki India Limited		-0.37%
Axis Bank Limited		-0.41%
Infosys Limited		-0.44%
Bajaj Finance Limited		-0.60%
HDFC Life Insurance Company Limited		-0.85%
Hindustan Unilever Limited		-1.97%
Vedanta Limited		-2.22%
Reliance Industries Limited		-4.34%
GMR Infrastructure Limited		-5.02%
Adani Enterprises Limited		-6.54%
Cash & Current Assets		34.62%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life  
Balanced Advantage FundAllocation as a %  
of Net Assets

Rating

%

Aditya Birla Sun Life Liquid Fund - Growth - Direct Plan		7.91%
Reliance Industries Limited		6.40%

HDFC Bank Limited		5.13%
ICICI Bank Limited		3.82%
ITC Limited		3.15%
Infosys Limited		2.88%
State Bank of India		2.12%
Housing Development Finance Corporation Limited		2.01%
Adani Ports and Special Economic Zone Limited		1.95%
Panatone Finvest Limited	CRISIL A1+	1.88%
Bajaj Finance Limited		1.87%
ICICI Home Finance Company Limited	ICRA AAA	1.63%
Tata Steel Limited		1.55%
HDB Financial Services Limited	CRISIL AAA	1.48%
Axis Bank Limited		1.38%
Kotak Mahindra Bank Limited		1.34%
HDFC Bank Limited	CRISIL AAA	1.30%
Hindustan Unilever Limited		1.25%
Larsen & Toubro Limited		1.24%
Tata Consultancy Services Limited		1.17%
Mahindra & Mahindra Financial Services Limited	IND AAA	1.06%
HCL Technologies Limited		1.04%
Bharti Hexacom Limited	CRISIL AA+	0.93%
Bharti Airtel Limited		0.92%
Vedanta Limited	CRISIL A1+	0.91%
Hero MotoCorp Limited		0.86%
Tata Motors Limited		0.80%
Maruti Suzuki India Limited		0.80%
NTPC Limited		0.80%
Mahindra & Mahindra Limited		0.79%
Bharti Telecom Limited	CRISIL AA+	0.76%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.75%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.75%
Bharat Petroleum Corporation Limited		0.75%
Kotak Mahindra Prime Limited	CRISIL AAA	0.73%
Kotak Mahindra Prime Limited	CRISIL AAA	0.73%
Hindalco Industries Limited		0.68%
National Bank For Agriculture and Rural Development	ICRA AAA	0.68%
Tech Mahindra Limited		0.66%
SBI Life Insurance Company Limited		0.66%
United Spirits Limited		0.66%
GMR Infrastructure Limited		0.62%
Coal India Limited		0.62%
Larsen & Toubro Infotech Limited		0.60%
Sun Pharmaceutical Industries Limited		0.58%
Manappuram Finance Limited	CRISIL AA	0.52%
Manappuram Finance Limited	CRISIL AA	0.52%
DLF Limited		0.51%
Vedanta Limited		0.51%
Summit Digital Infrastructure Private Limited	CRISIL AAA	0.51%
Ambuja Cements Limited		0.50%
HDFC Life Insurance Company Limited		0.50%
Bajaj Finserv Limited		0.49%
UltraTech Cement Limited		0.49%
IndusInd Bank Limited		0.48%
Dr. Reddys Laboratories Limited		0.45%
REC Limited	ICRA AAA	0.45%
Muthoot Finance Limited	ICRA AA+	0.45%
Bharti Telecom Limited	CRISIL AA+	0.45%
Zee Entertainment Enterprises Limited		0.44%
HDFC ASSET MANAGEMENT COMPANY Limited		0.43%
NMDC Limited		0.40%
REC Limited	CRISIL AAA	0.40%
Oil & Natural Gas Corporation Limited		0.39%
Voltas Limited		0.38%
L&T Finance Limited	CRISIL AAA	0.38%
CESC Limited		0.38%
Shree Cement Limited		0.37%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.37%
Emami Limited		0.37%
Coforge Limited		0.37%
Godrej Consumer Products Limited		0.35%
Aditya Birla Fashion and Retail Limited		0.35%
Gland Pharma Limited		0.32%
Sanofi India Limited		0.31%
Britannia Industries Limited		0.31%
Tata Capital Financial Services Limited	ICRA AAA	0.29%
Bharat Forge Limited		0.28%
Bharti Airtel Limited		0.26%
Vijaya Diagnostic Centre Limited		0.25%
Cyient Limited		0.25%
Grasim Industries Limited		0.24%
L&T Finance Limited	CRISIL AAA	0.23%
L&T Finance Limited	CRISIL AAA	0.23%
METROPOLIS HEALTHCARE LIMITED		0.23%
IRB InvIT Fund		0.23%
Exide Industries Limited		0.23%
J.K. Lakshmi Cement Limited		0.22%
JSW Steel Limited		0.21%
Adani Enterprises Limited		0.21%
CARE Ratings Limited		0.20%
Gujarat Gas Limited		0.19%
Marico Limited		0.19%
IFGL Refractories Limited		0.18%
Tata Communications Limited		0.17%
Bajaj Auto Limited		0.17%
Akzo Nobel India Limited		0.16%
Lupin Limited		0.16%
REC Limited	CRISIL AAA	0.16%

Crompton Greaves Consumer Electricals Limited		0.15%
Mold-Tek Packaging Limited		0.15%
Small Industries Development Bank of India	ICRA AAA	0.15%
CarTrade Tech Limited		0.14%
State Bank of India	CRISIL AAA	0.14%
Life Insurance Corp of India		0.12%
MindTree Limited		0.12%
Punjab National Bank		0.11%
Route Mobile Limited		0.11%
FSN E-Commerce Ventures Limited		0.11%
Indraprastha Gas Limited		0.10%
Data Patterns India Private Limited		0.10%
Jagran Prakashan Limited		0.10%
Jharkand Road Projects Implementation Company Limited	CARE D	0.10%
Canara Bank		0.09%
Avanti Feeds Limited		0.09%
Fortis Healthcare Limited		0.09%
Mahanagar Gas Limited		0.09%
AETHER INDUSTRIES LTD		0.08%
ACC Limited		0.08%
Piramal Enterprises Limited		0.08%
City Union Bank Limited		0.08%
Tata Motors Finance Limited	CRISIL AA-	0.07%
Vedant Fashions Private Limited		0.07%
National Aluminium Company Limited		0.07%
Restaurant Brands Asia Limited		0.07%
Shyam Metals & Energy Limited		0.06%
GR InfraProjects Limited		0.05%
CE Info Systems Limited		0.05%
Campus Activewear Limited		0.04%
Housing Development Finance Corporation Limited		0.04%
Tata Power Company Limited		0.04%
Heritage Foods Limited		0.04%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.03%
Glenmark Pharmaceuticals Limited		0.03%
Tega Industries Limited		0.03%
The Ramco Cements Limited		0.02%
Jindal Steel & Power Limited		0.02%
Medplus Health Services Limited		0.02%
Whirlpool of India Limited		0.02%
Bharat Heavy Electricals Limited		0.02%
Sadbhav Engineering Limited		0.01%
Power Grid Corporation of India Limited		0.00%
Britannia Industries Limited	CRISIL AAA	0.00%
NTPC Limited	CRISIL AAA	0.00%
HCL Technologies Limited		-0.00%
HCL Technologies Limited		-0.01%
Bharat Heavy Electricals Limited		-0.02%
Infosys Limited		-0.02%
Marico Limited		-0.02%
Dr. Reddys Laboratories Limited		-0.02%
Jindal Steel & Power Limited		-0.02%
Glenmark Pharmaceuticals Limited		-0.03%
Grasim Industries Limited		-0.03%
Tata Power Company Limited		-0.04%
ACC Limited		-0.04%
Adani Ports and Special Economic Zone Limited		-0.04%
Lupin Limited		-0.07%
National Aluminium Company Limited		-0.07%
Bharti Airtel Limited		-0.08%
Piramal Enterprises Limited		-0.08%
Lupin Limited		-0.09%
UltraTech Cement Limited		-0.09%
Canara Bank		-0.09%
Punjab National Bank		-0.11%
NMDC Limited		-0.15%
Bajaj Finserv Limited		-0.16%
Hindalco Industries Limited		-0.19%
Tech Mahindra Limited		-0.20%
JSW Steel Limited		-0.20%
Larsen & Toubro Limited		-0.21%
Adani Enterprises Limited		-0.21%
ICICI Bank Limited		-0.21%
Mahindra & Mahindra Limited		-0.23%
Tata Motors Limited		-0.27%
Sun Pharmaceutical Industries Limited		-0.31%
Kotak Mahindra Bank Limited		-0.33%
Axis Bank Limited		-0.38%
State Bank of India		-0.38%
Zee Entertainment Enterprises Limited		-0.44%
Vedanta Limited		-0.51%
Hindustan Unilever Limited		-0.60%
GMR Infrastructure Limited		-0.62%
HDFC Bank Limited		-0.63%
Tata Consultancy Services Limited		-0.64%
Bajaj Finance Limited		-1.07%
ITC Limited		-1.16%
Tata Steel Limited		-1.16%
Nifty 50 Index		-1.21%
Adani Ports and Special Economic Zone Limited		-1.91%
Reliance Industries Limited		-3.86%
Cash & Current Assets		26.36%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Equity Hybrid '95 Fund		
Allocation as a % of Net Assets	Rating	%
Reliance Industries Limited		8.35%
ICICI Bank Limited		6.24%
HDFC Bank Limited		5.33%
Infosys Limited		3.80%
State Bank of India		2.58%
UltraTech Cement Limited		2.08%
IRB InvIT Fund		1.77%
Bharti Airtel Limited		1.72%
Divi's Laboratories Limited		1.69%
Cholamandalam Investment and Finance Company Limited		1.68%
Coforge Limited		1.61%
Tata Consultancy Services Limited		1.55%
Eris Lifesciences Limited		1.54%
MindTree Limited		1.52%
Atul Limited		1.39%
Ashok Leyland Limited		1.38%
Bajaj Finance Limited		1.37%
Crompton Greaves Consumer Electricals Limited		1.26%
Whirlpool of India Limited		1.25%
Aarti Industries Limited		1.22%
Volta Limited		1.15%
Gland Pharma Limited		1.10%
Sona BLW Precision Forgings Limited		1.09%
Sun Pharmaceutical Industries Limited		1.03%
Axis Bank Limited		1.01%
Maruti Suzuki India Limited		1.00%
PI Industries Limited		0.97%
Tata Consultancy Services Limited		0.92%
Avenue Supermarkets Limited		0.91%
Jubilant Foodworks Limited		0.90%
Honeywell Automation India Limited		0.87%
Titan Company Limited		0.86%
State Bank of India - Tier II - Basel III	ICRA AAA	0.83%
Pfizer Limited		0.81%
ICICI Lombard General Insurance Company Limited		0.79%
Zydus Wellness Limited		0.79%
Dr. Reddys Laboratories Limited		0.78%
United Spirits Limited		0.75%
Larsen & Toubro Infotech Limited		0.75%
Sanofi India Limited		0.69%
Sikka Ports and Terminals Limited	CRISIL AAA	0.68%
HDB Financial Services Limited	CRISIL AAA	0.68%
Small Industries Development Bank of India	ICRA AAA	0.67%
Cyient Limited		0.66%
Tata Motors Finance Limited	ICRA A1+	0.65%
TMF Holdings Limited	CRISIL AA-	0.65%
Bank of Baroda	ICRA A1+	0.65%
Mahindra & Mahindra Financial Services Limited	CRISIL A1+	0.64%
Bata India Limited		0.60%
4.45% GOI FRB 30OCT2034	Sovereign	0.58%
Gujarat Gas Limited		0.53%
Housing Development Finance Corporation Limited		0.52%
6.54% GOI 17JAN2032	Sovereign	0.51%
Tata Consumer Products Limited		0.50%
Anupam Rasayan India Limited		0.50%
HDFC Life Insurance Company Limited		0.49%
Hindalco Industries Limited		0.48%
Birlasoft Limited		0.48%
Bharti Telecom Limited	CRISIL AA+	0.47%
TVS Motor Company Limited		0.45%
5.15% GOVERNMENT OF INDIA 09NOV25 G-SEC	Sovereign	0.45%
Power Finance Corporation Limited	ICRA AAA	0.42%
METROPOLIS HEALTHCARE LIMITED		0.40%
8.27% RAJASTAN 23JUN2023 SDL	Sovereign	0.38%
One 97 Communications Limited		0.36%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	0.35%
State Bank of India	CRISIL AAA	0.35%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.34%
7.67% Tamilnadu UDAY BOND (MD 22/03/2023)	Sovereign	0.34%
L&T Finance Limited	CRISIL AAA	0.34%
Bajaj Finance Limited	CRISIL AAA	0.34%
REC Limited	ICRA AAA	0.34%
Bajaj Finance Limited	CRISIL AAA	0.33%
Manappuram Finance Limited	CRISIL AA	0.33%
Manappuram Finance Limited	CRISIL AA	0.33%
Bayer Cropscience Limited		0.33%
Bharti Telecom Limited	CRISIL AA+	0.33%
Housing Development Finance Corporation Limited	ICRA A1+	0.32%
Export Import Bank of India	ICRA A1+	0.32%
POLYCAB INDIA Limited		0.31%
National Bank For Agriculture and Rural Development	ICRA AAA	0.30%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.30%
Shree Cement Limited		0.29%
Life Insurance Corp of India		0.28%
REC Limited	CRISIL AAA	0.28%
National Bank For Agriculture and Rural Development	ICRA AAA	0.27%
REC Limited	ICRA AAA	0.27%
Embassy Office Parks REIT	CRISIL AAA	0.26%
State Bank of India - Tier II - Basel III	ICRA AAA	0.26%
LIC Housing Finance Limited	CRISIL AAA	0.25%
Havells India Limited		0.25%

Vijaya Diagnostic Centre Limited		0.25%
Tata Steel Limited		0.22%
Union Bank of India - Tier I - Basel III	IND AA	0.21%
8.38% TAMIL NADU 27JAN2026 SDL	Sovereign	0.21%
7.98% KERALA 29JUN2026 SDL	Sovereign	0.21%
Sikka Ports and Terminals Limited	CRISIL AAA	0.20%
National Bank For Agriculture and Rural Development	ICRA AAA	0.20%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.20%
Bajaj Finance Limited	CRISIL AAA	0.20%
5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC	Sovereign	0.19%
5.63% GOI 12APR2026	Sovereign	0.19%
First Business Receivables Trust	CRISIL AAA(SO)	0.19%
First Business Receivables Trust	CRISIL AAA(SO)	0.19%
First Business Receivables Trust	CRISIL AAA(SO)	0.18%
7.59% GOI(MD 11/01/2026)	Sovereign	0.17%
First Business Receivables Trust	CRISIL AAA(SO)	0.17%
Endurance Technologies Limited		0.16%
Mindspace Business Parks REIT	CRISIL AAA	0.16%
Housing & Urban Development Corporation Limited	ICRA AAA	0.15%
REC Limited	CRISIL AAA	0.14%
7.72% GOI (MD 25/05/2025)	Sovereign	0.14%
L&T Finance Limited	CRISIL AAA	0.14%
L&T Finance Limited	CRISIL AAA	0.14%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	0.14%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.14%
Power Finance Corporation Limited	ICRA AAA	0.13%
National Housing Bank	CRISIL AAA	0.13%
Can Fin Homes Limited	ICRA A1+	0.13%
Torrent Power Limited	CRISIL AA+	0.13%
Aditya Birla Capital Limited		0.13%
HDFC Bank Limited	CARE A1+	0.13%
Bajaj Finance Limited	CRISIL AAA	0.13%
JK Cement Limited		0.13%
Summit Digital Infrastructure Private Limited	CRISIL AAA	0.10%
8.08% UTTAR PRADESH 25FEB25 SDL	Sovereign	0.09%
Jharkhand Road Projects Implementation Company Limited	CARE D	0.07%
8.41% WEST BENGAL 06FEB39 SDL	Sovereign	0.07%
TAMIL NADU 08.21% 24JUN25 SDL	Sovereign	0.07%
Power Finance Corporation Limited	ICRA AAA	0.07%
KERALA 08.65% 09JAN23 SDL	Sovereign	0.07%
Indian Oil Corporation Limited	ICRA AAA	0.07%
Sundaram Home Finance Limited	ICRA AAA	0.07%
7.20% UTTAR PRADESH 25JAN2027 SDL	Sovereign	0.06%
Government of India	Sovereign	0.05%
ABB India Limited		0.05%
Campus Activewear Limited		0.04%
Apollo Hospitals Enterprise Limited		0.04%
Power Finance Corporation Limited	ICRA AAA	0.03%
Larsen & Toubro Limited	CRISIL AAA	0.03%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.03%
Bharti Airtel Limited		0.03%
REC Limited	CRISIL AAA	0.03%
Power Finance Corporation Limited	ICRA AAA	0.03%
8.63% KERALA 06MAR2023 SDL	Sovereign	0.02%
8.17% GOI (MD 01/12/2044)	Sovereign	0.01%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.01%
8.64% PUNJAB 09JAN2023 SDL	Sovereign	0.00%
8.26% Maharashtra SDL(MD 23/12/2025)	Sovereign	0.00%
Globsyn Technologies Limited		0.00%
Magnasound (I) Limited		0.00%
Cash & Current Assets		4.39%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Nifty 50 Index Fund		
Allocation as a % of Net Assets	Rating	%
Reliance Industries Limited		12.58%
HDFC Bank Limited		8.48%
Infosys Limited		7.73%
ICICI Bank Limited		7.12%
Housing Development Finance Corporation Limited		5.64%
Tata Consultancy Services Limited		4.85%
Kotak Mahindra Bank Limited		3.53%
ITC Limited		3.43%
Hindustan Unilever Limited		2.93%
Larsen & Toubro Limited		2.71%
State Bank of India		2.58%
Axis Bank Limited		2.46%
Bharti Airtel Limited		2.37%
Bajaj Finance Limited		2.08%
Asian Paints Limited		1.76%
Maruti Suzuki India Limited		1.62%
Mahindra & Mahindra Limited		1.51%
HCL Technologies Limited		1.50%
Sun Pharmaceutical Industries Limited		1.28%
Titan Company Limited		1.18%
Tata Motors Limited		1.06%
Power Grid Corporation of India Limited		1.02%
Tata Steel Limited		1.00%
Bajaj Finserv Limited		0.96%
NTPC Limited		0.95%
UltraTech Cement Limited		0.92%
Tech Mahindra Limited		0.91%
Wipro Limited		0.89%
Nestle India Limited		0.89%
Oil & Natural Gas Corporation Limited		0.85%
JSW Steel Limited		0.79%
Dr. Reddys Laboratories Limited		0.77%

HDFC Life Insurance Company Limited	0.76%
IndusInd Bank Limited	0.76%
Cipla Limited	0.72%
Grasim Industries Limited	0.72%
Hindalco Industries Limited	0.71%
SBI Life Insurance Company Limited	0.71%
Bajaj Auto Limited	0.69%
Adani Ports and Special Economic Zone Limited	0.69%
Divi's Laboratories Limited	0.67%
Tata Consumer Products Limited	0.61%
Britannia Industries Limited	0.59%
Coal India Limited	0.56%
Eicher Motors Limited	0.55%
Apollo Hospitals Enterprise Limited	0.55%
Hero MotoCorp Limited	0.51%
UPL Limited	0.50%
Bharat Petroleum Corporation Limited	0.42%
Shree Cement Limited	0.36%
Yes Bank Limited	0.00%
Cash & Current Assets	0.56%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Frontline Equity Fund		
Allocation as a % of Net Assets	Rating	%
ICICI Bank Limited		8.98%
HDFC Bank Limited		7.38%
Infosys Limited		7.21%
Reliance Industries Limited		6.14%
Bharti Airtel Limited		4.19%
Larsen & Toubro Limited		3.75%
Axis Bank Limited		3.46%
State Bank of India		2.76%
Housing Development Finance Corporation Limited		2.36%
HCL Technologies Limited		2.21%
ITC Limited		1.78%
SBI Life Insurance Company Limited		1.75%
Crompton Greaves Consumer Electricals Limited		1.75%
UltraTech Cement Limited		1.71%
Bajaj Finance Limited		1.68%
Sun Pharmaceutical Industries Limited		1.57%
NTPC Limited		1.52%
Mahindra & Mahindra Limited		1.44%
Tech Mahindra Limited		1.42%
Dr. Reddys Laboratories Limited		1.28%
TVS Motor Company Limited		1.17%
Titan Company Limited		1.11%
Hindustan Unilever Limited		1.08%
Kotak Mahindra Bank Limited		1.05%
Hindalco Industries Limited		1.05%
Bandhan Bank Limited		1.05%
Sanofi India Limited		1.04%
Maruti Suzuki India Limited		1.03%
Cipla Limited		1.03%
Godrej Consumer Products Limited		1.03%
Emami Limited		0.97%
DLF Limited		0.96%
Cholamandalam Investment and Finance Company Limited		0.88%
SBI Cards & Payment Services Limited		0.86%
Bayer Cropscience Limited		0.83%
ACC Limited		0.80%
ICICI Lombard General Insurance Company Limited		0.75%
Tata Consultancy Services Limited		0.75%
Akzo Nobel India Limited		0.70%
Gland Pharma Limited		0.68%
Bank of Baroda		0.67%
Britannia Industries Limited		0.66%
Dabur India Limited		0.66%
Tata Communications Limited		0.61%
Oil & Natural Gas Corporation Limited		0.61%
Bajaj Auto Limited		0.54%
Bosch Limited		0.50%
Sona BLW Precision Forgings Limited		0.50%
Indian Oil Corporation Limited		0.50%
Coal India Limited		0.48%
Tata Steel Limited		0.47%
Shriram City Union Finance Limited		0.45%
Tata Motors Limited		0.43%
IndusInd Bank Limited		0.41%
Bharat Petroleum Corporation Limited		0.41%
United Spirits Limited		0.39%
Life Insurance Corp of India		0.37%
Whirlpool of India Limited		0.36%
Hindustan Aeronautics Limited		0.32%
Zee Entertainment Enterprises Limited		0.28%
The Indian Hotels Company Limited		0.27%
Bajaj Finserv Limited		0.26%
One 97 Communications Limited		0.26%
Cummins India Limited		0.25%
ADITYA BIRLA SUN LIFE NIFTY NEXT 50 ETF		0.24%
Housing Development Finance Corporation Limited		0.24%
Jubilant Foodworks Limited		0.21%
Samvardhana Motherson International Limited		0.21%
Lupin Limited		0.18%
Bharti Airtel Limited		0.15%
Aditya Birla Capital Limited		0.15%
Bharat Forge Limited		0.12%
Zomato Limited		0.08%

PB Fintech Limited		0.07%
Britannia Industries Limited	CRISIL AAA	0.01%
Tata Consultancy Services Limited		-0.11%
Maruti Suzuki India Limited		-0.17%
Cholamandalam Investment and Finance Company Limited		-0.28%
Nifty 50 Index		-0.30%
Cash & Current Assets		5.36%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Focused Equity Fund		
Allocation as a % of Net Assets	Rating	%
ICICI Bank Limited		8.98%
Infosys Limited		7.80%
HDFC Bank Limited		7.74%
Reliance Industries Limited		6.60%
Bharti Airtel Limited		4.24%
Larsen & Toubro Limited		4.02%
Axis Bank Limited		3.88%
SBI Life Insurance Company Limited		3.66%
State Bank of India		3.52%
HCL Technologies Limited		3.22%
Mahindra & Mahindra Limited		3.00%
Bata India Limited		2.83%
Housing Development Finance Corporation Limited		2.66%
Phoenix Mills Limited		2.60%
UltraTech Cement Limited		2.56%
Bajaj Finance Limited		2.48%
United Spirits Limited		2.37%
Dr. Reddys Laboratories Limited		2.26%
Crompton Greaves Consumer Electricals Limited		1.84%
Tech Mahindra Limited		1.79%
Hindustan Unilever Limited		1.74%
Gland Pharma Limited		1.73%
NTPC Limited		1.45%
SBI Cards & Payment Services Limited		1.42%
Tata Consumer Products Limited		1.33%
Bandhan Bank Limited		1.31%
Hindalco Industries Limited		1.25%
ICICI Lombard General Insurance Company Limited		1.18%
Housing Development Finance Corporation Limited		0.48%
Hindalco Industries Limited		0.27%
Bharti Airtel Limited		0.16%
Cash & Current Assets		9.62%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Flexi Cap Fund		
Allocation as a % of Net Assets	Rating	%
ICICI Bank Limited		9.86%
Infosys Limited		7.70%
HDFC Bank Limited		6.72%
Bharti Airtel Limited		5.73%
Dr. Reddys Laboratories Limited		4.92%
HCL Technologies Limited		4.55%
Sun Pharmaceutical Industries Limited		3.24%
Bajaj Finance Limited		2.40%
Tata Steel Limited		2.29%
Reliance Industries Limited		2.11%
Atul Limited		2.06%
Axis Bank Limited		2.00%
Cholamandalam Investment and Finance Company Limited		1.98%
Radico Khaitan Limited		1.97%
United Spirits Limited		1.94%
Kotak Mahindra Bank Limited		1.87%
Bharat Forge Limited		1.84%
ICICI Lombard General Insurance Company Limited		1.56%
State Bank of India		1.49%
Century Textiles & Industries Limited		1.48%
Aarti Industries Limited		1.46%
Tata Consumer Products Limited		1.29%
Mphasis Limited		1.15%
Hindalco Industries Limited		1.14%
Exide Industries Limited		1.13%
Glenmark Pharmaceuticals Limited		1.11%
Dalmia Bharat Limited		1.09%
SBI Life Insurance Company Limited		1.05%
Bharat Electronics Limited		1.01%
Whirlpool of India Limited		0.96%
Titan Company Limited		0.93%
NMDC Limited		0.89%
MindTree Limited		0.89%
Apollo Hospitals Enterprise Limited		0.86%
METROPOLIS HEALTHCARE LIMITED		0.84%
Volta Limited		0.73%
Castrol India Limited		0.71%
Housing Development Finance Corporation Limited		0.70%
Strides Pharma Science Limited		0.66%
Cummins India Limited		0.63%
CESC Limited		0.59%
Zee Entertainment Enterprises Limited		0.54%
Max Financial Services Limited		0.50%
Bajaj Finserv Limited		0.50%
IndusInd Bank Limited		0.45%
Larsen & Toubro Limited		0.45%
Havells India Limited		0.44%
Jubilant Foodworks Limited		0.43%
INOX Leisure Limited		0.38%

Life Insurance Corp of India	0.37%
Bajaj Auto Limited	0.35%
One 97 Communications Limited	0.35%
IDFC Limited	0.34%
AU Small Finance Bank Limited	0.31%
Hero MotoCorp Limited	0.31%
Dish TV India Limited	0.26%
United Breweries Limited	0.26%
Kansai Nerolac Paints Limited	0.24%
ACC Limited	0.21%
Phoenix Mills Limited	0.20%
Asian Paints Limited	0.19%
Bharti Airtel Limited	0.18%
PVR Limited	0.16%
Dishman Carbogen Amcis Limited	0.15%
Godrej Consumer Products Limited	0.13%
Mahindra & Mahindra Financial Services Limited	0.12%
PB Fintech Limited	0.11%
Solara Active Pharma Sciences Limited	0.10%
Keval Kiran Clothing Limited	0.05%
Aditya Birla Capital Limited	0.04%
SPENCER'S RETAIL LIMITED	0.02%
Muthoot Capital Services Limited	0.01%
MAESTROS MEDLINE SYSTEMS LIMITED	0.00%
Magnasound (I) Limited	0.00%
Mms Infrastructure Limited	0.00%
Cash & Current Assets	4.29%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Equity Advantage Fund		
Allocation as a % of Net Assets	Rating	%
Reliance Industries Limited		9.09%
ICICI Bank Limited		8.71%
HDFC Bank Limited		4.87%
Infosys Limited		3.90%
State Bank of India		3.35%
Axis Bank Limited		3.02%
JK Cement Limited		2.72%
Gujarat Gas Limited		2.39%
PI Industries Limited		2.32%
Crompton Greaves Consumer Electricals Limited		2.22%
Atul Limited		2.13%
Divi's Laboratories Limited		1.99%
Infosys Limited		1.96%
Larsen & Toubro Infotech Limited		1.92%
Ashok Leyland Limited		1.89%
Bajaj Finance Limited		1.85%
Sona BLW Precision Forgings Limited		1.66%
SRF Limited		1.64%
Volta Limited		1.61%
Kajaria Ceramics Limited		1.52%
Coforge Limited		1.52%
KPIT Technologies Limited		1.46%
Aarti Industries Limited		1.45%
Sun Pharmaceutical Industries Limited		1.41%
Gland Pharma Limited		1.40%
Cholamandalam Investment and Finance Company Limited		1.39%
Jubilant Foodworks Limited		1.27%
Honeywell Automation India Limited		1.25%
The Ramco Cements Limited		1.24%
TVS Motor Company Limited		1.21%
POLYCAB INDIA Limited		1.18%
Fortis Healthcare Limited		1.14%
L&T Technology Services Limited		1.13%
Godrej Consumer Products Limited		1.08%
Bharti Airtel Limited		1.07%
Birlasoft Limited		1.04%
Page Industries Limited		1.02%
Schaeffler India Limited		1.02%
Trent Limited		1.01%
United Spirits Limited		0.96%
ABB India Limited		0.96%
Titan Company Limited		0.93%
Whirlpool of India Limited		0.92%
MindTree Limited		0.90%
PVR Limited		0.84%
Avanti Feeds Limited		0.80%
ICICI Lombard General Insurance Company Limited		0.74%
MTAR Technologies Limited		0.72%
Endurance Technologies Limited		0.69%
METROPOLIS HEALTHCARE LIMITED		0.63%
SBI Life Insurance Company Limited		0.56%
Affle (India) Limited		0.50%
Anupam Rasayan India Limited		0.49%
Mphasis Limited		0.44%
Hindalco Industries Limited		0.41%
Life Insurance Corp of India		0.41%
One 97 Communications Limited		0.40%
United Breweries Limited		0.39%
Syngene International Limited		0.32%
Strides Pharma Science Limited		0.32%
Tata Steel Limited		0.26%
FSN E-Commerce Ventures Limited		0.21%
Dharti Dredging		0.00%
Isprava Technologies Limited		0.00%
Cash & Current Assets		2.19%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life MNC Fund		
Allocation as a % of Net Assets	Rating	%
Bayer Cropscience Limited		7.16%
GlaxoSmithKline Pharmaceuticals Limited		6.95%
Honeywell Automation India Limited		6.43%
Fortis Healthcare Limited		5.70%
Procter & Gamble Hygiene and Health Care Limited		5.52%
Gillette India Limited		5.44%
Pfizer Limited		4.89%
ICRA Limited		4.75%
Bata India Limited		4.63%
Schaeffler India Limited		4.53%
Maruti Suzuki India Limited		3.93%
Hindustan Unilever Limited		3.68%
Kansai Nerolac Paints Limited		3.59%
CRISIL Limited		3.38%
Quess Corp Limited		3.21%
Johnson Controls - Hitachi Air Conditioning India Limited		3.17%
Cummins India Limited		3.11%
Kotak Mahindra Bank Limited		2.79%
Bosch Limited		2.35%
Thomas Cook (India) Limited		1.84%
United Breweries Limited		1.41%
Mphasis Limited		1.30%
Colgate Palmolive (India) Limited		1.25%
Escorts Kubota Ltd		1.15%
United Spirits Limited		1.14%
Nestle India Limited		1.00%
Coforge Limited		0.82%
Siemens Limited		0.77%
Gland Pharma Limited		0.65%
IDFC First Bank Limited		0.62%
ABB India Limited		0.58%
Oracle Financial Services Software Limited		0.39%
Akzo Nobel India Limited		0.36%
Sanofi India Limited		0.34%
Blue Dart Express Limited		0.30%
ABB Power Products and Systems India Limited		0.08%
Disa India Limited		0.01%
Jaipur 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		0.78%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Midcap Fund		
Allocation as a % of Net Assets	Rating	%
Gujarat Fluorochemicals Limited		4.02%
Mphasis Limited		3.98%
Cholamandalam Investment and Finance Company Limited		3.57%
Coromandel International Limited		3.52%
Crompton Greaves Consumer Electricals Limited		3.13%
Cholamandalam Financial Holdings Limited		2.72%
Fortis Healthcare Limited		2.52%
Volta Limited		2.51%
K.P.R. Mill Limited		2.44%
AIA Engineering Limited		2.32%
The Federal Bank Limited		2.26%
AU Small Finance Bank Limited		2.23%
Phoenix Mills Limited		2.19%
Max Financial Services Limited		2.17%
Torrent Power Limited		2.16%
Sona BLW Precision Forgings Limited		2.07%
MindTree Limited		2.04%
ACC Limited		2.01%
Cummins India Limited		2.01%
Tata Power Company Limited		1.92%
IPCA Laboratories Limited		1.82%
Thermax Limited		1.71%
ICICI Bank Limited		1.70%
Aditya Birla Fashion and Retail Limited		1.66%
Emami Limited		1.60%
Aarti Industries Limited		1.49%
Bharat Electronics Limited		1.48%
Sanofi India Limited		1.48%
Bharat Forge Limited		1.44%
Ashok Leyland Limited		1.40%
Mahindra & Mahindra Financial Services Limited		1.39%
Gujarat State Petronet Limited		1.27%
KEC International Limited		1.25%
NMDC Limited		1.25%
TVS Motor Company Limited		1.16%
The Ramco Cements Limited		1.16%
Glenmark Pharmaceuticals Limited		1.12%
Whirlpool of India Limited		1.11%
Century Textiles & Industries Limited		1.09%
POLYCAB INDIA Limited		1.07%
Sun TV Network Limited		1.04%
Dr. Reddys Laboratories Limited		1.02%
Birlasoft Limited		1.02%
Kansai Nerolac Paints Limited		0.92%
Atul Limited		0.76%
MRF Limited		0.75%



Bayer Cropscience Limited	0.71%
Tata Consumer Products Limited	0.70%
DCB Bank Limited	0.63%
Bharti Airtel Limited	0.63%
Jindal Steel & Power Limited	0.63%
Akzo Nobel India Limited	0.60%
Lupin Limited	0.58%
Restaurant Brands Asia Limited	0.58%
Jubilant Foodworks Limited	0.58%
Zydus Wellness Limited	0.54%
METROPOLIS HEALTHCARE LIMITED	0.53%
LIC Housing Finance Limited	0.53%
GFL Limited	0.48%
United Breweries Limited	0.44%
Exide Industries Limited	0.44%
FSN E-Commerce Ventures Limited	0.40%
Container Corporation of India Limited	0.39%
Inox Wind Energy Limited	0.33%
Clean Science & Technology Limited	0.31%
Shriram Transport Finance Company Limited	0.28%
Tatva Chintan Pharma Chem Limited	0.24%
Pfizer Limited	0.23%
Endurance Technologies Limited	0.22%
Solara Active Pharma Sciences Limited	0.14%
Aditya Birla Capital Limited	0.09%
Bharti Airtel Limited	0.02%
Cash & Current Assets	3.79%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Small Cap Fund		
Allocation as a % of Net Assets	Rating	%
JK Cement Limited		3.11%
ABB Power Products and Systems India Limited		2.71%
Endurance Technologies Limited		2.46%
Cholamandalam Financial Holdings Limited		2.45%
Radico Khaitan Limited		2.25%
VIP Industries Limited		2.22%
Cyient Limited		2.16%
Birlasoft Limited		2.14%
V-Guard Industries Limited		2.12%
CCL Products (India) Limited		2.12%
INOX Leisure Limited		1.96%
Prince Pipes & Fittings Limited		1.88%
Axis Bank Limited		1.70%
Avanti Feeds Limited		1.69%
BEML Limited		1.62%
Campus Activewear Limited		1.61%
Amber Enterprises India Limited		1.54%
Craftsman Automation Ltd		1.54%
PNC Infratech Limited		1.53%
Rolex Rings Limited		1.40%
Restaurant Brands Asia Limited		1.39%
MTAR Technologies Limited		1.32%
Ashok Leyland Limited		1.30%
Eris Lifesciences Limited		1.27%
Welspun India Limited		1.26%
Persistent Systems Limited		1.24%
Container Corporation of India Limited		1.22%
NCC Limited		1.16%
Kajaria Ceramics Limited		1.13%
National Aluminium Company Limited		1.13%
Brigade Enterprises Limited		1.13%
CMS Info Systems Limited		1.10%
KEC International Limited		1.09%
Century Textiles & Industries Limited		1.07%
Fortis Healthcare Limited		1.03%
Indoco Remedies Limited		1.03%
V-Mart Retail Limited		1.01%
Sundram Fasteners Limited		0.98%
Poonawalla Fincorp Limited		0.97%
Dodla Dairy Limited		0.97%
Satin Creditcare Network Limited		0.96%
Route Mobile Limited		0.95%
IFB Industries Limited		0.94%
Anupam Rasayan India Limited		0.93%
Sona BLW Precision Forgings Limited		0.92%
Go Fashion India Limited		0.90%
Gateway Distriparks Limited		0.89%
Sunteck Realty Limited		0.88%
Sobha Limited		0.88%
SJS Enterprises Pvt Limited		0.87%
METROPOLIS HEALTHCARE LIMITED		0.83%
Sanofi India Limited		0.82%
Navin Fluorine International Limited		0.82%
Aarti Industries Limited		0.82%
The Federal Bank Limited		0.78%
Minda Corporation Limited		0.76%
CE Info Systems Limited		0.74%
Vijaya Diagnostic Centre Limited		0.73%
Rainbow Childrens Medicare Limited		0.71%
Symphony Limited		0.69%
Tarsons Products Limited		0.68%
Sonata Software Limited		0.67%
Mahindra Logistics Limited		0.67%
eMUDHRA LTD		0.62%
Rategain Travel Technologies Limited		0.60%
Tata Metals Limited		0.60%
Tega Industries Limited		0.58%
Zydus Wellness Limited		0.57%
Recco Home Finance Limited		0.56%
IFGL Refractories Limited		0.53%
Home First Finance Company India Limited		0.52%
Bandhan Bank Limited		0.52%
Fine Organic Industries Limited		0.51%
Medplus Health Services Limited		0.50%
DCB Bank Limited		0.48%
Clean Science & Technology Limited		0.47%
JM Financial Limited		0.47%

Fino Payments Bank Limited	0.46%
Shyam Metals & Energy Limited	0.46%
Balrampur Chini Mills Limited	0.42%
AETHER INDUSTRIES LTD	0.41%
Gulshan Polys Limited	0.29%
Pricol Limited	0.26%
Nuvoco Vistas Corp Limited	0.23%
Johnson Controls - Hitachi Air Conditioning	0.22%
India Limited	0.22%
Chalet Hotels Limited	0.20%
Deepak Nitrite Limited	0.19%
Ruchi Soya Industries Limited	0.18%
Carborundum Universal Limited	0.16%
SURYODAY SMALL FINANCE BANK LTD	0.16%
PRUDENT CORPORATE ADVISORY SERVICES LTD	0.13%
Akzo Nobel India Limited	0.00%
Cash & Current Assets	6.86%
<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		6.93%
Ramkrishna Forgings Limited		3.62%
ICICI Bank Limited		3.58%
The Federal Bank Limited		3.47%
Divi's Laboratories Limited		3.36%
UPL Limited		3.19%
SBI Life Insurance Company Limited		3.13%
Mahindra & Mahindra Financial Services Limited		3.11%
Reliance Industries Limited		2.72%
Bandhan Bank Limited		2.49%
Bata India Limited		2.49%
Hindustan Aeronautics Limited		2.36%
WELSPUN CORP LIMITED		2.28%
Infosys Limited		2.14%
Tech Mahindra Limited		1.89%
Honeywell Automation India Limited		1.84%
Jindal Steel & Power Limited		1.76%
Carborundum Universal Limited		1.64%
Poonawalla Fincorp Limited		1.62%
Strides Pharma Science Limited		1.52%
MindTree Limited		1.42%
Security and Intelligence Services (India) Limited		1.42%
Minda Corporation Limited		1.42%
Orient Cement Limited		1.37%
Axis Bank Limited		1.33%
Escorts Kubota Ltd		1.24%
Granules India Limited		1.22%
Praj Industries Limited		1.20%
Dalmia Bharat Limited		1.16%
Pricol Limited		1.13%
Indusind Bank Limited		1.09%
Samvardhana Motherson International Limited		1.04%
Mphasis Limited		0.99%
Canara Bank		0.91%
Sobha Limited		0.91%
IG Petrochemicals limited		0.88%
Indus Towers Limited		0.87%
The Ramco Cements Limited		0.84%
JSW Energy Limited		0.82%
Ashok Leyland Limited		0.81%
Tata Communications Limited		0.79%
Larsen & Toubro Infotech Limited		0.79%
Anupam Rasayan India Limited		0.78%
Persistent Systems Limited		0.77%
NTPC Limited		0.75%
Oberoi Realty Limited		0.74%
Bharat Petroleum Corporation Limited		0.73%
NLC India Limited		0.72%
MTAR Technologies Limited		0.71%
Dishman Carbogen Amcis Limited		0.69%
Aditya Birla Fashion and Retail Limited		0.63%
Max Financial Services Limited		0.56%
Ruchi Soya Industries Limited		0.52%
Gulshan Polys Limited		0.47%
Nath Bio-Genes (India) Limited		0.47%
Multi Commodity Exchange of India Limited		0.46%
Hathway Cable & Datacom Limited		0.44%
Life Insurance Corp of India		0.38%
Tamil Nadu Newsprint & Papers Limited		0.37%
Birla Corporation Limited		0.36%
Hindustan Petroleum Corporation Limited		0.36%
Gillette India Limited		0.26%
Chalet Hotels Limited		0.19%
Sterlite Technologies Limited		0.18%
Container Corporation of India Limited		0.18%
Cash & Current Assets		9.51%
<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		6.90%
Reliance Industries Limited		6.74%
Bharat Electronics Limited		4.65%
Aarti Industries Limited		4.21%
Hindustan Unilever Limited		3.81%
Volta Limited		3.71%

Tata Steel Limited	3.69%
Asian Paints Limited	3.43%
United Breweries Limited	3.42%
Century Textiles & Industries Limited	2.89%
Hindalco Industries Limited	2.83%
AIA Engineering Limited	2.83%
ITC Limited	2.61%
Titan Company Limited	2.47%
Rallis India Limited	2.37%
Tata Consumer Products Limited	2.27%
Bharat Forge Limited	2.07%
HeidelbergCement India Limited	1.91%
Cummins India Limited	1.84%
Kansai Nerolac Paints Limited	1.71%
Endurance Technologies Limited	1.67%
United Spirits Limited	1.63%
Maruti Suzuki India Limited	1.54%
Shyam Metals & Energy Limited	1.44%
NMDC Limited	1.35%
Eicher Motors Limited	1.31%
Tarsons Products Limited	1.29%
Greaves Cotton Limited	1.28%
GlaxoSmithKline Pharmaceuticals Limited	1.19%
UltraTech Cement Limited	1.18%
HINDWARE HOME INNOVATION LTD	1.09%
Hero MotoCorp Limited	0.99%
Dabur India Limited	0.99%
Kewal Kiran Clothing Limited	0.75%
Strides Pharma Science Limited	0.66%
AGI Greenpac Limited	0.59%
Prataap Snacks Limited	0.55%
Dishman Carbogen Amcis Limited	0.51%
Cipla Limited	0.44%
Solara Active Pharma Sciences Limited	0.36%
Glenmark Pharmaceuticals Limited	0.31%
Cash & Current Assets	12.51%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Banking and Financial Services Fund		
Allocation as a % of Net Assets	Rating	%
Dr. Reddys Laboratories Limited		6.90%
Reliance Industries Limited		6.74%
Bharat Electronics Limited		4.65%
Aarti Industries Limited		4.21%
Hindustan Unilever Limited		3.81%
Volta Limited		3.71%
Tata Steel Limited		3.69%
Asian Paints Limited		3.43%
United Breweries Limited		3.42%
Century Textiles & Industries Limited		2.89%
Hindalco Industries Limited		2.83%
AIA Engineering Limited		2.83%
ITC Limited		2.61%
Titan Company Limited		2.47%
Rallis India Limited		2.37%
Tata Consumer Products Limited		2.27%
Bharat Forge Limited		2.07%
HeidelbergCement India Limited		1.91%
Cummins India Limited		1.84%
Kansai Nerolac Paints Limited		1.71%
Endurance Technologies Limited		1.67%
United Spirits Limited		1.63%
Maruti Suzuki India Limited		1.54%
Shyam Metals & Energy Limited		1.44%
NMDC Limited		1.35%
Eicher Motors Limited		1.31%
Tarsons Products Limited		1.29%
Greaves Cotton Limited		1.28%
GlaxoSmithKline Pharmaceuticals Limited		1.19%
UltraTech Cement Limited		1.18%
HINDWARE HOME INNOVATION LTD		1.09%
Hero MotoCorp Limited		0.99%
Dabur India Limited		0.99%
Kewal Kiran Clothing Limited		0.75%
Strides Pharma Science Limited		0.66%
AGI Greenpac Limited		0.59%
Prataap Snacks Limited		0.55%
Dishman Carbogen Amcis Limited		0.51%
Cipla Limited		0.44%
Solara Active Pharma Sciences Limited		0.36%
Glenmark Pharmaceuticals Limited		0.31%
Cash & Current Assets		12.51%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Dividend Yield Fund		
Allocation as a % of Net Assets	Rating	%
Infosys Limited		7.43%
ITC Limited		5.33%
NTPC Limited		4.88%
Coal India Limited		3.74%
Persistent Systems Limited		3.47%
Bharat Electronics Limited		3.30%
Hindustan Unilever Limited		3.00%



LVMH MOET HENNESSY LOUIS VUITTON SE	2.92%
Tata Consultancy Services Limited	2.91%
RHI Magnesita India Limited	2.77%
Bharat Petroleum Corporation Limited	2.69%
Larsen & Toubro Limited	2.51%
Starbucks ORD	2.27%
L'OREAL	2.26%
GHCL Limited	2.20%
Tamil Nadu Newsprint & Papers Limited	1.94%
Multi Commodity Exchange of India Limited	1.93%
Greaves Cotton Limited	1.84%
NLC India Limited	1.81%
ICICI Securities Limited	1.79%
Accenture PLC	1.78%
Dhanuka Agritech Limited	1.76%
HCL Technologies Limited	1.70%
Avanti Feeds Limited	1.70%
Tech Mahindra Limited	1.64%
Hero MotoCorp Limited	1.61%
Kewal Kiran Clothing Limited	1.57%
Hindustan Aeronautics Limited	1.57%
Sanofi India Limited	1.56%
Bata India Limited	1.33%
Akzo Nobel India Limited	1.33%
Larsen & Toubro Infotech Limited	1.33%
Mphasis Limited	1.30%
Castrol India Limited	1.30%
Dalmia Bharat Limited	1.28%
CARE Ratings Limited	1.27%
National Aluminium Company Limited	1.11%
Oil & Natural Gas Corporation Limited	1.09%
Britannia Industries Limited	1.04%
Pfizer Limited	1.01%
LIC Housing Finance Limited	1.01%
Tata Steel Limited	0.84%
CESC Limited	0.76%
Sonata Software Limited	0.63%
Emami Limited	0.61%
EPL Limited	0.60%
Balrampur Chini Mills Limited	0.39%
Cummins India Limited	0.37%
The Ramco Cements Limited	0.34%
NMDC Limited	0.26%
Hindustan Petroleum Corporation Limited	0.01%
Cash & Current Assets	4.91%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Infrastructure Fund		
Allocation as a % of Net Assets	Rating	%
Larsen & Toubro Limited		8.49%
Bharti Airtel Limited		6.43%
UltraTech Cement Limited		5.29%
RHI Magnesita India Limited		4.44%
H.G. Infra Engineering Limited		4.19%
Reliance Industries Limited		4.16%
PNC Infratech Limited		4.01%
NCC Limited		3.40%
Bharat Electronics Limited		3.09%
Carborundum Universal Limited		2.99%
POLYCYB INDIA Limited		2.77%
Ahluwalia Contracts (India) Limited		2.59%
NTPC Limited		2.40%
JK Cement Limited		2.29%
State Bank of India		2.15%
The Ramco Cements Limited		2.07%
MTAR Technologies Limited		2.06%
Dalmia Bharat Limited		2.02%
Honeywell Automation India Limited		1.98%
Sundram Fasteners Limited		1.85%
GR Infraprojects Limited		1.79%
Tata Power Company Limited		1.69%
Greaves Cotton Limited		1.60%
Oil & Natural Gas Corporation Limited		1.59%
Apollo Hospitals Enterprise Limited		1.56%
ABB India Limited		1.54%
DLF Limited		1.44%
Adani Ports and Special Economic Zone Limited		1.41%
Data Patterns India Private Limited		1.38%
Jindal Steel & Power Limited		1.37%
Ashok Leyland Limited		1.32%
Chalet Hotels Limited		1.29%
Sobha Limited		1.25%
Container Corporation of India Limited		1.25%
Escorts Kubota Ltd		1.18%
Nava Bharat Ventures Limited		1.13%
Engineers India Limited		1.06%
Indraprastha Gas Limited		1.04%
The Indian Hotels Company Limited		0.94%
Ashoka Buildcon Limited		0.79%
Housing Development Finance Corporation Limited		0.49%
Dillip Buildcon Limited		0.29%
Aditya Birla Capital Limited		0.23%
Bharti Airtel Limited		0.21%
Sadbhav Engineering Limited		0.18%

Cash & Current Assets	3.35%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Digital India Fund		
Allocation as a % of Net Assets	Rating	%
Infosys Limited		24.66%
Tata Consultancy Services Limited		9.73%
Tech Mahindra Limited		8.28%
HCL Technologies Limited		8.02%
Bharti Airtel Limited		6.37%
MindTree Limited		3.59%
Wipro Limited		3.36%
Cyient Limited		3.15%
Coforge Limited		2.33%
Mphasis Limited		2.19%
Birlasoft Limited		1.97%
Larsen & Toubro Infotech Limited		1.61%
Persistent Systems Limited		1.59%
KPIT Technologies Limited		1.50%
Honeywell Automation India Limited		1.48%
Zee Entertainment Enterprises Limited		1.31%
Sonata Software Limited		1.27%
L&T Technology Services Limited		1.07%
MICROSOFT CORPORATION		1.05%
Latent View Analytics Limited		1.04%
Apple Inc.		0.97%
INOX Leisure Limited		0.87%
CMS Info Systems Limited		0.74%
Route Mobile Limited		0.70%
Sterlite Technologies Limited		0.59%
FSN E-Commerce Ventures Limited		0.55%
One 97 Communications Limited		0.54%
Accenture PLC		0.49%
ADITYA BIRLA SUN LIFE NIFTY IT ETF		0.47%
Redington (India) Limited		0.46%
Tata Communications Limited		0.46%
Rategain Travel Technologies Limited		0.43%
Oracle Financial Services Software Limited		0.39%
eMUDHRA LTD		0.38%
CE Info Systems Limited		0.37%
Affle (India) Limited		0.36%
Firstsource Solutions Limited		0.29%
Zomato Limited		0.24%
Bharti Airtel Limited		0.18%
Jainpur Straw Brd		0.00%
Magnasound (I) Limited		0.00%
Oriqua Limited		0.00%
Sree Rama Polymer		0.00%
Cash & Current Assets		4.93%
<b>Total</b>	<b>100.00%</b>	

Aditya Birla Sun Life India GenNext Fund		
Allocation as a % of Net Assets	Rating	%
ICICI Bank Limited		6.47%
ITC Limited		4.80%
Bharti Airtel Limited		3.98%
HDFC Bank Limited		3.92%
Hindustan Unilever Limited		3.36%
Maruti Suzuki India Limited		2.15%
Axis Bank Limited		2.13%
TVS Motor Company Limited		2.07%
Tata Consumer Products Limited		2.02%
SBI Life Insurance Company Limited		1.96%
Phoenix Mills Limited		1.78%
Bajaj Finserv Limited		1.63%
Procter & Gamble Hygiene and Health Care Limited		1.62%
United Breweries Limited		1.60%
Bata India Limited		1.59%
Mahindra & Mahindra Limited		1.49%
Godrej Consumer Products Limited		1.48%
Sun Pharmaceutical Industries Limited		1.45%
Aditya Birla Fashion and Retail Limited		1.44%
Housing Development Finance Corporation Limited		1.43%
United Spirits Limited		1.40%
Avenue Supermarts Limited		1.40%
Volta Limited		1.38%
Kotak Mahindra Bank Limited		1.38%
Trent Limited		1.35%
Barbeque Nation Hospitality Limited		1.34%
Radico Khaitan Limited		1.22%
Tata Motors Limited		1.21%
Britannia Industries Limited		1.21%
UltraTech Cement Limited		1.19%
Nestle India Limited		1.18%
VIP Industries Limited		1.18%
Dr. Reddy's Laboratories Limited		1.18%
POLYCYB INDIA Limited		1.11%
State Bank of India		1.09%
Titan Company Limited		1.08%
Crompton Greaves Consumer Electricals Limited		1.06%
Eicher Motors Limited		1.06%
Cholamandalam Financial Holdings Limited		1.01%

Fortis Healthcare Limited		1.01%
Zydus Wellness Limited		1.00%
ACC Limited		0.97%
ICICI Lombard General Insurance Company Limited		0.96%
AU Small Finance Bank Limited		0.94%
MRF Limited		0.94%
Dabur India Limited		0.93%
SBI Cards & Payment Services Limited		0.92%
IndusInd Bank Limited		0.91%
Devyani International Limited		0.91%
Century Textiles & Industries Limited		0.91%
Whirlpool of India Limited		0.89%
PVR Limited		0.88%
Jubilant Foodworks Limited		0.86%
Metro Brands Limited		0.82%
Page Industries Limited		0.81%
The Indian Hotels Company Limited		0.79%
Relaxo Footwears Limited		0.78%
INOX Leisure Limited		0.77%
Sanofi India Limited		0.72%
Prince Pipes & Fittings Limited		0.70%
V-Guard Industries Limited		0.67%
Emami Limited		0.67%
Bajaj Finance Limited		0.67%
Info Edge (India) Limited		0.64%
Campus Activewear Limited		0.62%
Go Fashion India Limited		0.61%
Kansai Nerolac Paints Limited		0.61%
FSN E-Commerce Ventures Limited		0.60%
Torrent Pharmaceuticals Limited		0.59%
Vedant Fashions Private Limited		0.42%
Life Insurance Corp of India		0.34%
One 97 Communications Limited		0.26%
Bharti Airtel Limited		0.12%
Aditya Birla Capital Limited		0.06%
Britannia Industries Limited	CRISIL AAA	0.01%
Magnasound (I) Limited		0.00%
Cash & Current Assets		3.30%
<b>Total</b>	<b>100.00%</b>	

Aditya Birla Sun Life International Equity Fund - Plan A		
Allocation as a % of Net Assets	Rating	%
PHILIP MORRIS INTERNATIONAL INC		2.49%
CONSTELLATION BRANDS INC-A		2.47%
Kellogg Co		2.39%
British American Tobacco PLC		2.36%
Imperial Brands		2.23%
Tyler Technologies Inc		2.19%
Roche Holdings AG Genus Bearer Shs		2.18%
GILEAD SCIENCES INC		2.18%
Alphabet Inc A		2.11%
ASML Holding NV		2.10%
EMERSON ELECTRIC CO		2.10%
Servicenow Inc		2.08%
MICROSOFT CORPORATION		2.08%
Wells Fargo & Co		2.02%
Ambev SA		2.02%
Polaris Inc		2.01%
ROPER TECHNOLOGIES INC		2.00%
Equifax Inc		1.96%
Applied Materials Inc		1.93%
Westpac Banking Corp		1.92%
Masco Corp		1.90%
Medtronic PLC		1.90%
Lam Research Corp		1.86%
Airbus SE		1.81%
Blackrock Inc		1.79%
Taiwan Semiconductor Manufacturing Co Ltd		1.76%
Adobe Inc		1.65%
GSK PLC		1.39%
ASTRAZENECA PLC		1.36%
Sanofi		1.29%
NOVARTIS AG		1.29%
ROYAL BANK OF CANADA		1.27%
McDonald's Corporation		1.26%
Brambles Limited		1.20%
Berkshire Hathaway Inc		1.19%
JD.com Incorporated		1.15%
THE TORONTO-DOMINION BANK		1.14%
Anheuser-Busch InBev SA/NV		1.13%
Intuit Inc		1.13%
UNILEVER PLC		1.12%
TransUnion		1.10%
Shimano Inc		1.10%
T Rowe Price Group Inc		1.09%
London Stock Exchange Group PLC		1.08%
Experian PLC		1.06%
Charles Schwab Corp		1.06%
Japan Tobacco Incorporated		1.05%
Australia & New Zealand Banking Group Limited		1.03%
GUIDEWIRE SOFTWARE INC		1.02%
International Flavors & Fragrances Inc		1.02%



# Portfolio

Assa Abloy	1.02%
Julius Baer Group Limited	1.02%
James Hardie Industries PLC	1.01%
Merck & Co Inc	1.01%
SALESFORCE.COM INC	0.99%
SAFRAN SA	0.99%
The Bank of New York Mellon Corporation	0.98%
Teradyne Inc	0.98%
INTERCONTINENTAL EXCHANGE INC	0.98%
Bayer AG	0.96%
Intel Corp	0.95%
Blackbaud Inc	0.89%
Comcast Corp	0.88%
Microchip Technology Inc	0.84%
Amazon Com Inc	0.82%
GEA GROUP AG	0.81%
THE BOEING CO	0.80%
Compass Minerals International	0.68%
Euroapi SASU	0.01%
Cash & Current Assets	1.37%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life International Equity Fund - Plan B		
Allocation as a % of Net Assets	Rating	%
ICICI Bank Limited		6.94%
Infosys Limited		5.70%
HDFC Bank Limited		5.65%
Reliance Industries Limited		5.49%
Bharti Airtel Limited		3.15%
Larsen & Toubro Limited		3.09%
Axis Bank Limited		2.86%
State Bank of India		2.73%
SBI Life Insurance Company Limited		2.67%
Mahindra & Mahindra Limited		2.45%
HCL Technologies Limited		2.38%
Bata India Limited		2.19%
Housing Development Finance Corporation Limited		1.93%
Phoenix Mills Limited		1.90%
UltraTech Cement Limited		1.88%
Bajaj Finance Limited		1.82%
United Spirits Limited		1.74%
Dr. Reddys Laboratories Limited		1.69%
Crompton Greaves Consumer Electricals Limited		1.43%
Tech Mahindra Limited		1.39%
Hindustan Unilever Limited		1.30%
Gland Pharma Limited		1.28%
SBI Cards & Payment Services Limited		1.06%
NTPC Limited		1.06%
Bandhan Bank Limited		0.96%
Tata Consumer Products Limited		0.95%
Hindalco Industries Limited		0.93%
ICICI Lombard General Insurance Company Limited		0.86%
PHILIP MORRIS INTERNATIONAL INC		0.73%
Imperial Brands		0.68%
CONSTELLATION BRANDS INC-A		0.66%
Tyler Technologies Inc		0.61%
Alphabet Inc A		0.61%
Roche Holdings Ag Genus Bearer Shs		0.60%
British American Tobacco PLC		0.60%
Kellogg Co		0.58%
EMERSON ELECTRIC CO		0.58%
Medtronic PLC		0.57%
Blackrock Inc		0.56%
Polaris Inc		0.56%
Amazon Com Inc		0.55%
Wells Fargo & Co		0.54%
Westpac Banking Corp		0.51%
GILEAD SCIENCES INC		0.51%
THE BOEING CO		0.50%
Applied Materials Inc		0.50%
Ambev SA		0.50%
Equifax Inc		0.49%
MICROSOFT CORPORATION		0.47%
Masco Corp		0.46%
Taiwan Semiconductor Manufacturing Co Ltd		0.45%
BAE Systems PLC		0.44%
ASML Holding NV		0.44%
Airbus SE		0.43%
Servicenow Inc		0.43%
Lam Research Corp		0.39%
Lockheed Martin Corporation		0.38%
GSK PLC		0.37%
ASTRAZENECA PLC		0.36%
VEEVA SYSTEMS INC		0.36%
ROPER TECHNOLOGIES INC		0.36%
Intuit Inc		0.35%
Merck & Co Inc		0.33%
VST Industries Limited		0.33%
Brambles Limited		0.32%
SALESFORCE.COM INC		0.31%
NOVARTIS AG		0.31%
Shimano Inc		0.30%
THE TORONTO-DOMINION BANK		0.30%
Corteva Inc		0.30%
Anheuser-Busch InBev SA/NV		0.29%
The Bank of New York Mellon Corporation		0.29%
TransUnion		0.29%
Charles Schwab Corp		0.29%

Sanofi	0.28%
Adobe Inc	0.27%
GUIDEWIRE SOFTWARE INC	0.27%
Experian PLC	0.27%
ROYAL BANK OF CANADA	0.26%
Japan Tobacco Incorporated	0.26%
SAFRAN SA	0.26%
JD.com Incorporated	0.26%
INTERCONTINENTAL EXCHANGE INC	0.26%
James Hardie Industries PLC	0.26%
Julius Baer Group Limited	0.25%
London Stock Exchange Group PLC	0.25%
Comcast Corp	0.25%
Berkshire Hathaway Inc	0.25%
UNILEVER PLC	0.25%
Australia & New Zealand Banking Group Limited	0.25%
Teradyne Inc	0.25%
Intel Corp	0.24%
Assa Abloy	0.23%
McDonald's Corporation	0.22%
Bayer AG	0.22%
International Flavors & Fragrances Inc	0.21%
Blackbaud Inc	0.21%
Microchip Technology Inc	0.21%
T Rowe Price Group Inc	0.21%
Compass Minerals International	0.20%
GEA GROUP AG	0.19%
VIATRIS INC	0.02%
Euroapi SASU	0.00%
Cash & Current Assets	5.13%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan		
Allocation as a % of Net Assets	Rating	%
CF Industries Holdings Inc Ord Shs		10.06%
Nutrien Limited		8.49%
ARCHER-DANIELS-MIDLAND CO		8.09%
BUNGE Limited		7.87%
Israel Chemicals Limited		7.37%
The Mosaic Company Limited		6.73%
Sociedad Quimica yMinera de Chile SA		5.61%
INGREDION INC		5.60%
TYSON FOODS INC		5.40%
Deere And Co Limited		5.12%
ASSOCIATED BRITISH FOODS PLC		3.95%
Wilmar International Limited		3.84%
BRF SA		3.63%
Kubota Corp		3.44%
UPL Limited		2.51%
Yara International Asa		2.41%
MOWI ASA		2.15%
Golden Agri-Resources Limited		1.47%
Chambal Fertilizers & Chemicals Limited		1.24%
NIPPON MEAT PACK ORD		0.84%
Cash & Current Assets		4.17%
<b>Total</b>	<b>100.00%</b>	

Aditya Birla Sun Life Global Excellence Equity Fund of Fund		
Allocation as a % of Net Assets	Rating	%
Julius Baer Global Excellence Equity USD		97.72%
Cash & Current Assets		2.28%
<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		99.77%
Cash & Current Assets		0.23%
<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		16.90%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan		12.52%
Aditya Birla Sun Life Dynamic Bond Fund - Growth - Direct Plan		12.42%
Aditya Birla Sun Life Gold ETF		9.30%
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan		7.52%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan		6.56%
Aditya Birla Sun Life Focused Equity Fund - Growth - Direct Plan		5.70%
ADITYA BIRLA SUN LIFE MNC FUND - GR - DR		4.96%
Aditya Birla Sun Life India Gennext Fund - Growth - Direct Plan		4.58%
Aditya Birla Sun Life Banking and Financial Services Fund - Direct Plan - Growth		4.42%
Aditya Birla Sun Life Midcap Fund - Growth - Direct Plan		2.74%
Aditya Birla Sun Life Small Cap Fund - Growth - Direct Plan		2.28%
Aditya Birla Sun Life Digital India Fund - Growth - Direct Plan		2.24%

Aditya Birla Sun Life International Equity Fund - Plan A - Growth - Direct Plan	2.14%
Aditya Birla Sun Life Equity Advantage Fund - Growth - Direct Plan	1.96%
Cash & Current Assets	3.77%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Financial Planning FoF-Aggressive Plan		
Allocation as a % of Net Assets	Rating	%
SBI FLEXICAP FUND - DIRECT PLAN - GROWTH		12.37%
Kotak Flexicap Fund - Growth - Direct		11.26%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan		10.05%
ICICI Prudential Bluechip Fund - Direct Plan - Growth		9.13%
Aditya Birla Sun Life Gold ETF		8.61%
Kotak Emerging Equity Scheme - Growth - Direct		7.95%
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan		6.72%
Nippon India Small Cap Fund - Direct Plan Growth Plan - Growth Option		6.42%
ICICI Prudential Savings Fund - Direct Plan - Growth		6.23%
Aditya Birla Sun Life Nifty ETF		6.20%
HDFC Low Duration Fund - Direct Plan - Growth		6.18%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan		2.18%
IDFC-IDFC Banking & PSU Debt Fund - Direct Growth		1.91%
HDFC Corporate Bond Fund - Growth Option - Direct Plan		1.76%
Cash & Current Assets		3.04%
<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		14.96%
Dr. Reddys Laboratories Limited		9.90%
Cipla Limited		9.31%
Divi's Laboratories Limited		6.58%
Apollo Hospitals Enterprise Limited		5.44%
Torrent Pharmaceuticals Limited		5.36%
Aurobindo Pharma Limited		4.22%
Fortis Healthcare Limited		3.93%
Alkem Laboratories Limited		3.90%
Gland Pharma Limited		3.37%
Lupin Limited		3.13%
Zydus Wellness Limited		2.71%
Indoco Remedies Limited		2.58%
Ajanta Pharmaceuticals Limited		2.57%
Biocon Limited		2.55%
Sanofi India Limited		2.33%
GlaxoSmithKline Pharmaceuticals Limited		2.23%
Abbott India Limited		2.11%
Eris Lifesciences Limited		2.04%
IPCA Laboratories Limited		1.90%
Medplus Health Services Limited		1.56%
METROPOLIS HEALTHCARE LIMITED		1.47%
Tarsons Products Limited		1.31%
Vijaya Diagnostic Centre Limited		0.87%
Strides Pharma Science Limited		0.73%
Natco Pharma Limited		0.63%
Solara Active Pharma Sciences Limited		0.17%
Cash & Current Assets		2.16%
<b>Total</b>	<b>100.00%</b>	

Aditya Birla Sun Life Bal Bhavishya Yojna		
Allocation as a % of Net Assets	Rating	%
Reliance Industries Limited		7.82%
ICICI Bank Limited		6.41%
Housing Development Finance Corporation Limited		5.66%
Infosys Limited		5.26%
Honeywell Automation India Limited		4.40%
Bayer Cropsience Limited		3.97%
Kotak Mahindra Bank Limited		3.92%
HDFC Bank Limited		3.91%
Axis Bank Limited		3.45%
State Bank of India		3.00%
Fortis Healthcare Limited		2.50%
Pfizer Limited		2.44%
Larsen & Toubro Limited		2.43%
GlaxoSmithKline Pharmaceuticals Limited		1.91%
Sundaram Clayton Limited		1.83%
Shree Cement Limited		1.81%
Shoppers Stop Limited		1.80%
Hindustan Unilever Limited		1.59%
Vedant Fashions Private Limited		1.48%
Tata Consultancy Services Limited		1.46%
Tata Motors Limited		1.45%
Hindalco Industries Limited		1.31%
Gillette India Limited		1.28%
Kansai Nerolac Paints Limited		1.25%
Mphasis Limited		1.19%
Bata India Limited		1.17%
Container Corporation of India Limited		1.17%
Motherson Sumi Wiring India Limited		1.13%
Restaurant Brands Asia Limited		1.08%
UltraTech Cement Limited		1.08%
Johnson Controls - Hitachi Air Conditioning India Limited		1.07%
AETHER INDUSTRIES LTD		1.04%
Maruti Suzuki India Limited		1.02%
Bajaj Finance Limited		1.02%
Phoenix Mills Limited		1.01%

# Portfolio

Crompton Greaves Consumer Electricals Limited	0.94%
Biocon Limited	0.94%
IndusInd Bank Limited	0.85%
Tata Power Company Limited	0.84%
Titan Company Limited	0.77%
Bandhan Bank Limited	0.77%
Century Textiles & Industries Limited	0.65%
Jubilant Foodworks Limited	0.65%
Thomas Cook (India) Limited	0.62%
FSN E-Commerce Ventures Limited	0.62%
Godrej Consumer Products Limited	0.60%
Bharat Bijlee Limited	0.59%
SBI Cards & Payment Services Limited	0.58%
Sun Pharmaceutical Industries Limited	0.57%
ICRA Limited	0.51%
Multi Commodity Exchange of India Limited	0.45%
Coforge Limited	0.43%
Procter & Gamble Hygiene and Health Care Limited	0.43%
PB Fintech Limited	0.29%
HCL Technologies Limited	0.10%
Cash & Current Assets	3.50%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Retirement Fund - The 30s Plan		
Allocation as a % of Net Assets	Rating	%
ICICI Bank Limited		7.55%
Reliance Industries Limited		6.71%
Infosys Limited		6.38%
HDFC Bank Limited		6.07%
Housing Development Finance Corporation Limited		5.93%
Larsen & Toubro Limited		4.36%
UltraTech Cement Limited		3.04%
State Bank of India		2.98%
Sun Pharmaceutical Industries Limited		2.79%
Axis Bank Limited		2.72%
Sundaram Clayton Limited		2.72%
Fortis Healthcare Limited		2.72%
Shoppers Stop Limited		2.39%
Bayer Cropscience Limited		2.31%
Tata Motors Limited		2.01%
GlaxoSmithKline Pharmaceuticals Limited		2.00%
Ashok Leyland Limited		2.00%
United Breweries Limited		1.94%
Kotak Mahindra Bank Limited		1.90%
Pfizer Limited		1.89%
Procter & Gamble Hygiene and Health Care Limited		1.89%
Zydus Wellness Limited		1.82%
Craftsman Automation Ltd		1.69%
Biocon Limited		1.61%
Quess Corp Limited		1.53%
Tata Consultancy Services Limited		1.51%
Honeywell Automation India Limited		1.50%
Hindustan Unilever Limited		1.47%
Campus Activewear Limited		1.46%
Johnson Controls - Hitachi Air Conditioning India Limited		1.44%
HCL Technologies Limited		1.41%
Wipro Limited		1.26%
Container Corporation of India Limited		1.26%
Bata India Limited		1.23%
Crompton Greaves Consumer Electricals Limited		1.07%
HDfC Life Insurance Company Limited		0.99%
Titan Company Limited		0.76%
Century Textiles & Industries Limited		0.72%
FSN E-Commerce Ventures Limited		0.65%
Bajaj Finance Limited		0.58%
Hathway Cable & Datacom Limited		0.23%
Cash & Current Assets		3.51%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Retirement Fund - The 40s Plan		
Allocation as a % of Net Assets	Rating	%
ICICI Bank Limited		6.38%
Reliance Industries Limited		5.97%
Infosys Limited		5.53%
REC Limited	ICRA AAA	4.62%
HDFC Bank Limited		4.43%
Housing Development Finance Corporation Limited		4.34%
Larsen & Toubro Limited		3.44%
State Bank of India		2.44%
UltraTech Cement Limited		2.44%
TAMIL NADU 08.21% 24JUN25 SDL	Sovereign	2.37%
Axis Bank Limited		2.26%
Fortis Healthcare Limited		2.23%
Sundaram Clayton Limited		2.23%
Honeywell Automation India Limited		2.23%
GlaxoSmithKline Pharmaceuticals Limited		2.08%
Tata Motors Limited		2.00%
Sun Pharmaceutical Industries Limited		1.98%
Crompton Greaves Consumer Electricals Limited		1.94%
Shoppers Stop Limited		1.85%
Bayer Cropscience Limited		1.82%
Pfizer Limited		1.60%
Tata Consultancy Services Limited		1.58%
Procter & Gamble Hygiene and Health Care Limited		1.54%

Ashok Leyland Limited		1.50%
Hindustan Unilever Limited		1.42%
Campus Activewear Limited		1.38%
HCL Technologies Limited		1.32%
Craftsman Automation Ltd		1.31%
Zydus Wellness Limited		1.28%
Quess Corp Limited		1.25%
Housing Development Finance Corporation Limited	CRISIL AAA	1.20%
Biocon Limited		1.19%
Kotak Mahindra Bank Limited		1.17%
Bharat Petroleum Corporation Limited	CRISIL AAA	1.17%
7.37% GOI (MD 16/04/2023)	Sovereign	1.17%
Container Corporation of India Limited		1.15%
Johnson Controls - Hitachi Air Conditioning India Limited		1.15%
Wipro Limited		1.03%
Bata India Limited		0.95%
HDfC Life Insurance Company Limited		0.91%
Titan Company Limited		0.65%
Century Textiles & Industries Limited		0.62%
7.20 % KARNATAKA 25JAN2027 SDL	Sovereign	0.57%
FSN E-Commerce Ventures Limited		0.56%
Bajaj Finance Limited		0.46%
Cash & Current Assets		9.29%
<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		98.51%
Cash & Current Assets		1.49%
<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	18.55%
IDFC First Bank Limited	CRISIL A1+	11.01%
7.20 % KARNATAKA 25JAN2027 SDL	Sovereign	9.15%
Housing Development Finance Corporation Limited	CRISIL AAA	7.66%
TAMIL NADU 08.21% 24JUN25 SDL	Sovereign	5.69%
Bharat Petroleum Corporation Limited	CRISIL AAA	3.74%
7.37% GOI (MD 16/04/2023)	Sovereign	3.73%
6.57% GOI (MD 05/12/2033)	Sovereign	3.43%
ICICI Bank Limited		1.93%
HDFC Bank Limited		1.87%
Infosys Limited		1.75%
Reliance Industries Limited		1.57%
Housing Development Finance Corporation Limited		1.28%
GUJARAT 08.58% 23JAN2023 SDL	Sovereign	1.24%
Larsen & Toubro Limited		0.85%
UltraTech Cement Limited		0.79%
State Bank of India		0.76%
Bharti Airtel Limited		0.76%
Axis Bank Limited		0.71%
Sun Pharmaceutical Industries Limited		0.66%
TVS Motor Company Limited		0.65%
Ashok Leyland Limited		0.65%
Hindustan Unilever Limited		0.60%
Craftsman Automation Ltd		0.60%
V-Guard Industries Limited		0.59%
Zydus Wellness Limited		0.56%
HDfC Life Insurance Company Limited		0.54%
Biocon Limited		0.52%
Fortis Healthcare Limited		0.50%
United Breweries Limited		0.49%
SBI Cards & Payment Services Limited		0.49%
POLYCAB INDIA Limited		0.49%
Bata India Limited		0.48%
Tata Motors Limited		0.46%
Crompton Greaves Consumer Electricals Limited		0.45%
Gland Pharma Limited		0.43%
Lupin Limited		0.42%
Honeywell Automation India Limited		0.41%
Hindalco Industries Limited		0.38%
Wipro Limited		0.35%
Cash & Current Assets		12.78%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life PSU Equity Fund		
Allocation as a % of Net Assets	Rating	%
Coal India Limited		10.41%
NTPC Limited		10.13%
State Bank of India		10.11%
Power Grid Corporation of India Limited		9.66%
Bharat Petroleum Corporation Limited		5.05%
GAIL (India) Limited		4.33%
Oil & Natural Gas Corporation Limited		3.82%
NMDC Limited		3.60%
Bank of Baroda		3.56%

National Aluminium Company Limited	3.13%
Canara Bank	2.60%
Container Corporation of India Limited	2.55%
Bharat Electronics Limited	2.29%
SBI Life Insurance Company Limited	2.13%
LIC Housing Finance Limited	2.10%
Gujarat Gas Limited	2.00%
Tamil Nadu Newsprint & Papers Limited	2.00%
Gujarat State Petronet Limited	1.75%
Indian Oil Corporation Limited	1.66%
Hindustan Petroleum Corporation Limited	1.56%
BEML Limited	1.52%
NLC India Limited	1.40%
Life Insurance Corp of India	1.17%
Hindustan Aeronautics Limited	1.07%
Gujarat Alkalies and Chemicals Limited	0.99%
rites Limited	0.75%
Indian Bank	0.69%
Steel Authority of India Limited	0.64%
Indraprastha Gas Limited	0.57%
Moil Limited	0.53%
SBI Cards & Payment Services Limited	0.46%
Mazagon Dock Shipbuilders Limited	0.45%
Bharat Dynamics Limited	0.36%
Cash & Current Assets	4.98%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Special Opportunities Fund	
Allocation as a % of Net Assets	%
ICICI Bank Limited	8.44%
Infosys Limited	6.40%
Bharti Airtel Limited	5.29%
Dr. Reddys Laboratories Limited	4.64%
Phoenix Mills Limited	4.22%
HDFC Bank Limited	3.44%
Tata Steel Limited	2.97%
Kotak Mahindra Bank Limited	2.72%
Crompton Greaves Consumer Electricals Limited	2.49%
Tata Power Company Limited	2.48%
Sun Pharmaceutical Industries Limited	2.46%
Cipla Limited	2.44%
Bajaj Finance Limited	2.33%
State Bank of India	2.23%
Cummins India Limited	2.10%
Tata Consumer Products Limited	1.95%
Volta Limited	1.94%
Bajaj Finserv Limited	1.94%
Atul Limited	1.92%
Hero MotoCorp Limited	1.76%
Aarti Industries Limited	1.76%
Bharat Forge Limited	1.73%
Reliance Industries Limited	1.72%
Birlasoft Limited	1.69%
Hindalco Industries Limited	1.60%
J.K. Lakshmi Cement Limited	1.49%
United Spirits Limited	1.43%
Sun TV Network Limited	1.41%
Fortis Healthcare Limited	1.39%
United Breweries Limited	1.38%
Shriram Transport Finance Company Limited	1.38%
AU Small Finance Bank Limited	1.35%
ICICI Lombard General Insurance Company Limited	1.32%
Shree Cement Limited	1.18%
Tata Motors Limited	1.13%
PI Industries Limited	1.12%
FSN E-Commerce Ventures Limited	1.07%
Mphasis Limited	0.98%
AIA Engineering Limited	0.95%
Bajaj Electricals Limited	0.93%
SBI Life Insurance Company Limited	0.93%
Zee Entertainment Enterprises Limited	0.92%
Hindustan Aeronautics Limited	0.90%



# Portfolio

NMDC Limited	0.74%
Exide Industries Limited	0.59%
Fino Payments Bank Limited	0.48%
One 97 Communications Limited	0.45%
Solara Active Pharma Sciences Limited	0.39%
Bharti Airtel Limited	0.20%
Strides Pharma Science Limited	0.18%
Cash & Current Assets	3.05%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life ESG Fund		
Allocation as a % of Net Assets	Rating	%
ICICI Bank Limited		7.44%
Infosys Limited		7.06%
Axis Bank Limited		4.40%
HDFC Bank Limited		4.38%
State Bank of India		3.83%
Larsen & Toubro Infotech Limited		3.81%
SRF Limited		3.66%
Divi's Laboratories Limited		3.04%
PVR Limited		2.90%
MindTree Limited		2.82%
JK Cement Limited		2.77%
ABB India Limited		2.44%
Avenue Supermarkets Limited		2.42%
Kotak Mahindra Bank Limited		2.36%
Bajaj Finance Limited		2.35%
Crompton Greaves Consumer Electricals Limited		2.25%
Endurance Technologies Limited		2.06%
Hindustan Unilever Limited		2.05%
Blue Star Limited		2.05%
Page Industries Limited		2.02%
METROPOLIS HEALTHCARE LIMITED		1.97%
POLYCAB INDIA Limited		1.97%
Bata India Limited		1.96%
Tata Consultancy Services Limited		1.91%
Titan Company Limited		1.85%
Sona BLW Precision Forgings Limited		1.81%
TVS Motor Company Limited		1.79%
Mahindra & Mahindra Limited		1.78%
Tata Consultancy Services Limited		1.49%
Infosys Limited		1.47%
Aditya Birla Fashion and Retail Limited		1.40%
V-Mart Retail Limited		1.28%
Kajaria Ceramics Limited		1.27%
Syngene International Limited		1.22%
Oberoi Realty Limited		1.20%
Birlasoft Limited		1.18%
TeamLease Services Limited		1.08%
Bharti Airtel Limited		1.02%
Whirlpool of India Limited		0.88%
KPIT Technologies Limited		0.81%
PB Fintech Limited		0.79%
One 97 Communications Limited		0.36%
Cash & Current Assets		3.42%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Nifty Bank ETF		
Allocation as a % of Net Assets	Rating	%
HDFC Bank Limited		27.19%
ICICI Bank Limited		22.85%
Axis Bank Limited		11.64%
State Bank of India		11.61%
Kotak Mahindra Bank Limited		11.36%
IndusInd Bank Limited		5.08%
AU Small Finance Bank Limited		2.63%
Bandhan Bank Limited		1.82%
Bank of Baroda		1.75%
The Federal Bank Limited		1.74%
IDFC First Bank Limited		0.96%
Punjab National Bank		0.83%
Yes Bank Limited		0.00%
Cash & Current Assets		0.54%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Gold ETF		
Allocation as a % of Net Assets	Rating	%
Gold		98.17%
Cash & Current Assets		1.83%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Nifty 50 ETF		
Allocation as a % of Net Assets	Rating	%
Reliance Industries Limited		12.57%
HDFC Bank Limited		8.48%
Infosys Limited		7.75%
ICICI Bank Limited		7.12%
Housing Development Finance Corporation Limited		5.64%
Tata Consultancy Services Limited		4.88%
Kotak Mahindra Bank Limited		3.55%
ITC Limited		3.42%
Hindustan Unilever Limited		2.96%
Larsen & Toubro Limited		2.71%
State Bank of India		2.59%
Axis Bank Limited		2.47%
Bharti Airtel Limited		2.35%
Bajaj Finance Limited		2.08%
Asian Paints Limited		1.76%
Maruti Suzuki India Limited		1.61%
Mahindra & Mahindra Limited		1.51%
HCL Technologies Limited		1.50%
Sun Pharmaceutical Industries Limited		1.28%
Titan Company Limited		1.18%
Tata Motors Limited		1.06%
Power Grid Corporation of India Limited		1.03%
Tata Steel Limited		1.00%
Bajaj Finserv Limited		0.97%
NTPC Limited		0.95%
UltraTech Cement Limited		0.92%
Tech Mahindra Limited		0.91%
Wipro Limited		0.90%
Nestle India Limited		0.89%
Oil & Natural Gas Corporation Limited		0.82%
JSW Steel Limited		0.79%
Dr. Reddys Laboratories Limited		0.77%
HDFC Life Insurance Company Limited		0.77%
IndusInd Bank Limited		0.75%
Grasim Industries Limited		0.72%
Hindalco Industries Limited		0.71%
Cipla Limited		0.71%
SBI Life Insurance Company Limited		0.70%
Bajaj Auto Limited		0.70%
Adani Ports and Special Economic Zone Limited		0.69%
Divi's Laboratories Limited		0.67%
Tata Consumer Products Limited		0.62%
Britannia Industries Limited		0.59%
Coal India Limited		0.56%
Apollo Hospitals Enterprise Limited		0.56%
Eicher Motors Limited		0.55%
Hero MotoCorp Limited		0.51%
UPL Limited		0.50%
Bharat Petroleum Corporation Limited		0.42%
Shree Cement Limited		0.36%
Yes Bank Limited		0.00%
Cash & Current Assets		0.51%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Nifty Next 50 ETF		
Allocation as a % of Net Assets	Rating	%
Adani Enterprises Limited		5.77%
Adani Green Energy Limited		3.99%
Adani Transmission Limited		3.81%
SRF Limited		3.20%
Pidlite Industries Limited		3.14%
Avenue Supermarkets Limited		3.05%
Info Edge (India) Limited		2.91%
Godrej Consumer Products Limited		2.88%
Dabur India Limited		2.85%
ICICI Lombard General Insurance Company Limited		2.79%
Indian Oil Corporation Limited		2.73%
Havells India Limited		2.69%
Ambuja Cements Limited		2.60%
Marico Limited		2.45%
Vedanta Limited		2.44%
Cholamandalam Investment and Finance Company Limited		2.39%
GAIL (India) Limited		2.35%
United Spirits Limited		2.25%
Piramal Enterprises Limited		2.20%
Siemens Limited		2.06%
PI Industries Limited		2.04%
Jubilant Foodworks Limited		1.98%
Colgate Palmolive (India) Limited		1.94%
SBI Cards & Payment Services Limited		1.90%
DLF Limited		1.89%
ICICI Prudential Life Insurance Company Limited		1.88%
Bandhan Bank Limited		1.84%
MindTree Limited		1.84%

Larsen & Toubro Infotech Limited	1.81%
Bank of Baroda	1.78%
Indus Towers Limited	1.78%
ACC Limited	1.73%
InterGlobe Aviation Limited	1.52%
Lupin Limited	1.46%
Biocon Limited	1.39%
Torrent Pharmaceuticals Limited	1.38%
Bajaj Holdings & Investments Limited	1.38%
Berger Paints (I) Limited	1.37%
NMDC Limited	1.22%
Bosch Limited	1.20%
HDFC ASSET MANAGEMENT COMPANY Limited	1.16%
Muthoot Finance Limited	1.05%
Steel Authority of India Limited	0.98%
Zydus Lifesciences Limited	0.89%
Gland Pharma Limited	0.85%
Punjab National Bank	0.85%
Procter & Gamble Hygiene and Health Care Limited	0.75%
FSN E-Commerce Ventures Limited	0.51%
Zomato Limited	0.50%
One 97 Communications Limited	0.37%
Cash & Current Assets	0.20%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life S&P BSE Sensex ETF		
Allocation as a % of Net Assets	Rating	%
Reliance Industries Limited		14.86%
HDFC Bank Limited		9.81%
Infosys Limited		8.88%
ICICI Bank Limited		8.16%
Housing Development Finance Corporation Limited		6.51%
Tata Consultancy Services Limited		5.55%
ITC Limited		3.97%
Kotak Mahindra Bank Limited		3.61%
Hindustan Unilever Limited		3.31%
Larsen & Toubro Limited		3.12%
State Bank of India		2.97%
Axis Bank Limited		2.89%
Bharti Airtel Limited		2.74%
Bajaj Finance Limited		2.39%
Asian Paints Limited		2.02%
Maruti Suzuki India Limited		1.87%
HCL Technologies Limited		1.75%
Mahindra & Mahindra Limited		1.74%
Sun Pharmaceutical Industries Limited		1.49%
Titan Company Limited		1.35%
Power Grid Corporation of India Limited		1.20%
Tata Steel Limited		1.14%
NTPC Limited		1.13%
Bajaj Finserv Limited		1.10%
UltraTech Cement Limited		1.07%
Nestle India Limited		1.04%
Tech Mahindra Limited		1.03%
Wipro Limited		1.02%
Dr. Reddys Laboratories Limited		0.89%
IndusInd Bank Limited		0.80%
Cash & Current Assets		0.60%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Multi Cap Fund		
Allocation as a % of Net Assets	Rating	%
ICICI Bank Limited		5.13%
Reliance Industries Limited		4.57%
Infosys Limited		4.40%
HDFC Bank Limited		2.86%
Larsen & Toubro Limited		2.71%
Axis Bank Limited		2.58%
State Bank of India		2.41%
Bharti Airtel Limited		2.05%
VIP Industries Limited		2.00%
Craftsman Automation Ltd		1.95%
Bata India Limited		1.94%
Housing Development Finance Corporation Limited		1.86%
United Breweries Limited		1.83%
Crompton Greaves Consumer Electricals Limited		1.77%
SBI Life Insurance Company Limited		1.73%
Ashok Leyland Limited		1.71%
The Federal Bank Limited		1.69%
TVS Motor Company Limited		1.66%
Fortis Healthcare Limited		1.52%
Zydus Wellness Limited		1.46%
INOX Leisure Limited		1.40%
HCL Technologies Limited		1.38%
ABB Power Products and Systems India Limited		1.36%
UltraTech Cement Limited		1.35%



# Portfolio

V-Guard Industries Limited	1.33%
Multi Commodity Exchange of India Limited	1.30%
Hindalco Industries Limited	1.26%
Britannia Industries Limited	1.24%
Bandhan Bank Limited	1.23%
Sun Pharmaceutical Industries Limited	1.22%
Aditya Birla Fashion and Retail Limited	1.18%
Emami Limited	1.17%
Coforge Limited	1.17%
Century Textiles & Industries Limited	1.15%
Brigade Enterprises Limited	1.14%
Gland Pharma Limited	1.13%
Cholamandalam Financial Holdings Limited	1.11%
Tech Mahindra Limited	1.10%
Hindustan Aeronautics Limited	1.10%
Restaurant Brands Asia Limited	1.08%
Sona BLW Precision Forgings Limited	1.05%
Ahluwalia Contracts (India) Limited	1.04%
J.K. Lakshmi Cement Limited	1.04%
Whirlpool of India Limited	1.02%
ABB India Limited	0.97%
Sanofi India Limited	0.97%
Aurobindo Pharma Limited	0.92%
Aarti Industries Limited	0.91%
Bajaj Finance Limited	0.90%
Poonawalla Fincorp Limited	0.89%
FSN E-Commerce Ventures Limited	0.87%
POLYCAB INDIA Limited	0.87%
Avanti Feeds Limited	0.84%
Alkem Laboratories Limited	0.84%
Johnson Controls - Hitachi Air Conditioning India Limited	0.84%
Blocon Limited	0.82%
Indoco Remedies Limited	0.81%
Zee Entertainment Enterprises Limited	0.64%
Tata Motors Limited	0.63%
Cyient Limited	0.62%
Gateway Distriparks Limited	0.60%
Birlasoft Limited	0.59%
Dodla Dairy Limited	0.59%
SBI Cards & Payment Services Limited	0.47%
Medplus Health Services Limited	0.47%
Quess Corp Limited	0.46%
United Spirits Limited	0.43%
Fino Payments Bank Limited	0.41%
Vedant Fashions Private Limited	0.40%
Mold-Tek Packaging Limited	0.38%
METROPOLIS HEALTHCARE LIMITED	0.36%
Clean Science & Technology Limited	0.30%
Alicon Castalloy Limited	0.22%
Solara Active Pharma Sciences Limited	0.21%
Anupam Rasayan India Limited	0.21%
Life Insurance Corp of India	0.17%
Bharti Airtel Limited	0.07%
Amber Enterprises India Limited	0.00%
Cash & Current Assets	3.94%
<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		4.15%
Tata Power Company Limited		2.12%
Tata Elxsi Limited		1.74%
Bharat Electronics Limited		1.73%
AU Small Finance Bank Limited		1.70%
Shriram Transport Finance Company Limited		1.61%
Page Industries Limited		1.45%
Trent Limited		1.45%
Voltas Limited		1.39%
Ashok Leyland Limited		1.30%
Zee Entertainment Enterprises Limited		1.24%
Crompton Greaves Consumer Electricals Limited		1.23%
The Indian Hotels Company Limited		1.22%
TVS Motor Company Limited		1.20%
Mphasis Limited		1.20%
Varun Beverages Limited		1.15%
Tube Investments of India Limited		1.15%
Laurus Labs Limited		1.13%
The Federal Bank Limited		1.12%
Max Financial Services Limited		1.10%
Max Healthcare Institute Limited		1.09%
Balkrishna Industries Limited		1.07%
Persistent Systems Limited		1.05%
Bharat Forge Limited		1.03%
Container Corporation of India Limited		1.01%
Yes Bank Limited		1.00%
Petronet LNG Limited		1.00%
Indian Railway Catering & Tourism Corporation Limited		0.96%
Hindustan Aeronautics Limited		0.92%
MRF Limited		0.91%
Alkem Laboratories Limited		0.91%

Aurobindo Pharma Limited	0.90%
Astral Limited	0.89%
Hindustan Petroleum Corporation Limited	0.85%
Godrej Properties Limited	0.85%
Cummins India Limited	0.84%
Jindal Steel & Power Limited	0.81%
Coforge Limited	0.81%
Dixon Technologies (India) Limited	0.80%
Atul Limited	0.80%
Deepak Nitrite Limited	0.79%
Tata Chemicals Limited	0.78%
Indraprastha Gas Limited	0.77%
Indian Energy Exchange Limited	0.77%
Fortis Healthcare Limited	0.77%
Navin Fluorine International Limited	0.77%
IPCA Laboratories Limited	0.77%
Canara Bank	0.76%
Power Finance Corporation Limited	0.75%
ABB India Limited	0.75%
CG Power and Industrial Solutions Limited	0.74%
Sundaram Finance Limited	0.73%
APL Apollo Tubes Limited	0.72%
REC Limited	0.71%
Supreme Industries Limited	0.70%
Cormandel International Limited	0.69%
Phoenix Mills Limited	0.68%
Sona BLW Precision Forgings Limited	0.67%
Escorts Kubota Ltd	0.66%
Dalmia Bharat Limited	0.66%
Tata Communications Limited	0.66%
United Breweries Limited	0.65%
Mahindra & Mahindra Financial Services Limited	0.65%
Gujarat Fluorochemicals Limited	0.64%
Bata India Limited	0.63%
LIC Housing Finance Limited	0.62%
IDFC First Bank Limited	0.61%
POLYCAB INDIA Limited	0.59%
Abbott India Limited	0.58%
Schaeffler India Limited	0.57%
Macrotech Developers Limited	0.56%
AIA Engineering Limited	0.54%
Oil India Limited	0.54%
JK Cement Limited	0.54%
JSW Energy Limited	0.54%
Obero Realty Limited	0.53%
SKF India Limited	0.53%
Emami Limited	0.53%
NHPC Limited	0.53%
GMR Infrastructure Limited	0.53%
Minda Industries Limited	0.52%
Aavas Financiers Limited	0.52%
L&T Technology Services Limited	0.52%
Thermax Limited	0.51%
Rajesh Exports Limited	0.50%
The Ramco Cements Limited	0.50%
Aditya Birla Fashion and Retail Limited	0.49%
CRISIL Limited	0.49%
Kajaria Ceramics Limited	0.48%
Torrent Power Limited	0.48%
Sundram Fasteners Limited	0.47%
Honeywell Automation India Limited	0.47%
Grindwell Norton Limited	0.47%
Gujarat Gas Limited	0.46%
Oracle Financial Services Software Limited	0.44%
Dr. Lal Path Labs Limited	0.43%
Relaxo Footwears Limited	0.43%
Vodafone Idea Limited	0.43%
Solar Industries India Limited	0.42%
Linde India Limited	0.42%
PB Fintech Limited	0.41%
Bayer Cropscience Limited	0.41%
Syngene International Limited	0.40%
Aditya Birla Capital Limited	0.40%
GlaxoSmithKline Pharmaceuticals Limited	0.39%
National Aluminium Company Limited	0.39%
Exide Industries Limited	0.39%
Pfizer Limited	0.39%
Apollo Tyres Limited	0.39%
Hindustan Zinc Limited	0.39%
Tata Teleservices Maharashtra Ltd	0.38%
Natco Pharma Limited	0.38%
Indiamart Intermesh Limited	0.37%
Gujarat State Petronet Limited	0.37%
3M India Limited	0.37%
Sanofi India Limited	0.36%
Bharat Heavy Electricals Limited	0.36%
Glenmark Pharmaceuticals Limited	0.35%
Affle (India) Limited	0.34%
Prestige Estates Projects Limited	0.34%
Happiest Minds Technologies Limited	0.33%
Virati Organics Limited	0.33%
Sumitomo Chemical India Limited	0.32%
L&T Finance Holdings Limited	0.31%

Hatsun Agro Product Limited	0.31%
Kansai Nerolac Paints Limited	0.31%
Ajanta Pharmaceuticals Limited	0.30%
Whirlpool of India Limited	0.30%
Trident Limited	0.30%
Endurance Technologies Limited	0.30%
Manappuram Finance Limited	0.29%
Blue Dart Express Limited	0.28%
Nippon Life Asset Management Limited	0.28%
ALEMBIC PHARMACEUTICALS LIMITED	0.26%
Star Health & Allied Insurance Limited	0.25%
Union Bank of India	0.25%
Sun TV Network Limited	0.25%
Indian Bank	0.23%
Alkyl Amines Chemicals Limited	0.22%
ZF Commercial Vehicle Control Systems India Limited	0.22%
METROPOLIS HEALTHCARE LIMITED	0.22%
Indian Railway Finance Corporation Limited	0.22%
Bank of India	0.22%
ICICI Securities Limited	0.21%
Nuvoco Vistas Corp Limited	0.19%
General Insurance Corporation Of India	0.17%
Godrej Industries Limited	0.17%
Clean Science & Technology Limited	0.16%
The New India Assurance Company Limited	0.12%
IDBI Bank Limited	0.10%
Cash & Current Assets	0.46%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Nifty Smallcap 50 Index Fund		
Allocation as a % of Net Assets		
	Rating	%
Central Depository Services (India) Limited		4.76%
PVR Limited		4.26%
KPIT Technologies Limited		4.14%
Computer Age Management Services Limited		3.74%
Radico Khaitan Limited		3.47%
Multi Commodity Exchange of India Limited		3.39%
IDFC Limited		3.37%
Cyient Limited		3.24%
UTI ASSET MANAGEMENT COMPANY Limited		3.24%
Poonawalla Fincorp Limited		3.12%
Birlasoft Limited		2.98%
J.B. Chemicals & Pharmaceuticals Limited		2.88%
Intellect Design Arena Limited		2.84%
RBL Bank Limited		2.64%
Angel Broking Limited		2.64%
CESC Limited		2.58%
HFCL Limited		2.56%
Amara Raja Batteries Limited		2.33%
Chambal Fertilizers & Chemicals Limited		2.18%
Bajaj Electricals Limited		2.18%
Indiabulls Housing Finance Limited		2.03%
Jubilant Ingrevia Limited		1.97%
Granules India Limited		1.96%
Can Fin Homes Limited		1.86%
Amber Enterprises India Limited		1.86%
Chemplast Sanmar Limited		1.73%
Route Mobile Limited		1.70%
Devyani International Limited		1.63%
Zensar Technologies Limited		1.60%
Firstsource Solutions Limited		1.59%
Balaji Amines Limited		1.54%
Medplus Health Services Limited		1.49%
Hindustan Copper Limited		1.48%
Sterlite Technologies Limited		1.39%
Graphite India Limited		1.39%
Alok Industries Limited		1.33%
Birla Corporation Limited		1.27%
Welspun India Limited		1.07%
Laxmi Organic Industries Ltd		1.05%
NBCC (India) Limited		1.01%
PNB Housing Finance Limited		0.99%
Heg Limited		0.90%
Metro Brands Limited		0.83%
Indian Overseas Bank		0.64%
Latent View Analytics Limited		0.58%
Indigo Paints Limited		0.57%
Central Bank of India		0.53%
Bank of Maharashtra		0.49%
Anupam Rasayan India Limited		0.48%
Dilip Buildcon Limited		0.43%
Cash & Current Assets		0.47%
<b>Total</b>	<b></b>	<b>100.00%</b>

Aditya Birla Sun Life Nifty Healthcare ETF		
Allocation as a % of Net Assets		
	Rating	%
Sun Pharmaceutical Industries Limited		20.57%
Dr. Reddy's Laboratories Limited		12.35%
Cipla Limited		11.61%
Divi's Laboratories Limited		10.74%



Apollo Hospitals Enterprise Limited	8.84%
Laurus Labs Limited	4.22%
Lupin Limited	3.46%
Alkem Laboratories Limited	3.39%
Aurobindo Pharma Limited	3.37%
Biocon Limited	3.30%
Torrent Pharmaceuticals Limited	3.27%
IPCA Laboratories Limited	2.86%
Abbott India Limited	2.19%
Zydus Lifesciences Limited	2.11%
Dr. Lal Path Labs Limited	1.61%
Syngene International Limited	1.50%
Pfizer Limited	1.46%
Glenmark Pharmaceuticals Limited	1.33%
Granules India Limited	0.89%
METROPOLIS HEALTHCARE LIMITED	0.84%
Cash & Current Assets	0.09%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Nifty IT ETF		
Allocation as a % of Net Assets	Rating	%
Infosys Limited		26.56%
Tata Consultancy Services Limited		26.24%
HCL Technologies Limited		9.16%
Tech Mahindra Limited		9.14%
Wipro Limited		9.11%
Mphasis Limited		4.81%
MindTree Limited		4.68%
Larsen & Toubro Infotech Limited		4.61%
Coforge Limited		3.24%
L&T Technology Services Limited		2.08%
Cash & Current Assets		0.37%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Silver ETF		
Allocation as a % of Net Assets	Rating	%
Silver		96.84%
Cash & Current Assets		3.16%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Silver ETF Fund of Fund		
Allocation as a % of Net Assets	Rating	%
ADITYA BIRLA SUN LIFE SILVER ETF		99.09%
Cash & Current Assets		0.91%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund		
Allocation as a % of Net Assets	Rating	%
Oil & Natural Gas Corporation Limited		2.12%
Hindalco Industries Limited		2.06%
HDFC Life Insurance Company Limited		2.05%
Coal India Limited		2.04%
Dr. Reddys Laboratories Limited		2.04%
Reliance Industries Limited		2.04%
Axis Bank Limited		2.04%
Mahindra & Mahindra Limited		2.03%
State Bank of India		2.03%
Larsen & Toubro Limited		2.03%
ITC Limited		2.02%
NTPC Limited		2.02%
SBI Life Insurance Company Limited		2.02%
Maruti Suzuki India Limited		2.01%
UltraTech Cement Limited		2.00%
Britannia Industries Limited		2.00%
Nestle India Limited		2.00%
Cipla Limited		2.00%
Infosys Limited		2.00%
Tata Steel Limited		2.00%
ICICI Bank Limited		1.99%
Divi's Laboratories Limited		1.99%
Bharti Airtel Limited		1.99%
Tech Mahindra Limited		1.99%
HDFC Bank Limited		1.99%
Tata Motors Limited		1.99%
Kotak Mahindra Bank Limited		1.98%
HCL Technologies Limited		1.98%
JSW Steel Limited		1.98%
Grasim Industries Limited		1.98%
Apollo Hospitals Enterprise Limited		1.98%
Sun Pharmaceutical Industries Limited		1.98%
Housing Development Finance Corporation Limited		1.98%
IndusInd Bank Limited		1.98%

Wipro Limited	1.98%
Hero MotoCorp Limited	1.97%
Power Grid Corporation of India Limited	1.97%
Tata Consultancy Services Limited	1.97%
Hindustan Unilever Limited	1.97%
Shree Cement Limited	1.97%
Tata Consumer Products Limited	1.96%
Bharat Petroleum Corporation Limited	1.96%
UPL Limited	1.95%
Adani Ports and Special Economic Zone Limited	1.95%
Titan Company Limited	1.93%
Eicher Motors Limited	1.93%
Asian Paints Limited	1.93%
Bajaj Finance Limited	1.93%
Bajaj Auto Limited	1.93%
Bajaj Finserv Limited	1.92%
Cash & Current Assets	0.48%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life NASDAQ 100 FOF		
Allocation as a % of Net Assets	Rating	%
ISHARES NASDAQ 100 UCITS ETF		97.40%
Cash & Current Assets		2.60%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Nifty Next 50 Index Fund		
Allocation as a % of Net Assets	Rating	%
Adani Enterprises Limited		5.75%
Adani Green Energy Limited		3.98%
Adani Transmission Limited		3.86%
SRF Limited		3.20%
Pidilite Industries Limited		3.12%
Avenue Supermarts Limited		3.03%
Info Edge (India) Limited		2.91%
Godrej Consumer Products Limited		2.88%
Dabur India Limited		2.84%
ICICI Lombard General Insurance Company Limited		2.79%
Indian Oil Corporation Limited		2.72%
Havells India Limited		2.68%
Ambuja Cements Limited		2.59%
Marico Limited		2.44%
Vedanta Limited		2.43%
Cholamandalam Investment and Finance Company Limited		2.39%
GAIL (India) Limited		2.34%
United Spirits Limited		2.25%
Piramal Enterprises Limited		2.19%
Siemens Limited		2.06%
PI Industries Limited		2.03%
Jubilant Foodworks Limited		1.97%
Colgate Palmolive (India) Limited		1.93%
SBI Cards & Payment Services Limited		1.90%
DLF Limited		1.89%
ICICI Prudential Life Insurance Company Limited		1.87%
Bandhan Bank Limited		1.84%
MindTree Limited		1.83%
Larsen & Toubro Infotech Limited		1.80%
Bank of Baroda		1.78%
Indus Towers Limited		1.77%
ACC Limited		1.73%
InterGlobe Aviation Limited		1.51%
Lupin Limited		1.45%
Biocon Limited		1.39%
Torrent Pharmaceuticals Limited		1.38%
Berger Paints (I) Limited		1.36%
Bajaj Holdings & Investments Limited		1.36%
NMDC Limited		1.22%
Bosch Limited		1.20%
HDFC ASSET MANAGEMENT COMPANY Limited		1.15%
Muthoot Finance Limited		1.05%
Steel Authority of India Limited		0.98%
Zydus Lifesciences Limited		0.89%
Gland Pharma Limited		0.84%
Punjab National Bank		0.84%
Procter & Gamble Hygiene and Health Care Limited		0.75%
FSN E-Commerce Ventures Limited		0.51%
Zomato Limited		0.50%
One 97 Communications Limited		0.37%
Cash & Current Assets		0.45%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Business Cycle Fund		
Allocation as a % of Net Assets	Rating	%
HDFC Bank Limited		9.41%
ICICI Bank Limited		9.22%
Infosys Limited		5.93%
Reliance Industries Limited		4.11%
State Bank of India		4.04%
Larsen & Toubro Limited		3.65%
Axis Bank Limited		3.59%
Housing Development Finance Corporation Limited		3.18%
Hindustan Unilever Limited		2.95%
Tata Steel Limited		2.84%
Bajaj Finance Limited		2.83%
Sun Pharmaceutical Industries Limited		2.65%
Maruti Suzuki India Limited		2.58%
Bharti Airtel Limited		2.20%
Kotak Mahindra Bank Limited		2.10%
HCL Technologies Limited		1.94%
UltraTech Cement Limited		1.87%
ITC Limited		1.85%
Power Grid Corporation of India Limited		1.69%
DLF Limited		1.69%
Britannia Industries Limited		1.58%
Whirlpool of India Limited		1.57%
Hero MotoCorp Limited		1.52%
Dr. Reddys Laboratories Limited		1.44%
Shree Cement Limited		1.33%
Kajaria Ceramics Limited		1.26%
Larsen & Toubro Infotech Limited		1.18%
NMDC Limited		1.12%
Muthoot Finance Limited		1.05%
Voltas Limited		0.97%
HDFC ASSET MANAGEMENT COMPANY Limited		0.91%
Emami Limited		0.88%
Apollo Hospitals Enterprise Limited		0.86%
Bajaj Auto Limited		0.86%
Crompton Greaves Consumer Electricals Limited		0.83%
Aditya Birla Fashion and Retail Limited		0.82%
Hindalco Industries Limited		0.79%
AIA Engineering Limited		0.79%
Bharat Forge Limited		0.78%
Heritage Foods Limited		0.68%
Bajaj Finserv Limited		0.67%
NTPC Limited		0.67%
Radico Khaitan Limited		0.62%
Grasim Industries Limited		0.62%
Schaeffler India Limited		0.54%
Life Insurance Corp of India		0.36%
Cash & Current Assets		4.96%
<b>Total</b>		<b>100.00%</b>



## Savings Solutions

Aditya Birla Sun Life Liquid Fund		
Allocation as a % of Net Assets	Rating	%
Government of India	Sovereign	4.58%
Government of India	Sovereign	3.49%
Indian Bank	CRISIL A1+	2.71%
Canara Bank	CRISIL A1+	2.70%
Reliance Retail Ventures Limited	CRISIL A1+	2.70%
Government of India	Sovereign	2.34%
IDFC First Bank Limited	CRISIL A1+	2.30%
Bajaj Finance Limited	ICRA A1+	2.04%
Government of India	Sovereign	2.02%
Housing Development Finance Corporation Limited	ICRA A1+	1.90%
Housing Development Finance Corporation Limited	ICRA A1+	1.80%
HDFC Bank Limited	CARE A1+	1.76%
8.08% GOI - (02-Aug-2022)	Sovereign	1.76%
JSW Steel Limited	ICRA A1+	1.75%
Government of India	Sovereign	1.49%
Tata Steel Limited	ICRA A1+	1.36%
Tata Steel Limited	ICRA A1+	1.35%
Sikka Ports and Terminals Limited	CRISIL A1+	1.35%
JSW Steel Limited	ICRA A1+	1.35%
Kotak Securities Limited	ICRA A1+	1.35%
Indus Towers Limited	ICRA A1+	1.34%
Government of India	Sovereign	1.30%
The Federal Bank Limited	CRISIL A1+	1.24%
Mahindra & Mahindra Financial Services Limited	CRISIL A1+	1.22%
Reliance Retail Ventures Limited	CRISIL A1+	1.08%
Tata Teleservices Maharashtra Limited	CRISIL A1+	1.08%
Reliance Retail Ventures Limited	CRISIL A1+	1.08%
Jamnagar Utilities & Power Private Limited	CRISIL A1+	1.00%
The Federal Bank Limited	CRISIL A1+	0.95%
Reliance Retail Ventures Limited	CRISIL A1+	0.95%
Tata Steel Limited	ICRA A1+	0.94%
Tata Steel Limited	ICRA A1+	0.94%
HDFC Bank Limited	CARE A1+	0.81%
Tata Motors Finance Solutions Limited	ICRA A1+	0.81%
Tata Steel Limited	ICRA A1+	0.81%
Tata Motors Finance Limited	ICRA A1+	0.81%
Jamnagar Utilities & Power Private Limited	CRISIL A1+	0.81%
Tata Steel Limited	ICRA A1+	0.81%
Birla Group Holdings Private Limited	ICRA A1+	0.74%
Axis Bank Limited	ICRA A1+	0.74%
Tata Steel Limited	ICRA A1+	0.68%
Indian Oil Corporation Limited	ICRA A1+	0.68%
Government of India	Sovereign	0.68%
Punjab & Sind Bank	ICRA A1+	0.68%
Tata Steel Limited	ICRA A1+	0.68%
ICICI Securities Limited	ICRA A1+	0.68%
Tata Steel Limited	ICRA A1+	0.67%
IndusInd Bank Limited	CRISIL A1+	0.67%
Punjab & Sind Bank	ICRA A1+	0.67%
NIF Infrastructure Finance Limited	ICRA A1+	0.66%
8.92% RAJASTHAN 22AUG2022 SDL	Sovereign	0.66%
IDFC First Bank Limited	CRISIL A1+	0.56%
HDFC Securities Limited	ICRA A1+	0.54%
TVS Credit Services Limited	ICRA A1+	0.54%
HDFC Securities Limited	ICRA A1+	0.54%
HDFC Bank Limited	CARE A1+	0.54%
IndusInd Bank Limited	CRISIL A1+	0.54%
ICICI Securities Limited	ICRA A1+	0.54%
TATA Realty & Infrastructure Limited	ICRA A1+	0.54%
Tata Steel Limited	ICRA A1+	0.54%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	0.54%
Tata Housing Development Company Limited	CARE A1+	0.54%
Sikka Ports and Terminals Limited	CRISIL A1+	0.54%
CSB Bank Limited	CRISIL A1+	0.54%
Government of India	Sovereign	0.47%
Birla Group Holdings Private Limited	ICRA A1+	0.47%
HDFC Securities Limited	ICRA A1+	0.43%
Pilani Investment & Industries Corporation Limited	CRISIL A1+	0.41%
BOB Financial Solutions Limited	CRISIL A1+	0.41%
ICICI Securities Limited	ICRA A1+	0.41%
Bajaj Housing Finance Limited	CRISIL A1+	0.41%
Standard Chartered Capital Limited	ICRA A1+	0.41%
Reliance Retail Ventures Limited	CRISIL A1+	0.40%
L&T Finance Limited	ICRA A1+	0.40%
Reliance Retail Ventures Limited	CRISIL A1+	0.40%
TVS Credit Services Limited	ICRA A1+	0.40%
TVS Credit Services Limited	ICRA A1+	0.40%
Birla Group Holdings Private Limited	ICRA A1+	0.40%
Tata Capital Financial Services Limited	ICRA AAA	0.35%
Mahindra Rural Housing Finance Limited	IND AA+	0.34%
Julius Baer Capital India Private Limited	ICRA A1+	0.34%
L&T Finance Limited	ICRA A1+	0.34%
NIF Infrastructure Finance Limited	ICRA A1+	0.34%
Infina Finance Private Limited	ICRA A1+	0.30%
Power Finance Corporation Limited	CRISIL AAA	0.27%
Sembcorp Energy India Limited	ICRA A1+	0.27%
ICICI Securities Limited	ICRA A1+	0.27%
Barclays Invest & Loans India Limited	ICRA A1+	0.27%
Sembcorp Energy India Limited	ICRA A1+	0.27%
Axis Bank Limited	ICRA A1+	0.27%
Birla Group Holdings Private Limited	ICRA A1+	0.27%
Nuvoco Vistas Corp Limited	CRISIL A1+	0.27%
HDFC Securities Limited	ICRA A1+	0.27%
Bahadur Chand Investments Pvt Limited	ICRA A1+	0.27%
KEC International Limited	ICRA A1+	0.27%
Government of India	Sovereign	0.27%
Sterlite Technologies Limited	ICRA A1+	0.27%

KEC International Limited	ICRA A1+	0.27%
Tata Housing Development Company Limited	CARE A1+	0.27%
IGH Holdings Private Limited	CRISIL A1+	0.27%
8.83% GUJARAT 18JUL2022 SDL	Sovereign	0.26%
8.84% RAJASTHAN 18JUL2022 SDL	Sovereign	0.25%
L&T Finance Limited	ICRA A1+	0.22%
Godrej Industries Limited	ICRA A1+	0.20%
Godrej Industries Limited	ICRA A1+	0.20%
Godrej Industries Limited	ICRA A1+	0.20%
Godrej Industries Limited	ICRA A1+	0.20%
Godrej Properties Limited	ICRA A1+	0.20%
Barclays Invest & Loans India Limited	ICRA A1+	0.20%
LIC Housing Finance Limited	ICRA A1+	0.20%
Housing Development Finance Corporation Limited	ICRA A1+	0.20%
Godrej Properties Limited	ICRA A1+	0.20%
KERELA 08.92% OBAUG22 SDL	Sovereign	0.18%
JSW Steel Limited	ICRA A1+	0.18%
CaratLane Trading Pvt Ltd	ICRA A1+	0.16%
Tata Projects Limited	IND AA	0.15%
CaratLane Trading Pvt Ltd	ICRA A1+	0.15%
8.85% KERALA 18JUL22 SDL	Sovereign	0.14%
Godrej Agrovet Limited	ICRA A1+	0.14%
Axis Securities Limited	ICRA A1+	0.14%
Julius Baer Capital India Private Limited	ICRA A1+	0.14%
Godrej Properties Limited	ICRA A1+	0.14%
Barclays Invest & Loans India Limited	ICRA A1+	0.14%
Standard Chartered Capital Limited	ICRA A1+	0.13%
Panatone Finvest Limited	CRISIL A1+	0.13%
Dabur India Limited	CRISIL A1+	0.13%
Housing Development Finance Corporation Limited	ICRA A1+	0.13%
TATA Realty & Infrastructure Limited	ICRA A1+	0.13%
Godrej Agrovet Limited	ICRA A1+	0.12%
Godrej Properties Limited	ICRA A1+	0.09%
AP 08.90% OBAUG22 SDL	Sovereign	0.08%
Godrej Agrovet Limited	ICRA A1+	0.07%
L&T Finance Limited	ICRA AAA	0.07%
Godrej Agrovet Limited	ICRA A1+	0.07%
Astec Lifesciences Limited	ICRA A1+	0.07%
Creamline Dairy Products Ltd	CRISIL A1+	0.07%
Julius Baer Capital India Private Limited	ICRA A1+	0.07%
Creamline Dairy Products Ltd	CRISIL A1+	0.07%
Barclays Invest & Loans India Limited	ICRA A1+	0.07%
Housing Development Finance Corporation Limited	ICRA A1+	0.05%
TAMIL NADU 08.90% 20SEP2022 SDL	Sovereign	0.03%
8.91% GUJARAT 22AUG2022 SDL	Sovereign	0.03%
LIC Housing Finance Limited	CRISIL AAA	0.03%
TAMIL NADU 08.92% 05SEP2022 SDL	Sovereign	0.01%
Axis Bank Limited	ICRA A1+	0.01%
Clearing Corporation of India Limited		-0.00%
Clearing Corporation of India Limited		-0.00%
Clearing Corporation of India Limited		-0.00%
Clearing Corporation of India Limited		-0.00%
Clearing Corporation of India Limited		-0.00%
Clearing Corporation of India Limited		-0.00%
Clearing Corporation of India Limited		-0.00%
Clearing Corporation of India Limited		-0.00%
Clearing Corporation of India Limited		-0.00%
Clearing Corporation of India Limited		-0.00%
Cash & Current Assets		5.81%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Money Manager Fund		
Allocation as a % of Net Assets	Rating	%
Small Industries Development Bank of India	CRISIL A1+	5.16%
8.13% GOI (MD 21/09/2022)	Sovereign	3.73%
Bharti Enterprises Limited	ICRA A1+	2.87%
Tata Teleservices Limited	CRISIL A1+	2.81%
Axis Bank Limited	ICRA A1+	2.77%
HDFC Bank Limited	CARE A1+	2.73%
Axis Bank Limited	ICRA A1+	2.61%
Export Import Bank of India	ICRA A1+	2.57%
National Bank For Agriculture and Rural Development	CRISIL A1+	2.38%
Panatone Finvest Limited	CRISIL A1+	2.25%
Vedanta Limited	CRISIL A1+	2.23%
Bank of Baroda	ICRA A1+	2.18%
Bharti Enterprises Limited	CRISIL A1+	2.11%
Kotak Mahindra Bank Limited	CRISIL A1+	2.01%
IndusInd Bank Limited	CRISIL A1+	1.99%
Bajaj Housing Finance Limited	CRISIL A1+	1.98%
TAMIL NADU 08.90% 20SEP2022 SDL	Sovereign	1.91%
AU Small Finance Bank Limited	CRISIL A1+	1.84%
Bajaj Housing Finance Limited	CRISIL A1+	1.82%
IndusInd Bank Limited	CRISIL A1+	1.82%
7.37% GOI (MD 16/04/2023)	Sovereign	1.81%
Can Fin Homes Limited	ICRA A1+	1.79%
Tata Teleservices Limited	CRISIL A1+	1.78%
8.90% MAHARASHTRA SDL 20SEP22	Sovereign	1.66%
TATA Realty & Infrastructure Limited	ICRA A1+	1.64%
Tata Capital Financial Services Limited	ICRA A1+	1.63%
Motilal Oswal Finvest Limited	CRISIL A1+	1.62%
Sundaram Home Finance Limited	ICRA A1+	1.61%
IndusInd Bank Limited	CRISIL A1+	1.61%
Canara Bank	CRISIL A1+	1.58%
National Bank For Agriculture and Rural Development	CRISIL A1+	1.39%
7.57% CHHATTISGARH SDL 27MAR23	Sovereign	1.25%
7.02% MAHARASHTRA 27SEP2022 SDL	Sovereign	1.24%
Housing Development Finance Corporation Limited	ICRA A1+	1.21%
HDFC Bank Limited	CARE A1+	1.20%
LIC Housing Finance Limited	ICRA A1+	1.19%
Tata Teleservices Maharashtra Limited	CRISIL A1+	1.17%

8.60% HARYANA 06MAR2023 SDL	Sovereign	1.09%
Axis Bank Limited	CRISIL A1+	1.01%
Vedanta Limited	CRISIL A1+	0.99%
Tata Teleservices Maharashtra Limited	CRISIL A1+	0.98%
Axis Bank Limited	ICRA A1+	0.97%
Standard Chartered Capital Limited	ICRA A1+	0.95%
Standard Chartered Capital Limited	ICRA A1+	0.91%
6.94% MAHARASHTRA 23AUG2022 SDL	Sovereign	0.83%
Bahadur Chand Investments Pvt Limited	ICRA A1+	0.82%
Government of India	Sovereign	0.82%
TATA Realty & Infrastructure Limited	ICRA A1+	0.82%
TATA Realty & Infrastructure Limited	ICRA A1+	0.82%
Can Fin Homes Limited	ICRA A1+	0.82%
Vedanta Limited	CRISIL A1+	0.82%
IndusInd Bank Limited	CRISIL A1+	0.82%
Bahadur Chand Investments Pvt Limited	ICRA A1+	0.81%
Mahindra & Mahindra Financial Services Limited	CRISIL A1+	0.81%
Kotak Mahindra Financial Services Limited	ICRA A1+	0.80%
Tata Teleservices Maharashtra Limited	CRISIL A1+	0.80%
Axis Bank Limited	ICRA A1+	0.79%
Bajaj Financial Securities Limited	CRISIL A1+	0.79%
Can Fin Homes Limited	ICRA A1+	0.78%
8.88% UTTAR PRADESH 03OCT2022 SDL	Sovereign	0.69%
Standard Chartered Capital Limited	ICRA A1+	0.65%
8.90% RAJASTHAN 20SEP22 SDL	Sovereign	0.62%
Godrej Properties Limited	ICRA A1+	0.62%
Kirloskar Ferrous Industries Limited	ICRA A1+	0.61%
Godrej Properties Limited	ICRA A1+	0.61%
Barclays Invest & Loans India Limited	ICRA A1+	0.60%
Canara Bank	CRISIL A1+	0.59%
8.62% MAHARASHTRA 20FEB2023 SDL	Sovereign	0.50%
KERALA 08.60% 23JAN2023 SDL	Sovereign	0.42%
Housing Development Finance Corporation Limited	ICRA A1+	0.41%
Small Industries Development Bank of India	CRISIL A1+	0.40%
Tata Teleservices Limited	CRISIL A1+	0.39%
8.63% MADHYA PRADESH 20MAR2023 SDL	Sovereign	0.34%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	0.29%
8.52% RAJASTHAN IN 20MAR23 SDL	Sovereign	0.25%
8.84% TAMIL NADU 18JUL2022 SDL	Sovereign	0.25%
8.65% CHHATTISGARH - 20MAR23 SDL	Sovereign	0.21%
KERELA 08.92% OBAUG22 SDL	Sovereign	0.21%
IndusInd Bank Limited	CRISIL A1+	0.20%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.20%
Export Import Bank of India	ICRA A1+	0.20%
AP 08.90% OBAUG22 SDL	Sovereign	0.17%
HSBC Bank		0.00%
HSBC Bank		0.00%
Clearing Corporation of India Limited		0.00%
Clearing Corporation of India Limited		0.00%
Clearing Corporation of India Limited		0.00%
IDFC First Bank Limited		0.00%
Standard Chartered Bank		0.00%
Standard Chartered Bank		0.00%
Clearing Corporation of India Limited		0.00%
ICICI Bank Limited		-0.00%
Standard Chartered Bank		-0.00%
Standard Chartered Bank		-0.00%
Standard Chartered Bank		-0.01%
Cash & Current Assets		-3.58%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Low Duration Fund		
Allocation as a % of Net Assets	Rating	%
8.92% MADHYA PRADESH 08AUG2022 SDL	Sovereign	3.35%
6.84% GOI (MD 19/12/2022)	Sovereign	3.29%
4.70% INDIA GOVT BOND 22SEP2033 FRB	Sovereign	3.15%
Shriram Transport Finance Company Limited	IND AA+	2.89%
Axis Bank Limited	CRISIL A1+	2.86%
IndusInd Bank Limited	CRISIL A1+	2.84%
Bajaj Housing Finance Limited	CRISIL AAA	2.73%
National Bank For Agriculture and Rural Development	ICRA AAA	2.69%
Reliance Industries Limited	ICRA AAA	2.65%
Small Industries Development Bank of India	CARE A1+	2.17%
JM Financial Credit Solutions Ltd	ICRA AA	2.15%
HDFC Bank Limited	CARE A1+	2.12%
Shriram City Union Finance Limited	IND AA	1.82%
Small Industries Development Bank of India	CRISIL A1+	1.69%
Sikka Ports and Terminals Limited	CRISIL AAA	1.58%
Embassy Office Parks REIT	CRISIL AAA	1.55%
Bajaj Housing Finance Limited	CRISIL AAA	1.52%
HDFC Bank Limited	CARE A1+	1.51%
Tata Motors Finance Limited	CRISIL AA-	1.42%
National Bank For Agriculture and Rural Development	ICRA AAA	1.34%
Vedanta Limited	CRISIL A1+	1.33%
Small Industries Development Bank of India	CARE A1+	1.32%
Muthoot Finance Limited	ICRA AA+	1.25%
Mahindra Rural Housing Finance Limited	IND AA+	1.21%
Tata Housing Development Company Limited	CARE AA	1.08%
8.93% Jharkhand SDL (MD 08/08/2022)	Sovereign	1.04%

## Portfolio

ROASTAL GUJARAT POWER LTD	CARE AA	1.00%
8.92% PUNJAB 08AUG2022 SDL	Sovereign	0.99%
State Bank of India	CRISIL AAA	0.92%
8.90% ANDHRA PRADESH 04JUL22 SDL	Sovereign	0.90%
HDFC Bank Limited	CARE A1+	0.88%
Axis Bank Limited	ICRA A1+	0.88%
Bajaj Housing Finance Limited	CRISIL A1+	0.88%
Axis Bank Limited	ICRA A1+	0.88%
IndusInd Bank Limited	CRISIL A1+	0.87%
National Bank For Agriculture and Rural Development	ICRA AAA	0.87%
Housing & Urban Development Corporation Limited	ICRA AAA	0.85%
GIC Housing Finance Limited	CRISIL AA+	0.84%
Shriram City Union Finance Limited	IND AA	0.82%
Shriram City Union Finance Limited	IND AA	0.81%
GIC Housing Finance Limited	CRISIL AA+	0.80%
Fullerton India Credit Company Limited	CARE AAA	0.72%
National Bank For Agriculture and Rural Development	ICRA AAA	0.72%
Mahindra & Mahindra Financial Services Limited	IND AA	0.71%
REC Limited	CRISIL AAA	0.68%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.68%
Vedanta Limited	CRISIL A1+	0.67%
Power Finance Corporation Limited	ICRA AAA	0.66%
Can Fin Homes Limited	ICRA A1+	0.65%
Axis Bank Limited	ICRA A1+	0.65%
Export Import Bank of India	ICRA A1+	0.64%
Tata Cleantech Capital Limited	CRISIL AAA	0.63%
Tata Capital Limited	CRISIL AAA	0.63%
Power Finance Corporation Limited	ICRA AAA	0.63%
Aditya Birla Finance Limited	ICRA AAA	0.62%
LIC Housing Finance Limited	CARE AAA	0.58%
Kotak Mahindra Prime Limited	CRISIL AAA	0.57%
TATA Realty & Infrastructure Limited	ICRA AA	0.56%
TATA Realty & Infrastructure Limited	ICRA AA	0.54%
Bharti Hexacom Limited	CRISIL AA+	0.53%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.53%
Embassy Office Parks REIT	CRISIL AAA	0.48%
WEST BENGAL 09.01% 21NOV2022 SDL	Sovereign	0.45%
Manappuram Finance Limited	CARE AA	0.45%
8.80% ANDHRA PRADESH 25OCT2022 SDL	Sovereign	0.45%
National Bank For Agriculture and Rural Development	ICRA AAA	0.45%
HDB Financial Services Limited	CRISIL AAA	0.45%
IndoStar Capital Finance Limited	CARE AA-	0.45%
Tata Capital Housing Finance Limited	CRISIL AAA	0.45%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.44%
Tata Capital Housing Finance Limited	CRISIL AAA	0.44%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.44%
MFC Holdings Limited	CRISIL AA-	0.43%
LIC Housing Finance Limited	ICRA AAA	0.41%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	0.36%
Power Finance Corporation Limited	CRISIL AAA	0.36%
L&T Finance Limited	CRISIL AAA	0.36%
4.55% GOI FRB 30OCT2034	Sovereign	0.34%
Fullerton India Credit Company Limited	CRISIL AAA	0.32%
Housing & Urban Development Corporation Limited	ICRA AAA	0.31%
Sundew Properties Limited	CRISIL AAA	0.29%
HDFC Credila Financial Services Pvt Limited	ICRA AAA	0.27%
8.44% UTTAR PRADESH 29MAR23 SDL	Sovereign	0.26%
REC Limited	CRISIL AAA	0.23%
8.48% KARNATAKA 17OCT2022 SDL	Sovereign	0.23%
L&T Finance Limited	CRISIL AAA	0.23%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.23%
8.95% MANIPUR 22AUG2022 SDL	Sovereign	0.23%
KERELA 08.92% 08AUG22 SDL	Sovereign	0.23%
Housing & Urban Development Corporation Limited	ICRA AAA	0.23%
REC Limited	ICRA AAA	0.22%
Housing & Urban Development Corporation Limited	ICRA AAA	0.22%
Cholamandalam Financial Holdings Limited	IND AA+	0.22%
Godrej Industries Limited	ICRA AA	0.22%
6.90% INDIA SPECIAL GOI BOND 04FEB2026	Sovereign	0.22%
DME Development Limited	CRISIL AAA	0.21%
DME Development Limited	CRISIL AAA	0.21%
DME Development Limited	CRISIL AAA	0.21%
DME Development Limited	CRISIL AAA	0.21%
DME Development Limited	CRISIL AAA	0.21%
DME Development Limited	CRISIL AAA	0.21%
DME Development Limited	CARE AAA	0.21%
DME Development Limited	CRISIL AAA	0.21%
DME Development Limited	CRISIL AAA	0.21%
DME Development Limited	CRISIL AAA	0.21%
DLF Cyber City Developers Limited	CRISIL AA	0.21%
Government of India	Sovereign	0.20%
Government of India	Sovereign	0.20%
Government of India	Sovereign	0.19%
L&T Finance Limited	CRISIL AAA	0.17%
8.55% RAJASTHAN 18OCT2022 SDL	Sovereign	0.15%
India Grid Trust	CRISIL AAA	0.14%
L&T Finance Limited	CRISIL AAA	0.14%
TAMIL NADU 08.92% 08AUG2022 SDL	Sovereign	0.14%
Tata Capital Limited	CRISIL AAA	0.13%
Torrent Power Limited	CRISIL AA+	0.13%
8.55% UTTAR PRADESH 04OCT2022 SDL	Sovereign	0.10%
8.71% UTTAR PRADESH 04OCT2022 SDL	Sovereign	0.10%
LIC Housing Finance Limited	CRISIL AAA	0.09%
Bajaj Finance Limited	CRISIL AAA	0.09%
HDB Financial Services Limited	CRISIL AAA	0.09%
L&T Finance Limited	CRISIL AAA	0.05%

Nabha Power Limited	ICRA AAA	0.05%
LIC Housing Finance Limited	CRISIL AAA	0.05%
Nuvoco Vistas Corp Limited	CRISIL AA	0.04%
07.52% GS 28JAN2024	Sovereign	0.02%
NUCLEAR POWER CORPORATION OF INDIA LTD	ICRA AAA	0.01%
HSBC Bank		-0.00%
HSBC Bank		-0.00%
Standard Chartered Bank		-0.00%
Standard Chartered Bank		-0.00%
Standard Chartered Bank		-0.00%
Standard Chartered Bank		-0.00%
Standard Chartered Bank		-0.00%
Standard Chartered Bank		-0.00%
Standard Chartered Bank		-0.00%
Standard Chartered Bank		-0.00%
Cash & Current Assets		5.72%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Overnight Fund		
Allocation as a % of Net Assets	Rating	%
Government of India	Sovereign	3.48%
Government of India	Sovereign	1.53%
Government of India	Sovereign	0.83%
Cash & Current Assets		94.17%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Savings Fund		
Allocation as a % of Net Assets	Rating	%

Housing Development Finance Corporation Limited	ICRA AAA	4.25%
IDFC First Bank Limited	CRISIL A1+	3.46%
National Bank For Agriculture and Rural Development	CRISIL A1+	3.40%
Axis Bank Limited	ICRA A1+	3.30%
Government of India	Sovereign	2.80%
HDFC Bank Limited	CARE A1+	2.77%
Bharti Enterprises Limited	CARE A1+	2.16%
Can Fin Homes Limited	ICRA A1+	2.09%
Small Industries Development Bank of India	CRISIL A1+	2.03%
Shriram Transport Finance Company Limited	IND AA+	1.99%
IndusInd Bank Limited	CRISIL A1+	1.91%
Reliance Industries Limited	CRISIL AAA	1.82%
8.54% MAHARASHTRA 20MAR23 SDL	Sovereign	1.76%
Tata Capital Financial Services Limited	ICRA A1+	1.74%
Housing Development Finance Corporation Limited	ICRA AAA	1.74%
Kotak Mahindra Bank Limited	CRISIL A1+	1.72%
IDFC First Bank Limited	CRISIL A1+	1.71%
8.21% Haryana UDAY BOND(MD 31/03/2023)	Sovereign	1.65%
8.39% Rajasthan UDAY BOND(MD 15/03/2023)	Rajasthan	1.54%
Small Industries Development Bank of India	CRISIL A1+	1.53%
8.24% GUJARAT 25APR23 SDL	Sovereign	1.50%
8.48% KARNATAKA 17OCT2022 SDL	Sovereign	1.42%
Bajaj Housing Finance Limited	CRISIL AAA	1.40%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	1.39%
IndusInd Bank Limited	CRISIL A1+	1.38%
Canara Bank	CRISIL A1+	1.38%
HDFC Bank Limited	CARE A1+	1.38%
Larsen & Toubro Limited	ICRA A1+	1.37%
Canara Bank	CRISIL A1+	1.36%
Sikka Ports and Terminals Limited	CRISIL AAA	1.24%
Tata Teleervices Maharashtra Limited	CRISIL A1+	1.20%
Small Industries Development Bank of India	CRISIL A1+	1.19%
IDFC First Bank Limited	CRISIL A1+	1.19%
IDFC First Bank Limited	CRISIL A1+	1.19%
GIC Housing Finance Limited	CRISIL AA+	1.05%
Barclays Invest & Loans India Limited	ICRA A1+	1.05%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	1.05%
Axis Bank Limited	CRISIL A1+	1.04%
Tata Teleervices Maharashtra Limited	CRISIL A1+	1.00%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.89%
Vedanta Limited	CRISIL A1+	0.84%
L&T Finance Limited	CRISIL AAA	0.82%
Shriram City Union Finance Limited	IND AA	0.71%
Vedanta Limited	CRISIL A1+	0.70%
GIC Housing Finance Limited	CRISIL AA+	0.70%
Small Industries Development Bank of India	CARE A1+	0.69%
Tata Steel Limited	ICRA A1+	0.69%
IDFC First Bank Limited	CRISIL A1+	0.69%
Standard Chartered Capital Limited	ICRA A1+	0.69%
HDFC Bank Limited	CARE A1+	0.68%
Kirloskar Ferrous Industries Limited	ICRA A1+	0.68%
8.86% TAMIL NADU 07NOV2022 SDL	Sovereign	0.61%
RAJASTHAN 08.21% 31MAR23 SDL	Sovereign	0.57%
Shriram City Union Finance Limited	IND AA	0.57%
6.56% RAJASTHAN 30OCT2023 SDL	Sovereign	0.56%
TATA Realty & Infrastructure Limited	ICRA AA	0.53%
Godrej Properties Limited	ICRA A1+	0.53%
Godrej Properties Limited	ICRA A1+	0.52%
Mahindra & Mahindra Financial Services Limited	CRISIL A1+	0.52%
Godrej Properties Limited	ICRA A1+	0.52%
Tata Capital Financial Services Limited	ICRA AAA	0.50%
8.97% BIHAR 21NOV22 SDL	Sovereign	0.46%
Tata Power Company Limited	IND AA	0.43%
Manappuram Finance Limited	CRISIL AA	0.42%
8.51% UTTAR PRADESH 21MAR2023 SDL	Sovereign	0.38%
Kotak Mahindra Investments Limited	CRISIL AAA	0.38%
8.64% Madhya Pradesh SDL (MD 20/02/2023)	Sovereign	0.36%
Shriram City Union Finance Limited	IND AA	0.36%

National Bank For Agriculture and Rural Development	CRISIL AAA	0.36%
8.38% KARNATAKA 31 OCT2022 SDL	Sovereign	0.36%
8.91% ANDHRA PRADESH OSSEP2022 SDL	Sovereign	0.36%
Bajaj Finance Limited	CRISIL AAA	0.35%
Sundaram Home Finance Limited	ICRA AAA	0.35%
Bharti Telecom Limited	CRISIL AA+	0.35%
Nuvoco Vistas Corp Limited	CRISIL AA	0.35%
LIC Housing Finance Limited	CARE AAA	0.35%
IDFC First Bank Limited	CRISIL A1+	0.35%
Godrej Industries Limited	ICRA AA	0.35%
Nabha Power Limited	ICRA AAA	0.35%
Bharti Telecom Limited	CRISIL AA+	0.35%
Muthoot Finance Limited	ICRA AA-	0.34%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.34%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.34%
Export Import Bank of India	ICRA A1+	0.34%
8.90% MAHARASHTRA SDL 21NOV22	Sovereign	0.29%
Sundaram Finance Limited	CRISIL AAA	0.24%
MAHARASHTRA 08.62% 06MAR23 SDL	Sovereign	0.22%
Sikka Ports and Terminals Limited	CRISIL AAA	0.21%
TAMIL NADU 08.90% 20SEP2022 SDL	Sovereign	0.21%
Bharti Hexacom Limited	CRISIL AA+	0.21%
8.62% KARNATAKA 20FEB2023 SDL	Sovereign	0.18%
8.99% BIHAR 19DEC2022 SDL	Sovereign	0.18%
Power Finance Corporation Limited	CRISIL AAA	0.18%
Power Finance Corporation Limited	ICRA AAA	0.18%
HDB Financial Services Limited	CRISIL AAA	0.18%
Mangalore Refinery and Petrochemicals Limited	ICRA AAA	0.18%
Mahindra Rural Housing Finance Limited	IND AA+	0.18%
Cholamandalam Financial Holdings Limited	IND AA+	0.18%
Godrej Properties Limited	ICRA A1+	0.17%
Bajaj Finance Limited	CRISIL AAA	0.17%
Cholamandalam Financial Holdings Limited	IND AA+	0.17%
Axis Bank Limited	ICRA A1+	0.17%
Tata Motors Finance Limited	CRISIL AA-	0.17%
Canara Bank	CRISIL A1+	0.17%
Export Import Bank of India	ICRA A1+	0.17%
GUJARAT 08.84% 17OCT2022 SDL	Sovereign	0.15%
8.90% KARNATAKA 19DEC2022 SDL	Sovereign	0.14%
TAMIL NADU 08.92% 05SEP2022 SDL	Sovereign	0.14%
Tata Housing Development Company Limited	CARE AA	0.13%
REC Limited	ICRA AAA	0.11%
Power Finance Corporation Limited	ICRA AAA	0.10%
8.90% MAHARASHTRA SDL 20SEP22	Sovereign	0.07%
Power Finance Corporation Limited	ICRA AAA	0.07%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.07%
7.68% GOI (MD 15/12/2023)	Sovereign	0.04%
8.93% KERALA SDL 19DEC2022	Sovereign	0.04%
8.90% MAHARASHTRA SDL 19DEC22	Sovereign	0.04%
KERELA 08.92% 08AUG22 SDL	Sovereign	0.04%
REC Limited	CRISIL AAA	0.04%
Axis Bank Limited	ICRA A1+	0.03%
GUJARAT 08.79% 25OCT22 SDL	Sovereign	0.03%
8.85% ANDHRA PRADESH 07NOV2022 SDL	Sovereign	0.03%
8.91% GUJARAT 22AUG2022 SDL	Sovereign	0.02%
HSBC Bank		0.00%
HSBC Bank		0.00%
HSBC Bank		0.00%
HSBC Bank		0.00%
Clearing Corporation of India Limited		0.00%
Clearing Corporation of India Limited		0.00%
Clearing Corporation of India Limited		0.00%
Clearing Corporation of India Limited		0.00%
Clearing Corporation of India Limited		0.00%
Clearing Corporation of India Limited		0.00%
Clearing Corporation of India Limited		-0.00%
Clearing Corporation of India Limited		-0.00%
Standard Chartered Bank		-0.00%
Clearing Corporation of India Limited		-0.00%
Clearing Corporation of India Limited		-0.00%
Clearing Corporation of India Limited		-0.00%
ICICI Bank Limited		-0.01%
Cash & Current Assets		3.04%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Floating Rate Fund		
Allocation as a % of Net Assets	Rating	%
4.70% INDIA GOVT BOND 22SEP2033 FRB	Sovereign	4.46%
Sikka Ports and Terminals Limited	CRISIL AAA	3.68%
8.21% Haryana UDAY BOND(MD 31/03/2023)	Sovereign	2.77%
L&T Finance Limited	CRISIL AAA	2.45%
Reliance Industries Limited	CRISIL AAA	2.32%
National Bank For Agriculture and Rural Development	ICRA AAA	2.30%
Mahindra & Mahindra Financial Services Limited	IND AAA	2.23%
Panatone Finvest Limited	CRISIL A1+	2.22%
National Bank For Agriculture and Rural Development	ICRA AAA	2.22%
Nabha Power Limited	ICRA AAA	2.22%
IndusInd Bank Limited	CRISIL A1+	2.19%
GOI FRB- 07NOV24	Sovereign	2.03%
Sikka Ports and Terminals Limited	CRISIL AAA	1.95%
Aditya Birla Housing Finance Limited	ICRA AAA	1.90%
Aditya Birla Finance Limited	ICRA AAA	1.89%
8.27% RAJASTAN 23JUN2023 SDL	Sovereign	1.52%
Mahindra & Mahindra Financial Services Limited	IND AAA	1.11%
Jnagmgar Utilities & Power Private Limited	CRISIL AAA	1.06%
HDFC Bank Limited	CARE A1+	1.06%
Air India Assets Holdings Limited	ICRA AAA	1.01%



National Bank For Agriculture and Rural Development	ICRA AAA	0.97%	Power Finance Corporation Limited	CRISIL AAA	0.19%	Clearing Corporation of India Limited		0.00%
HDB Financial Services Limited	CRISIL AAA	0.94%	8.51% UTTAR PRADESH 21MAR2023 SDL	Sovereign	0.19%	Clearing Corporation of India Limited		0.00%
Embassy Office Parks REIT	CRISIL AAA	0.92%	8.60% MADHYA PRADESH 23JAN23 SDL	Sovereign	0.19%	Clearing Corporation of India Limited		0.00%
Axis Bank Limited	ICRA A1+	0.92%	LIC Housing Finance Limited	CRISIL AAA	0.19%	Clearing Corporation of India Limited		0.00%
Power Finance Corporation Limited	CRISIL AAA	0.91%	REC Limited	ICRA AAA	0.19%	Clearing Corporation of India Limited		0.00%
GUJARAT GOVT 09.39% 20NOV23 SDL	Sovereign	0.89%	Bajaj Housing Finance Limited	CRISIL AAA	0.19%	Clearing Corporation of India Limited		0.00%
Larsen & Toubro Limited	CRISIL AAA	0.86%	Housing & Urban Development Corporation Limited	ICRA AAA	0.19%	Clearing Corporation of India Limited		0.00%
Power Finance Corporation Limited	ICRA AAA	0.79%	IndusInd Bank Limited	CRISIL A1+	0.19%	Clearing Corporation of India Limited		0.00%
Power Finance Corporation Limited	ICRA AAA	0.79%	Bajaj Finance Limited	CRISIL AAA	0.19%	Clearing Corporation of India Limited		0.00%
Power Finance Corporation Limited	ICRA AAA	0.79%	Sikka Ports and Terminals Limited	CRISIL A1+	0.18%	Clearing Corporation of India Limited		0.00%
8.54% MAHARASHTRA 20MAR23 SDL	Sovereign	0.76%	Small Industries Development Bank of India	CRISIL A1+	0.18%	Clearing Corporation of India Limited		0.00%
Power Finance Corporation Limited	ICRA AAA	0.75%	National Bank For Agriculture and Rural Development	CRISIL A1+	0.18%	HDFC Bank Limited		0.00%
Housing Development Finance Corporation Limited	ICRA AAA	0.75%	Axis Bank Limited	ICRA A1+	0.18%	IDFC First Bank Limited		0.00%
HDB Financial Services Limited	CRISIL AAA	0.75%	Tata Capital Financial Services Limited	ICRA AAA	0.17%	Standard Chartered Bank		-0.00%
Mahindra & Mahindra Limited	IND AAA	0.75%	8.90% MAHARASHTRA SDL 19DEC22	Sovereign	0.15%	IDFC First Bank Limited		-0.00%
Bajaj Housing Finance Limited	CRISIL AAA	0.74%	8.59% Andhra Pradesh SDL (MD 23/01/2023)	Sovereign	0.15%	Standard Chartered Bank		-0.00%
Axis Bank Limited	ICRA A1+	0.74%	LIC Housing Finance Limited	CRISIL AAA	0.15%	Clearing Corporation of India Limited		-0.00%
8.39% Rajasthan UDAY BOND (MD 15/03/2023)	Sovereign	0.74%	REC Limited	ICRA AAA	0.15%	Standard Chartered Bank		-0.00%
Bajaj Housing Finance Limited	CRISIL AAA	0.73%	8.55% RAJASTHAN 18OCT2022 SDL	Sovereign	0.13%	HSBC Bank		-0.00%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.72%	8.62% Tamil Nadu SDL (MD 20/02/2023)	Sovereign	0.11%	Standard Chartered Bank		-0.00%
Small Industries Development Bank of India	CRISIL A1+	0.72%	MAHARASHTRA 08.67% 06FEB23 SDL	Sovereign	0.11%	Standard Chartered Bank		-0.00%
Small Industries Development Bank of India	CRISIL A1+	0.72%	Housing Development Finance Corporation Limited	ICRA AAA	0.11%	HSBC Bank		-0.00%
Export Import Bank of India	ICRA A1+	0.72%	Mangalore Refinery and Petrochemicals Limited	ICRA AAA	0.11%	Standard Chartered Bank		-0.00%
Housing Development Finance Corporation Limited	ICRA AAA	0.68%	Larsen & Toubro Limited	CRISIL AAA	0.11%	Standard Chartered Bank		-0.00%
L&T Finance Limited	CRISIL AAA	0.61%	Hindustan Petroleum Corporation Limited	ICRA AAA	0.11%	Standard Chartered Bank		-0.00%
RAJASTHAN 08.21% 31MAR23 SDL	Sovereign	0.59%	Government of India	Sovereign	0.11%	Standard Chartered Bank		-0.00%
Kotak Mahindra Investments Limited	CRISIL AAA	0.56%	Government of India	Sovereign	0.11%	Standard Chartered Bank		-0.00%
Tata Capital Limited	CRISIL AAA	0.56%	Government of India	Sovereign	0.11%	Standard Chartered Bank		-0.00%
John Deere Financial India Private Limited	CRISIL AAA	0.56%	Bajaj Finance Limited	CRISIL AAA	0.10%	Standard Chartered Bank		-0.00%
LIC Housing Finance Limited	CARE AAA	0.56%	8.55% UTTAR PRADESH 04OCT2022 SDL	Sovereign	0.09%	Standard Chartered Bank		-0.00%
Canara Bank Limited	CRISIL A1+	0.55%	8.71% UTTAR PRADESH 04OCT2022 SDL	Sovereign	0.09%	IDFC First Bank Limited		-0.00%
IndusInd Bank Limited	CRISIL A1+	0.55%	Export Import Bank of India	CRISIL AAA	0.08%	HSBC Bank		-0.00%
Export Import Bank of India	ICRA A1+	0.55%	Power Finance Corporation Limited	ICRA AAA	0.08%	HSBC Bank		-0.01%
HDB Financial Services Limited	CRISIL AAA	0.52%	Power Finance Corporation Limited	ICRA AAA	0.07%	HSBC Bank		-0.01%
Tata Capital Limited	CRISIL AAA	0.49%	GOI 06.17% 12JUN23	Sovereign	0.07%	HSBC Bank		-0.01%
National Bank For Agriculture and Rural Development	ICRA AAA	0.49%	Government of India	Sovereign	0.07%	HSBC Bank		-0.01%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.45%	National Housing Bank	CRISIL AAA	0.07%	HSBC Bank		-0.01%
Aditya Birla Finance Limited	ICRA AAA	0.45%	Government of India	Sovereign	0.07%	HDFC Bank Limited		-0.01%
8.48% KARNATAKA 17OCT2022 SDL	Sovereign	0.41%	Government of India	Sovereign	0.07%	ICICI Securities Primary Dealership Limited		-0.01%
Bajaj Finance Limited	CRISIL AAA	0.41%	Government of India	Sovereign	0.07%	HSBC Bank		-0.01%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.40%	Government of India	Sovereign	0.07%	HSBC Bank		-0.01%
L&T Finance Limited	CRISIL AAA	0.38%	Housing Development Finance Corporation Limited	CRISIL AAA	0.06%	IDFC First Bank Limited		-0.01%
7.68% Madhya Pradesh UDAY BOND (MD 22/03/2023)	Sovereign	0.38%	REC Limited	CRISIL AAA	0.04%	HSBC Bank		-0.02%
L&T Finance Limited	CRISIL AAA	0.38%	ANDHRA PRADESH 9.71% 12-MAR-24 SDL	Sovereign	0.04%	Cash & Current Assets		6.35%
Tata Cleantech Capital Limited	CRISIL AAA	0.38%	WEST BENGAL 9.72% 12FEB24 SDL	Sovereign	0.04%	<b>Total</b>		<b>100.00%</b>
UTTAR PRADESH 08.93% 05SEP2022 SDL	Sovereign	0.38%	7.96% Maharashtra SDL (14/10/2025)	Sovereign	0.04%	<b>Aditya Birla Sun Life Arbitrage Fund</b>		
LIC Housing Finance Limited	CRISIL AAA	0.38%	8.63% KERALA 06MAR2023 SDL	Sovereign	0.04%	<b>Allocation as a %</b>	<b>Rating</b>	<b>%</b>
Axis Finance Limited	IND AAA	0.38%	KERALA 08.60% 23JAN2023 SDL	Sovereign	0.04%	Aditya Birla Sun Life Money Manager Fund -		27.74%
Housing & Urban Development Corporation Limited	ICRA AAA	0.38%	Reliance Industries Limited	CRISIL AAA	0.04%	Growth - Direct Plan		
Small Industries Development Bank of India	ICRA AAA	0.37%	7.16% GOI (MD 20/05/2023)	Sovereign	0.04%	Adani Ports and Special Economic Zone Limited		4.35%
National Bank For Agriculture and Rural Development	ICRA AAA	0.37%	Government of India	Sovereign	0.04%	Reliance Industries Limited		3.79%
Can Fin Homes Limited	ICRA A1+	0.37%	Bajaj Finance Limited	CRISIL AAA	0.04%	HDFC Bank Limited		3.43%
HDFC Bank Limited	CARE A1+	0.37%	Housing & Urban Development Corporation Limited	ICRA AAA	0.04%	ICICI Bank Limited		1.88%
Kotak Mahindra Investments Limited	CRISIL AAA	0.37%	HDFC Credila Financial Services Pvt Limited	ICRA AAA	0.04%	JSW Steel Limited		1.78%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.37%	Export Import Bank of India	Sovereign	0.04%	Axis Bank Limited		1.67%
National Bank For Agriculture and Rural Development	ICRA AAA	0.37%	GOI 06.30% 09APR23	Sovereign	0.03%	State Bank of India		1.54%
HDFC Bank Limited	CARE A1+	0.36%	7.75% TAMIL NADU 22FEB2023 SDL	Sovereign	0.02%	Adani Enterprises Limited		1.42%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.36%	ICICI Securities Primary Dealership Limited	Sovereign	0.02%	Larsen & Toubro Limited		1.38%
DME Development Limited	CRISIL AAA	0.36%	8.45% BIHAR 30MAR2023 SDL	Sovereign	0.02%	Zee Entertainment Enterprises Limited		1.28%
DME Development Limited	CRISIL AAA	0.36%	Sundaram Finance Limited	CRISIL AAA	0.01%	Bharti Airtel Limited		1.27%
DME Development Limited	CRISIL AAA	0.36%	IDFC First Bank Limited		0.01%	HCL Technologies Limited		1.26%
DME Development Limited	CRISIL AAA	0.36%	HSBC Bank		0.01%	Vedanta Limited		1.23%
DME Development Limited	CRISIL AAA	0.36%	HSBC Bank		0.01%	Housing Development Finance Corporation Limited		1.21%
DME Development Limited	CRISIL AAA	0.36%	HSBC Bank		0.01%	Grasim Industries Limited		1.16%
DME Development Limited	CRISIL AAA	0.36%	8.64% PUNJAB 09JAN2023 SDL	Sovereign	0.01%	Tata Consultancy Services Limited		1.14%
DME Development Limited	CRISIL AAA	0.36%	HDFC Bank Limited		0.01%	DLF Limited		1.07%
DME Development Limited	CRISIL AAA	0.36%	GUJARAT 08.58% 23JAN2023 SDL	Sovereign	0.00%	NTPC Limited		1.04%
DME Development Limited	CRISIL AAA	0.36%	7.17% GOI (MD 08/01/2028)	Sovereign	0.00%	Power Grid Corporation of India Limited		1.02%
DME Development Limited	CARE AAA	0.36%	ICICI Bank Limited	Sovereign	0.00%	Tech Mahindra Limited		0.97%
DME Development Limited	CRISIL AAA	0.36%	Standard Chartered Bank		0.00%	IndusInd Bank Limited		0.96%
DME Development Limited	CRISIL AAA	0.36%	HSBC Bank		0.00%	Bajaj Finance Limited		0.89%
DME Development Limited	CRISIL AAA	0.36%	ICICI Bank Limited	Sovereign	0.00%	Infosys Limited		0.88%
DME Development Limited	CRISIL AAA	0.36%	7.78% UTTAR PRADESH 19JUN2026 SDL	Sovereign	0.00%	Aditya Birla SunLife Floating Rate Fund - Direct		0.85%
DME Development Limited	CRISIL AAA	0.36%	ICICI Bank Limited		0.00%	Plan - Growth		
DME Development Limited	CRISIL AAA	0.36%	Standard Chartered Bank		0.00%	UltraTech Cement Limited		0.77%
DME Development Limited	CRISIL AAA	0.36%	HSBC Bank		0.00%	Hindustan Unilever Limited		0.76%
DME Development Limited	CRISIL AAA	0.36%	ICICI Bank Limited		0.00%	Tata Power Company Limited		0.74%
DME Development Limited	CRISIL AAA	0.36%	ICICI Bank Limited		0.00%	Indian Energy Exchange Limited		0.71%
DME Development Limited	CRISIL AAA	0.36%	HSBC Bank		0.00%	Jindal Steel & Power Limited		0.63%
DME Development Limited	CRISIL AAA	0.36%	Clearing Corporation of India Limited		0.00%	ICICI Lombard General Insurance Company Limited		0.61%
DME Development Limited	CRISIL AAA	0.36%	Standard Chartered Bank		0.00%	Aurobindo Pharma Limited		0.61%
DME Development Limited	CRISIL AAA	0.36%	IDFC First Bank Limited		0.00%	Container Corporation of India Limited		0.60%
DME Development Limited	CRISIL AAA	0.36%	Standard Chartered Bank		0.00%	Sun Pharmaceutical Industries Limited		0.59%
DME Development Limited	CRISIL AAA	0.36%	Clearing Corporation of India Limited		0.00%	Tata Steel Limited		0.59%
DME Development Limited	CRISIL AAA	0.36%	IDFC First Bank Limited		0.00%	Bharat Petroleum Corporation Limited		0.54%
DME Development Limited	CRISIL AAA	0.36%	Clearing Corporation of India Limited		0.00%	Tata Motors Limited		0.52%
DME Development Limited	CRISIL AAA	0.36%	IDFC First Bank Limited		0.00%	InterGlobe Aviation Limited		0.51%
DME Development Limited	CRISIL AAA	0.36%	Standard Chartered Bank		0.00%	MindTree Limited		0.50%
DME Development Limited	CRISIL AAA	0.36%	Clearing Corporation of India Limited		0.00%	Bharat Electronics Limited		0.47%
DME Development Limited	CRISIL AAA	0.36%	Clearing Corporation of India Limited		0.00%	Nestle India Limited		0.47%
DME Development Limited	CRISIL AAA	0.36%	Standard Chartered Bank		0.00%	Hindalco Industries Limited		0.46%
DME Development Limited	CRISIL AAA	0.36%	Clearing Corporation of India Limited		0.00%	National Aluminium Company Limited		0.46%
DME Development Limited	CRISIL AAA	0.36%	HDFC Bank Limited		0.00%	Maruti Suzuki India Limited		0.45%
DME Development Limited	CRISIL AAA	0.36%	ICICI Securities Primary Dealership Limited		0.00%	SRF Limited		0.42%
DME Development Limited	CRISIL AAA	0.36%	Clearing Corporation of India Limited		0.00%	United Spirits Limited		0.42%
DME Development Limited	CRISIL AAA	0.36%	Clearing Corporation of India Limited		0.00%	Havells India Limited		0.40%
DME Development Limited	CRISIL AAA	0.36%	Clearing Corporation of India Limited		0.00%	Punjab National Bank		0.38%
DME Development Limited	CRISIL AAA	0.36%	Clearing Corporation of India Limited		0.00%	Piramal Enterprises Limited		0.38%
DME Development Limited	CRISIL AAA	0.36%	Clearing Corporation of India Limited		0.00%	The Indian Hotels Company Limited		0.36%



# Portfolio

IDFC First Bank Limited	0.36%	Gujarat State Petronet Limited	-0.02%	Power Grid Corporation of India Limited	-1.02%
Divi's Laboratories Limited	0.36%	Indus Towers Limited	-0.02%	NTPC Limited	-1.04%
IDFC Limited	0.35%	Rain Industries Limited	-0.02%	DLF Limited	-1.07%
Indiabulls Housing Finance Limited	0.35%	Laurus Labs Limited	-0.02%	Tata Consultancy Services Limited	-1.14%
Escorts Kubota Ltd	0.35%	Firstsource Solutions Limited	-0.03%	Grasim Industries Limited	-1.16%
NMDC Limited	0.34%	RBL Bank Limited	-0.03%	Housing Development Finance Corporation Limited	-1.20%
SBI Cards & Payment Services Limited	0.33%	Indian Oil Corporation Limited	-0.03%	Vedanta Limited	-1.24%
ACC Limited	0.32%	Indian Oil Corporation Limited	-0.03%	HCL Technologies Limited	-1.26%
Hindustan Petroleum Corporation Limited	0.31%	L&T Finance Holdings Limited	-0.03%	Bharti Airtel Limited	-1.27%
Asian Paints Limited	0.30%	SBI Life Insurance Company Limited	-0.04%	Zee Entertainment Enterprises Limited	-1.29%
Samvardhana Motherson International Limited	0.30%	Can Fin Homes Limited	-0.04%	Larsen & Toubro Limited	-1.29%
Multi Commodity Exchange of India Limited	0.29%	Lupin Limited	-0.04%	Adani Ports and Special Economic Zone Limited	-1.40%
LIC Housing Finance Limited	0.28%	Oracle Financial Services Software Limited	-0.04%	Adani Enterprises Limited	-1.42%
Larsen & Toubro Infotech Limited	0.28%	NBC (India) Limited	-0.04%	State Bank of India	-1.53%
HDFC Life Insurance Company Limited	0.27%	GMR Infrastructure Limited	-0.05%	Axis Bank Limited	-1.67%
Deepak Nitrite Limited	0.27%	Granules India Limited	-0.05%	JSW Steel Limited	-1.73%
Vodafone Idea Limited	0.27%	Manappuram Finance Limited	-0.05%	ICICI Bank Limited	-1.78%
Ambuja Cements Limited	0.27%	L&T Technology Services Limited	-0.05%	Adani Ports and Special Economic Zone Limited	-2.93%
Tata Chemicals Limited	0.26%	Biocon Limited	-0.06%	HDFC Bank Limited	-3.42%
Jubilant Foodworks Limited	0.26%	Exide Industries Limited	-0.06%	Reliance Industries Limited	-3.78%
Hero MotoCorp Limited	0.25%	Britannia Industries Limited	-0.06%	Cash & Current Assets	71.06%
Aditya Birla Fashion and Retail Limited	0.25%	Larsen & Toubro Limited	-0.07%	<b>Total</b>	<b>100.00%</b>
Bharat Heavy Electricals Limited	0.25%	Mahindra & Mahindra Limited	-0.07%	<b>Aditya Birla Sun Life Corporate Bond Fund</b>	
Bajaj Finserv Limited	0.22%	Balkrishna Industries Limited	-0.08%	<b>Allocation as a % of Net Assets</b>	
Kotak Mahindra Bank Limited	0.22%	Mahanagar Gas Limited	-0.09%	4.45% GOI FRB 30OCT2034	Sovereign 4.60%
Titan Company Limited	0.22%	Delta Corp Limited	-0.10%	Bajaj Housing Finance Limited	CRISIL AAA 2.94%
PI Industries Limited	0.21%	The India Cements Limited	-0.10%	Sikka Ports and Terminals Limited	CRISIL AAA 2.75%
Bank of Baroda	0.20%	Info Edge (India) Limited	-0.10%	Sikka Ports and Terminals Limited	CRISIL AAA 2.47%
UPL Limited	0.20%	Bata India Limited	-0.10%	Cholamandalam Investment and Finance Company Limited	ICRA AA+ 1.86%
HDFC ASSET MANAGEMENT COMPANY Limited	0.20%	ICICI Bank Limited	-0.10%	Sikka Ports and Terminals Limited	CRISIL AAA 1.81%
Dr. Reddys Laboratories Limited	0.20%	Bandhan Bank Limited	-0.12%	Power Finance Corporation Limited	ICRA AAA 1.73%
LIC Housing Finance Limited	0.20%	Ashok Leyland Limited	-0.12%	Jamnagar Utilities & Power Private Limited	CRISIL AAA 1.67%
Sun TV Network Limited	0.19%	Trent Limited	-0.12%	Embassy Office Parks REIT	CRISIL AAA 1.66%
Wipro Limited	0.19%	Balrampur Chini Mills Limited	-0.13%	4.70% INDIA GOVT BOND 22SEP2033 FRB	Sovereign 1.63%
ITC Limited	0.18%	Mphasis Limited	-0.13%	Bajaj Housing Finance Limited	CRISIL AAA 1.57%
Godrej Properties Limited	0.18%	The Federal Bank Limited	-0.13%	L&T Finance Limited	CRISIL AAA 1.55%
Oberoi Realty Limited	0.18%	Amara Raja Batteries Limited	-0.14%	L&T Finance Limited	IND AAA 1.51%
Canara Bank	0.17%	Steel Authority of India Limited	-0.14%	Axis Finance Limited	ICRA AAA 1.51%
Glenmark Pharmaceuticals Limited	0.17%	Persistent Systems Limited	-0.14%	Housing Development Finance Corporation Limited	ICRA AAA 1.51%
Godrej Consumer Products Limited	0.16%	Eicher Motors Limited	-0.16%	HDB Financial Services Limited	CRISIL AAA 1.43%
Power Finance Corporation Limited	0.16%	Power Finance Corporation Limited	-0.16%	7.27% GOI 08APR26	Sovereign 1.37%
Eicher Motors Limited	0.16%	Godrej Consumer Products Limited	-0.16%	Larsen & Toubro Limited	CRISIL AAA 1.32%
Persistent Systems Limited	0.14%	Glenmark Pharmaceuticals Limited	-0.17%	Power Finance Corporation Limited	ICRA AAA 1.32%
Steel Authority of India Limited	0.14%	Canara Bank	-0.17%	HDB Financial Services Limited	CRISIL AAA 1.31%
Amara Raja Batteries Limited	0.14%	Oberoi Realty Limited	-0.18%	National Bank For Agriculture and Rural Development	ICRA AAA 1.29%
The Federal Bank Limited	0.13%	ITC Limited	-0.18%	5.63% GOI 12APR2026	Sovereign 1.22%
Mphasis Limited	0.13%	Godrej Properties Limited	-0.18%	Sikka Ports and Terminals Limited	CRISIL AAA 1.13%
Balrampur Chini Mills Limited	0.13%	Wipro Limited	-0.19%	National Bank For Agriculture and Rural Development	ICRA AAA 1.12%
Trent Limited	0.12%	Sun TV Network Limited	-0.19%	Mahindra & Mahindra Financial Services Limited	IND AAA 1.12%
Ashok Leyland Limited	0.12%	Dr. Reddys Laboratories Limited	-0.19%	Nabha Power Limited	ICRA AAA 1.11%
Bandhan Bank Limited	0.12%	HDFC ASSET MANAGEMENT COMPANY Limited	-0.20%	Pipeline Infrastructure Limited	CRISIL AAA 1.10%
Info Edge (India) Limited	0.10%	UPL Limited	-0.20%	Summit Digital Infrastructure Private Limited	CRISIL AAA 0.90%
Bata India Limited	0.10%	Bank of Baroda	-0.20%	8.15% TAMIL NADU 13NOV2025 SDL	Sovereign 0.88%
The India Cements Limited	0.10%	PI Industries Limited	-0.21%	8.43% RAJASTHAN 26NOV2024 SDL	Sovereign 0.77%
Delta Corp Limited	0.10%	Titan Company Limited	-0.22%	8.25% GUJARAT 12DEC2024 SDL	Sovereign 0.77%
Mahanagar Gas Limited	0.09%	Kotak Mahindra Bank Limited	-0.22%	8.08% HARYANA 28JAN2025 SDL	Sovereign 0.76%
Balkrishna Industries Limited	0.08%	Bajaj Finserv Limited	-0.22%	7.89% GUJARAT 15MAY2025 SDL	CARE AAA 0.75%
Mahindra & Mahindra Limited	0.07%	Hero MotoCorp Limited	-0.25%	Small Industries Development Bank of India	CRISIL AAA 0.75%
Britannia Industries Limited	0.06%	Bharat Heavy Electricals Limited	-0.25%	Tata Capital Limited	ICRA AA+ 0.75%
Exide Industries Limited	0.06%	Aditya Birla Fashion and Retail Limited	-0.25%	Cholamandalam Investment and Finance Company Limited	Sovereign 0.75%
Biocon Limited	0.06%	Jubilant Foodworks Limited	-0.26%	6.80% ODISHA 29JAN2025 SDL	IND AAA 0.74%
Indian Oil Corporation Limited	0.06%	Tata Chemicals Limited	-0.26%	Mahindra & Mahindra Financial Services Limited	Sovereign 0.74%
L&T Technology Services Limited	0.05%	Ambuja Cements Limited	-0.27%	6.9% TAMIL NADU SDL 16OCT25	CRISIL AAA 0.74%
Manappuram Finance Limited	0.05%	Vodafone Idea Limited	-0.27%	Tata Capital Limited	IND AAA 0.74%
Granules India Limited	0.05%	Deepak Nitrite Limited	-0.27%	Mahindra & Mahindra Financial Services Limited	ICRA AAA 0.73%
GMR Infrastructure Limited	0.05%	HDFC Life Insurance Company Limited	-0.27%	Small Industries Development Bank of India Housing & Urban Development Corporation Limited	ICRA AAA 0.70%
NBC (India) Limited	0.04%	Larsen & Toubro Infotech Limited	-0.28%	8.07% TAMIL NADU 28JAN25 SDL	Sovereign 0.69%
Lupin Limited	0.04%	LIC Housing Finance Limited	-0.28%	LIC Housing Finance Limited	CRISIL AAA 0.68%
Can Fin Homes Limited	0.04%	Multi Commodity Exchange of India Limited	-0.29%	5.74% GOI 15NOV2026	Sovereign 0.68%
SBI Life Insurance Company Limited	0.03%	Samvardhana Motherson International Limited	-0.30%	8.15% MADHYA PRADESH 13NOV2025 SDL	Sovereign 0.65%
L&T Finance Holdings Limited	0.03%	Asian Paints Limited	-0.30%	8.08% CHHATTISGARH 28JAN2025 SDL	Sovereign 0.65%
RBL Bank Limited	0.03%	Hindustan Petroleum Corporation Limited	-0.31%	L&T Finance Limited	CRISIL AAA 0.65%
Firstsource Solutions Limited	0.03%	ACC Limited	-0.32%	6.82% RAJASTHAN 18SEP2024 SDL	Sovereign 0.60%
Laurus Labs Limited	0.02%	SBI Cards & Payment Services Limited	-0.33%	TAMIL NADU 08.24% 09SEP25 SDL	Sovereign 0.58%
Rain Industries Limited	0.02%	NMDC Limited	-0.34%	8.12% Maharashtra SDL (MD 13/11/2025)	Sovereign 0.58%
Indus Towers Limited	0.02%	Escorts Kubota Ltd	-0.35%	GUJARAT 8.14% 14JAN25 SDL	Sovereign 0.58%
Gujarat State Petronet Limited	0.02%	Indiabulls Housing Finance Limited	-0.35%	First Business Receivables Trust	IND AAA 0.57%
Muthoot Finance Limited	0.02%	IDFC Limited	-0.36%	Bajaj Housing Finance Limited	CRISIL AAA 0.55%
City Union Bank Limited	0.01%	Divi's Laboratories Limited	-0.36%	First Business Receivables Trust	IND AAA 0.55%
Crompton Greaves Consumer Electricals Limited	0.01%	IDFC First Bank Limited	-0.36%	Mangalore Refinery and Petrochemicals Limited	CARE AAA 0.54%
Dabur India Limited	0.01%	The Indian Hotels Company Limited	-0.37%	HDFC Credila Financial Services Pvt Limited	ICRA AAA 0.52%
ICICI Prudential Life Insurance Company Limited	0.01%	Piramal Enterprises Limited	-0.37%	Tata Capital Limited	CRISIL AAA 0.49%
Indraprastha Gas Limited	0.01%	Punjab National Bank	-0.38%	L&T Finance Limited	CRISIL AAA 0.49%
Zydus Lifesciences Limited	0.01%	Havells India Limited	-0.40%	National Bank For Agriculture and Rural Development	CRISIL AAA 0.49%
Whirlpool of India Limited	0.01%	United Spirits Limited	-0.42%	6.97% GOI (MD 06/09/2026)	Sovereign 0.48%
Tata Consumer Products Limited	0.01%	SRF Limited	-0.42%	Bajaj Finance Limited	CRISIL AAA 0.48%
PVR Limited	0.01%	Maruti Suzuki India Limited	-0.45%	Torrent Power Limited	CRISIL AA+ 0.48%
Apollo Hospitals Enterprise Limited	0.01%	National Aluminium Company Limited	-0.46%	8.07% TAMIL NADU 15JUN2026 SDL	Sovereign 0.46%
Cipla Limited	0.01%	Hindalco Industries Limited	-0.46%	8.05% GUJARAT 29APR2025 SDL	Sovereign 0.46%
METROPOLIS HEALTHCARE LIMITED	0.01%	Nestle India Limited	-0.47%	Sundaram Home Finance Limited	ICRA AAA 0.44%
Bosch Limited	0.00%	Bharat Electronics Limited	-0.47%	Indian Bank - Tier II - Basel III	CRISIL AAA 0.43%
Aarti Industries Limited	0.00%	MindTree Limited	-0.50%	8.38% HARYANA 27JAN26 SDL	Sovereign 0.43%
Aarti Industries Limited	-0.00%	InterGlobe Aviation Limited	-0.51%	DME Development Limited	CRISIL AAA 0.42%
Bosch Limited	-0.00%	Tata Motors Limited	-0.52%	DME Development Limited	CRISIL AAA 0.42%
METROPOLIS HEALTHCARE LIMITED	-0.01%	Bharat Petroleum Corporation Limited	-0.54%	DME Development Limited	CRISIL AAA 0.42%
Grasim Industries Limited	-0.01%	Tata Steel Limited	-0.59%		
Cipla Limited	-0.01%	Sun Pharmaceutical Industries Limited	-0.59%		
Apollo Hospitals Enterprise Limited	-0.01%	Container Corporation of India Limited	-0.60%		
PVR Limited	-0.01%	Aurobindo Pharma Limited	-0.61%		
Tata Consumer Products Limited	-0.01%	ICICI Lombard General Insurance Company Limited	-0.61%		
Whirlpool of India Limited	-0.01%	Indus Towers Limited	-0.62%		
Zydus Lifesciences Limited	-0.01%	Jindal Steel & Power Limited	-0.71%		
Indraprastha Gas Limited	-0.01%	Indian Energy Exchange Limited	-0.71%		
ICICI Prudential Life Insurance Company Limited	-0.01%	Tata Power Company Limited	-0.74%		
Dabur India Limited	-0.01%	Hindustan Unilever Limited	-0.76%		
Crompton Greaves Consumer Electricals Limited	-0.01%	UltraTech Cement Limited	-0.76%		
City Union Bank Limited	-0.01%	Infosys Limited	-0.88%		
Muthoot Finance Limited	-0.02%	Bajaj Finance Limited	-0.89%		
		Tech Mahindra Limited	-0.94%		
		IndusInd Bank Limited	-0.96%		

## Portfolio

DME Development Limited	CRISIL AAA	0.42%
DME Development Limited	CRISIL AAA	0.42%
DME Development Limited	CARE AAA	0.42%
DME Development Limited	CRISIL AAA	0.42%
DME Development Limited	CRISIL AAA	0.42%
DME Development Limited	CRISIL AAA	0.42%
Axis Finance Limited	IND AAA	0.41%
Kotak Mahindra Investments Limited	CRISIL AAA	0.40%
8.29% HARYANA 29JUL2025 SDL	Sovereign	0.38%
Housing Development Finance Corporation Limited	CRISIL AAA	0.38%
8.27% UTTAR PRADESH 13MAY2025 SDL	Sovereign	0.38%
8.10% JHARKHAND 11MAR2025 SDL	Sovereign	0.38%
8.03% GUJARAT 16APR2025 SDL	Sovereign	0.38%
7.35% GOI (MD 22/06/2024)	Sovereign	0.38%
Tata Cleantech Capital Limited	CRISIL AAA	0.38%
Housing & Urban Development Corporation Limited	ICRA AAA	0.38%
Housing & Urban Development Corporation Limited	ICRA AAA	0.38%
Sundaram Home Finance Limited	ICRA AAA	0.37%
National Housing Bank	CRISIL AAA	0.37%
Tata Capital Housing Finance Limited	CRISIL AAA	0.37%
John Deere Financial India Private Limited	CRISIL AAA	0.37%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.37%
6.69% MADHYA PRADESH 17MAR25 SDL	Sovereign	0.37%
Tata Capital Financial Services Limited	ICRA AAA	0.37%
Tata Capital Housing Finance Limited	CRISIL AAA	0.37%
Kotak Mahindra Prime Limited	CRISIL AAA	0.37%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.37%
Union Bank of India - Tier II - Basel III	ICRA AA+	0.37%
ICICI Home Finance Company Limited	IND AAA	0.37%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.36%
National Bank For Agriculture and Rural Development	ICRA AAA	0.36%
5.88% GUJARAT 31MAR25 SDL	Sovereign	0.36%
Small Industries Development Bank of India	CARE AAA	0.36%
7.99% BIHAR 14OCT2025 SDL	Sovereign	0.34%
Housing Development Finance Corporation Limited	ICRA AAA	0.34%
KARNATAKA SDL 08.14% 13NOV25	Sovereign	0.31%
8.19% RAJASTHAN UDAY 23JUN2026 SDL	Sovereign	0.31%
7.59% GOI (MD 20/03/2029)	Sovereign	0.30%
Housing & Urban Development Corporation Limited	ICRA AAA	0.30%
Sundaram Home Finance Limited	ICRA AAA	0.30%
8.27% TAMILNADU 23DEC2025 SDL	Sovereign	0.30%
6.39% ANDHRA PRADESH 20MAY2026 SDL	Sovereign	0.29%
8.60% GOI (MD 02/06/2028)	Sovereign	0.28%
7.62% MADHYA PRADESH 23DEC2025 SDL	Sovereign	0.27%
8.44% MAHARASHTRA 26NOV2024 SDL	Sovereign	0.27%
8.15% UTTAR PRADESH 13NOV2025 SDL	Sovereign	0.27%
India Grid Trust	CRISIL AAA	0.27%
Nabha Power Limited	ICRA AAA	0.26%
Bajaj Finance Limited	CRISIL AAA	0.26%
Axis Finance Limited	CRISIL AAA	0.26%
Fullerton India Home Finance Company Limited	CRISIL AAA	0.25%
First Business Receivables Trust	CRISIL AAA(SO)	0.23%
7.17% GOI (MD 08/01/2028)	Sovereign	0.23%
Housing & Urban Development Corporation Limited	ICRA AAA	0.23%
GOI 08.79% 26DEC2029	Sovereign	0.22%
5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC	Sovereign	0.21%
4.04% GOI FRB 04OCT2028	Sovereign	0.20%
8.24% ANDHRA PRADESH 09DEC2025 SDL	Sovereign	0.19%
8.21% MAHARASHTRA 09DEC2025 SDL	Sovereign	0.19%
8.39% RAJASTHAN 15MAR26 SDL	Sovereign	0.19%
8.08% JHARKHAND 28JAN2025 SDL	Sovereign	0.19%
7.99% KERLA 28OCT25 SDL	Sovereign	0.19%
7.96% MAHARASHTRA 29JUN2026 SDL	Sovereign	0.19%
8.14% UTTAR PRADESH 02JUN2026 SDL	Sovereign	0.19%
8.90% MAHARASHTRA SDL 19DEC22	Sovereign	0.19%
8.90% PUNJAB 19DEC2022 SDL	Sovereign	0.19%
LIC Housing Finance Limited	CRISIL AAA	0.19%
HDB Financial Services Limited	CRISIL AAA	0.19%
REC Limited	ICRA AAA	0.19%
Muthoot Finance Limited	CRISIL AA+	0.19%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.19%
Larsen & Toubro Limited	CRISIL AAA	0.19%
National Bank For Agriculture and Rural Development	ICRA AAA	0.19%
6.70% TAMIL NADU 16OCT24 SDL	Sovereign	0.19%
Indian Oil Corporation Limited	ICRA AAA	0.18%
ICICI Home Finance Company Limited	ICRA AAA	0.18%
First Business Receivables Trust	IND AAA	0.18%
6.84% TAMIL NADU 23NOV2026 SDL	Sovereign	0.18%
Kotak Mahindra Prime Limited	CRISIL AAA	0.18%
Punjab National Bank - Tier II - Basel III	IND AAA	0.18%
National Bank For Agriculture and Rural Development	ICRA AAA	0.18%
6.79% GOI (MD 15/05/2027)	Sovereign	0.16%
8.33% GOI (MD 09/07/2026)	Sovereign	0.16%
Tata Capital Housing Finance Limited	ICRA AAA	0.15%
Adani Ports and Special Economic Zone Limited	IND AA+	0.15%
6.86% HARYANA 23NOV2026 SDL	Sovereign	0.15%
6.83% KARNATAKA 23NOV2026 SDL	Sovereign	0.15%
Axis Bank Limited	ICRA AAA	0.12%
Indian Petroleum Corporation Limited	ICRA AAA	0.13%
7.18% TAMIL NADU SDL 26JUL2027	Sovereign	0.11%
Bajaj Finance Limited	CRISIL AAA	0.11%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.11%
State Bank of India - Tier II - Basel III	ICRA AAA	0.11%
8.44% TAMIL NADU 12NOV2024 SDL	Sovereign	0.08%
8.52% UTTAR PRADESH 21MAR2025 SDL	Sovereign	0.08%
KARNATAKA 09.39% 01AUG23 SDL	Sovereign	0.08%

8.22% TAMIL NADU 09DEC2025 SDL	Sovereign	0.08%
8.04% MAHARASHTRA 25FEB2025 SDL	Sovereign	0.08%
8.21% RAJASTHAN 31MAR2025 SDL	Sovereign	0.08%
NIF Infrastructure Finance Limited	ICRA AAA	0.08%
8.06% HARYANA 04JUL2026 SDL	Sovereign	0.08%
7.59% GOI (MD 11/01/2026)	Sovereign	0.08%
Manappuram Finance Limited	CRISIL AA	0.08%
Indian Oil Corporation Limited	ICRA AAA	0.08%
7.37% TAMIL NADU 14SEP2026 SDL	ICRA AAA	0.07%
Indian Railway Finance Corporation Limited	ICRA AAA	0.07%
First Business Receivables Trust	CRISIL AAA(SO)	0.07%
7.57% GOI (MD 17/06/2033)	Sovereign	0.06%
ANDHRA PRADESH ANDHRA 9.84 02/26/24	Sovereign	0.04%
HDFC Bank Limited	CRISIL AAA	0.04%
9.50% GUJARAT 11SEP2023 SDL	Sovereign	0.04%
9.50% HARYANA 11SEP2023 SDL	Sovereign	0.04%
MAHARASHTRA 09.60% 14AUG23 SDL	Sovereign	0.04%
8.59% UTTAR PRADESH 10MAR2025 SDL	Sovereign	0.04%
GUJARAT GUJARA 8.23 09/09/25	Sovereign	0.04%
8.16% KARNATAKA 26NOV2025 SDL	Sovereign	0.04%
8.39% RAJASTHAN UDAY 15MAR25 SDL	Sovereign	0.04%
LIC Housing Finance Limited	CRISIL AAA	0.04%
GUJARAT 8.05% 25FEB25 SDL	Sovereign	0.04%
7.99% MAHARASHTRA 28OCT2025 SDL	Sovereign	0.04%
7.96% Maharashtra SDL (14/10/2025)	Sovereign	0.04%
7.96% Gujarat SDL (14/10/2025)	Sovereign	0.04%
8.51% UTTAR PRADESH 21MAR2023 SDL	Sovereign	0.04%
7.67% Tamilnadu UDAY BOND (MD 22/03/2023)	Sovereign	0.04%
7.71% TAMIL NADU 22FEB2023 SDL	Sovereign	0.04%
7.16% GOI (MD 20/05/2023)	Sovereign	0.04%
7.69% TAMIL NADU 22FEB2023 SDL	Sovereign	0.04%
LIC Housing Finance Limited	CRISIL AAA	0.04%
Housing Development Finance Corporation Limited	ICRA AAA	0.04%
6.83% RAJASTHAN SDL 25SEP23	Sovereign	0.04%
NTPC Limited	ICRA AAA	0.04%
7.39% HARYANA 09NOV2026 SDL	Sovereign	0.04%
7.25% MAHARASHTRA 28DEC2026 SDL	Sovereign	0.04%
7.22% CHHATTISGARH 25JAN2027 SDL	Sovereign	0.04%
Indian Oil Corporation Limited	ICRA AAA	0.04%
6.27% RAJASTHAN 20JUL2026 SDL	Sovereign	0.03%
6.92% RAJASTHAN 04SEP25 SDL	Sovereign	0.03%
6.87% RAJASTHAN 08SEP2031 SDL	Sovereign	0.03%
6.22% GOVERNMENT OF INDIA 16MAR35 G-SEC	Sovereign	0.02%
6.67% GOVERNMENT OF INDIA 17DEC50 G-SEC	Sovereign	0.02%
IDFC First Bank Limited	ICRA AAA	0.02%
REC Limited	ICRA AAA	0.02%
Power Finance Corporation Limited	ICRA AAA	0.02%
National Bank For Agriculture and Rural Development	ICRA AAA	0.02%
REC Limited	CRISIL AAA	0.02%
IDFC First Bank Limited	ICRA 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%
REC Limited	CRISIL AAA	0.01%
National Bank For Agriculture and Rural Development	ICRA AAA	0.01%
IDFC First Bank Limited		0.01%
6.91% RAJASTHAN 01SEP2031 SDL	Sovereign	0.01%
6.20% MADHYA PRADESH 15APR2023 SDL	Sovereign	0.01%
07.26% GOI (MD 14/01/2029)	Sovereign	0.00%
6.97% MAHARASHTRA 18FEB2028 SDL	Sovereign	0.00%
Standard Chartered Bank		0.00%
HSBC Bank		-0.00%
HSBC Bank		-0.00%
HSBC Bank		-0.00%
Clearing Corporation of India Limited		-0.00%
HSBC Bank		-0.00%
Clearing Corporation of India Limited		-0.00%
Clearing Corporation of India Limited		-0.00%
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Clearing Corporation of India Limited		-0.00%
Clearing Corporation of India Limited		-0.00%
Clearing Corporation of India Limited		-0.00%
Standard Chartered Bank		-0.00%
Standard Chartered Bank		-0.00%
HSBC Bank		-0.00%
Standard Chartered Bank		-0.00%
Standard Chartered Bank		-0.00%
IDFC First Bank Limited		-0.00%
Standard Chartered Bank		-0.01%
Clearing Corporation of India Limited		-0.01%
ICICI Bank Limited		-0.01%
HSBC Bank		-0.01%
IDFC First Bank Limited		-0.01%
HSBC Bank		-0.01%
IDFC First Bank Limited		-0.01%
HSBC Bank		-0.01%
HSBC Bank		-0.01%
HSBC Bank		-0.03%
HSBC Bank		-0.03%
HSBC Bank		-0.03%
Cash & Current Assets		-1.94%
Total		100.00%

Aditya Birla Sun Life Short Term Fund		
Allocation as a % of Net Assets	Rating	%
Bajaj Housing Finance Limited	CRISIL AAA	3.28%
Housing Development Finance Corporation Limited	ICRA AAA	3.25%
State Bank of India - Tier II - Basel III	ICRA AAA	3.10%
Shriram Transport Finance Company Limited	IND AA+	3.09%
4.70% INDIA GOVT BOND 22SEP2033 FRB	Sovereign	2.95%
6.90% INDIA SPECIAL GOI BOND 04FEB2026	Sovereign	2.20%
Sundew Properties Limited	CRISIL AAA	2.13%
Embassy Office Parks REIT	CRISIL AAA	2.13%
Sikka Ports and Terminals Limited	CRISIL AAA	2.08%
Small Industries Development Bank of India	CARE AAA	2.08%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	2.04%
Shriram City Union Finance Limited	IND AA	1.94%
Axis Finance Limited	CRISIL AAA	1.73%
First Business Receivables Trust	IND AAA	1.63%
First Business Receivables Trust	IND AAA	1.58%
State Bank of India	CRISIL AAA	1.56%
Summit Digital Infrastructure Private Limited	CRISIL AAA	1.55%
National Bank For Agriculture and Rural Development	ICRA AAA	1.51%
TMF Holdings Limited	CRISIL AA-	1.46%
TATA Realty & Infrastructure Limited	ICRA AA	1.40%
8.83% GOI (MD 25/11/2023)	Sovereign	1.33%
Shriram City Union Finance Limited	IND AA	1.31%
State Bank of India - Tier II - Basel III	CRISIL AAA	1.31%
Fullerton India Credit Company Limited	CARE AAA	1.30%
Tata Housing Development Company Limited	CARE AA	1.30%
Sundaram Home Finance Limited	ICRA AAA	1.28%
Tata Motors Finance Limited	CRISIL AA-	1.26%
Manappuram Finance Limited	CRISIL AA	1.17%
Embassy Office Parks REIT	CRISIL AAA	1.15%
Sikka Ports and Terminals Limited	CRISIL AAA	1.09%
8.97% BIHAR 21NOV22 SDL	Sovereign	1.09%
Larsen & Toubro Limited	CRISIL AAA	1.08%
Nuvoco Vistas Corp Limited	CRISIL AA	1.07%
Adani Ports and Special Economic Zone Limited	IND AA+	1.07%
Tata Capital Housing Finance Limited	CRISIL AAA	1.07%
Manappuram Finance Limited	CRISIL AA	1.06%
TATA Realty & Infrastructure Limited	ICRA AA	1.05%
Punjab National Bank	CRISIL AA+	1.03%
State Bank of India - Tier II - Basel III	ICRA AAA	1.02%
LIC Housing Finance Limited	CRISIL AAA	0.98%
4.04% GOI FRB 04OCT2028	Sovereign	0.95%
Sundaram Home Finance Limited	ICRA AAA	0.85%
ICIICI Home Finance Company Limited	ICRA AAA	0.84%
8.86% TAMIL NADU 07NOV2022 SDL	Sovereign	0.76%
HDFC Credila Financial Services Pvt Limited	ICRA AAA	0.75%
Punjab National Bank - Tier II - Basel III	IND AAA	0.73%
Fullerton India Home Finance Company Limited	CRISIL AAA	0.71%
Mahindra Rural Housing Finance Limited	IND AA+	0.64%
Muthoot Finance Limited	ICRA AA+	0.64%
REC Limited	ICRA AAA	0.56%
8.53% UTTAR PRADESH 10FEB26 SDL	Sovereign	0.56%
8.52% TELANGANA - 10FEB26 SDL	Sovereign	0.56%
8.83% TAMIL NADU 11JUN2024 SDL	Sovereign	0.56%
First Business Receivables Trust	IND AAA	0.55%
Muthoot Finance Limited	ICRA AA+	0.55%
8.39% Rajasthan UDAY BOND(MD 15/03/2023)	Sovereign	0.55%
8.99% BIHAR 19DEC2022 SDL	Sovereign	0.55%
8.90% MAHARASHTRA SDL 19DEC22	Sovereign	0.55%
8.90% PUNJAB 19DEC2022 SDL	Sovereign	0.55%
Tata Projects Limited	IND AA	0.54%
National Bank For Agriculture and Rural Development	ICRA AAA	0.54%
Sundaram Home Finance Limited	ICRA AAA	0.54%
Cholamandalam Financial Holdings Limited	IND AA+	0.53%
Mindspace Business Parks REIT	CRISIL AAA	0.52%
Axis Finance Limited	CRISIL AAA	0.52%
DME Development Limited	CRISIL AAA	0.46%
DME Development Limited	CRISIL AAA	0.46%
DME Development Limited	CRISIL AAA	0.46%
DME Development Limited	CRISIL AAA	0.46%
DME Development Limited	CRISIL AAA	0.46%
DME Development Limited	CRISIL AAA	0.46%
DME Development Limited	CARE AAA	0.46%
DME Development Limited	CRISIL AAA	0.46%
DME Development Limited	CRISIL AAA	0.46%
DME Development Limited	CRISIL AAA	0.46%
KARNATAKA 09.01% 25JUN24 SDL	Sovereign	0.45%
8.21% HARAYANA 31MAR2024 SDL	Sovereign	0.44%
India Grid Trust	CRISIL AAA	0.44%
Bharat Petroleum Corporation Limited	CRISIL AAA	0.43%
Tata Capital Limited	CRISIL AAA	0.43%
5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC	Sovereign	0.41%
Government of India	Sovereign	0.41%
REC Limited	ICRA AAA	0.39%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	0.38%
Government of India	Sovereign	0.38%
8.57% ANDHRA PRADESH 09MAR2026 SDL	Sovereign	0.34%
L&T Finance Limited	CRISIL AAA	0.33%
HDB Financial Services Limited	CRISIL AAA	0.33%
HDB Financial Services Limited	CRISIL AAA	0.33%
HDFC Credila Financial Services Pvt Limited	CRISIL AAA	0.32%
8.39% ANDHRA PRADESH 27JAN2026 SDL	Sovereign	0.22%
8.36% MAHARASHTRA 27JAN26 SDL	Sovereign	0.22%





# Portfolio

Tata Capital Financial Services Limited	ICRA AAA	0.22%
8.08% UTTAR PRADESH 25FEB25 SDL	Sovereign	0.22%
Tata Capital Housing Finance Limited	ICRA AAA	0.22%
Union Bank of India - Tier II - Basel III	IND AA+	0.22%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.22%
L&T Finance Limited	CRISIL AAA	0.22%
National Bank For Agriculture and Rural Development	ICRA AAA	0.22%
Reliance Industries Limited	CRISIL AAA	0.22%
Indian Railway Finance Corporation Limited	ICRA AAA	0.22%
Jharkand Road Projects Implementation Company Limited	CARE D	0.13%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	0.13%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.11%
Power Finance Corporation Limited	ICRA AAA	0.11%
8.42% KERALA 27JAN2026 SDL	Sovereign	0.11%
8.32% UTTAR PRADESH 02JUN2025 SDL	Sovereign	0.11%
Indian Railway Finance Corporation Limited	ICRA AAA	0.11%
8.06% HARYANA 04JUL2026 SDL	Sovereign	0.11%
KERALA 08.65% 09JAN23 SDL	Sovereign	0.11%
Food Corporation Of India	CRISIL AAA	0.11%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.11%
8.05% HARYANA 25FEB2025 SDL	Sovereign	0.09%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	0.03%
8.60% BIHAR 09MAR2026 SDL	Sovereign	0.02%
8.06% MAHARASHTRA 11FEB2025 SDL	Sovereign	0.00%
7.17% GOI (MD 08/01/2028)	Sovereign	0.00%
Standard Chartered Bank	-0.00%	
Standard Chartered Bank	-0.00%	
Standard Chartered Bank	-0.00%	
Standard Chartered Bank	-0.00%	
Standard Chartered Bank	-0.00%	
Cash & Current Assets	4.52%	
<b>Total</b>	<b>100.00%</b>	

Aditya Birla Sun Life Banking & PSU Debt Fund		
Allocation as a % of Net Assets	Rating	%
REC Limited	ICRA AAA	3.24%
Axis Bank Limited	ICRA A1+	3.10%
Housing & Urban Development Corporation Limited	ICRA AAA	2.64%
Axis Bank Limited	CRISIL AAA	2.24%
5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC	Sovereign	1.92%
Axis Bank Limited	ICRA A1+	1.88%
State Bank of India - Tier II - Basel III	ICRA AAA	1.71%
State Bank of India - Tier I - Basel III	ICRA AAA	1.60%
Power Finance Corporation Limited	ICRA AAA	1.46%
REC Limited	ICRA AAA	1.45%
HDB Financial Services Limited	CRISIL AAA	1.45%
National Highways Authority of India	CRISIL AAA	1.45%
Bajaj Housing Finance Limited	CRISIL AAA	1.42%
National Bank For Agriculture and Rural Development	ICRA AAA	1.40%
Small Industries Development Bank of India	CRISIL A1+	1.39%
Housing & Urban Development Corporation Limited	ICRA AAA	1.39%
Power Finance Corporation Limited	ICRA AAA	1.37%
Punjab National Bank	CRISIL AA+	1.34%
Power Finance Corporation Limited	CRISIL AAA	1.31%
State Bank of India	CRISIL AAA	1.28%
Housing & Urban Development Corporation Limited	ICRA AAA	1.21%
Bank of Baroda - Tier II - Basel III	CARE AAA	1.20%
State Bank of India - Tier I - Basel III	CRISIL AA+	1.19%
National Bank For Agriculture and Rural Development	CRISIL A1+	1.16%
Sikka Ports and Terminals Limited	CRISIL AAA	1.16%
4.04% GOI FRB 04OCT2028	Sovereign	1.11%
L&T Finance Limited	CRISIL AAA	1.07%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.01%
Power Finance Corporation Limited	ICRA AAA	1.01%
State Bank of India - Tier I - Basel III	CRISIL AA+	0.99%
8.15% GOI (MD 24/11/2026)	Sovereign	0.98%
Axis Finance Limited	IND AAA	0.97%
Axis Finance Limited	CRISIL A1+	0.95%
Axis Bank Limited	ICRA A1+	0.93%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.93%
Bank of Baroda	CRISIL AA+	0.78%
Indian Bank - Tier II - Basel III	CRISIL AAA	0.75%
Axis Bank Limited	ICRA AAA	0.74%
Small Industries Development Bank of India	ICRA AAA	0.72%
National Bank For Agriculture and Rural Development	ICRA AAA	0.70%
Tata Capital Limited	CRISIL AAA	0.70%
Small Industries Development Bank of India	CRISIL A1+	0.68%
Indian Oil Corporation Limited	ICRA AAA	0.67%
REC Limited	ICRA AAA	0.67%
Sundaram Home Finance Limited	ICRA AAA	0.67%
Power Grid Corporation of India Limited	CRISIL AAA	0.60%
HDFC Credila Financial Services Pvt Limited	ICRA AAA	0.57%
Mangalore Refinery and Petrochemicals Limited	CARE AAA	0.56%
5.15% GOVERNMENT OF INDIA 09NOV25 G-SEC	Sovereign	0.55%
National Bank For Agriculture and Rural Development	ICRA AAA	0.53%
Tata Capital Housing Finance Limited	CRISIL AAA	0.52%

6.90% INDIA SPECIAL GOI BOND 04FEB2026	Sovereign	0.51%
Export Import Bank of India	ICRA AAA	0.50%
7.59% GOI(MD 11/01/2026)	Sovereign	0.50%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.48%
Air India Assets Holdings Limited	ICRA AAA	0.48%
Power Finance Corporation Limited	ICRA AAA	0.48%
Axis Finance Limited	IND AAA	0.48%
L&T Finance Limited	CRISIL AAA	0.48%
National Bank For Agriculture and Rural Development	ICRA AAA	0.48%
Mangalore Refinery and Petrochemicals Limited	ICRA AAA	0.48%
Indian Oil Corporation Limited	ICRA AAA	0.48%
National Bank For Agriculture and Rural Development	ICRA AAA	0.48%
Axis Bank Limited	ICRA A1+	0.48%
HDB Financial Services Limited	CRISIL AAA	0.48%
Canara Bank	CRISIL A1+	0.48%
ICICI Bank Limited - Tier II - Basel III	ICRA AAA	0.48%
Axis Bank Limited	ICRA A1+	0.48%
Nabha Power Limited	ICRA AAA	0.48%
Export Import Bank of India	ICRA A1+	0.48%
Axis Bank Limited	ICRA A1+	0.47%
Can Fin Homes Limited	ICRA A1+	0.47%
Small Industries Development Bank of India	CARE A1+	0.47%
Small Industries Development Bank of India	CRISIL A1+	0.46%
Export Import Bank of India	ICRA A1+	0.46%
National Bank For Agriculture and Rural Development	ICRA AAA	0.46%
Indian Bank - Tier II - Basel III	CRISIL AAA	0.46%
Housing Development Finance Corporation Limited	ICRA A1+	0.46%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.44%
National Housing Bank	CRISIL AAA	0.43%
REC Limited	ICRA AAA	0.43%
8.24% GOI (MD 15/02/2027)	Sovereign	0.40%
REC Limited	CRISIL AAA	0.40%
ONGC Petro Additions Limited	ICRA AAA	0.39%
Government of India	Sovereign	0.39%
REC Limited	ICRA AAA	0.38%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.35%
Indian Railway Finance Corporation Limited	ICRA AAA	0.34%
ICICI Bank Limited	CARE AAA	0.34%
Export Import Bank of India	ICRA A1+	0.32%
4.45% GOI FRB 30OCT2034	Sovereign	0.32%
India Grid Trust	CRISIL AAA	0.29%
7.56% UTTAR PRADESH 11OCT2027 SDL	Sovereign	0.29%
Power Grid Corporation of India Limited	CRISIL AAA	0.25%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.25%
Power Finance Corporation Limited	ICRA AAA	0.25%
8.16% KERALA 13NOV25 SDL	Sovereign	0.25%
8.62% Tamil Nadu SDL (MD 20/02/2023)	Sovereign	0.24%
Bharat Petroleum Corporation Limited	CRISIL AAA	0.24%
Power Finance Corporation Limited	CRISIL AAA	0.24%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	0.24%
HDB Financial Services Limited	CRISIL AAA	0.24%
HDB Financial Services Limited	CRISIL AAA	0.24%
7.65% TAMIL NADU 06DEC27 SDL	Sovereign	0.24%
7.62% KARNATAKA 01NOV27 SDL	Sovereign	0.24%
REC Limited	ICRA AAA	0.24%
Government of India	Sovereign	0.24%
Bajaj Housing Finance Limited	CRISIL AAA	0.24%
GOI 06.17% 12JUN23	Sovereign	0.24%
Canara Bank	CRISIL A1+	0.24%
REC Limited	ICRA AAA	0.24%
National Housing Bank	CRISIL AAA	0.24%
Tata Cleantech Capital Limited	ICRA A1+	0.24%
National Bank For Agriculture and Rural Development	ICRA AAA	0.24%
Sundaram Home Finance Limited	ICRA AAA	0.24%
Bajaj Finance Limited	CRISIL AAA	0.24%
Axis Bank Limited	CRISIL A1+	0.24%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.24%
National Bank For Agriculture and Rural Development	ICRA AAA	0.23%
Summit Digitel Infrastructure Private Limited	CRISIL AAA	0.23%
LIC Housing Finance Limited	CRISIL AAA	0.23%
6.98% MAHARASHTRA 26FEB2028 SDL	Sovereign	0.23%
Pipeline Infrastructure Limited	CRISIL AAA	0.20%
REC Limited	CRISIL AAA	0.20%
NIIF Infrastructure Finance Limited	ICRA AAA	0.20%
7.68% GOI (MD 15/12/2023)	Sovereign	0.20%
8.13% GOI (MD 21/09/2022)	Sovereign	0.19%
Government of India	Sovereign	0.19%
Power Finance Corporation Limited	ICRA AAA	0.19%
6.70% TAMIL NADU 16OCT24 SDL	Sovereign	0.19%
Government of India	Sovereign	0.19%
5.63% GOI 12APR2026	Sovereign	0.18%
6.54% GOI 17JAN2032	Sovereign	0.18%
Government of India	Sovereign	0.18%
Government of India	Sovereign	0.16%
Indian Railway Finance Corporation Limited	ICRA AAA	0.15%
8.57% ANDHRA PRADESH 09MAR2026 SDL	Sovereign	0.15%
8.21% Haryana UDAY BOND(MD 31/03/2023)	Sovereign	0.15%
L&T Finance Limited	CRISIL AAA	0.15%
Bharat Petroleum Corporation Limited	CRISIL AAA	0.15%
REC Limited	ICRA AAA	0.15%
Government of India	Sovereign	0.13%
Government of India	Sovereign	0.13%
8.96% MAHARASHTRA 09JUL24 SDL	Sovereign	0.12%
Indian Railway Finance Corporation Limited	ICRA AAA	0.11%
NUCLEAR POWER CORPORATION OF INDIA LTD	CRISIL AAA	0.10%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.10%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.10%
Power Finance Corporation Limited	ICRA AAA	0.10%
Power Grid Corporation of India Limited	CRISIL AAA	0.10%
8.96% TAMIL NADU 09JUL24 SDL	Sovereign	0.10%
8.99% MADHYA PRADESH SDL 09JUL24 SDL	Sovereign	0.10%
8.38% TAMIL NADU 27JAN2026 SDL	Sovereign	0.10%
8.08% UTTAR PRADESH 25FEB25 SDL	Sovereign	0.10%
Export Import Bank of India	CRISIL AAA	0.10%
8.86% TAMIL NADU 07NOV2022 SDL	Sovereign	0.10%
NHPC Limited	CARE AAA	0.10%
Bank of Baroda - Tier II - Basel III	CARE AAA	0.10%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	0.10%
Nabha Power Limited	ICRA AAA	0.10%
NHPC Limited	ICRA AAA	0.10%
NHPC Limited	CARE AAA	0.10%
Hindustan Petroleum Corporation Limited	ICRA AAA	0.10%
4.26% GOI 17MAY2023	Sovereign	0.09%
Small Industries Development Bank of India	ICRA AAA	0.09%
Government of India	Sovereign	0.09%
Indian Railway Finance Corporation Limited	ICRA AAA	0.09%
Government of India	Sovereign	0.09%
Government of India	Sovereign	0.09%
Power Grid Corporation of India Limited	CRISIL AAA	0.08%
Government of India	Sovereign	0.08%
Government of India	Sovereign	0.08%
9.01% GUJARAT 25JUN24 SDL	Sovereign	0.07%
Government of India	Sovereign	0.06%
6.63% GUJARAT 16SEP2029 SDL	Sovereign	0.06%
6.47% MAHARASHTRA 21OCT2028 SDL	Sovereign	0.05%
Power Grid Corporation of India Limited	ICRA AAA	0.05%
Power Finance Corporation Limited	ICRA AAA	0.05%
8.42% KERALA 27JAN2026 SDL	Sovereign	0.05%
Power Grid Corporation of India Limited	ICRA AAA	0.05%
Power Grid Corporation of India Limited	CRISIL AAA	0.05%
Power Finance Corporation Limited	ICRA AAA	0.05%
Power Grid Corporation of India Limited	ICRA AAA	0.05%
Power Finance Corporation Limited	ICRA AAA	0.05%
NHPC Limited	CARE AAA	0.05%
Power Finance Corporation Limited	ICRA AAA	0.05%
7.99% KERLA 28OCT25 SDL	Sovereign	0.05%
7.72% GOI (MD 25/05/2025)	Sovereign	0.05%
Power Grid Corporation of India Limited	ICRA AAA	0.05%
Export Import Bank of India	ICRA AAA	0.05%
Export Import Bank of India	ICRA AAA	0.05%
Power Grid Corporation of India Limited	CRISIL AAA	0.05%
Power Grid Corporation of India Limited	CRISIL AAA	0.05%
NHPC Limited	CARE AAA	0.05%
Government of India	Sovereign	0.05%
6.97% GOI (MD 06/09/2026)	Sovereign	0.05%
National Housing Bank	CRISIL AAA	0.05%
National Bank For Agriculture and Rural Development	ICRA AAA	0.05%
Government of India	Sovereign	0.04%
Government of India	Sovereign	0.04%
6.45% GOVERNMENT OF INDIA 07OCT29 G-SEC	Sovereign	0.04%
Government of India	Sovereign	0.04%
DME Development Limited	CRISIL AAA	0.04%
DME Development Limited	CRISIL AAA	0.04%
DME Development Limited	CRISIL AAA	0.04%
DME Development Limited	CRISIL AAA	0.04%
DME Development Limited	CRISIL AAA	0.04%
DME Development Limited	CRISIL AAA	0.04%
DME Development Limited	CARE AAA	0.04%
DME Development Limited	CRISIL AAA	0.04%
DME Development Limited	CRISIL AAA	0.04%
DME Development Limited	CRISIL AAA	0.04%
8.53% TAMIL NADU 28NOV2028 SDL	Sovereign	0.04%
6.18% GOI 04NOV2024	Sovereign	0.03%
7.17% GOI (MD 08/01/2028)	Sovereign	0.03%
Government of India	Sovereign	0.03%
Government of India	Sovereign	0.02%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.01%
7.57% GOI (MD 17/06/2033)	Sovereign	0.01%
Kotak Mahindra Investments Limited	CRISIL AAA	0.01%
Bajaj Finance Limited	CRISIL AAA	0.01%
National Bank For Agriculture and Rural Development	ICRA AAA	0.01%
Punjab National Bank - Tier II - Basel III	IND AAA	0.01%
National Highways Authority of India	CRISIL AAA	0.00%
HSBC Bank	-0.00%	
HSBC Bank	-0.00%	
HSBC Bank	-0.00%	
IDFC First Bank Limited	-0.00%	
Standard Chartered Bank	-0.00%	
Standard Chartered Bank	-0.00%	
Standard Chartered Bank	-0.00%	
IDFC First Bank Limited	-0.00%	
Standard Chartered Bank	-0.00%	
Standard Chartered Bank	-0.00%	
HSBC Bank	-0.00%	
HSBC Bank	-0.00%	
HSBC Bank	-0.02%	
ICICI Securities Primary Dealership Limited	-0.02%	
HDFC Bank Limited	-0.02%	
Cash & Current Assets	4.84%	
<b>Total</b>	<b>100.00%</b>	

## Aditya Birla Sun Life Medium Term Plan

Allocation as a % of Net Assets	Rating	%
6.54% GOI 17/JAN2032	Sovereign	9.95%
Shriram City Union Finance Limited	IND AA	7.14%
Mahindra Rural Housing Finance Limited	IND AA+	3.51%
U.P. Power Corporation Limited	BWR AA- (SO)	3.33%
TATA Realty & Infrastructure Limited	ICRA AA	3.30%
Bharti Hexacom Limited	CRISIL AA+	3.30%
JM Financial Credit Solutions Ltd	ICRA AA	3.11%
GIC Housing Finance Limited	CRISIL AA+	2.80%
Bharti Hexacom Limited	CRISIL AA+	2.77%
IndusInd Bank Limited - Tier I - Basel III	CRISIL AA	2.60%
8.15% GOI (MD 24/11/2026)	Sovereign	2.56%
DLF Limited	ICRA AA-	2.45%
IRB InvIT Fund		2.26%
Varanasi Sangam Expressway Private Limited	IND AAA	2.18%
IndoStar Capital Finance Limited	CARE AA-	2.11%
DLF Cyber City Developers Limited	CRISIL AA	2.04%
Tata Capital Housing Finance Limited	ICRA AAA	1.78%
GR Infraprojects Limited	CRISIL AA	1.74%
Vedanta Limited	CRISIL A1+	1.74%
State Bank of India - Tier II - Basel III	ICRA AAA	1.69%
State Bank of India - Tier II - Basel III	ICRA AAA	1.67%
GOI 06.10% 12JUL31	Sovereign	1.61%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	1.60%
Power Finance Corporation Limited	CRISIL AAA	1.49%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	1.47%
The Ramco Cements Limited	ICRA AA+	1.40%
Bharat Oman Refineries Limited	CRISIL AAA	1.38%
Sundew Properties Limited	CRISIL AAA	1.36%
Summit Digital Infrastructure Private Limited	CRISIL AAA	1.35%
Union Bank of India - Tier I - Basel III	IND AA	1.34%
L&T Finance Limited	CRISIL AAA	1.07%
4.70% INDIA GOVT BOND 22SEP2033 FRB	Sovereign	1.03%
Punjab National Bank - Tier II - Basel III	IND AAA	1.03%
Tata Power Company Limited	CARE AA	0.99%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.94%
Tata Power Company Limited	IND AA	0.93%
Torrent Power Limited	CRISIL AA+	0.69%
TMF Holdings Limited	CRISIL AA-	0.68%
Jharkand Road Projects Implementation Company Limited	CARE D	0.68%
Jharkand Road Projects Implementation Company Limited	CARE D	0.58%
Jharkand Road Projects Implementation Company Limited	CARE D	0.49%
Jharkand Road Projects Implementation Company Limited	CARE D	0.48%
Jharkand Road Projects Implementation Company Limited	CARE D	0.48%
Jharkand Road Projects Implementation Company Limited	CARE D	0.45%
Jharkand Road Projects Implementation Company Limited	CARE D	0.44%
Jharkand Road Projects Implementation Company Limited	CARE D	0.43%
Jharkand Road Projects Implementation Company Limited	CARE D	0.43%
Jharkand Road Projects Implementation Company Limited	CARE D	0.43%
Jharkand Road Projects Implementation Company Limited	CARE D	0.43%
Jharkand Road Projects Implementation Company Limited	CARE D	0.42%
Jharkand Road Projects Implementation Company Limited	CARE D	0.41%
Jharkand Road Projects Implementation Company Limited	CARE D	0.37%
DME Development Limited	CRISIL AAA	0.30%
DME Development Limited	CRISIL AAA	0.30%
DME Development Limited	CRISIL AAA	0.30%
DME Development Limited	CRISIL AAA	0.30%
DME Development Limited	CRISIL AAA	0.30%
DME Development Limited	CARE AAA	0.30%
DME Development Limited	CRISIL AAA	0.30%
DME Development Limited	CRISIL AAA	0.30%
DME Development Limited	CRISIL AAA	0.30%
Jharkand Road Projects Implementation Company Limited	CARE D	0.29%
U.P. Power Corporation Limited	BWR AA- (SO)	0.27%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.24%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.20%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.19%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.19%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.17%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.17%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.17%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.16%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.16%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.15%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.15%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.15%

Jharkand Road Projects Implementation Company Limited	CRISIL D	0.15%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.15%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.14%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.14%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.13%
Jharkand Road Projects Implementation Company Limited	CARE D	0.13%
6.97% KARNATAKA 26FEB2028 SDL	Sovereign	0.12%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.12%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.10%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.10%
NTPC Limited	CRISIL AAA	0.10%
REC Limited	CRISIL AAA	0.08%
8.08% MAHARASHTRA 26DEC28 SDL	Sovereign	0.08%
7.17% GOI (MD 08/01/2028)	Sovereign	0.03%
6.97% MAHARASHTRA 18FEB2028 SDL	Sovereign	0.02%
Jharkand Road Projects Implementation Company Limited	CARE D	0.01%
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%
Cash & Current Assets		2.19%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Medium Term Plan  
Number of Segregated Portfolio - 1

Allocation as a % of Net Assets	Rating	%
Adilink Infra & Multitrading Private Limited	UNRATED	100.00%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life  
Credit Risk Fund

Allocation as a % of Net Assets	Rating	%
Shriram City Union Finance Limited	IND AA	8.37%
IndusInd Bank Limited - Tier I - Basel III	CRISIL AA	5.24%
6.54% GOI 17/JAN2032	Sovereign	5.05%
Tata Housing Development Company Limited	CARE AA	3.48%
Bharti Hexacom Limited	CRISIL AA+	3.46%
Teleonic Networks Limited	CRISIL AA+	3.43%
TATA Realty & Infrastructure Limited	ICRA AA	3.39%
JM Financial Credit Solutions Ltd	ICRA AA	3.06%
Bharti Hexacom Limited	CRISIL AA+	2.84%
Steel Authority of India Limited	CARE AA	2.56%
Tata Power Company Limited	CARE AA	2.49%
Varanasi Sangam Expressway Private Limited	IND AAA	2.33%
Nuvoco Vistas Corp Limited	CRISIL AA	2.30%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	2.11%
U.P. Power Corporation Limited	BWR AA- (SO)	2.09%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	2.08%
IndoStar Capital Finance Limited	CRISIL AA-	2.07%
Godrej Industries Limited	ICRA AA	2.05%
Vedanta Limited	CRISIL A1+	2.04%
Torrent Power Limited	ICRA AA+	2.02%
State Bank of India - Tier II - Basel III	ICRA AAA	1.98%
LIC Housing Finance Limited	CRISIL AAA	1.66%
GIC Housing Finance Limited	CRISIL AAA	1.64%
Punjab National Bank - Tier I - Basel III	CARE AA+	1.52%
U.P. Power Corporation Limited	CRISIL A+ (SO)	1.48%
Tata Motors Finance Limited	CRISIL AA-	1.45%
DLF Cyber City Developers Limited	CRISIL AA	1.27%
Tata Power Company Limited	IND AA	1.26%
Mahindra Rural Housing Finance Limited	IND AA+	1.24%
Motherson Sumi Systems Limited	IND AAA	1.23%
4.70% INDIA GOVT BOND 22SEP2033 FRB	Sovereign	1.21%
Summit Digital Infrastructure Private Limited	CRISIL AAA	1.19%
U.P. Power Corporation Limited	CRISIL A+ (SO)	1.10%
U.P. Power Corporation Limited	BWR AA- (SO)	1.04%
LIC Housing Finance Limited	CRISIL AAA	0.81%
LIC Housing Finance Limited	CRISIL AAA	0.79%
Jharkand Road Projects Implementation Company Limited	CARE D	0.54%
Jharkand Road Projects Implementation Company Limited	CARE D	0.47%
IRB InvIT Fund		0.43%
LIC Housing Finance Limited	CRISIL AAA	0.42%
DME Development Limited	CRISIL AAA	0.35%
DME Development Limited	CRISIL AAA	0.35%
DME Development Limited	CRISIL AAA	0.35%
DME Development Limited	CRISIL AAA	0.35%
DME Development Limited	CRISIL AAA	0.35%
DME Development Limited	CARE AAA	0.35%
DME Development Limited	CRISIL AAA	0.35%
DME Development Limited	CRISIL AAA	0.35%
DME Development Limited	CRISIL AAA	0.35%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.19%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.17%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.17%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.16%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.16%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.15%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.15%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.15%
Power Finance Corporation Limited	CRISIL AAA	0.10%

Jharkand Road Projects Implementation Company Limited	CARE D	0.09%
Jharkand Road Projects Implementation Company Limited	CARE D	0.09%
REC Limited	ICRA AAA	0.04%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.03%
NTPC Limited	CRISIL AAA	0.01%
Cash & Current Assets		10.63%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Credit Risk Fund  
Number of Segregated Portfolio - 1

Allocation as a % of Net Assets	Rating	%
Adilink Infra & Multitrading Private Limited	UNRATED	100.00%
<b>Total</b>		<b>100.00%</b>

## Aditya Birla Sun Life Dynamic Bond Fund

Allocation as a % of Net Assets	Rating	%
6.54% GOI 17/JAN2032	Sovereign	11.06%
Embassy Office Parks REIT	CRISIL AAA	4.50%
Tata Housing Development Company Limited	CARE AA	4.29%
TATA Realty & Infrastructure Limited	ICRA AA	3.20%
Mahindra Rural Housing Finance Limited	IND AA+	3.20%
Bharti Hexacom Limited	CRISIL AA+	3.19%
Shriram City Union Finance Limited	IND AA	2.89%
JM Financial Credit Solutions Ltd	ICRA AA	2.86%
State Bank of India - Tier II - Basel III	ICRA AAA	2.74%
GOI 06.10% 12JUL31	Sovereign	2.54%
U.P. Power Corporation Limited	CRISIL A+ (SO)	2.33%
Varanasi Sangam Expressway Private Limited	IND AAA	2.14%
Muthoot Finance Limited	ICRA AA+	2.13%
Adani Ports and Special Economic Zone Limited	IND AA+	2.12%
Indian Oil Corporation Limited	CRISIL AAA	2.10%
DLF Cyber City Developers Limited	CRISIL AA	2.06%
U.P. Power Corporation Limited	CRISIL A+ (SO)	1.91%
Tata Capital Housing Finance Limited	ICRA AAA	1.80%
Godrej Industries Limited	ICRA AA	1.77%
Embassy Office Parks REIT	CRISIL AAA	1.76%
Vedanta Limited	CRISIL A1+	1.76%
Bharat Oman Refineries Limited	CRISIL AAA	1.75%
Punjab National Bank - Tier II - Basel III	IND AAA	1.67%
Shriram Transport Finance Company Limited	IND AA+	1.46%
NIIF Infrastructure Finance Limited	ICRA AAA	1.46%
Bharti Telecom Limited	CRISIL AA+	1.40%
4.70% INDIA GOVT BOND 22SEP2033 FRB	Sovereign	1.39%
TMF Holdings Limited	CRISIL AA-	1.38%
Sundew Properties Limited	CRISIL AAA	1.38%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	1.31%
Nuvoco Vistas Corp Limited	CRISIL AA	1.21%
RAJASTHAN 08.33% 23JUN2025 SDL	Sovereign	1.10%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	1.09%
6.9% TAMIL NADU SDL 16OCT25	Sovereign	1.09%
Muthoot Finance Limited	CRISIL AA+	1.07%
Vedanta Limited	CRISIL A1+	1.07%
Torrent Power Limited	CRISIL AA+	1.05%
Summit Digital Infrastructure Private Limited	CRISIL AAA	1.03%
6.45% GOVERNMENT OF INDIA 07OCT29 G-SEC	Sovereign	1.02%
First Business Receivables Trust	CRISIL AAA(SO)	0.95%
6.70% TAMIL NADU 16OCT24 SDL	Sovereign	0.87%
First Business Receivables Trust	CRISIL AAA(SO)	0.86%
First Business Receivables Trust	CRISIL AAA(SO)	0.84%
First Business Receivables Trust	CRISIL AAA(SO)	0.83%
7.59% GOI(MD 11/01/2026)	Sovereign	0.72%
7.75% TAMIL NADU 22FEB25 SDL	Sovereign	0.72%
IndoStar Capital Finance Limited	CARE AA-	0.71%
4.45% GOI FRB 30OCT2034	Sovereign	0.68%
Tata Capital Financial Services Limited	ICRA AAA	0.64%
Jharkand Road Projects Implementation Company Limited	CARE D	0.48%
Jharkand Road Projects Implementation Company Limited	CARE D	0.44%
Power Finance Corporation Limited	CRISIL AAA	0.38%
ICI Home Finance Company Limited	ICRA AAA	0.35%
National Bank For Agriculture and Rural Development	ICRA AAA	0.34%
First Business Receivables Trust	CRISIL AAA(SO)	0.31%
First Business Receivables Trust	CRISIL AAA(SO)	0.30%
7.29% West Bengal SDL (MD 28/12/2026)	Sovereign	0.25%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.20%
Jharkand Road Projects Implementation Company Limited	CARE D	0.18%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.17%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.15%
Jharkand Road Projects Implementation Company Limited	CARE D	0.15%
8.37% TAMILNADU 06MAR29 SDL	Sovereign	0.15%
8.35% GUJARAT 06MAR29 SDL	Sovereign	0.08%
8.43% UTTARPRADESH 06MAR29 SDL	Sovereign	0.07%
Jharkand Road Projects Implementation Company Limited	CRISIL D	0.05%
7.95% GOI 2032 (28-AUG-2032)	Sovereign	0.05%
7.96% Gujarat SDL (14/10/2025)	Sovereign	0.03%
8.33% GOI (MD 07/06/2036)	Sovereign	0.02%
7.96% Maharashtra SDL (14/10/2025)	Sovereign	0.02%
9.40% Madhya Pradesh SDL (MD 30/01/2024)	Sovereign	0.01%

8.32% GUJARAT 12DEC28 SDL	Sovereign	0.00%
7.88% GOI (MD 19/03/2030)	Sovereign	0.00%
Standard Chartered Bank		-0.00%
Cash & Current Assets		2.74%
<b>Total</b>		<b>100.00%</b>

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

Aditya Birla Sun Life Income Fund		
Allocation as a % of Net Assets	Rating	%
National Bank For Agriculture and Rural Development	ICRA AAA	7.80%
6.54% GOI 17JAN2032	Sovereign	7.35%
8.20% GOI (MD 24/09/2025)	Sovereign	5.38%
Power Finance Corporation Limited	ICRA AAA	4.78%
4.45% GOI FRB 30OCT2034	Sovereign	4.35%
Government of India	Sovereign	4.06%
7.96% Gujarat SDL (14/10/2025)	Sovereign	3.65%
5.15% GOVERNMENT OF INDIA 09NOV25 G-SEC	Sovereign	3.39%
8.03% GUJARAT 16APR2025 SDL	Sovereign	3.33%
National Bank For Agriculture and Rural Development	ICRA AAA	3.11%
8.08% UTTAR PRADESH 25FEB25 SDL	Sovereign	2.67%
5.63% GOI 12APR2026	Sovereign	2.48%
7.72% GOI (MD 25/05/2025)	Sovereign	2.33%
Government of India	Sovereign	1.94%
TAMIL NADU 08.29% 29JUL25 SDL	Sovereign	1.93%
5.80% MAHARASHTRA 02FEB2025 SDL	Sovereign	1.90%
8.36% MAHARASHTRA 27JAN26 SDL	Sovereign	1.68%
7.84% TAMIL NADU 13JUL2026 SDL	Sovereign	1.65%
Small Industries Development Bank of India	ICRA AAA	1.63%
Bajaj Housing Finance Limited	CRISIL AAA	1.60%
5.77% GUJARAT 02FEB2025 SDL	Sovereign	1.58%
5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC	Sovereign	1.56%
5.74% GOI 15NOV2026	Sovereign	1.47%
7.96% Maharashtra SDL (14/10/2025)	Sovereign	1.00%
7.27% GOI 08APR26	Sovereign	0.98%
GUJARAT 8.94% 24SEP24 SDL	Sovereign	0.68%
8.18% ANDHRA PRADESH 27MAY2025 SDL	Sovereign	0.67%
LIC Housing Finance Limited	CRISIL AAA	0.67%
GUJARAT 8.05% 25FEB25 SDL	Sovereign	0.67%
8.07% TAMIL NADU 28JAN25 SDL	Sovereign	0.67%
LIC Housing Finance Limited **	CRISIL AAA	0.67%
7.99% KARNATAKA 28OCT2025 SDL	Sovereign	0.67%
8.02% UTTAR PRADESH 25MAY2026 SDL	Sovereign	0.67%
Larsen & Toubro Limited **	CRISIL AAA	0.66%
6.69% MADHYA PRADESH 17MAR25 SDL	Sovereign	0.65%
5.95% TAMIL NADU 13MAY25 SDL	Sovereign	0.63%
6.10% RAJASTHAN 25MAY2026 SDL	Sovereign	0.62%
Government of India	Sovereign	0.61%
Government of India	Sovereign	0.51%
8.07% RAJASTHAN 15JUN2026 SDL	Sovereign	0.47%
8.08% KARNATAKA 11MAR2025 SDL	Sovereign	0.40%
TAMIL NADU 08.06% 15APR25 SDL	Sovereign	0.37%
8.72% TAMIL NADU 19SEP2026 SDL	Sovereign	0.34%
MAHARASHTRA 08.14% 27MAY25 SDL	Sovereign	0.33%
7.68% Madhya Pradesh UDAY BOND (MD 22/03/2023)	Sovereign	0.33%
7.59% GUJARAT 15FEB2027 SDL	Sovereign	0.33%
Power Finance Corporation Limited	ICRA AAA	0.33%
7.56% UTTAR PRADESH 11OCT2027 SDL	Sovereign	0.33%
7.15% MAHARASHTRA 13OCT2026 SDL	Sovereign	0.32%
7.14% KARNATAKA 13OCT2026 SDL	Sovereign	0.32%
7.65% TELANGANA 15APR2030 SDL	Sovereign	0.07%
7.65% UTTAR PRADESH 15APR2030 SDL	Sovereign	0.07%
6.54% MAHARASHTRA 09FEB2027 SDL	Sovereign	0.06%
9.45% Rajasthan SDL (MD 26/03/2024)	Sovereign	0.03%
6.72% TAMIL NADU 07OCT2027 SDL	Sovereign	0.02%
8.51% Punjab SDL (MD 10/04/2023)	Sovereign	0.02%
7.88% Chattisgarh SDL (MD 15/03/2027)	Sovereign	0.01%
8.64% Jharkhand SDL (MD 06/03/2023)	Sovereign	0.01%
HSBC Bank		-0.02%
IDFC First Bank Limited		-0.02%
Standard Chartered Bank		-0.02%
Standard Chartered Bank		-0.02%
Standard Chartered Bank		-0.02%
IDFC First Bank Limited		-0.02%
HSBC Bank		-0.05%
HSBC Bank		-0.05%
Cash & Current Assets		13.48%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Government Securities Fund		
Allocation as a % of Net Assets	Rating	%
7.59% GOI(MD 11/01/2026)	Sovereign	12.84%
5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC	Sovereign	11.95%
8.27% TAMIL NADU 13JAN2026 SDL	Sovereign	6.07%
7.39% MAHARASHTRA 09NOV2026 SDL	Sovereign	4.63%
8.2% GUJARAT 09DEC2025 SDL	Sovereign	4.33%
7.22% MAHARASHTRA 26OCT26 SDL	Sovereign	4.19%
GUJARAT 8.05% 25FEB25 SDL	Sovereign	3.45%
GUJARAT 07.85% 13JUL2026 SDL	Sovereign	3.42%
6.97% GOI (MD 06/09/2026)	Sovereign	3.35%
8.14% TAMIL NADU 27MAY2025 SDL	Sovereign	2.59%
7.97% TAMIL NADU 14OCT2025 SDL	Sovereign	2.58%
7.84% MAHARASHTRA 13JUL2026 SDL	Sovereign	2.57%

7.18% TAMIL NADU SDL 26JUL2027	Sovereign	2.50%
8.36% MAHARASHTRA 27JAN26 SDL	Sovereign	2.17%
8.30% RAJASTHAN 13JAN2026 SDL	Sovereign	2.17%
8.07% TAMIL NADU 15JUN2026 SDL	Sovereign	2.16%
7.98% KERALA 29JUN2026 SDL	Sovereign	2.15%
7.98% GUJARAT 11MAY26 SDL	Sovereign	2.15%
7.72% GOI (MD 25/05/2025)	Sovereign	2.15%
6.79% GOI (MD 15/05/2027)	Sovereign	2.07%
8.33% GOI (MD 09/07/2026)	Sovereign	1.75%
8.27% Kamataka SDL(MD 23/12/2025)	Sovereign	1.74%
6.10% RAJASTHAN 25MAY2026 SDL	Sovereign	1.61%
7.60% GUJARAT 09AUG2026 SDL	Sovereign	1.27%
7.58% MAHARASHTRA 24AUG2026 SDL	Sovereign	1.27%
8.27% TAMILNADU 23DEC2025 SDL	Sovereign	0.87%
MAHARASHTRA SDL 08.26% 12AUG25	Sovereign	0.87%
KARNATAKA SDL 08.14% 13NOV25	Sovereign	0.87%
8.15% TAMIL NADU 13NOV2025 SDL	Sovereign	0.86%
7.96% Maharashtra SDL (14/10/2025)	Sovereign	0.86%
7.89% GUJARAT 15MAY2025 SDL	Sovereign	0.86%
7.07% TAMIL NADU 14DEC2026 SDL	Sovereign	0.83%
7.05% GUJARAT 14DEC2026 SDL	Sovereign	0.83%
5.15% GOVERNMENT OF INDIA 09NOV25 G-SEC	Sovereign	0.80%
TAMIL NADU 08.24% 09SEP25 SDL	Sovereign	0.43%
7.62% GUJARAT 01NOV2027 SDL	Sovereign	0.42%
7.16% MAHARASHTRA 28SEP2026 SDL	Sovereign	0.42%
7.17% RAJASTHAN 28SEP2026 SDL	Sovereign	0.42%
5.75% TAMIL NADU 27MAY2025 SDL	Sovereign	0.41%
8.35% JHARKHAND 12DEC28 SDL	Sovereign	0.04%
8.30% GOI (MD 02/07/2040)	Sovereign	0.00%
Cash & Current Assets		3.10%
<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		50.91%
Aditya Birla Sunlife Floating Rate Fund - Direct Plan - Growth		10.65%
Aditya Birla Sun Life Corporate Bond Fund - Growth - Direct Plan		8.14%
IDFC Corporate Bond Fund - Direct Growth		6.42%
Aditya Birla Sun Life Low duration Fund - Growth - Direct Plan		6.03%
ICICI Prudential Corporate Bond Fund - Direct Plan - Growth		5.54%
IDFC Dynamic Bond Fund-Direct Plan-Growth		3.72%
Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Growth		3.42%
Aditya Birla Sun Life Savings Fund - Growth - Direct Plan		3.39%
Aditya Birla Sun Life Credit Risk Fund-Segregated Portfolio 1 - Direct Plan- Growth		0.43%
Cash & Current Assets		1.35%
<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		18.09%
IDFC-IDFC Banking & PSU Debt Fund - Direct Growth		12.59%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan		12.32%
HDFC Corporate Bond Fund - Growth Option - Direct Plan		12.05%
HDFC Low Duration Fund - Direct Plan - Growth		11.28%
Aditya Birla Sun Life Gold ETF		8.00%
Aditya Birla Sun Life Nifty ETF		5.02%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan		3.63%
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan		3.59%
ICICI Prudential Bluechip Fund - Direct Plan - Growth		3.06%
Kotak Emerging Equity Scheme - Growth - Direct		3.02%
Kotak Flexicap Fund - Growth - Direct		2.30%
SBI FLEXICAP FUND - DIRECT PLAN - GROWTH		2.26%
Nippon India Small Cap Fund - Direct Plan		1.25%
Growth Plan - Growth Option		1.55%
Cash & Current Assets		1.55%
<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		12.21%
HDFC Low Duration Fund - Direct Plan - Growth		9.37%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan		8.95%
SBI FLEXICAP FUND - DIRECT PLAN - GROWTH		8.27%
Aditya Birla Sun Life Gold ETF		7.99%
IDFC-IDFC Banking & PSU Debt Fund - Direct Growth		7.86%
HDFC Corporate Bond Fund - Growth Option - Direct Plan		7.80%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan		7.02%

ICICI Prudential Bluechip Fund - Direct Plan - Growth	5.74%
Kotak Flexicap Fund - Growth - Direct	5.66%
Kotak Emerging Equity Scheme - Growth - Direct	4.95%
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan	4.79%
Aditya Birla Sun Life Nifty ETF	4.06%
Nippon India Small Cap Fund - Direct Plan	3.73%
Growth Plan - Growth Option	1.61%
Cash & Current Assets	1.61%
<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	27.95%
Bharat Petroleum Corporation Limited	CRISIL AAA	8.46%
6.57% GOI (MD 05/12/2033)	Sovereign	7.76%
Summit Digitel Infrastructure Private Limited	CRISIL AAA	6.67%
7.20 % KARNATAKA 25JAN2027 SDL	Sovereign	5.51%
REC Limited	ICRA AAA	5.02%
Government of India	Sovereign	4.89%
TAMIL NADU 08.21% 24JUN25 SDL	Sovereign	4.29%
7.59% GOI(MD 11/01/2026)	Sovereign	4.24%
Housing Development Finance Corporation Limited	CRISIL AAA	2.89%
7.25% MAHARASHTRA 28DEC2026 SDL	Sovereign	0.69%
Government of India	Sovereign	0.47%
Cash & Current Assets		21.17%
<b>Total</b>		<b>100.00%</b>



Aditya Birla Sun Life NIFTY SDL Plus PSU Bond Sep 2026 60:40 Index Fund		
Allocation as a % of Net Assets	Rating	%
7.37% MAHARASHTRA 14SEP2026 SDL	Sovereign	4.81%
7.84% TAMIL NADU 13JUL2026 SDL	Sovereign	4.72%
National Bank For Agriculture and Rural Development	ICRA AAA	4.41%
Power Finance Corporation Limited	ICRA AAA	4.27%
REC Limited	ICRA AAA	3.45%
7.38% MADHYA PRADESH 14SEP2026 SDL	Sovereign	3.23%
7.86% UTTAR PRADESH 13JUL26 SDL	Sovereign	2.59%
7.85% ANDHRA PRADESH 13JUL2026 SDL	Sovereign	2.45%
REC Limited	ICRA AAA	2.35%
5.63% GOI 12APR2026	Sovereign	2.35%
8.08% UTTAR PRADESH 15JUN2026 SDL	Sovereign	2.34%
8.82% BIHAR 24FEB2026 SDL	Sovereign	2.21%
6.24% MAHARASHTRA 11AUG26 SDL	Sovereign	2.20%
8.67% KARNATAKA 24FEB26 SDL	Sovereign	2.11%
7.59% KERALA 24AUG2026 SDL	Sovereign	2.04%
8.28% KARNATAKA 06MAR2026 SDL	Sovereign	1.99%
REC Limited	ICRA AAA	1.94%
7.38% RAJASTHAN 14SEP2026 SDL	Sovereign	1.93%
8.60% BIHAR 09MAR2026 SDL	Sovereign	1.83%
8.54% BIHAR 10FEB2026 SDL	Sovereign	1.82%
8.38% KARNATAKA 27JAN2026 SDL	Sovereign	1.82%
8.82% JHARKHAND 24FEB2026 SDL	Sovereign	1.54%
8.38% HARYANA 27JAN26 SDL	Sovereign	1.54%
7.96% MAHARASHTRA 29JUN2026 SDL	Sovereign	1.44%
7.62% MADHYA PRADESH 09AUG2026 SDL	Sovereign	1.42%
8.07% KERALA 15JUN2026 SDL	Sovereign	1.35%
7.17% RAJASTHAN 28SEP2026 SDL	Sovereign	1.31%
Mangalore Refinery and Petrochemicals Limited	CARE AAA	1.27%
8.02% UTTAR PRADESH 25MAY2026 SDL	Sovereign	1.26%
8.51% HARYANA 10FEB2026 SDL	Sovereign	1.18%
8.69% KERALA 24FEB2026 SDL	Sovereign	1.10%
8.07% RAJASTHAN 15JUN2026 SDL	Sovereign	1.08%
GUJARAT 07.83% 13JUL2026 SDL	Sovereign	1.07%
7.84% MAHARASHTRA 13JUL2026 SDL	Sovereign	0.98%
7.16% MADHYA PRADESH 28SEP26 SDL	Sovereign	0.98%
7.19% UTTAR PRADESH 28SEP2026 SDL	Sovereign	0.96%
7.39% UTTARAKHAND 14SEP2026 SDL	Sovereign	0.94%
7.37% TAMIL NADU 14SEP2026 SDL	Sovereign	0.93%
7.62% TAMIL NADU 09AUG2026 SDL	Sovereign	0.89%
Power Finance Corporation Limited	ICRA AAA	0.88%
8.72% TAMIL NADU 19SEP2026 SDL	Sovereign	0.86%
6.27% RAJASTHAN 20JUL2026 SDL	Sovereign	0.85%
5.82% BIHAR 20JAN2026 SDL	Sovereign	0.84%
7.99% UTTAR PRADESH 29JUN2026 SDL	Sovereign	0.81%
6.39% ANDHRA PRADESH 20MAY2026 SDL	Sovereign	0.77%
8.53% TELANGANA 09MAR2026 SDL	Sovereign	0.73%
7.39% TELANGANA 14SEP2026 SDL	Sovereign	0.70%
7.98% GUJARAT 11MAY26 SDL	Sovereign	0.65%
8.05% GUJARAT 15JUN2026 SDL	Sovereign	0.63%
6.05% RAJASTHAN 16JUN2026 SDL	Sovereign	0.59%
8.49% KERALA 10FEB2026 SDL	Sovereign	0.55%
Power Finance Corporation Limited	ICRA AAA	0.51%
Power Finance Corporation Limited	ICRA AAA	0.44%
7.16% MAHARASHTRA 28SEP2026 SDL	Sovereign	0.44%
NLC India Limited	CRISIL AAA	0.42%
6.10% RAJASTHAN 25MAY2026 SDL	Sovereign	0.42%
7.58% UTTAR PRADESH 24AUG2026 SDL	Sovereign	0.41%
5.96% PUDUCHERRY 29SEP2026 SDL	Sovereign	0.40%
7.58% MAHARASHTRA 24AUG2026 SDL	Sovereign	0.35%
7.98% KERALA 11MAY2026 SDL	Sovereign	0.31%
7.63% ANDHRA PRADESH 09AUG2026 SDL	Sovereign	0.27%
7.62% TELANGANA 09AUG2026 SDL	Sovereign	0.27%
7.39% UTTAR PRADESH 14SEP2026 SDL	Sovereign	0.22%
7.98% GUJARAT 25MAY2026 SDL	Sovereign	0.21%
8.53% KERALA 09MAR2026 SDL	Sovereign	0.18%
8.39% UTTAR PRADESH 27JAN2026 SDL	Sovereign	0.18%
GUJARAT 08.27% 13JAN2026 SDL	Sovereign	0.18%
8.07% TAMIL NADU 15JUN2026 SDL	Sovereign	0.18%
7.98% HARYANA 29JUN2026 SDL	Sovereign	0.18%
7.02% GUJARAT 28AUG2026 SDL	Sovereign	0.17%
6.72% TELANGANA 22APR2026 SDL	Sovereign	0.17%
6.70% ANDHRA PRADESH 22APR2026 SDL	Sovereign	0.17%
8.09 ANDHRA PRADESH 15JUN26 SDL	Sovereign	0.09%
8.06% UTTARAKHAND 15JUN2026 SDL	Sovereign	0.09%
8.01% TAMIL NADU 11MAY2026 SDL	Sovereign	0.09%
8.01% ANDHRA PRADESH 25MAY2026 SDL	Sovereign	0.09%
GUJARAT 08.00% 20APR2026 SDL	Sovereign	0.09%
7.69% MAHARASHTRA 27JUL2026 SDL	Sovereign	0.09%
7.60% GUJARAT 09AUG2026 SDL	Sovereign	0.09%
6.97% GOI (MD 06/09/2026)	Sovereign	0.09%
5.72% BIHAR 13JAN2026 SDL	Sovereign	0.08%
Cash & Current Assets		6.19%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life CRISIL IBX AAA - Jun 2023 Index Fund		
Allocation as a % of Net Assets	Rating	%
Sikka Ports and Terminals Limited	CRISIL AAA	10.52%
Housing Development Finance Corporation Limited	ICRA AAA	7.66%
Indian Railway Finance Corporation Limited	ICRA AAA	6.75%
7.16% GOI (MD 20/05/2023)	Sovereign	6.14%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	6.10%
Bajaj Finance Limited	CRISIL AAA	5.82%
Power Finance Corporation Limited	ICRA AAA	5.63%
National Bank For Agriculture and Rural Development	ICRA AAA	5.62%
LIC Housing Finance Limited	CRISIL AAA	5.30%
Power Finance Corporation Limited	ICRA AAA	4.85%
Indian Railway Finance Corporation Limited	ICRA AAA	4.44%
L&T Finance Limited	CRISIL AAA	4.38%
Larsen & Toubro Limited	CRISIL AAA	4.34%
Mangalore Refinery and Petrochemicals Limited	ICRA AAA	4.33%
Larsen & Toubro Limited	CRISIL AAA	3.89%
Indian Oil Corporation Limited	ICRA AAA	3.46%
Larsen & Toubro Limited	CRISIL AAA	2.60%
REC Limited	ICRA AAA	2.08%
Housing & Urban Development Corporation Limited	ICRA AAA	1.55%
National Housing Bank	CRISIL AAA	0.87%
National Housing Bank	CRISIL AAA	0.86%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	0.35%
Cash & Current Assets		2.47%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Nifty Sdl Apr 2027 Index Fund		
Allocation as a % of Net Assets	Rating	%
5.74% GOI 15NOV2026	Sovereign	8.97%
7.59% GUJARAT 15FEB2027 SDL	Sovereign	4.50%
7.39% MAHARASHTRA 09NOV2026 SDL	Sovereign	4.26%
7.40% TELANGANA 09NOV2026 SDL	Sovereign	4.26%
6.85% UTTAR PRADESH 23NOV2026 SDL	Sovereign	4.17%
7.22% KARNATAKA 26OCT2026 SDL	Sovereign	4.04%
8.07% RAJASTHAN 15JUN2026 SDL	Sovereign	3.84%
7.37% KARNATAKA 09NOV2026 SDL	Sovereign	3.62%
7.05% GUJARAT 14DEC2026 SDL	Sovereign	2.73%
7.96% MAHARASHTRA 29JUN2026 SDL	Sovereign	2.61%
7.92% WEST BENGAL 15MAR27 SDL	Sovereign	2.60%
7.39% TELANGANA 14SEP2026 SDL	Sovereign	2.52%
8.38% HARYANA 27JAN26 SDL	Sovereign	2.20%
7.74% TAMIL NADU 01MAR27 SDL	Sovereign	2.16%
7.62% TAMIL NADU 29MAR2027 SDL	Sovereign	2.15%
7.61% TAMIL NADU 15FEB2027 SDL	Sovereign	2.15%
7.62% UTTAR PRADESH 15FEB2027 SDL	Sovereign	2.15%
7.22% MAHARASHTRA 26OCT26 SDL	Sovereign	2.12%
7.15% KARNATAKA 11JAN2027 SDL	Sovereign	2.11%
7.14% GUJARAT 11JAN2027 SDL	Sovereign	2.11%
7.15% KERALA 11JAN2027 SDL	Sovereign	2.11%
6.72% KERALA 24MAR2027 SDL	Sovereign	2.07%
6.24% MAHARASHTRA 11AUG26 SDL	Sovereign	1.84%
7.16% MADHYA PRADESH 28SEP26 SDL	Sovereign	1.69%
7.99% UTTAR PRADESH 29JUN2026 SDL	Sovereign	1.52%
7.76% MADHYA PRADESH 01MAR27 SDL	Sovereign	1.29%
7.37% RAJASTHAN 09NOV2026 SDL	Sovereign	1.28%
8.36% MAHARASHTRA 27JAN26 SDL	Sovereign	1.10%
7.85% TAMIL NADU 15MAR2027 SDL	Sovereign	1.08%
7.84% MAHARASHTRA 13JUL2026 SDL	Sovereign	1.08%
7.84% TAMIL NADU 13JUL2026 SDL	Sovereign	1.08%
7.85% TELANGANA 13JUL2026 SDL	Sovereign	1.08%
7.78% BIHAR 01MAR2027 SDL	Sovereign	1.08%
7.60% MADHYA PRADESH 15FEB2027 SDL	Sovereign	1.07%
7.40% MADHYA PRADESH 09NOV2026 SDL	Sovereign	1.06%
7.38% KERALA 09NOV2026 SDL	Sovereign	1.06%
7.16% TAMIL NADU 11JAN2027 SDL	Sovereign	1.05%
7.17% UTTAR PRADESH 11JAN2027 SDL	Sovereign	1.05%
7.15% RAJASTHAN 11JAN2027 SDL	Sovereign	1.05%
6.83% KARNATAKA 23NOV2026 SDL	Sovereign	1.04%
7.15% KERALA 13OCT2026 SDL	Sovereign	0.84%
7.14% KARNATAKA 13OCT2026 SDL	Sovereign	0.84%
6.10% RAJASTHAN 25MAY2026 SDL	Sovereign	0.82%
5.63% GOI 12APR2026	Sovereign	0.81%
7.38% RAJASTHAN 14SEP2026 SDL	Sovereign	0.77%
7.37% TAMIL NADU 14SEP2026 SDL	Sovereign	0.64%
6.24% RAJASTHAN 30JUN2026 SDL	Sovereign	0.64%
7.08% KARNATAKA 14DEC2026 SDL	Sovereign	0.63%
8.55% RAJASTHAN 09MAR2026 SDL	Sovereign	0.44%
7.98% TAMIL NADU 25MAY2026 SDL	Sovereign	0.43%
KARNATAKA SDL 07.75% 01MAR27	Sovereign	0.43%
7.64% UTTAR PRADESH 29MAR2027 SDL	Sovereign	0.43%
6.24% HARYANA 06MAY2026 SDL	Sovereign	0.41%
8.02% TELANGANA 25MAY2026 SDL	Sovereign	0.22%
7.37% MAHARASHTRA 14SEP2026 SDL	Sovereign	0.21%
7.27% KARNATAKA 28DEC2026 SDL	Sovereign	0.21%
7.16% WEST BENGAL 11JAN2027 SDL	Sovereign	0.21%
6.29% RAJASTHAN 29DEC2026 SDL	Sovereign	0.20%
Cash & Current Assets		-0.19%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2025 Index Fund		
Allocation as a % of Net Assets	Rating	%
6.69% MADHYA PRADESH 17MAR25 SDL	Sovereign	11.71%
6.03% RAJASTHAN 11MAR2025 SDL	Sovereign	11.53%
Small Industries Development Bank of India	ICRA AAA	11.41%
National Bank For Agriculture and Rural Development	ICRA AAA	11.29%
8.05% HARYANA 25FEB2025 SDL	Sovereign	8.86%
Power Finance Corporation Limited	ICRA AAA	8.16%
KARNATAKA 8.06% 11FEB25 SDL	Sovereign	8.06%
8.09% ANDHRA PRADESH 28JAN2025 SDL	Sovereign	8.06%
8.06% MAHARASHTRA 11FEB2025 SDL	Sovereign	7.90%
NUCLEAR POWER CORPORATION OF INDIA LTD	ICRA AAA	2.89%
8.06% ANDHRA PRADESH 25FEB25 SDL	Sovereign	2.42%
8.05% MAHARASHTRA 28JAN2025 SDL	Sovereign	1.21%
8.08% WEST BENGAL 29APR2025 SDL	Sovereign	0.81%
8.10% UTTAR PRADESH 28JAN2025 SDL	Sovereign	0.75%
8.12% TELANGANA 11MAR2025 SDL	Sovereign	0.40%
8.10% ANDHRA PRADESH 11MAR2025 SDL	Sovereign	0.40%
KARNATAKA 8.05% 25FEB25 SDL	Sovereign	0.40%
8.08% MADHYA PRADESH 11FEB2025 SDL	Sovereign	0.40%
8.04% HARYANA 25MAR2025 SDL	Sovereign	0.40%
Cash & Current Assets		2.92%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2027 Index Fund		
Allocation as a % of Net Assets	Rating	%
7.61% TAMIL NADU 15FEB2027 SDL	Sovereign	10.48%
7.14% GUJARAT 11JAN2027 SDL	Sovereign	9.61%
REC Limited **	ICRA AAA	8.46%
8.24% GOI (MD 15/02/2027)	Sovereign	7.23%
7.73% RAJASTHAN 01MAR2027 SDL	Sovereign	7.02%
7.62% UTTAR PRADESH 15FEB2027 SDL	Sovereign	6.99%
7.20 % KARNATAKA 25JAN2027 SDL	Sovereign	6.88%
6.72% KERALA 24MAR2027 SDL	Sovereign	6.75%
Power Finance Corporation Limited	ICRA AAA	4.23%
7.86% KARNATAKA 15MAR27 SDL	Sovereign	3.53%
7.80% KARNATAKA 11MAR2027 SDL	Sovereign	3.52%
Power Finance Corporation Limited	ICRA AAA	3.43%
7.60% MADHYA PRADESH 15FEB2027 SDL	Sovereign	2.79%
7.14% ANDHRA PRADESH 11JAN2027 SDL	Sovereign	2.74%
7.80% HARYANA 01MAR2027 SDL	Sovereign	2.11%
7.40% TELANGANA 09NOV2026 SDL	Sovereign	1.39%
5.74% GOI 15NOV2026	Sovereign	1.32%
8.31% RAJASTHAN 08APR27 SDL	Sovereign	0.72%
7.76% MADHYA PRADESH 01MAR27 SDL	Sovereign	0.70%
7.59% GUJARAT 15FEB2027 SDL	Sovereign	0.70%
7.59% BIHAR 15FEB2027 SDL	Sovereign	0.70%
7.18% UTTARAKHAND 11JAN2027 SDL	Sovereign	0.69%
7.12% BIHAR 11JAN27 SDL	Sovereign	0.68%
Cash & Current Assets		7.34%
<b>Total</b>		<b>100.00%</b>

## Regular Income Solutions

Aditya Birla Sun Life Regular Savings Fund		
Allocation as a % of Net Assets	Rating	%
Tata Motors Finance Limited	ICRA A1+	5.93%
Sikka Ports and Terminals Limited	CRISIL AAA	3.40%
4.45% GOI FRB 30OCT2034	Sovereign	2.32%
ICICI Bank Limited		2.19%
Manappuram Finance Limited	CRISIL AA	2.10%
State Bank of India - Tier II - Basel III	ICRA AAA	2.02%
5.15% GOVERNMENT OF INDIA 09NOV25 G-SEC	Sovereign	2.02%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.85%
National Bank For Agriculture and Rural Development	ICRA AAA	1.81%
U.P. Power Corporation Limited	CRISIL A+ (SO)	1.62%
REC Limited	CRISIL AAA	1.59%
L&T Finance Limited	CRISIL AAA	1.54%
7.67% Tamilnadu UDAY BOND (MD 22/03/2023)	Sovereign	1.54%
Power Finance Corporation Limited	ICRA AAA	1.53%
Small Industries Development Bank of India	ICRA AAA	1.52%
Muthoot Finance Limited	ICRA AA+	1.52%
Small Industries Development Bank of India	CRISIL A1+	1.47%
HDFC Bank Limited		1.46%
7.08% KARNATAKA 14DEC2026 SDL	Sovereign	1.38%
Reliance Industries Limited		1.36%
IRB InvIT Fund		1.26%
Power Finance Corporation Limited	ICRA AAA	1.22%
Sikka Ports and Terminals Limited	CRISIL AAA	1.22%
National Bank For Agriculture and Rural Development	ICRA AAA	1.22%
Infosys Limited		1.21%
National Bank For Agriculture and Rural Development	ICRA AAA	1.21%
Bajaj Finance Limited	CRISIL AAA	1.21%
REC Limited	ICRA AAA	1.16%
IndusInd Bank Limited - Tier I - Basel III	CRISIL AA	0.95%
State Bank of India	CRISIL AAA	0.94%
L&T Finance Limited	CRISIL AAA	0.92%
Power Finance Corporation Limited	ICRA AAA	0.92%
Bharti Telecom Limited	CRISIL AA+	0.91%
Manappuram Finance Limited	CRISIL AA	0.90%
Can Fin Homes Limited	ICRA A1+	0.90%
HDFC Bank Limited	CARE A1+	0.89%
5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC	Sovereign	0.87%
5.63% GOI 12APR2026	Sovereign	0.87%
First Business Receivables Trust	CRISIL AAA(SO)	0.80%
First Business Receivables Trust	CRISIL AAA(SO)	0.78%
Bharti Airtel Limited		0.78%
Axis Bank Limited		0.74%
Mindspace Business Parks REIT	CRISIL AAA	0.74%
State Bank of India		0.72%
Housing Development Finance Corporation Limited		0.69%
Sun Pharmaceutical Industries Limited		0.65%
Larsen & Toubro Limited		0.65%
8.38% TAMIL NADU 27JAN2026 SDL	Sovereign	0.63%
8.08% UTTAR PRADESH 25FEB25 SDL	Sovereign	0.62%
7.98% KERALA 29JUN2026 SDL	Sovereign	0.62%
7.7% Telangana UDAY BOND (MD 22/03/2023)	Sovereign	0.62%
L&T Finance Limited	CRISIL AAA	0.62%
NHPC Limited	ICRA AAA	0.61%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.61%
Power Finance Corporation Limited	ICRA AAA	0.61%
Indian Oil Corporation Limited	ICRA AAA	0.61%
Housing Development Finance Corporation Limited	ICRA AAA	0.61%
Yes Bank Limited - Tier II - Basel II	ICRA BBB	0.61%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.60%
Torrent Power Limited	CRISIL AA+	0.60%
Summit Digital Infrastructure Private Limited	CRISIL AAA	0.58%
5.74% GOI 15NOV2026	Sovereign	0.56%
Hindalco Industries Limited		0.50%
Tata Motors Limited		0.48%
Bajaj Finance Limited		0.46%
Government of India	Sovereign	0.45%
United Breweries Limited		0.45%
POLYCAB INDIA Limited		0.45%
UltraTech Cement Limited		0.44%
HDFC Life Insurance Company Limited		0.43%
V-Mart Retail Limited		0.40%
Zydus Wellness Limited		0.39%
SBI Cards & Payment Services Limited		0.38%
Cummins India Limited		0.38%
Craftsman Automation Ltd		0.36%
V-Guard Industries Limited		0.36%
Hindustan Unilever Limited		0.35%
Bandhan Bank Limited		0.35%
Crompton Greaves Consumer Electricals Limited		0.34%
TVS Motor Company Limited		0.33%
REC Limited	CRISIL AAA	0.32%
Barbeque Nation Hospitality Limited		0.32%
Steel Authority of India Limited	CARE AA	0.31%
Power Finance Corporation Limited	ICRA AAA	0.31%
7.72% GOI (MD 25/05/2025)	Sovereign	0.31%
7.59% GOI(MD 11/01/2026)	Sovereign	0.31%
Atul Limited		0.31%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	0.31%
Punjab National Bank - Tier I - Basel III	IND AA+	0.31%
Housing & Urban Development Corporation Limited	ICRA AAA	0.30%
Jharkand Road Projects Implementation	CARE D	0.30%
Company Limited		0.30%
Ashok Leyland Limited		0.30%
4.70% INDIA GOVT BOND 22SEP2033 FRB	Sovereign	0.30%
National Bank For Agriculture and Rural Development	ICRA AAA	0.30%
VIP Industries Limited		0.30%

Biocon Limited		0.29%
LIC Housing Finance Limited	CRISIL AAA	0.29%
6.54% GOI 17JAN2032	Sovereign	0.29%
Wipro Limited		0.28%
Lupin Limited		0.27%
Tarsons Products Limited		0.26%
Whirlpool of India Limited		0.26%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.26%
ICICI Lombard General Insurance Company		0.26%
Limited		0.26%
Gland Pharma Limited		0.26%
Fortis Healthcare Limited		0.25%
Government of India	Sovereign	0.25%
Rategain Travel Technologies Limited		0.24%
Government of India	Sovereign	0.24%
Larsen & Toubro Infotech Limited		0.24%
Shree Cement Limited		0.23%
Campus Activewear Limited		0.22%
Avenue Supermarts Limited		0.21%
JK Cement Limited		0.21%
Medplus Health Services Limited		0.20%
Tech Mahindra Limited		0.20%
Anupam Rasayan India Limited		0.19%
Coforge Limited		0.18%
Tata Consumer Products Limited		0.16%
Cholamandalam Investment and Finance	ICRA AA+	0.15%
Company Limited		0.14%
FSN E-Commerce Ventures Limited		0.14%
Vijaya Diagnostic Centre Limited	ICRA AAA	0.11%
Power Finance Corporation Limited		0.10%
METROPOLIS HEALTHCARE LIMITED		0.06%
8.17% GOI (MD 01/12/2044)	Sovereign	0.06%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.05%
Jharkand Road Projects Implementation	CRISIL D	0.02%
Company Limited		0.02%
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%
Magnasound (I) Limited		0.00%
Cash & Current Assets		6.94%
<b>Total</b>		<b>100.00%</b>

## Tax Savings Solutions

Aditya Birla Sun Life Tax Relief '96		
Allocation as a % of Net Assets	Rating	%
Reliance Industries Limited		8.78%
Housing Development Finance Corporation Limited		6.35%
ICICI Bank Limited		6.27%
Honeywell Automation India Limited		5.24%
Kotak Mahindra Bank Limited		5.19%
Bayer Cropscience Limited		4.68%
HDFC Bank Limited		4.41%
Infosys Limited		4.12%
GlaxoSmithKline Pharmaceuticals Limited		4.11%
Pfizer Limited		4.04%
Gillette India Limited		3.44%
Larsen & Toubro Limited		3.27%
Sundaram Clayton Limited		3.05%
Fortis Healthcare Limited		2.82%
Shoppers Stop Limited		2.55%
Axis Bank Limited		2.18%
Shree Cement Limited		2.10%
Tata Consultancy Services Limited		1.98%
State Bank of India		1.88%
Biocon Limited		1.73%
Kansai Nerolac Paints Limited		1.71%
Johnson Controls - Hitachi Air Conditioning		1.61%
India Limited		1.61%
Qess Corp Limited		1.43%
ICRA Limited		1.34%
Bata India Limited		1.34%
Container Corporation of India Limited		1.23%
Hindustan Unilever Limited		0.97%
Bosch Limited		0.95%
Maruti Suzuki India Limited		0.94%
Titan Company Limited		0.92%
Thomas Cook (India) Limited		0.89%
Century Textiles & Industries Limited		0.87%
Tata Motors Limited		0.86%
UltraTech Cement Limited		0.76%
Bajaj Finance Limited		0.64%
IDFC First Bank Limited		0.53%
Restaurant Brands Asia Limited		0.50%
Procter & Gamble Hygiene and Health Care Limited		0.45%
Bandhan Bank Limited		0.45%
Sun Pharmaceutical Industries Limited		0.42%
Tata Steel Limited		0.35%
Crompton Greaves Consumer Electricals Limited		0.35%
FSN E-Commerce Ventures Limited		0.17%
HCL Technologies Limited		0.13%
Aditya Birla Capital Limited		0.05%
PB Fintech Limited		0.04%
United Breweries (Holdings) Limited		0.00%
Magnasound (I) Limited		0.00%
Cash & Current Assets		1.92%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Tax Plan		
Allocation as a % of Net Assets	Rating	%
Reliance Industries Limited		8.86%
ICICI Bank Limited		7.22%
Housing Development Finance Corporation Limited		6.89%
Honeywell Automation India Limited		6.62%
Bayer Cropscience Limited		5.39%
Kotak Mahindra Bank Limited		4.32%
HDFC Bank Limited		3.80%
Pfizer Limited		3.75%
Fortis Healthcare Limited		3.54%
Larsen & Toubro Limited		2.93%
GlaxoSmithKline Pharmaceuticals Limited		2.93%
Sundaram Clayton Limited		2.71%
Infosys Limited		2.60%
Tata Consultancy Services Limited		2.49%
Axis Bank Limited		2.22%
Shree Cement Limited		2.05%
Shoppers Stop Limited		2.02%
State Bank of India		2.02%
Kansai Nerolac Paints Limited		1.86%
Johnson Controls - Hitachi Air Conditioning		1.73%
India Limited		1.73%
Biocon Limited		1.73%
Container Corporation of India Limited		1.66%
ICRA Limited		1.53%
Bata India Limited		1.45%
MphasIS Limited		1.30%
Maruti Suzuki India Limited		1.24%
Hindustan Unilever Limited		1.23%
Thomas Cook (India) Limited		1.08%
Century Textiles & Industries Limited		1.06%
Titan Company Limited		1.00%
UltraTech Cement Limited		0.89%
Tata Motors Limited		0.80%
Sun Pharmaceutical Industries Limited		0.74%
Bajaj Finance Limited		0.69%
Hindalco Industries Limited		0.44%
Procter & Gamble Hygiene and Health Care Limited		0.38%
Aditya Birla Capital Limited		0.29%
FSN E-Commerce Ventures Limited		0.19%
United Breweries (Holdings) Limited		0.00%
Magnasound (I) Limited		0.00%
Cash & Current Assets		3.26%
<b>Total</b>		<b>100.00%</b>

Data as on 30<sup>th</sup> June 2022



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. Implementation of the restructuring plan is awaited.

JRPICL - We have sold majority of our exposure at the value of Rs.76.2 as on 12th July 2022 as against its valuation at Rs. 29.039 as on 11th July 2022. The balance nominal amount is in process of getting executed.

JRPICL raised Non-Convertible Debentures in May 2017 to refinance the company's existing debt. The company has 5 operational road projects.

JRPICL has a volatile history of servicing the payment obligation to its Non-Convertible Debenture holders over the last few years. The IL&FS crisis followed by State Government financial stress due to Covid'19 has led to uncertainty in cash flows. While the debt has been serviced and this remains a green asset as per IL&FS classification, receipt of annuity from State Government has not fully regularized and uncertainty prevails.

Considering the general challenge associated with these kinds of assets and given the fact that servicing has just begun in the last three months after a prolonged effort from all stakeholders, Aditya Birla Sun Life Mutual Fund has decided to proceed with the sale of these securities in the best interest of unitholders.

Following are the scheme-wise details & valuation impact.

Fund Name	Amount Received (Rs. In Crs.)	% Impact on NAV
Aditya Birla Sun Life Balanced Advantage Fund	22.55	0.21%
Aditya Birla Sun Life Credit Risk Fund	46.76	2.39%
Aditya Birla Sun Life Dynamic Bond Fund	60.96	2.63%
Aditya Birla Sun Life Equity Hybrid '95 Fund	13.72	0.11%
Aditya Birla Sun Life Medium Term Plan	348.97	15.25%
Aditya Birla Sun Life Regular Savings Fund	13.94	0.52%
Aditya Birla Sun Life Short Term Fund	16.00	0.21%



## 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 Nifty 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	10.10%	Banks	14.55%	Banks	15.15%	Banks	24.94%
Petroleum Products	6.74%	Petroleum Products	7.15%	IT - Software	9.08%	IT - Software	15.88%
Metals & Minerals Trading	6.53%	IT - Software	6.89%	Petroleum Products	8.35%	Petroleum Products	13.00%
Transport Infrastructure	5.03%	Finance	4.45%	Pharmaceuticals & Biotechnology	7.64%	Finance	8.68%
IT - Software	4.60%	Diversified FMCG	4.40%	Consumer Durables	5.41%	Diversified FMCG	6.36%
Finance	3.98%	Automobiles	3.42%	Finance	3.57%	Automobiles	5.94%
Consumer Durables	3.40%	Transport Infrastructure	2.57%	Chemicals & Petrochemicals	3.12%	Pharmaceuticals & Biotechnology	3.44%
Diversified FMCG	2.63%	Cement & Cement Products	1.93%	Cement & Cement Products	2.50%	Consumer Durables	2.94%
Pharmaceuticals & Biotechnology	2.51%	Pharmaceuticals & Biotechnology	1.85%	Construction	1.77%	Construction	2.71%
Diversified Metals	2.21%	Ferrous Metals	1.84%	Telecom - Services	1.75%	Telecom - Services	2.37%
Industrial Products	1.77%	Construction	1.53%	Insurance	1.70%	Cement & Cement Products	2.00%
Automobiles	1.71%	Telecom - Services	1.46%	Automobiles	1.46%	Power	1.98%
Leisure Services	1.38%	Insurance	1.28%	Agricultural Commercial & Construction Vehicles	1.38%	Ferrous Metals	1.79%
Cement & Cement Products	1.33%	Power	1.22%	Fertilizers & Agrochemicals	1.30%	Food Products	1.48%
Chemicals & Petrochemicals	1.25%	Personal Products	0.91%	Auto Components	1.26%	Insurance	1.47%
Telecom - Services	1.09%	Consumer Durables	0.76%	Retailing	0.91%	Oil	0.85%
Agricultural Commercial & Construction Vehicles	0.87%	Non - Ferrous Metals	0.76%	Leisure Services	0.90%	Non - Ferrous Metals	0.71%
Insurance	0.85%	Retailing	0.69%	Industrial Manufacturing	0.87%	Transport Infrastructure	0.69%
Auto Components	0.84%	Beverages	0.66%	Food Products	0.79%	Agricultural Food & other Products	0.61%
Construction	0.82%	Capital Markets	0.63%	Beverages	0.75%	Consumable Fuels	0.56%
Healthcare Services	0.82%	Consumable Fuels	0.62%	Healthcare Services	0.69%	Healthcare Services	0.55%
Beverages	0.74%	Industrial Products	0.61%	IT - Services	0.66%	Fertilizers & Agrochemicals	0.50%
Food Products	0.73%	Healthcare Services	0.57%	Gas	0.53%	Cash & Current Assets	0.56%
Agricultural Food & other Products	0.60%	Realty	0.51%	Agricultural Food & other Products	0.50%	<b>Total Net Assets</b>	<b>100.00%</b>
Retailing	0.55%	Diversified Metals	0.51%	Non - Ferrous Metals	0.48%		
MUTUAL FUNDS	11.24%	Entertainment	0.44%	Financial Technology (Fintech)	0.36%		
Money Market Instruments	10.74%	Food Products	0.43%	Industrial Products	0.31%		
Fixed rates bonds - Corporate	4.00%	Minerals & Mining	0.40%	Ferrous Metals	0.22%		
Equity Future	-23.68%	Oil	0.39%	Electrical Equipment	0.05%		
Cash & Current Assets	34.62%	Gas	0.38%	Miscellaneous	0.00%		
<b>Total Net Assets</b>	<b>100.00%</b>	IT - Services	0.25%	Cash Management Bills	0.05%		
		Auto Components	0.23%	Securitized Debt Amort	0.90%		
		Metals & Minerals Trading	0.21%	State Government bond	1.51%		
		Aerospace & Defense	0.10%	Government Bond	2.23%		
		Media	0.10%	Money Market Instruments	2.84%		
		Specialty Chemicals	0.08%	Fixed rates bonds - Corporate	13.05%		
		Leisure Services	0.07%	Equity Future	1.55%		
		WARRANT	0.04%	Cash & Current Assets	4.39%		
		Industrial Manufacturing	0.03%	<b>Total Net Assets</b>	<b>100.00%</b>		
		Electrical Equipment	0.02%				
		Money Market Instruments	2.79%				
		Fixed rates bonds - Corporate	16.26%				
		MUTUAL FUNDS	7.91%				
		INDEX FUTURE	-1.21%				
		Equity Future	-17.01%				
		Cash & Current Assets	26.36%				
		<b>Total Net Assets</b>	<b>100.00%</b>				

Aditya Birla Sun Life Flexi Cap Fund	
Allocation as a % of Net Assets	%
Banks	22.71%
IT - Software	14.28%
Pharmaceuticals & Biotechnology	10.18%
Finance	6.04%
Telecom - Services	5.92%
Beverages	4.16%
Insurance	3.52%
Chemicals & Petrochemicals	3.51%
Consumer Durables	3.49%
Petroleum Products	2.83%
Industrial Products	2.48%
Ferrous Metals	2.29%
Healthcare Services	1.70%
Paper Forest & Jute Products	1.48%
Entertainment	1.34%
Cement & Cement Products	1.30%
Agricultural Food & other Products	1.29%
Non - Ferrous Metals	1.14%
Auto Components	1.13%
Aerospace & Defense	1.01%
Minerals & Mining	0.89%
Automobiles	0.67%
Power	0.59%
Financial Technology (Fintech)	0.46%
Construction	0.45%
Leisure Services	0.43%
Realty	0.20%
Personal Products	0.13%
Textiles & Apparels	0.05%
Retailing	0.02%
Miscellaneous	0.00%
Cash & Current Assets	4.29%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life MNC Fund	
Allocation as a % of Net Assets	%
Pharmaceuticals & Biotechnology	12.84%
Personal Products	12.21%
Consumer Durables	11.75%
Fertilizers & Agrochemicals	7.16%
Auto Components	6.88%
Industrial Manufacturing	6.44%
Healthcare Services	5.70%
Capital Markets	4.75%
Automobiles	3.93%
Diversified FMCG	3.68%
Banks	3.41%
Finance	3.38%
Commercial Services & Supplies	3.21%
Industrial Products	3.11%
Beverages	2.54%
IT - Software	2.51%
Leisure Services	1.84%
Electrical Equipment	1.44%
Agricultural Commercial & Construction Vehicles	1.15%
Food Products	1.00%
Transport Services	0.30%
Miscellaneous	0.00%
Cash & Current Assets	0.78%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Frontline Equity Fund	
Allocation as a % of Net Assets	%
Banks	25.75%
IT - Software	11.59%
Petroleum Products	7.04%
Finance	6.49%
Pharmaceuticals & Biotechnology	5.78%
Telecom - Services	4.95%
Automobiles	4.61%
Consumer Durables	3.92%
Construction	3.75%
Insurance	3.02%
Diversified FMCG	2.86%
Personal Products	2.66%
Cement & Cement Products	2.51%
Power	1.52%
Auto Components	1.22%
Non - Ferrous Metals	1.05%
Realty	0.96%
Fertilizers & Agrochemicals	0.83%
Food Products	0.66%
Oil	0.61%
Leisure Services	0.48%
Consumable Fuels	0.48%
Ferrous Metals	0.47%
Beverages	0.39%
Industrial Products	0.37%
Financial Technology (Fintech)	0.33%
Aerospace & Defense	0.32%
Entertainment	0.28%
WARRANT	0.24%
Retailing	0.08%
Exchange Traded Fund	0.24%
Fixed rates bonds - Corporate	0.01%
INDEX FUTURE	-0.30%
Equity Future	-0.56%
Cash & Current Assets	5.36%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Small Cap Fund	
Allocation as a % of Net Assets	%
Consumer Durables	10.47%
Auto Components	9.19%
Finance	5.93%
IT - Software	5.39%
Banks	4.11%
Chemicals & Petrochemicals	4.03%
Electrical Equipment	3.80%
Cement & Cement Products	3.34%
Healthcare Services	3.30%
Food Products	3.23%
Pharmaceuticals & Biotechnology	3.12%
Agricultural Commercial & Construction Vehicles	2.92%
Realty	2.89%
Transport Services	2.78%
Agricultural Food & other Products	2.72%
Construction	2.69%
Industrial Products	2.57%
Retailing	2.41%
Beverages	2.25%
IT - Services	2.16%
Entertainment	1.96%
Leisure Services	1.59%
Aerospace & Defense	1.32%
Textiles & Apparels	1.26%
Non - Ferrous Metals	1.13%
Commercial Services & Supplies	1.10%
Paper Forest & Jute Products	1.07%
Ferrous Metals	1.06%
Telecom - Services	0.95%
Healthcare Equipment & Supplies	0.68%
Software Products	0.62%
Industrial Manufacturing	0.58%
Specialty Chemicals	0.41%
Capital Markets	0.13%
Cash & Current Assets	6.86%
<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 June 30, 2022, as per Industry classification as recommended by AMFI.

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# Industry Allocation

Aditya Birla Sun Life Focused Equity Fund	
Allocation as a % of Net Assets	%
Banks	25.44%
IT - Software	12.81%
Petroleum Products	6.60%
Finance	6.56%
Insurance	4.84%
Consumer Durables	4.67%
Telecom - Services	4.40%
Construction	4.02%
Pharmaceuticals & Biotechnology	4.00%
Automobiles	3.00%
Realty	2.60%
Cement & Cement Products	2.56%
Beverages	2.37%
Diversified FMCG	1.74%
Power	1.45%
Agricultural Food & other Products	1.33%
Non - Ferrous Metals	1.25%
WARRANT	0.48%
Equity Future	0.27%
Cash & Current Assets	9.62%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Manufacturing Equity Fund	
Allocation as a % of Net Assets	%
Consumer Durables	11.32%
Pharmaceuticals & Biotechnology	10.38%
Industrial Products	8.62%
Petroleum Products	6.74%
Diversified FMCG	6.42%
Ferrous Metals	5.13%
Beverages	5.05%
Aerospace & Defense	4.65%
Chemicals & Petrochemicals	4.21%
Automobiles	3.85%
Cement & Cement Products	3.08%
Paper Forest & Jute Products	2.89%
Non - Ferrous Metals	2.83%
Fertilizers & Agrochemicals	2.37%
Agricultural Food & other Products	2.27%
Auto Components	1.67%
Minerals & Mining	1.35%
Healthcare Equipment & Supplies	1.29%
CONSTRUCTION	1.09%
Personal Products	0.99%
Textiles & Apparels	0.75%
Food Products	0.55%
Cash & Current Assets	12.51%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Dividend Yield Fund	
Allocation as a % of Net Assets	%
IT - Software	20.41%
Diversified FMCG	8.32%
Power	7.46%
Industrial Products	5.58%
FRANCE	5.18%
Capital Markets	4.99%
Aerospace & Defense	4.87%
United States of America	4.05%
Petroleum Products	4.00%
Consumable Fuels	3.74%
Food Products	2.74%
Consumer Durables	2.66%
Pharmaceuticals & Biotechnology	2.57%
Construction	2.51%
Chemicals & Petrochemicals	2.20%
Paper Forest & Jute Products	1.94%
Fertilizers & Agrochemicals	1.76%
Cement & Cement Products	1.63%
Automobiles	1.61%
Textiles & Apparels	1.57%
Non - Ferrous Metals	1.11%
Oil	1.09%
Finance	1.01%
Ferrous Metals	0.84%
Personal Products	0.61%
Agricultural Food & other Products	0.39%
Minerals & Mining	0.26%
Cash & Current Assets	4.91%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Equity Advantage Fund	
Allocation as a % of Net Assets	%
Banks	19.95%
IT - Software	11.17%
Petroleum Products	9.09%
Consumer Durables	7.19%
Chemicals & Petrochemicals	5.70%
Pharmaceuticals & Biotechnology	5.12%
Cement & Cement Products	3.96%
Auto Components	3.37%
Finance	3.23%
Gas	2.39%
Fertilizers & Agrochemicals	2.32%
Healthcare Services	2.09%
Agricultural Commercial & Construction	1.89%
Vehicles	1.70%
Insurance	1.63%
IT - Services	1.63%
Beverages	1.35%
Leisure Services	1.27%
Industrial Manufacturing	1.25%
Retailing	1.22%
Automobiles	1.21%
Industrial Products	1.18%
Personal Products	1.08%
Telecom - Services	1.07%
Textiles & Apparels	1.02%
Electrical Equipment	0.96%
Entertainment	0.84%
Food Products	0.80%
Aerospace & Defense	0.72%
Non - Ferrous Metals	0.41%
Financial Technology (Fintech)	0.40%
Ferrous Metals	0.26%
Miscellaneous	0.00%
Equity Future	1.96%
Cash & Current Assets	2.19%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Infrastructure Fund	
Allocation as a % of Net Assets	%
Construction	26.78%
Industrial Products	11.80%
Cement & Cement Products	11.66%
Telecom - Services	6.63%
Aerospace & Defense	6.53%
Power	5.22%
Petroleum Products	4.16%
Realty	2.69%
Agricultural Commercial & Construction	2.49%
Vehicles	2.23%
Leisure Services	2.15%
Banks	1.98%
Industrial Manufacturing	1.85%
Auto Components	1.59%
Oil	1.56%
Healthcare Services	1.54%
Electrical Equipment	1.41%
Transport Infrastructure	1.37%
Ferrous Metals	1.25%
Transport Services	1.04%
Gas	0.49%
WARRANT	0.23%
Insurance	3.35%
Cash & Current Assets	100.00%

Aditya Birla Sun Life Banking & Financial Services Fund	
Allocation as a % of Net Assets	%
Banks	58.07%
Finance	26.13%
Insurance	7.22%
Capital Markets	1.81%
WARRANT	1.63%
Exchange Traded Fund	1.30%
Financial Technology (Fintech)	1.02%
Cash & Current Assets	2.81%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Midcap Fund	
Allocation as a % of Net Assets	%
Finance	8.97%
Consumer Durables	8.26%
IT - Software	7.04%
Industrial Products	6.85%
Banks	6.83%
Chemicals & Petrochemicals	6.82%
Pharmaceuticals & Biotechnology	6.40%
Fertilizers & Agrochemicals	4.24%
Power	4.08%
Auto Components	3.48%
Electrical Equipment	3.29%
Cement & Cement Products	3.17%
Healthcare Services	3.05%
Textiles & Apparels	2.44%
Insurance	2.26%
Realty	2.19%
Retailing	2.05%
Personal Products	1.60%
Aerospace & Defense	1.48%
Agricultural Commercial & Construction	1.40%
Vehicles	1.27%
Gas	1.25%
Minerals & Mining	1.16%
Automobiles	1.15%
Leisure Services	1.09%
Paper Forest & Jute Products	1.04%
Entertainment	0.70%
Agricultural Food & other Products	0.65%
Telecom - Services	0.63%
Ferrous Metals	0.54%
Food Products	0.44%
Beverages	0.39%
Transport Services	3.79%
Cash & Current Assets	100.00%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life India GenNext Fund	
Allocation as a % of Net Assets	%
Banks	16.85%
Consumer Durables	10.68%
Diversified FMCG	8.16%
Automobiles	7.99%
Retailing	6.46%
Finance	5.64%
Personal Products	4.71%
Beverages	4.22%
Telecom - Services	4.10%
Pharmaceuticals & Biotechnology	3.94%
Leisure Services	3.89%
Food Products	3.39%
Insurance	3.32%
Cement & Cement Products	2.16%
Agricultural Food & other Products	2.02%
Industrial Products	1.81%
Realty	1.78%
Entertainment	1.65%
Healthcare Services	1.01%
Auto Components	0.94%
Paper Forest & Jute Products	0.91%
Textiles & Apparels	0.81%
Financial Technology (Fintech)	0.26%
Fixed rates bonds - Corporate	0.01%
Miscellaneous	0.00%
Cash & Current Assets	3.30%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Pure Value Fund	
Allocation as a % of Net Assets	%
Banks	19.81%
IT - Software	7.99%
Industrial Products	7.55%
Pharmaceuticals & Biotechnology	6.79%
Finance	4.72%
Insurance	4.07%
Petroleum Products	3.81%
Cement & Cement Products	3.73%
Auto Components	3.59%
Fertilizers & Agrochemicals	3.19%
Aerospace & Defense	3.07%
Industrial Manufacturing	3.04%
Consumer Durables	2.49%
Power	2.29%
Chemicals & Petrochemicals	2.13%
Agricultural Commercial & Construction	2.04%
Vehicles	1.85%
Telecom - Services	1.85%
Ferrous Metals	1.76%
Realty	1.65%
Commercial Services & Supplies	1.42%
Agricultural Food & other Products	0.99%
Retailing	0.63%
Capital Markets	0.46%
Entertainment	0.44%
Paper Forest & Jute Products	0.37%
Personal Products	0.26%
Leisure Services	0.19%
Transport Services	0.18%
Cash & Current Assets	9.51%
<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	62.57%
United Kingdom	10.60%
France	6.20%
Australia	5.16%
Switzerland	4.48%
Canada	2.42%
Japan	2.15%
Germany	1.76%
Cash & Current Assets	1.37%
HongKong	1.15%
Belgium	1.13%
Sweden	1.02%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Bal Bhavishya Yojna	
Allocation as a % of Net Assets	%
Banks	22.31%
IT - Software	8.45%
Petroleum Products	7.82%
Finance	7.26%
Pharmaceuticals & Biotechnology	5.85%
Consumer Durables	5.20%
Industrial Manufacturing	4.40%
Fertilizers & Agrochemicals	3.97%
Retailing	3.89%
Auto Components	2.96%
Cement & Cement Products	2.89%
Healthcare Services	2.50%
Automobiles	2.47%
Construction	2.43%
Leisure Services	2.35%
Personal Products	2.31%
Diversified FMCG	1.59%
Non - Ferrous Metals	1.31%
Transport Services	1.17%
Specialty Chemicals	1.04%
Realty	1.01%
Capital Markets	0.95%
Power	0.84%
Paper Forest & Jute Products	0.65%
Electrical Equipment	0.59%
Financial Technology (Fintech)	0.29%
Cash & Current Assets	3.50%
<b>Total Net Assets</b>	<b>100.00%</b>

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# Country/Portfolio Allocation

Aditya Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
Banks	19.15%
United States of America	17.57%
IT - Software	9.47%
Petroleum Products	5.49%
Finance	4.81%
Consumer Durables	3.61%
Insurance	3.54%
United Kingdom	3.22%
Telecom - Services	3.15%
Construction	3.09%
Pharmaceuticals & Biotechnology	2.97%
Automobiles	2.45%
Realty	1.90%
Cement & Cement Products	1.88%
Beverages	1.74%
Australia	1.33%
Diversified FMCG	1.30%
Switzerland	1.16%
Power	1.06%
France	0.98%
Agricultural Food & other Products	0.95%
Non - Ferrous Metals	0.93%
Japan	0.57%
Canada	0.56%
FRANCE	0.44%
Germany	0.41%
Cigarettes & Tobacco Products	0.33%
Belgium	0.29%
HongKong	0.26%
Sweden	0.23%
Cash & Current Assets	5.13%
<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	16.68%
IT - Software	9.46%
Pharmaceuticals & Biotechnology	6.85%
Consumer Durables	6.07%
Petroleum Products	5.97%
Finance	4.80%
Auto Components	3.53%
Construction	3.44%
Cement & Cement Products	2.44%
Retailing	2.41%
Healthcare Services	2.23%
Industrial Manufacturing	2.23%
Automobiles	2.00%
Fertilizers & Agrochemicals	1.82%
Personal Products	1.54%
Agricultural Commercial & Construction	1.50%
Vehicles	1.50%
Diversified FMCG	1.42%
Food Products	1.28%
Commercial Services & Supplies	1.25%
Transport Services	1.15%
Insurance	0.91%
Paper Forest & Jute Products	0.62%
Government Bond	1.17%
State Government bond	2.94%
Fixed rates bonds - Corporate	6.99%
Cash & Current Assets	9.29%
<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	21.23%
IT - Software	10.55%
Pharmaceuticals & Biotechnology	8.29%
Petroleum Products	6.71%
Finance	6.51%
Consumer Durables	5.95%
Auto Components	4.41%
Construction	4.36%
Retailing	3.04%
Cement & Cement Products	3.04%
Healthcare Services	2.72%
Fertilizers & Agrochemicals	2.31%
Automobiles	2.01%
Agricultural Commercial & Construction	2.00%
Vehicles	1.94%
Beverages	1.89%
Personal Products	1.89%
Food Products	1.82%
Commercial Services & Supplies	1.53%
Industrial Manufacturing	1.50%
Diversified FMCG	1.47%
Transport Services	1.26%
Insurance	0.99%
Paper Forest & Jute Products	0.72%
Entertainment	0.23%
Cash & Current Assets	3.51%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Special Opportunities Fund	
Allocation as a % of Net Assets	%
Banks	18.65%
Pharmaceuticals & Biotechnology	10.10%
IT - Software	9.07%
Finance	5.65%
Telecom - Services	5.50%
Consumer Durables	5.37%
Industrial Products	4.78%
Realty	4.22%
Chemicals & Petrochemicals	3.68%
Ferrous Metals	2.97%
Automobiles	2.89%
Beverages	2.81%
Cement & Cement Products	2.68%
Power	2.48%
Entertainment	2.33%
Insurance	2.25%
Agricultural Food & other Products	1.95%
Petroleum Products	1.72%
Non - Ferrous Metals	1.60%
Healthcare Services	1.39%
Fertilizers & Agrochemicals	1.12%
Retailing	1.07%
Aerospace & Defense	0.90%
Minerals & Mining	0.74%
Auto Components	0.59%
Financial Technology (Fintech)	0.45%
Cash & Current Assets	3.05%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life PSU Equity Fund	
Allocation as a % of Net Assets	%
Power	21.19%
Banks	16.95%
Consumable Fuels	10.41%
Gas	8.64%
Petroleum Products	8.26%
Minerals & Mining	4.13%
Oil	3.82%
Aerospace & Defense	3.72%
Insurance	3.30%
Non - Ferrous Metals	3.13%
Finance	2.57%
Transport Services	2.55%
Paper Forest & Jute Products	2.00%
Agricultural Commercial & Construction	1.52%
Vehicles	1.52%
Chemicals & Petrochemicals	0.99%
Construction	0.75%
Ferrous Metals	0.64%
Industrial Manufacturing	0.45%
Cash & Current Assets	4.98%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life ESG Fund	
Allocation as a % of Net Assets	%
Banks	22.40%
IT - Software	17.60%
Consumer Durables	10.25%
Retailing	5.10%
Auto Components	3.87%
Chemicals & Petrochemicals	3.66%
Automobiles	3.57%
Healthcare Services	3.19%
Pharmaceuticals & Biotechnology	3.04%
Entertainment	2.90%
Cement & Cement Products	2.77%
Electrical Equipment	2.44%
Finance	2.35%
Diversified FMCG	2.05%
Textiles & Apparels	2.02%
Industrial Products	1.97%
Realty	1.20%
Financial Technology (Fintech)	1.15%
Commercial Services & Supplies	1.08%
Telecom - Services	1.02%
Equity Future	2.96%
Cash & Current Assets	3.42%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Pharma & Healthcare Fund	
Allocation as a % of Net Assets	%
Pharmaceuticals & Biotechnology	80.56%
Healthcare Services	11.71%
Food Products	2.71%
Retailing	1.56%
Healthcare Equipment & Supplies	1.31%
Cash & Current Assets	2.16%
<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	66.61%
Israel	7.37%
Singapore	5.30%
Norway	4.56%
Japan	4.28%
United Kingdom	3.95%
Fertilizers & Agrochemicals	3.76%
Cash & Current Assets	4.17%
<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	%
MUTUAL FUNDS	97.72%
Cash & Current Assets	2.28%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Asset Allocator FoF	
Allocation as a % of Net Assets	%
MUTUAL FUNDS	86.92%
Exchange Traded Fund	9.30%
Cash & Current Assets	3.77%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Financial Planning FOF-Aggressive Plan	
Allocation as a % of Net Assets	%
MUTUAL FUNDS	82.15%
Exchange Traded Fund	14.81%
Cash & Current Assets	3.04%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Gold Fund	
Allocation as a % of Net Assets	%
Exchange Traded Fund	99.77%
Cash & Current Assets	0.23%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Gold ETF	
Allocation as a % of Net Assets	%
GOLD	98.17%
Cash & Current Assets	1.83%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Global Emerging Opportunities Fund	
Allocation as a % of Net Assets	%
MUTUAL FUNDS	98.51%
Cash & Current Assets	1.49%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Digital India Fund	
Allocation as a % of Net Assets	%
IT - Software	72.33%
Telecom - Services	8.30%
IT - Services	4.86%
United States of America	2.52%
Entertainment	2.18%
Industrial Manufacturing	1.48%
Commercial Services & Supplies	1.20%
Retailing	0.80%
Financial Technology (Fintech)	0.54%
Software Products	0.38%
Miscellaneous	0.00%
Exchange Traded Fund	0.47%
Cash & Current Assets	4.93%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Nifty Bank ETF	
Allocation as a % of Net Assets	%
Banks	99.46%
Cash & Current Assets	0.54%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Silver ETF Fund of Fund	
Allocation as a % of Net Assets	%
Exchange Traded Fund	99.09%
Cash & Current Assets	0.91%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Silver ETF	
Allocation as a % of Net Assets	%
SILVER	96.84%
Cash & Current Assets	3.16%
<b>Total Net Assets</b>	<b>100.00%</b>

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**Note:** The above Allocation is As on June 30, 2022, as per Industry classification as recommended by AMFI.



# Country/Portfolio Allocation

Aditya Birla Sun Life Multi-Cap Fund	
Allocation as a % of Net Assets	%
Banks	16.31%
Consumer Durables	8.90%
IT - Software	8.64%
Pharmaceuticals & Biotechnology	6.92%
Finance	5.24%
Petroleum Products	4.57%
Food Products	4.14%
Construction	3.75%
Auto Components	3.22%
Retailing	2.91%
Cement & Cement Products	2.39%
Electrical Equipment	2.33%
Automobiles	2.28%
Beverages	2.26%
Telecom - Services	2.12%
Entertainment	2.04%
Insurance	1.90%
Healthcare Services	1.88%
Agricultural Commercial & Construction Vehicles	1.71%
Chemicals & Petrochemicals	1.42%
Capital Markets	1.30%
Non - Ferrous Metals	1.26%
Industrial Products	1.25%
Personal Products	1.17%
Paper Forest & Jute Products	1.15%
Realty	1.14%
Aerospace & Defense	1.10%
Leisure Services	1.08%
IT - Services	0.62%
Transport Services	0.60%
Commercial Services & Supplies	0.46%
Cash & Current Assets	3.94%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Nifty Smallcap 50 Index Fund	
Allocation as a % of Net Assets	%
Capital Markets	17.77%
IT - Software	12.15%
Finance	11.37%
Chemicals & Petrochemicals	6.77%
Consumer Durables	5.45%
Telecom - Services	5.44%
Pharmaceuticals & Biotechnology	4.84%
IT - Services	4.83%
Banks	4.30%
Entertainment	4.26%
Beverages	3.47%
Textiles & Apparels	2.40%
Power	2.38%
Auto Components	2.33%
Industrial Products	2.29%
Fertilizers & Agrochemicals	2.18%
Leisure Services	1.63%
Retailing	1.49%
Non - Ferrous Metals	1.48%
Construction	1.44%
Cement & Cement Products	1.27%
Cash & Current Assets	0.47%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Business Cycle Fund	
Allocation as a % of Net Assets	%
Banks	28.37%
IT - Software	9.05%
Finance	7.73%
Automobiles	4.96%
Diversified FMCG	4.80%
Consumer Durables	4.64%
Petroleum Products	4.11%
Pharmaceuticals & Biotechnology	4.09%
Cement & Cement Products	3.81%
Construction	3.65%
Ferrous Metals	2.84%
Power	2.36%
Food Products	2.26%
Telecom - Services	2.20%
Realty	1.69%
Industrial Products	1.57%
Minerals & Mining	1.12%
Capital Markets	0.91%

Aditya Birla Sun Life S&P BSE Sensex ETF	
Allocation as a % of Net Assets	%
Banks	28.23%
IT - Software	18.24%
Petroleum Products	14.86%
Finance	9.99%
Diversified FMCG	7.28%
Automobiles	3.61%
Consumer Durables	3.36%
Construction	3.12%
Telecom - Services	2.74%
Pharmaceuticals & Biotechnology	2.38%
Power	2.33%
Ferrous Metals	1.14%
Cement & Cement Products	1.07%
Food Products	1.04%
Cash & Current Assets	0.60%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Nifty Midcap 150 Index Fund	
Allocation as a % of Net Assets	%
Finance	6.91%
Gas	6.76%
Pharmaceuticals & Biotechnology	6.73%
Auto Components	6.68%
Industrial Products	6.32%
Consumer Durables	6.08%
Banks	5.99%
IT - Software	5.56%
Chemicals & Petrochemicals	5.32%
Power	3.66%
Realty	2.95%
Healthcare Services	2.91%
Aerospace & Defense	2.65%
Electrical Equipment	2.35%
Retailing	2.31%
Leisure Services	2.17%
Insurance	2.04%
Agricultural Commercial & Construction Vehicles	1.95%
Cement & Cement Products	1.89%
Beverages	1.80%
Textiles & Apparels	1.75%
Entertainment	1.49%
Telecom - Services	1.46%
Fertilizers & Agrochemicals	1.42%
Transport Services	1.30%
Capital Markets	1.26%
Automobiles	1.20%
IT - Services	0.86%
Petroleum Products	0.85%
Ferrous Metals	0.81%
Non - Ferrous Metals	0.78%
Oil	0.54%
Personal Products	0.53%
Transport Infrastructure	0.53%
Food Products	0.48%
Industrial Manufacturing	0.47%
Financial Technology (Fintech)	0.41%
Diversified	0.37%
Cash & Current Assets	0.46%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Business Cycle Fund	
Allocation as a % of Net Assets	%
Personal Products	0.88%
Healthcare Services	0.86%
Retailing	0.82%
Non - Ferrous Metals	0.79%
Beverages	0.62%
Auto Components	0.54%
Insurance	0.36%
Cash & Current Assets	4.96%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Nifty 50 ETF	
Allocation as a % of Net Assets	%
Banks	24.96%
IT - Software	15.93%
Petroleum Products	12.99%
Finance	8.69%
Diversified FMCG	6.38%
Automobiles	5.93%
Pharmaceuticals & Biotechnology	3.43%
Consumer Durables	2.94%
Construction	2.71%
Telecom - Services	2.35%
Cement & Cement Products	2.00%
Power	1.98%
Ferrous Metals	1.79%
Food Products	1.48%
Insurance	1.47%
Oil	0.82%
Non - Ferrous Metals	0.71%
Transport Infrastructure	0.69%
Agricultural Food & other Products	0.62%
Consumable Fuels	0.56%
Healthcare Services	0.56%
Fertilizers & Agrochemicals	0.50%
Cash & Current Assets	0.51%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Nifty Next 50 Index Fund	
Allocation as a % of Net Assets	%
Personal Products	10.83%
Finance	8.89%
Power	7.84%
Retailing	6.95%
Chemicals & Petrochemicals	6.32%
Pharmaceuticals & Biotechnology	5.95%
Metals & Minerals Trading	5.75%
Insurance	4.66%
Banks	4.46%
Cement & Cement Products	4.32%
Consumer Durables	4.05%
IT - Software	3.64%
Petroleum Products	2.72%
Diversified Metals	2.43%
Gas	2.34%
Beverages	2.25%
Electrical Equipment	2.06%
Fertilizers & Agrochemicals	2.03%
Leisure Services	1.97%
Realty	1.89%
Telecom - Services	1.77%
Transport Services	1.51%
Minerals & Mining	1.22%
Auto Components	1.20%
Capital Markets	1.15%
Ferrous Metals	0.98%
Financial Technology (Fintech)	0.37%
Cash & Current Assets	0.45%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Nifty IT ETF	
Allocation as a % of Net Assets	%
IT - Software	97.55%
IT - Services	2.08%
Cash & Current Assets	0.37%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life NASDAQ 100 FOF	
Allocation as a % of Net Assets	%
MUTUAL FUNDS	97.40%
Cash & Current Assets	2.60%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Nifty Next 50 ETF	
Allocation as a % of Net Assets	%
Personal Products	10.87%
Finance	8.92%
Power	7.79%
Retailing	6.97%
Chemicals & Petrochemicals	6.34%
Pharmaceuticals & Biotechnology	5.98%
Metals & Minerals Trading	5.77%
Insurance	4.67%
Banks	4.47%
Cement & Cement Products	4.33%
Consumer Durables	4.06%
IT - Software	3.65%
Petroleum Products	2.73%
Diversified Metals	2.44%
Gas	2.35%
Beverages	2.25%
Electrical Equipment	2.06%
Fertilizers & Agrochemicals	2.04%
Leisure Services	1.98%
Realty	1.89%
Telecom - Services	1.78%
Transport Services	1.52%
Minerals & Mining	1.22%
Auto Components	1.20%
Capital Markets	1.16%
Ferrous Metals	0.98%
Financial Technology (Fintech)	0.37%
Cash & Current Assets	0.20%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund	
Allocation as a % of Net Assets	%
Banks	12.01%
Automobiles	11.86%
IT - Software	9.91%
Pharmaceuticals & Biotechnology	8.01%
Cement & Cement Products	5.95%
Finance	5.82%
Insurance	4.07%
Petroleum Products	4.00%
Food Products	4.00%
Power	3.99%
Diversified FMCG	3.99%
Ferrous Metals	3.98%
Consumer Durables	3.86%
Oil	2.12%
Non - Ferrous Metals	2.06%
Consumable Fuels	2.04%
Construction	2.03%
Telecom - Services	1.99%
Healthcare Services	1.98%
Agricultural Food & other Products	1.96%
Fertilizers & Agrochemicals	1.95%
Transport Infrastructure	1.95%
Cash & Current Assets	0.48%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Nifty Healthcare ETF	
Allocation as a % of Net Assets	%
Pharmaceuticals & Biotechnology	87.12%
Healthcare Services	12.79%
Cash & Current Assets	0.09%
<b>Total Net Assets</b>	<b>100.00%</b>

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## TAX SAVINGS SOLUTIONS

Aditya Birla Sun Life Tax Relief '96		Aditya Birla Sun Life Tax Plan	
Allocation as a % of Net Assets	%	Allocation as a % of Net Assets	%
Banks	20.90%	Banks	19.58%
Pharmaceuticals & Biotechnology	10.30%	Pharmaceuticals & Biotechnology	9.16%
Petroleum Products	8.78%	Petroleum Products	8.86%
Finance	6.99%	Finance	7.58%
IT - Software	6.24%	Industrial Manufacturing	6.62%
Consumer Durables	5.91%	IT - Software	6.39%
Industrial Manufacturing	5.24%	Consumer Durables	6.03%
Fertilizers & Agrochemicals	4.68%	Fertilizers & Agrochemicals	5.39%
Auto Components	3.99%	Personal Products	3.93%
Personal Products	3.89%	Healthcare Services	3.07%
Construction	3.27%	Cement & Cement Products	2.94%
Cement & Cement Products	2.86%	Construction	2.93%
Healthcare Services	2.82%	Auto Components	2.71%
Retailing	2.73%	Retailing	2.22%
Automobiles	1.80%	Automobiles	2.04%
Commercial Services & Supplies	1.43%	Transport Services	1.66%
Leisure Services	1.39%	Capital Markets	1.53%
Capital Markets	1.34%	Diversified FMCG	1.23%
Transport Services	1.23%	Leisure Services	1.08%
Diversified FMCG	0.97%	Paper Forest & Jute Products	1.06%
Paper Forest & Jute Products	0.87%	Non - Ferrous Metals	0.44%
Ferrous Metals	0.35%	Insurance	0.29%
Insurance	0.05%	Beverages	0.00%
Financial Technology (Fintech)	0.04%	Miscellaneous	0.00%
Beverages	0.00%	Cash & Current Assets	3.26%
Miscellaneous	0.00%	<b>Total Net Assets</b>	<b>100.00%</b>
Cash & Current Assets	1.92%		
<b>Total Net Assets</b>	<b>100.00%</b>		

## SAVINGS SOLUTIONS

Aditya Birla Sun Life Arbitrage Fund		Aditya Birla Sun Life Arbitrage Fund	
Allocation as a % of Net Assets	%	Allocation as a % of Net Assets	%
Banks	11.10%	Agricultural Food & other Products	0.14%
IT - Software	5.53%	Gas	0.12%
Petroleum Products	4.70%	IT - Services	0.08%
Transport Infrastructure	4.40%	Healthcare Services	0.01%
Finance	4.32%	MUTUAL FUNDS	28.59%
Ferrous Metals	3.14%	Fixed rates bonds - Corporate	0.20%
Power	2.80%	Equity Future	-62.90%
Cement & Cement Products	2.61%	Cash & Current Assets	71.06%
Pharmaceuticals & Biotechnology	2.12%	<b>Total Net Assets</b>	<b>100.00%</b>
Telecom - Services	1.56%		
Entertainment	1.48%		
Automobiles	1.45%		
Realty	1.43%		
Construction	1.42%		
Metals & Minerals Trading	1.42%		
Diversified Metals	1.23%		
Capital Markets	1.19%		
Transport Services	1.11%		
Consumer Durables	1.05%		
Chemicals & Petrochemicals	0.98%		
Diversified FMCG	0.94%		
Insurance	0.93%		
Non - Ferrous Metals	0.92%		
Leisure Services	0.72%		
Auto Components	0.58%		
Food Products	0.53%		
Retailing	0.48%		
Aerospace & Defense	0.47%		
Agricultural Commercial & Construction	0.47%		
Vehicles	0.47%		
Beverages	0.42%		
Fertilizers & Agrochemicals	0.41%		
Minerals & Mining	0.34%		
Electrical Equipment	0.25%		
Personal Products	0.18%		

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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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### Presence

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## APPS & PORTAL:



### Active Account

<http://onelink.to/q9s6mw>



### ABSLMF Partner App

<http://partner.app.link/>



### ABSLMF Fingo

<http://onelink.to/k8zksu>



### ABSLMF Partner.com

<https://abslmfpartner.adityabirlacapital.com>

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**ADITYA BIRLA  
CAPITAL**