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Monthly Factsheet | January 2025

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**Aditya Birla Sun Life
Mutual Fund**



**ADITYA BIRLA
CAPITAL**

MUTUAL FUNDS

Foreword by Mr A. Balasubramanian	04
Equity & Debt Outlook by Mr. Mahesh Patil	05
Our Top 75 Holdings	07
Tax Reckoner	09
Equity Funds	
Aditya Birla Sun Life Frontline Equity Fund	13
Aditya Birla Sun Life Focused Fund	15
Aditya Birla Sun Life Flexi Cap Fund	17
Aditya Birla Sun Life Equity Advantage Fund	19
Aditya Birla Sun Life MNC Fund	21
Aditya Birla Sun Life Midcap Fund	23
Aditya Birla Sun Life Multi-Cap Fund	25
Aditya Birla Sun Life Small Cap Fund	27
Aditya Birla Sun Life Pure Value Fund	29
Aditya Birla Sun Life Manufacturing Equity Fund	31
Aditya Birla Sun Life Banking and Financial Services Fund	33
Aditya Birla Sun Life Dividend Yield Fund	35
Aditya Birla Sun Life Infrastructure Fund	37
Aditya Birla Sun Life Digital India Fund	39
Aditya Birla Sun Life India GenNext Fund	41
Aditya Birla Sun Life International Equity Fund	43
Aditya Birla Sun Life Pharma & Healthcare Fund	45
Aditya Birla Sun Life Bal Bhavishya Yojna	46
Aditya Birla Sun Life Retirement Fund - The 30s Plan	48
Aditya Birla Sun Life Retirement Fund - The 40s Plan	50
Aditya Birla Sun Life Retirement Fund - The 50s Plan	52
Aditya Birla Sun Life PSU Equity Fund	54
Aditya Birla Sun Life Special Opportunities Fund	56
Aditya Birla Sun Life ESG Integration Strategy Fund	58
Aditya Birla Sun Life Business Cycle Fund	60
Aditya Birla Sun Life Transportation and Logistics Fund	62

Aditya Birla Sun Life Quant Fund	63
Aditya Birla Sun Life ELSS Tax Saver Fund	64
Hybrid Funds	
Crafting the Ideal Balance	66
Aditya Birla Sun Life Equity Hybrid '95 Fund	67
Aditya Birla Sun Life Equity Savings Fund	70
Aditya Birla Sun Life Regular Savings Fund	73
Aditya Birla Sun Life Multi Asset Allocation Fund	75
Aditya Birla Sun Life Balanced Advantage Fund	77
Debt Funds	
Maturity Ladder For Debt Funds	80
Aditya Birla Sun Life Overnight Fund	81
Aditya Birla Sun Life Liquid Fund	82
Aditya Birla Sun Life Money Manager Fund	84
Aditya Birla Sun Life Low Duration Fund	86
Aditya Birla Sun Life Savings Fund	88
Aditya Birla Sun Life Floating Rate Fund	90
Aditya Birla Sun Life Corporate Bond Fund	93
Aditya Birla Sun Life Short Term Fund	96
Aditya Birla Sun Life Banking & PSU Debt Fund	98
Aditya Birla Sun Life Medium Term Plan	101
Aditya Birla Sun Life Credit Risk Fund	103
Aditya Birla Sun Life Dynamic Bond Fund	105
Aditya Birla Sun Life Income Fund	107
Aditya Birla Sun Life Government Securities Fund	109
Aditya Birla Sun Life Retirement Fund 'The 50s Plus - Debt Plan'	110
Aditya Birla Sun Life Arbitrage Fund	111
Aditya Birla Sun Life Long Duration Fund	113
Passive Debt Index Funds	
Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2025 Index Fund	114
Aditya Birla Sun Life NIFTY SDL Plus PSU Bond Sep 2026 60:40 Index Fund	116

Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund	118	Aditya Birla Sun Life Nifty PSE ETF	157
Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2027 Index Fund	120	Aditya Birla Sun Life Gold ETF	158
Aditya Birla Sun Life Nifty SDL Sep 2025 Index Fund	122	Aditya Birla Sun Life Silver ETF	159
Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund	123	Aditya Birla Sun Life Nifty 200 Momentum 30 ETF	160
Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund	124	Aditya Birla Sun Life Nifty 200 Quality 30 ETF	161
Aditya Birla Sun Life CRISIL IBX Gilt Apr 2029 Index Fund	125	Aditya Birla Sun Life CRISIL Liquid Overnight ETF	162
Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund	126	Aditya Birla Sun Life CRISIL Broad Based Gilt ETF	163
Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund	127	Aditya Birla Sun Life CRISIL 10 Year Gilt ETF	164
Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund	128	Passive Fund of Funds	
Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU Apr 2026 Index Fund	129	Aditya Birla Sun Life Asset Allocator FoF	165
Aditya Birla Sun Life CRISIL IBX Gilt: April 2033 Index Fund	130	Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan	166
Aditya Birla Sun Life CRISIL IBX Gilt: June 2027 Index Fund	131	Aditya Birla Sun Life Financial Planning FOF - Moderate Plan	167
Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index - Dec 2025 Fund	132	Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	168
Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index - Sep 2026 Fund	133	Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	169
Aditya Birla Sun Life CRISIL-IBX AAA Financial Services Index - Sep 2027 Fund	134	Aditya Birla Sun Life NASDAQ 100 FOF*	170
Aditya Birla Sun Life CRISIL-IBX Financial Services 3 To 6 Months Debt Index Fund	135	Aditya Birla Sun Life Global Excellence Equity Fund of Fund	171
Passive Equity Index Funds		Aditya Birla Sun Life Global Emerging Opportunities Fund	172
Aditya Birla Sun Life Nifty 50 Index Fund	136	Aditya Birla Sun Life Gold Fund	173
Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund	138	Aditya Birla Sun Life Silver ETF Fund of Fund	174
Aditya Birla Sun Life Nifty Next 50 Index Fund	140	Aditya Birla Sun Life Multi - Index Fund Of Funds	175
Aditya Birla Sun Life Nifty Midcap 150 Index Fund	142	Aditya Birla Sun Life US Treasury 1-3 year Bond ETFs Fund of Funds*	176
Aditya Birla Sun Life Nifty Smallcap 50 Index Fund	144	Aditya Birla Sun Life US Treasury 3-10 year Bond ETFs Fund of Funds*	177
Aditya Birla Sun Life Nifty India Defence Index Fund	146	Fund Manager Wise Scheme Details	178
Aditya Birla Sun Life BSE India Infrastructure Index Fund	147	Funds at a Glance	180
Passive ETFs		Direct Performance	184
Aditya Birla Sun Life Nifty 50 ETF	148	Direct SIP	190
Aditya Birla Sun Life BSE SenseX ETF	150	Dividend History	194
Aditya Birla Sun Life Nifty Next 50 ETF	152	Product Labeling Disclosures & Potential Risk Class	197
Aditya Birla Sun Life Nifty Bank ETF	154	Glossary Page	208
Aditya Birla Sun Life Nifty Healthcare ETF	155		
Aditya Birla Sun Life Nifty IT ETF	156		

*Fresh subscriptions / switch-in application(s) and existing systematic transactions are suspended until further notice with effect from 28th March, 2024

Micro SIP available @ ₹ 100 per month

FOREWORD

JANUARY 2025



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

Dear Associate,

As we begin the new year, I wish you and your family a year filled with success, prosperity and well-being.

The current global macroeconomic landscape presents a mixed picture of challenges and cautious optimism. Global growth is expected to remain stable, with most forecasts placing it around 3.0%-3.2%. Two large economies are staring at policy shifts and trade wars which can also have potential ramifications in other parts of the world. Central banks are likely to maintain a cautious stance on monetary policy, continuing their gradual normalization of interest rates after a period of tightening. Geopolitical tensions, tariff wars, and forex tensions could pose downside risks to the global economy.

India is expected to maintain its position as one of the fastest-growing major economies. GDP growth for 2025 is estimated at around 6.5%. India's economic outlook remains positive, with strong domestic fundamentals and supportive government policies. Inflation in India is also showing signs of moderation, with the Reserve Bank of India (RBI) proactively managing inflation through monetary policy measures. Private consumption and investment are key drivers of India's economic growth. Factors such as rising incomes, urbanization, and a young population contribute to strong domestic demand. The government continues to prioritize infrastructure development, which is expected to boost economic activity and create employment.

The Indian capital market has experienced remarkable growth over the past five years. Demat accounts surged 4.4x to 179 million, NSE active accounts surged 4.9x to 49 million, and unique mutual fund investors increased 2.4x to 50 million from FY20 until October 2024. Demat penetration in India stands at ~12%, compared to ~62% in the USA. The HNI and UHNI segments are also clocking a ~12% CAGR and are expected to sustain this momentum in the years ahead.

The Indian stock market is currently navigating significant volatility, driven by a mix of global and domestic factors. Rising inflation, potential trade-related issues, and global market turbulence due to geopolitical tensions and economic uncertainties are fuelling price fluctuations. While this presents both risks and opportunities, it is important to remember that volatility is a natural part of the investment cycle. For long-term investors, it can present the opportunity to acquire fundamentally strong stocks at attractive prices.

The Indian mutual fund industry continues to grow rapidly. The average assets under management for the mutual fund industry stood at approximately ₹68 lakh crores as of November 2024, more than doubling over the past five years. Indian mutual funds currently have about 10.23 crore SIP accounts, through which investors regularly invest in Indian mutual fund schemes. The Mutual Fund AUM-to-GDP ratio for India is much less than the global average, further highlighting the growth opportunity for the industry.

For new investors, the current market volatility presents a unique opportunity to begin investing for the long term through SIPs and STPs. Multi-asset allocation funds, which diversify investments across asset classes like stocks, bonds, gold, and silver, offer added stability in uncertain times. Balanced advantage funds, which adjust their stock allocations based on market valuations, are also an excellent choice. A strong core portfolio should focus on a mix of well-established large-cap stocks, along with small- and mid-cap funds, to balance stability with growth potential.

2025 is expected to be a year of significant changes and opportunities. By staying informed and maintaining a diversified, long-term investment strategy, investors can navigate the complexities of this changing environment and achieve their financial goals.

Sources: MOFSL, NSE, NSDL, CDSL, IMF, ABSLAMC Research

Issuer(s) / Stock(s) / Sector(s) mentioned above are for the purpose of disclosure of the portfolio of the Scheme(s) and should not be construed as recommendation. The fund manager(s) may or may not choose to hold the same, from time to time.

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

EQUITY & DEBT OUTLOOK

JANUARY 2025



Mahesh Patil

Chief Investment Officer
Aditya Birla Sun Life AMC Limited

Aditya Birla Sun Life Mutual Fund: Annual Market Outlook 2025

Wishing you a Happy and Prosperous New Year 2025!!

CY2024 marked the 9th consecutive year with positive returns for the Indian equity markets. From a bird's-eye view, most global markets across asset classes gave robust returns outperforming NIFTY, with Bitcoin more than doubling, the U.S. beating growth estimates, and Gold continuing its rally upwards on the back of geopolitical conflicts. What set CY24 apart for India, was the construct of its equity market returns. Unlike CY23, which had large sectoral divergence with a few sectors (e.g. Realty, Capital Goods, PSUs, etc) giving outsized returns, CY24 saw a balanced return distribution with most sectors delivering around the mean returns. Post the Lok Sabha election results in June 2024, the market's character also changed, with the market breadth starting to weaken and a change in sector leadership, with previously laggard sectors such as Banks, Consumer Discretionary and IT, outperforming.

2025 is poised to be one of macroeconomic turbulence as the two largest economies— the U.S. and China— face significant policy shifts setting the stage for trade tensions and increased uncertainty. In the U.S., Trump's return promises a range of fiscal measures including more tax cuts, stricter immigration policies, and tariffs on imports. While these policies are expansionary and inflationary, they seem to run counter to the current macroeconomic backdrop, characterized by rising bond yields, an appreciating dollar, and concerns over fiscal deficits. With US inflation projected to settle at around 2.5%, the Federal Reserve is expected to cut rates by only 100 basis points, leading to a peak in bond yields and the dollar in early 2025. With dollar at its strongest in real effective terms since the Plaza Accord of 1985, and China's strong reliance on exports, CY2025 is set for major forex wars, which will have an impact on both the Indian currency and trade activities. INR has been relatively less vulnerable to Trump trade and has outperformed against most currencies since October 2024. This has been on the back of comfortable forex reserves and aggressive RBI interventions. This has made INR significantly overvalued, and in the wake of surging USD, weakening pressure on CNY, the path of least resistance for INR is towards more depreciation. We expect INR to depreciate towards 88 in 2025, unless we see major reversal in dollar strength.

In India, after three years of 8%+ growth (FY21-FY24), GDP growth is expected to revert to a trend level of 6.5% in FY26 and 6.25% in FY25. The decline in growth during the first half of FY25 was primarily due to an extraordinarily sharp fiscal contraction (fiscal impulse at -2% of GDP), which should normalize in the second half of the fiscal year. Both fiscal and monetary policy are anticipated to ease in 2025 relative to 2024 levels. Growth appears to have bottomed out in the September quarter at 5.4% and is expected to incrementally rise from the third quarter of FY25 onwards towards the trend level.

In 2025, we foresee a balanced recovery with moderate upticks in both consumption and private investments. Private final consumption is likely to see some improvement due to a good monsoon and large income transfer schemes from state governments. The focus remains on consumption and private capital expenditure, which are expected to drive the country's growth trajectory. However, India's fiscal space remains limited, placing the onus on monetary policy to navigate this cyclical downturn. Inflation is projected to moderate to 4.5%, supported by lower food prices which have peaked. The 10-year Indian sovereign bond yield is expected to decline towards the 6.25%-6.50% range.

For Equities, 2025 is not going to be any easier than 2024 to navigate. With the Trump trade setting the stage in early 2025 and in an environment where India is not stimulating fiscally and monetarily, whereas U.S. and China are stimulating their economies, first few months are likely to be volatile. Over the past four years (2020-24), India's corporate earnings have significantly outpaced revenue growth, driven by shifts from unorganized to organized sectors, balance sheet deleveraging, and margin improvement. Looking ahead, as these gains normalise, profit growth is expected to align more closely with revenue growth, with corporate earnings projected to grow in the low teens over the next two years, particularly among BSE100 companies.

Since the Covid-19 pandemic, Retail investors, along with Domestic Institutional Investors (DIIs), have been driving market movements. From 2021-24, net FII flows amounted to only USD 6bn, while DII and retail investors collectively injected USD180bn. SIPs have evolved into a structural route of investment for the average Indian. Over the last 20 instances of market

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corrections >10%, SIP flows have sustained above their trailing twelve-month average 17 times. This indicates a fundamental change in the investment behavior of domestic investors.

Large-cap valuations remain reasonable, with the Nifty-50 trading at just a 5% premium to long-term historical averages on a 1-year forward PE basis. The market-cap share of large-cap stocks is at a 20-year low of 63%, while their profit pool share has increased to 68%. With 3-year earnings growths converging for small, mid, and large caps, we see better risk-reward potential for large caps in comparison. We believe CY25 will be a year to get “back to basics,” prioritizing stability over reckless growth. Therefore, stock selection will be crucial for alpha generation. The key to success will lie in selective investing, focusing on companies with steady earnings growth, strong cash flows and prudent capital allocation.

From a sector perspective, we anticipate that previously underperforming sectors such as Private Banks, IT, Cement, Consumer Discretionary, FMCG, Metals, and Energy proxies could start to see outperformance moving forward. Additionally, a key theme to watch is the private capital expenditure led by conglomerates. With capacity utilizations at above-average levels and balance sheets largely deleveraged, there is substantial potential for private capex to drive the next phase of growth.

Looking ahead, asset allocation strategies are expected to yield steady results, diversifying across different asset classes. 2025 would be another good year for fixed income as we expect it to deliver returns in the range of 8-9%. Actively managed duration funds will do well within fixed income space. Precious metals, like gold and silver are expected to generate returns between 8-12% as investors look to diversify amidst global uncertainty. Equities would see a moderation in returns to 8-12%, aligning with earnings growth in a year of consolidation. Within equities we would recommend more allocation to large cap biased funds including flexi cap funds. Thus, we see a convergence of returns across asset class and this balanced outlook suggests a diversified approach to portfolio allocation, with each asset class offering potential for reasonable returns, but with varying degrees of risk. Therefore, multi-asset allocation funds are recommended for investors to navigate the expected market volatility.

Overall, the global and Indian macroeconomic environment presents a mix of risks and opportunities. India's growth story remains intact. While global uncertainty looms large, India's growth trajectory and structural story offer a solid foundation for those who approach the market with discipline and foresight.

The 2025 mantra is, “moderation, return to fundamentals, stability over speculative growth, balanced approach to navigate market volatility and capitalize on selective opportunities.”

Source: ABSLAMC Research

Our Recommendations

Market Cap Specific	Hybrid Solutions	Thematic & Sectoral Solutions	Diversified across Market Cap
Aditya Birla Sun Life Frontline Equity Fund	Aditya Birla Sun Life Balanced Advantage Fund	Aditya Birla Sun Life India GenNext Fund	Aditya Birla Sun Life Multi-Cap Fund
Aditya Birla Sun Life Mid Cap Fund	Aditya Birla Sun Life Multi Asset Allocation Fund	Aditya Birla Sun Life Digital India Fund	Aditya Birla Sun Life Flexi Cap Fund
Aditya Birla Sun Life Small Cap Fund			

None of the aforesaid recommendations are based on any assumptions. These are purely for reference and the investor are requested to consult their financial advisors before investing.

Our Recommendations

Approach	Fund	Investment horizon
Very Short Duration	Aditya Birla Sun Life Liquid Fund	7 days -1 month
Very Short to Short Duration	Aditya Birla Sun Life Savings Fund	1 month -6 months
Short Duration	Aditya Birla Sun Life Low Duration Fund	6-12 months
Accrual Strategy with High Quality Credit	Aditya Birla Sun Life Corporate Bond Fund	1-3 years
Active Management	Aditya Birla Sun Life Dynamic Bond Fund	Above 3 years
Accrual Strategy with High Yielding Credit	Aditya Birla Sun Life Medium Term Plan	Above 3 years

None of the aforesaid recommendations are based on any assumptions. These are purely for reference and the investor are requested to consult their financial advisors before investing.

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

OUR TOP 75 HOLDINGS IN ACTIVE EQUITY SCHEMES

JANUARY 2025

Here is the consolidated list of Top 75 positions across a range of sectors of our fund house. Across fund houses, we have seen that the top 75 positions account for about 72% of the total corpus. Thus, focus on these stocks gives an understanding of a broader processes and philosophy of the fund house.

Top 75 Stocks held by Aditya Birla Sun Life AMC Limited in Active Equity Schemes (Excluding Arbitrage & Passive Schemes)

Rank	Stock Name	Part of Nifty 50	GICS Sector	As on 31-Dec-24	
				Value of Holdings (in Rs. Cr)	% of Equity Holdings in Active Scheme.
1	ICICI Bank Ltd	Yes	Financials	8,662	6.0%
2	HDFC Bank Ltd	Yes	Financials	6,479	4.5%
3	Infosys Ltd	Yes	Information Technology	6,207	4.3%
4	Reliance Industries Ltd	Yes	Energy	4,625	3.2%
5	Larsen & Toubro Ltd	Yes	Industrials	4,075	2.8%
6	Bharti Airtel Ltd	Yes	Communication Services	3,649	2.5%
7	Sun Pharmaceutical Industries Limited	Yes	Health Care	3,317	2.3%
8	Mahindra & Mahindra Ltd	Yes	Consumer Discretionary	3,223	2.2%
9	State Bank of India	Yes	Financials	3,095	2.1%
10	Axis Bank Ltd	Yes	Financials	2,889	2.0%
11	NTPC Ltd	Yes	Utilities	2,307	1.6%
12	Kotak Mahindra Bank Ltd	Yes	Financials	2,216	1.5%
13	ITC Ltd	Yes	Consumer Staples	1,734	1.2%
14	United Spirits Ltd	No	Consumer Staples	1,618	1.1%
15	Zomato Limited	No	Consumer Discretionary	1,618	1.1%
16	Fortis Healthcare Ltd	No	Health Care	1,599	1.1%
17	HCL Technologies Ltd	Yes	Information Technology	1,495	1.0%
18	Maruti Suzuki India Ltd	Yes	Consumer Discretionary	1,456	1.0%
19	Whirlpool of India Ltd	No	Consumer Discretionary	1,370	1.0%
20	Shriram Finance Limited	Yes	Financials	1,362	0.9%
21	Bajaj Finance Limited	Yes	Financials	1,307	0.9%
22	Coforge Limited	No	Information Technology	1,189	0.8%
23	Hindalco Industries Ltd	Yes	Materials	1,141	0.8%
24	Cipla Ltd	Yes	Health Care	1,128	0.8%
25	Max Financial Services Limited	No	Financials	1,100	0.8%
26	SBI Life Insurance Company Limited	Yes	Financials	1,096	0.8%
27	Tech Mahindra Ltd	Yes	Information Technology	1,073	0.7%
28	Cholamandalam Investment and Finance Company Ltd	No	Financials	1,010	0.7%
29	Interglobe Aviation Ltd	No	Industrials	1,006	0.7%
30	Oil & Natural Gas Corporation Ltd	Yes	Energy	977	0.7%
31	Bajaj Auto Limited	Yes	Consumer Discretionary	974	0.7%
32	Avenue Supermarts Ltd	No	Consumer Staples	969	0.7%
33	Apollo Hospital Enterprise Ltd	Yes	Health Care	966	0.7%
34	AU Small Finance Bank Limited	No	Financials	961	0.7%
35	Tata Motors Ltd	Yes	Consumer Discretionary	933	0.6%
36	Radico Khaitan Ltd	No	Consumer Staples	932	0.6%
37	Hindustan Petroleum Corporation Ltd	No	Energy	922	0.6%
38	Ultratech Cement Ltd	Yes	Materials	918	0.6%
39	GE T&D India Limited	No	Industrials	905	0.6%
40	Godrej Consumer Products Ltd	No	Consumer Staples	892	0.6%
41	Voltas Ltd	No	Industrials	818	0.6%
42	Titan Company Limited	Yes	Consumer Discretionary	812	0.6%
43	Ambuja Cements Ltd	No	Materials	805	0.6%

Contd...

Top 75 Stocks held by Aditya Birla Sun Life AMC Limited in Active Equity Schemes (Excluding Arbitrage & Passive Schemes)

				As on 31-Dec-24	
Rank	Stock Name	Part of Nifty 50	GICS Sector	Value of Holdings (in Rs. Cr)	% of Equity Holdings in Active Scheme.
44	Bharat Forge Ltd	No	Consumer Discretionary	777	0.5%
45	Hindustan Unilever Ltd	Yes	Consumer Staples	753	0.5%
46	Tata Consumer Products Limited	Yes	Consumer Staples	661	0.5%
47	Honeywell Automation India Ltd	No	Information Technology	643	0.4%
48	Welspun Corp Limited	No	Materials	618	0.4%
49	Bank Of Baroda	No	Financials	602	0.4%
50	Cummins India Ltd	No	Industrials	592	0.4%
51	Phoenix Mills Limited	No	Real Estate	588	0.4%
52	Bharat Electronics Ltd	Yes	Industrials	566	0.4%
53	ICICI Lombard General Insurance Company Ltd	No	Financials	565	0.4%
54	Tube Investments Of India Limited	No	Consumer Discretionary	553	0.4%
55	Hyundai Motor India Limited	No	Consumer Discretionary	553	0.4%
56	JK Cements Ltd	No	Materials	544	0.4%
57	Indusind Bank Ltd	Yes	Financials	543	0.4%
58	Jindal Steel and Power Ltd	No	Materials	542	0.4%
59	United Breweries Ltd	No	Consumer Staples	532	0.4%
60	PNB Housing Finance Limited	No	Financials	531	0.4%
61	Bayer Cropscience Ltd	No	Materials	531	0.4%
62	Vedanta Ltd	No	Materials	520	0.4%
63	Power Grid Corporation of India Ltd	Yes	Utilities	508	0.4%
64	Siemens Ltd	No	Industrials	504	0.3%
65	Sona Blw Precision Forgings Ltd	No	Consumer Discretionary	503	0.3%
66	Torrent Pharmaceuticals Ltd	No	Health Care	494	0.3%
67	Crompton Greaves Consumer Electricals Limited	No	Consumer Discretionary	493	0.3%
68	Trent Ltd	Yes	Consumer Discretionary	492	0.3%
69	Glenmark Pharmaceuticals Ltd	No	Health Care	489	0.3%
70	SOBHA LTD	No	Real Estate	484	0.3%
71	Mphasis Ltd	No	Information Technology	474	0.3%
72	Gillette India Ltd	No	Consumer Staples	468	0.3%
73	Grasim Industries Ltd	Yes	Materials	465	0.3%
74	Samvardhana Motherson Intern	No	Consumer Discretionary	465	0.3%
75	ZF Commercial Vehicle Contro	No	Consumer Discretionary	451	0.3%

The sector(s) /stock(s)/issuer(s) mentioned here do not constitute any research report/recommendation of the same.

GICS Sector	Count	% of AUM	Value (Rs cr)
Financials	15	22%	32,419
Consumer Discretionary	15	10%	14,672
Information Technology	6	8%	11,081
Consumer Staples	9	6%	8,561
Industrials	7	6%	8,466
Health Care	6	6%	7,993
Energy	3	5%	6,524
Materials	9	4%	6,082
Communication Services	1	3%	3,649
Utilities	2	2%	2,815
Real Estate	2	1%	1,073
Total	75	72%	1,03,334

Nifty/Non Nifty	Count	% of AUM	Value (Rs cr)
Nifty	34	50%	72,103
Non Nifty	41	22%	31,231

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

Tax Reckoner F.Y. 2024-25

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 first Proviso to section 194K, tax is not deductible if the amount of income in respect of units of MF does not exceed Rs. 5,000/- during the financial year.

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

- 37% on base tax where income or aggregate of such income exceeds Rs. 5 crore;
 - 25% on base tax where income or aggregate of such income exceeds Rs 2 crore but does not exceed 5 crore;
 - 15% on base tax where income or aggregate of such income exceeds Rs 1 crore but does not exceed 2 crore;
 - 10% on base tax where income or aggregate of such income exceeds Rs 50 lakhs but does not exceed 1 crore;
- Further, 'Health and Education Cess' is to be levied at 4% on aggregate of tax base and surcharge.

[#]Finance Act, 2020 has capped maximum surcharge at 15% w.r.t. withholding tax 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 the 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 that PAN and tax could be withheld at a higher rate of 20% basis section 206AA of the Act w.e.f July 01, 2023 as per Circular No. 03 of 2023 dated March 28, 2023.

However, a relaxation was given for transaction entered upto Financial year 2023-24 vide Circular no. 06 of 2024 dated April 23, 2024 where the provisions of section 206AA would not apply in case the PAN has become operative on or before May 31, 2024.*

Capital Gain Taxation

Sr. No.	Mutual Fund Scheme Category	Period of Holding (To qualify as LTCG)	Individual / HUF		Domestic Company		NRI [#]			
			Tax Rate for STCG	Tax Rate for LTCG	Tax Rate for STCG	Tax Rate for LTCG	Tax Rate for STCG	Tax Rate for LTCG	TDS on STCG	TDS on LTCG
Equity Oriented Fund (>= 65% in equity shares of listed domestic companies)										
1	Redeemed between April 01, 2024 to July 22, 2024	> 12 months	15%	10% ^{***}	15%	10% ^{***}	15%	10% ^{***}	15%	10% ^{***}
	Redeemed on or after July 23, 2024	> 12 months	20%	12.5% ^{***}	20%	12.5% ^{***}	20%	12.5% ^{***}	20%	12.5% ^{***}
Specified Mutual Fund ("SMF") - upto March 31, 2025 (Mutual Fund invests <= 35% of total proceeds in equity shares (listed or unlisted) of domestic company)										
2	Investment before April 01, 2023 - Redeemed between April 01, 2024 to July 22, 2024	> 36 months	30% [*]	20% [*]	30%/25% ^{**} / 22% ^{***} /15% ^{****}	20% [*]	30% [*]	Listed - 20% [*] / Unlisted - 10% ^{**}	30%	Listed - 20% / Unlisted - 10% ^{**}
	Investment before April 01, 2023 - Redeemed on or after July 23, 2024	> 24 months	30% [*]	12.5% ^{**}	30%/25% ^{**} / 22% ^{***} /15% ^{****}	12.5% ^{**}	30% [*]	Listed - 12.5% [*] / Unlisted - 12.5% ^{**}	30%	Listed - 12.5% / Unlisted - 12.5% ^{**}
	Investment after April 01, 2023 - redeemed anytime before April 01, 2025	-	30% [*]	-	30%/25% ^{**} / 22% ^{***} /15% ^{****}	-	30% [*]	-	30%	-
Hybrid / Debt oriented Fund - upto March 31, 2025 (>35% and < 65% in equity shares of listed domestic company OR >35% in unlisted equity shares)										
3	Redeemed between April 01, 2024 to July 22, 2024	> 36 months	30% [*]	20% [*]	30%/25% ^{**} / 22% ^{***} /15% ^{****}	20% [*]	30% [*]	Listed - 20% [*] / Unlisted - 10% ^{**}	30%	Listed - 20% / Unlisted - 10% ^{**}
	Redeemed on or after July 23, 2024 but before April 01, 2025	> 24 months	30% [*]	12.5% ^{**}	30%/25% ^{**} / 22% ^{***} /15% ^{****}	12.5% ^{**}	30% [*]	Listed - 12.5% [*] / Unlisted - 12.5% ^{**}	30%	Listed - 12.5% / Unlisted - 12.5% ^{**}
Specified Mutual Fund - from April 01, 2025 (Mutual fund invests > 65% of total proceeds in debt and money market instruments)										
4	Investment before April 01, 2023 - redeemed anytime after April 01, 2025	> 24 months	30% [*]	12.5% ^{**}	30%/25% ^{**} / 22% ^{***} /15% ^{****}	12.5% ^{**}	30% [*]	Listed - 12.5% [*] / Unlisted - 12.5% ^{**}	30%	Listed - 12.5% / Unlisted - 12.5% ^{**}
	Investment after April 01, 2023 - redeemed anytime after April 01, 2025	-	30% [*]	-	30%/25% ^{**} / 22% ^{***} /15% ^{****}	-	30% [*]	-	30%	-
Hybrid / Debt oriented Fund - from April 01, 2025 (other than Equity oriented Fund as defined at Sr. No. 1 and Specified Mutual Fund as defined at Sr. No. 4)										
5	Redeemed anytime after April 01, 2025	> 24 months	30% [*]	12.5% ^{**}	30%/25% ^{**} / 22% ^{***} /15% ^{****}	12.5% ^{**}	30% [*]	Listed - 12.5% [*] / Unlisted - 12.5% ^{**}	30%	Listed - 12.5% / Unlisted - 12.5% ^{**}
Equity Oriented Fund of Fund ("FOF") (Fund invests >=90% in Fund traded on Recognised stock exchange which invests >= 90% of total proceeds in equity shares of listed domestic companies)										
6	Redeemed between April 01, 2024 to July 22, 2024	> 12 months	15%	10% ^{**}	15%	10% ^{**}	15%	10% ^{**}	15%	10%
	Redeemed on or after July 23, 2024	> 12 months	20%	12.5% ^{**}	20%	12.5% ^{**}	20%	12.5% ^{**}	20%	12.5%

Specified Mutual Fund (FOF) – from April 01, 2025 (Fund in vests >= 65% to total proceeds in unit of specified mutual fund as defined at Sr. No 4 above)										
8	Investment before April 01, 2023 - redeemed anytime after April 01, 2025	> 24 months	30%*	12.5%**	30%/25% ^{***} / 22% ^{****} / 15% ^{*****}	12.5%**	30%*	Listed - 12.5% [†] Unlisted - 12.5%**	30%	Listed - 12.5% [†] Unlisted - 12.5%**
	Investment after April 01, 2023 - redeemed anytime after April 01, 2025	-	30%*	-	30%/25% ^{***} / 22% ^{****} / 15% ^{*****}	-	30%*	-	30%	-

Non - Equity FOF (other than Equity oriented FOF as defined at Sr. No. 6 and other than SMF as defined at Sr. No. 7)										
9	Redeemed between April 01, 2024 to July 22, 2024	> 36 months	30%*	20% [†]	30%/25% ^{***} / 22% ^{****} / 15% ^{*****}	20% [†]	30%*	Listed - 20% [†] Unlisted - 10%**	30%	Listed - 20% [†] Unlisted - 10%**
	Redeemed on or after July 23, 2024	> 24 months	30%*	12.5%**	30%/25% ^{***} / 22% ^{****} / 15% ^{*****}	12.5%**	30%*	Listed - 12.5% [†] Unlisted - 12.5%**	30%	Listed - 12.5% [†] Unlisted - 12.5%**

Sr. No.	Total Income	Applicable Surcharge rate (For Corporate)
1	Between Rs. 1 crore to Rs. 10 crores	7%
2	Above Rs. 10 crores	12%
3	Corporates opting for lower tax rates of 22% (115BAA) or 15% (115BAB)	10%

Sr. No.	Particulars	Applicable Surcharge Rate (For Individual / HUF)			
		Old Tax Regime		New Tax Regime	
		Income other than Dividend & Capital Gains covered u/s. 111A, S. 112 and 112 A	Dividend & Capital Gains covered u/s. 111A, S. 112 and 112 A	Income other than Dividend & Capital Gains covered u/s. 111A, S. 112 and 112 A	Dividend & Capital Gains covered u/s. 111A, S. 112 and 112 A
1	Total income upto Rs. 50 lakhs	Nil	Nil	Nil	Nil
2	Income exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore	10%	10%	10%	10%
3	Income exceeds Rs. 1 crore but does not exceed Rs. 2 crores	15%	15%	15%	15%
4	Income exceeds Rs. 2 crores but does not exceed Rs. 5 crores	25%	15%	25%	15%
5	Income exceeds Rs. 5 crores	37%	15%	25%	15%

*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.

**Tax at 10% respectively (without indexation) will be charged on capital gains exceeding Rs. 1 Lakh provided that transfer of such units is subject to STT. However, w.e.f July 23, 2024, the tax rate under section 112A has been increased to 12.5% on capital gains exceeding 1.25 Lakhs cumulatively.

***With Indexation benefit

****Without Indexation benefit

*****Assuming investor falls into highest tax bracket

††If total turnover or gross receipts during the financial year 2020-21 does not exceed Rs. 400 crores

†††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 opted for lower rate of tax u/s 115BAA/115BAB at 22% and 15% respectively) not specified in above tax rates.

It may be noted that the highest tax bracket for computation of short term capital gains (other than 111A) would be as under for the following:

Particulars	Rates	Surcharge
Partnerships	30%	12% if income > Rs. 1 crore
Overseas financial organisations specified in section 115AB	35% (corporate) 30% (non corporate)	as may be applicable depending upon status of investor
FPI's	30%	as may be applicable depending upon status of investor
Foreign companies	30%	2% if income > Rs. 1 crore but does not exceed Rs. 10 crores 5% if income > 10 crores
Local Authority	30%	12% if income > Rs. 1 crore
Co-operative Society (other than covered under section 115BAD (22%) & 115BAE (15%))	30%	7% if income > Rs. 1 crore but does not exceed Rs. 10 crores 12% if income > 10 crores

Further, the rates for taxation of long-term capital gains for the above, shall be same as the rates applicable to Domestic companies. However, in case of foreign companies/institution, the rates for taxation of long-term capital gains would be same as the rates applicable to NRI.

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 not chargeable to tax on capital gains.

Transfer of units upon consolidation of plans within mutual fund schemes in accordance with SEBI (Mutual Funds) Regulations, 1996 is not chargeable to tax on 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 (New Regime u/s 115BAC)

Total Income	Tax Rates
Upto Rs. 3,00,000	Nil
Rs. 3,00,001 to Rs. 7,00,000	5%
Rs. 7,00,001 to Rs. 10,00,000	10%
Rs. 10,00,001 to Rs. 12,00,000	15%
Rs. 12,00,001 to Rs. 15,00,000	20%
Above Rs. 20,00,000	30%

- a) In case of Option 1, most of deductions/exemptions such as section 80C/80D etc. are to be foregone. The aforesaid tax regime is optional.
b) The aforesaid tax regime is default option unless opted out. The assessee who do not wish to be assessed under Option 1 would have to opt out in the manner as may be prescribed.

Option 2 (Old Regime)

Total Income	Tax Rates
Upto Rs. 2,50,000	Nil
Rs. 2,50,001 to 5,00,000	5%
Rs. 5,00,000 to 10,00,000	20%
Rs. 10,00,001 and above	30%

- e) In case of a Resident individual of the age of 60 years or above but below 80 years, the basic exemption limit is Rs. 3,00,000
f) In case of a resident individual of age of 80 years or above, the basic exemption limit is Rs. 5,00,000

Specified Income: Total income excluding income by way of dividend or income under provisions of section 111A and 112A of the Act
Individuals/HUFs have the option to be taxed under either of the options. Option 1 once exercised can be changed in subsequent years. However, in case of individual/HUF having business income has exercised Option 2 in any one of the Assessment year commencing w.e.f April 01, 2024, it has the option to exercise the tax regime under Option 1 and once exercised, it cannot subsequently opt for Option 2

2. Securities Transaction Tax (STT)

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

Transaction	Rates upto 1st October 2024	Rates after 1st October 2024	Payable by
Purchase / sale of equity shares	0.1%	0.1%	Purchaser / Seller
Purchase of units of equity oriented mutual fund	Nil	Nil	Purchaser
Sale of units of equity oriented mutual fund	0.001%	0.001%	Seller
Sale of an equity share in a company or a unit of an equity oriented mutual fund (non-delivery based)	0.025%	0.025%	Seller
Sale of an option in securities	0.0625%	0.10%	Seller
Sale of an option in securities, where option is exercised	0.125%	0.125%	Purchaser
Sale of a future in securities	0.0125%	0.02%	Seller
Sale of an equity oriented fund to the mutual fund	0.001%	0.001%	Seller
Sale of unlisted equity shares and units of business trust under an offer for sale	0.2%	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 ^(a)
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 fund/UTI	20%
Royalty or fees for technical services(b)	20%
Interest income from a notified Infrastructure Debt Fund specified loan agreement, specified Long-term bonds, rupee denominated bonds(c) and business trust	5%
Interest on FCCB / Dividend on GDRs	10%

- a) These rates will further be increased 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 35% (plus applicable surcharge and health and education cess) on net basis
c) Interest payable to 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

c) Surcharge is applicable as follows:

Sr. No.	Particulars	Income other than Dividend & Capital Gains covered u/s. 111A, S. 112 and 112A
1	Total income upto Rs. 50 lakhs	Nil
2	Income exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore	10%
3	Income exceeds Rs. 1 crore but does not exceed Rs. 2 crores	15%
4	Income exceeds Rs. 2 crores but does not exceed Rs. 5 crores	25%
5	Income exceeds Rs. 5 crores	25%

d) Individuals having total income upto Rs. 7,00,000 can avail rebate of lower of actual tax liability or Rs. 25,000

g) Surcharge is applicable as follows:

Sr. No.	Particulars	Income other than Dividend & Capital Gains covered u/s. 111A, S. 112 and 112A
1	Total income upto Rs. 50 lakhs	Nil
2	Income exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore	10%
3	Income exceeds Rs. 1 crore but does not exceed Rs. 2 crores	15%
4	Income exceeds Rs. 2 crores but does not exceed Rs. 5 crores	25%
5	Income exceeds Rs. 5 crores	37%

h) Health and Education Cess at 4% will apply on aggregate tax and surcharge.

i) Individuals having total income upto Rs. 5,00,000 can avail rebate of lower of actual tax liability or Rs. 12,500.

4. Personal income tax scenarios (Amounts in Rupees)

Resident Individual	Total Income									
	250000	300000	500000	700000	1000000	1200000	1500000	10000000	50000000	75000000
Tax in FY 2024-25 (Old Regime)*	Nil***	Nil***	Nil***	23,400	85,800	1,32,600	2,26,200	31,66,020	1,91,97,750	3,17,26,734
Tax in FY 2024-25 (New Regime)**	Nil***	Nil***	Nil***	Nil***	52,000	83,200	1,45,600	30,77,360	1,90,97,000	2,88,47,000
Additional Tax burden / (savings) in option 2	-	-	-	-23,400	-33,800	-49,400	-80,600	-88,660	-1,00,750	-28,79,734
Additional Tax burden / (savings) (%) in New Regime	-	-	-	-100%	-39.39%	-37.25%	-35.63%	-2.80%	-0.52%	-9.08%

Resident Senior Citizen (aged above 60 years but below 80 years)	Total Income									
	250000	300000	500000	700000	1000000	1200000	1500000	10000000	50000000	75000000
Tax in FY 2024-25 (Old Regime)*	Nil***	Nil***	Nil***	20,800	83,200	1,30,000	2,23,600	31,63,160	1,91,94,500	3,17,23,172
Tax in FY 2024-25 (New Regime)**	Nil***	Nil***	Nil***	Nil***	52,000	83,200	1,45,600	30,77,360	1,90,97,000	2,88,47,000
Additional Tax burden / (savings) in option 2	-	-	-	-20,800	-31,200	-46,800	-78,000	-85,800	-97,500	-28,76,172
Additional Tax burden / (savings) (%) in New Regime	-	-	-	-100%	-37.50%	-36%	-34.88%	-2.71%	-0.51%	-9.07%

Resident very Senior Citizen (aged above 80 years)	Total Income									
	250000	300000	500000	700000	1000000	1200000	1500000	10000000	50000000	75000000
Tax in FY 2024-25 (Old Regime)*	Nil***	Nil***	Nil***	10,400	72,800	1,19,600	2,13,200	31,51,720	1,91,81,500	3,17,08,924
Tax in FY 2024-25 (New Regime)**	Nil***	Nil***	Nil***	Nil***	52,000	83,200	1,45,600	30,77,360	1,90,97,000	2,88,47,000
Additional Tax burden / (savings) in option 2	-	-	-	-10,400	-20,800	-36,400	-67,600	-74,360	-84,500	-28,61,924
Additional Tax burden / (savings) (%) in New Regime	-	-	-	-100%	-28.57%	-30.43%	-31.71%	-2.36%	-0.44%	-9.03%

*For the purpose of calculation of tax under Option 1, ad hoc deduction of Rs. 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, 2024, applicable for the FY 2024-25 relevant to AY 2025-26. 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 assessee/taxpayers. The information contained herein is neither a complete disclosure of every material fact of the 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, the 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 the non-residents. A tax payer 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.



Fund Details

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 100 TRI. The secondary objective is income generation and distribution of IDCW. The Scheme does not guarantee/indicate any returns. There can be no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Mahesh Patil & Mr. Dhaval Joshi

Date of Allotment

August 30, 2002

Benchmark

NIFTY 100 TRI

Managing Fund Since

November 17, 2005 & November 21, 2022

Experience in Managing the Fund

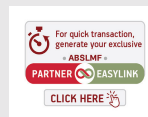
19.1 years & 2.1 Years

Fund Category

Large Cap Fund

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



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

Entry Load	Nil
Exit Load	For redemption/switchout 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

AUM

Monthly Average AUM	₹ 29427.40	Crores
AUM as on last day	₹ 28786.04	Crores

Total Expense Ratio (TER)

Regular	1.65%
Direct	1.01%

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

SIP

Daily: Minimum ₹ 100/-
Weekly/Monthly: Minimum ₹ 500/-

Other Parameters

Standard Deviation	12.40%
Sharpe Ratio	0.53
Beta	0.92
Portfolio Turnover	0.41
Treynor Ratio	0.07
Average P/E	24.81
Average P/BV	3.80
Average Dividend Yield	1.09

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Banks	23.92%
HDFC Bank Limited	7.82%
ICICI Bank Limited	7.63%
Axis Bank Limited	2.87%
State Bank of India	2.41%
Kotak Mahindra Bank Limited	2.31%
Bandhan Bank Limited	0.48%
IndusInd Bank Limited	0.42%
IT - Software	9.86%
Infosys Limited	6.55%
HCL Technologies Limited	2.00%
Tech Mahindra Limited	0.53%
Tata Consultancy Services Limited	0.49%
Coforge Limited	0.28%
Automobiles	7.24%
Mahindra & Mahindra Limited	3.14%
Maruti Suzuki India Limited	1.50%
Tata Motors Limited	1.18%
Bajaj Auto Limited	0.66%
TVS Motor Company Limited	0.42%
Hyundai Motor India Ltd	0.35%
Pharmaceuticals & Biotechnology	6.01%
Sun Pharmaceutical Industries Limited	2.58%
Cipla Limited	1.60%
Gland Pharma Limited	0.62%
Sanofi India Limited	0.52%
SANOPI CONSUMER HEALTHCARE	0.48%
Mankind Pharma Ltd	0.21%
Construction	5.28%
Larsen & Toubro Limited	4.89%
Afcons Infrastructure Ltd	0.40%
Petroleum Products	5.20%
Reliance Industries Limited	4.55%
Bharat Petroleum Corporation Limited	0.65%
Consumer Durables	4.05%

Issuer	% to Net Assets
Crompton Greaves Consumer Electricals Limited	1.27%
Titan Company Limited	1.16%
Akzo Nobel India Limited	0.90%
Whirlpool of India Limited	0.71%
Telecom - Services	3.98%
Bharti Airtel Limited	3.51%
Bharti Airtel Limited	0.47%
Finance	3.84%
Bajaj Finance Limited	1.80%
Cholamandalam Investment and Finance Company Limited	0.80%
Shriram Finance Ltd	0.58%
PNB Housing Finance Limited	0.46%
Aditya Birla Capital Limited	0.21%
Diversified FMCG	3.32%
ITC Limited	2.77%
Hindustan Unilever Limited	0.56%
Insurance	2.68%
SBI Life Insurance Company Limited	1.34%
HDFC Life Insurance Company Limited	0.61%
ICICI Prudential Life Insurance Company Limited	0.46%
Star Health & Allied Insurance Limited	0.28%
Power	2.60%
NTPC Limited	2.49%
NTPC Green Energy Ltd	0.11%
Retailing	2.59%
Zomato Limited	1.52%
Swiggy Ltd	0.40%
Info Edge (India) Limited	0.35%
Avenue Supermarts Limited	0.32%
Personal Products	2.27%
Godrej Consumer Products Limited	0.90%
Dabur India Limited	0.85%
Emami Limited	0.52%
Cement & Cement Products	2.06%
UltraTech Cement Limited	1.35%



Issuer	% to Net Assets
ACC Limited	0.50%
Ambuja Cements Limited	0.21%
EQUITY FUTURE	2.06%
Reliance Industries Limited	0.65%
Kotak Mahindra Bank Limited	0.42%
Tata Motors Limited	0.29%
Wipro Limited	0.22%
Grasim Industries Limited	0.21%
Bajaj Finserv Limited	0.20%
Bajaj Auto Limited	0.10%
Avenue Supermarts Limited	0.09%
Coforge Limited	-0.11%
Electrical Equipment	1.84%
GE Vernova T&D India Ltd	1.18%
Siemens Limited	0.66%
Realty	1.72%
DLF Limited	0.90%
Prestige Estates Projects Limited	0.50%
Sobha Limited	0.33%
Transport Services	1.35%
InterGlobe Aviation Limited	1.04%
Delhivery Ltd	0.31%
Auto Components	0.89%
Samvardhana Motherson International Limited	0.50%
Bharat Forge Limited	0.24%
Bosch Limited	0.16%
Healthcare Services	0.88%
Apollo Hospitals Enterprise Limited	0.88%
Non - Ferrous Metals	0.86%
Hindalco Industries Limited	0.86%
Beverages	0.85%
United Spirits Limited	0.75%
United Breweries Limited	0.11%

Issuer	% to Net Assets
Fertilizers & Agrochemicals	0.63%
Bayer Cropscience Limited	0.63%
Diversified Metals	0.53%
Vedanta Limited	0.53%
Oil	0.46%
Oil & Natural Gas Corporation Limited	0.46%
Food Products	0.42%
Britannia Industries Limited	0.42%
Industrial Products	0.35%
Cummins India Limited	0.35%
Aerospace & Defense	0.35%
Bharat Electronics Limited	0.35%
Industrial Manufacturing	0.31%
Honeywell Automation India Limited	0.31%
Entertainment	0.19%
Zee Entertainment Enterprises Limited	0.19%
Exchange Traded Fund	0.07%
ADITYA BIRLA SUN LIFE NIFTY NEXT 50 ETF	0.07%

Issuer	% to Net Assets	Rating
TREASURY BILLS	0.41%	
Government of India	0.17%	SOV
Government of India	0.17%	SOV
Government of India	0.07%	SOV
Government Bond	0.21%	
7.38% GOI 20JUN2027	0.21%	SOV
Cash & Current Assets	0.69%	
Total Net Assets	100.00%	

Investment Performance NAV as on December 31, 2024: ₹ 500.7700

	Since Inception	5 Years	3 Years	1 Year
Inception - Aug 30, 2002				
Aditya Birla Sun Life Frontline Equity Fund	19.13%	16.54%	13.76%	15.43%
Value of Std Investment of ₹ 10,000	500770	21514	14726	11557
Benchmark - NIFTY 100 TRI	NA	16.08%	12.83%	12.84%
Value of Std Investment of ₹ 10,000	NA	21091	14370	11295
Additional Benchmark - BSE Sensex TRI	17.07%	14.99%	11.69%	9.41%
Value of Std Investment of ₹ 10,000	338810	20123	13939	10949

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 2. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	500.7700	551.4000
IDCW ¹ :	39.6100	94.2400

¹Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2670000	600000	360000	120000
Market Value of amount Invested	22417489	955047	466241	124117
Scheme Returns (CAGR)	16.35%	18.64%	17.52%	6.42%
NIFTY 100 TRI returns# (CAGR)	NA	17.57%	15.77%	2.71%
BSE Sensex TRI returns## (CAGR)	14.61%	16.08%	13.64%	3.10%

Past Performance may or may not be sustained in future. The fund's inception date is August 30, 2002, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.



Fund Details

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. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Kunal Sangoi & Mr. Dhaval Joshi

Date of Allotment

October 24, 2005

Benchmark

Nifty 500 TRI

Managing Fund Since

May 07, 2021 & November 21, 2022

Experience in Managing the Fund

3.7 years & 2.1 years

SIP

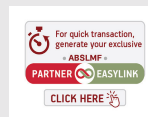
Daily/Weekly/Monthly: Minimum ₹ 100/-

Fund Category

Focused Fund

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



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

Entry Load	Nil
Exit Load	For redemption /switchout 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.

AUM

Monthly Average AUM	₹	7739.16	Crores
AUM as on last day	₹	7580.92	Crores

Total Expense Ratio (TER)

Regular	1.82%
Direct	0.91%
Including additional expenses and goods and service tax on management fees.	

Other Parameters

Standard Deviation	12.86%
Sharpe Ratio	0.50
Beta	0.93
Portfolio Turnover	0.28
Treynor Ratio	0.07
Average P/E	25.96
Average P/BV	3.86
Average Dividend Yield	0.92

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Banks	21.32%
ICICI Bank Limited	8.65%
HDFC Bank Limited	4.89%
Axis Bank Limited	3.93%
State Bank of India	2.12%
AU Small Finance Bank Limited	1.73%
IT - Software	13.62%
Infosys Limited	6.88%
Coforge Limited	3.77%
Tech Mahindra Limited	2.96%
Automobiles	9.31%
Mahindra & Mahindra Limited	4.19%
Bajaj Auto Limited	2.57%
Tata Motors Limited	2.54%
Telecom - Services	5.41%
Bharti Airtel Limited	5.41%
Petroleum Products	5.07%
Reliance Industries Limited	5.07%
Insurance	4.80%
SBI Life Insurance Company Limited	2.63%
Max Financial Services Limited	2.17%
Finance	4.76%
Shriram Finance Ltd	3.07%
Bajaj Finance Limited	1.69%
Construction	4.49%

Issuer	% to Net Assets
Larsen & Toubro Limited	4.49%
Consumer Durables	4.34%
Volta Limited	2.21%
Whirlpool of India Limited	2.14%
Power	3.82%
NTPC Limited	3.82%
Pharmaceuticals & Biotechnology	3.67%
Sun Pharmaceutical Industries Limited	3.67%
Beverages	3.32%
United Spirits Limited	3.32%
Realty	2.74%
Phoenix Mills Limited	2.74%
Agricultural Food & other Products	2.04%
Tata Consumer Products Limited	2.04%
Non - Ferrous Metals	1.90%
Hindalco Industries Limited	1.90%
Cement & Cement Products	1.83%
UltraTech Cement Limited	1.83%
Diversified FMCG	1.81%
Hindustan Unilever Limited	1.81%
Retailing	1.03%
Trent Limited	1.03%
Cash & Current Assets	4.71%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2024: ₹ 135.4329

Inception - Oct 24, 2005	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Focused Fund	14.54%	16.58%	13.59%	18.54%
Value of Std Investment of ₹ 10,000	135433	21550	14660	11871
Benchmark - Nifty 500 TRI	14.46%	18.97%	15.41%	16.10%
Value of Std Investment of ₹ 10,000	133735	23859	15379	11624
Additional Benchmark - BSE Sensex TRI	14.17%	14.99%	11.69%	9.41%
Value of Std Investment of ₹ 10,000	127358	20123	13939	10949

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Kunal Sangoi is 4. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	135.4329	151.7965
IDCW ¹ :	24.6312	57.7261

¹Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2290000	600000	360000	120000
Market Value of amount Invested	10333689	958879	475052	125575
Scheme Returns (CAGR)	14.02%	18.81%	18.85%	8.72%
Nifty 500 TRI returns# (CAGR)	14.09%	20.81%	19.49%	5.94%
BSE Sensex TRI returns## (CAGR)	NA	16.08%	13.64%	3.10%

Past Performance may or may not be sustained in future. The fund's inception date is October 24, 2005, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.



Fund Details

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. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Harish Krishnan & Mr. Dhaval Joshi

Date of Allotment

August 27, 1998

Benchmark

NIFTY 500 TRI

Managing Fund Since

November 03, 2023 & November 21, 2022

Experience in Managing the Fund

1.2 years & 2.1 Years

SIP

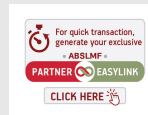
Daily/Weekly/Monthly: Minimum ₹ 100/-

Fund Category

Flexi Cap Fund

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



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

Entry Load	Nil
Exit Load	For redemption /switchout 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.

AUM

Monthly Average AUM	₹ 22595.30	Crores
AUM as on last day	₹ 22174.08	Crores

Total Expense Ratio (TER)

Regular	1.68%
Direct	0.91%

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

Other Parameters

Standard Deviation	13.37%
Sharpe Ratio	0.50
Beta	0.97
Portfolio Turnover	0.43
Treynor Ratio	0.07
Average P/E	28.14
Average P/BV	3.98
Average Dividend Yield	0.91

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Banks	21.08%
ICICI Bank Limited	7.80%
HDFC Bank Limited	4.02%
Kotak Mahindra Bank Limited	3.62%
Axis Bank Limited	1.97%
State Bank of India	1.89%
AU Small Finance Bank Limited	0.97%
Bank of Baroda	0.80%
IT - Software	11.50%
Infosys Limited	5.51%
HCL Technologies Limited	3.11%
Tech Mahindra Limited	1.17%
Mphasis Limited	0.98%
Persistent Systems Ltd	0.73%
Pharmaceuticals & Biotechnology	6.84%
Sun Pharmaceutical Industries Limited	3.60%
Cipla Limited	1.06%
Glenmark Pharmaceuticals Limited	0.91%
Alkem Laboratories Limited	0.66%
Onesource Speciality Pharma Ltd	0.35%
Strides Pharma Science Limited	0.14%
Solara Active Pharma Sciences Limited	0.13%
Petroleum Products	5.33%
Reliance Industries Limited	3.72%
Hindustan Petroleum Corporation Limited	1.60%
Automobiles	5.19%
Mahindra & Mahindra Limited	1.97%
Maruti Suzuki India Limited	1.71%
Bajaj Auto Limited	1.19%
Hyundai Motor India Ltd	0.32%
Auto Components	4.69%
Bharat Forge Limited	1.68%
Exide Industries Limited	1.12%

Issuer	% to Net Assets
ZF Commercial Vehicle Control Systems India Limited	0.69%
Sona BLW Precision Forgings Limited	0.62%
Tube Investments of India Limited	0.58%
Finance	4.34%
Cholamandalam Investment and Finance Company Limited	1.79%
Bajaj Finserv Limited	1.04%
Shriram Finance Ltd	0.78%
REC Limited	0.56%
CreditAccess Grameen Limited	0.12%
Aditya Birla Capital Limited	0.05%
Beverages	4.00%
Radico Khaitan Limited	2.47%
United Spirits Limited	1.53%
Insurance	3.65%
ICICI Lombard General Insurance Company Limited	1.61%
SBI Life Insurance Company Limited	1.32%
Max Financial Services Limited	0.72%
Industrial Products	3.40%
WELSPUN CORP LIMITED	1.23%
RR Kabel Ltd	1.08%
Cummins India Limited	0.64%
APL Apollo Tubes Limited	0.24%
Happy Forgings Ltd	0.19%
AIA Engineering Limited	0.02%
Telecom - Services	3.00%
Bharti Airtel Limited	2.53%
Bharti Airtel Limited	0.47%
Construction	2.94%
Larsen & Toubro Limited	2.77%
H.G. Infra Engineering Limited	0.18%
Consumer Durables	2.86%
Whirlpool of India Limited	1.15%
V-Guard Industries Limited	0.77%



Issuer	% to Net Assets
Havells India Limited	0.64%
Titan Company Limited	0.29%
Electrical Equipment	2.68%
CG Power and Industrial Solutions Limited	1.41%
GE Vernova T&D India Ltd	1.26%
Cement & Cement Products	2.47%
Ambuja Cements Limited	1.33%
Grasim Industries Limited	1.14%
Healthcare Services	2.47%
Apollo Hospitals Enterprise Limited	1.42%
METROPOLIS HEALTHCARE LIMITED	0.53%
Fortis Healthcare Limited	0.52%
Chemicals & Petrochemicals	2.15%
Atul Limited	1.09%
SRF Limited	1.06%
Retailing	2.08%
Avenue Supermarts Limited	1.03%
Zomato Limited	0.76%
Vedant Fashions Private Limited	0.29%
Agricultural Food & other Products	1.44%
Tata Consumer Products Limited	1.44%
Non - Ferrous Metals	1.30%
Hindalco Industries Limited	1.30%
Personal Products	1.12%
Godrej Consumer Products Limited	1.12%
Ferrous Metals	0.97%

Issuer	% to Net Assets
Tata Steel Limited	0.97%
Transport Services	0.70%
InterGlobe Aviation Limited	0.70%
Realty	0.67%
Sobha Limited	0.67%
Capital Markets	0.50%
Angel Broking Limited	0.50%
Industrial Manufacturing	0.48%
Honeywell Automation India Limited	0.48%
Minerals & Mining	0.33%
NMDC Limited	0.33%
Paper Forest & Jute Products	0.28%
Century Textiles & Industries Limited	0.28%
Fertilizers & Agrochemicals	0.23%
Sumitomo Chemical India Limited	0.23%
Power	0.09%
NTPC Green Energy Ltd	0.09%
Miscellaneous	0.00%
MAESTROS MEDILINE SYSTEMS LIMITED	0.00%
Magnasound (I) Limited	0.00%
Mms Infrastructure Limited	0.00%
Cash & Current Assets	1.21%
Total Net Assets	100.00%

Investment Performance		NAV as on December 31, 2024: ₹ 1702.5600			
	Since Inception	5 Years	3 Years	1 Year	
Inception - Aug 27,1998					
Aditya Birla Sun Life Flexi Cap Fund	21.51%	17.40%	13.85%	18.36%	
Value of Std Investment of ₹ 10,000	1702560	22323	14763	11852	
Benchmark - NIFTY 500 TRI	16.37%	18.97%	15.41%	16.10%	
Value of Std Investment of ₹ 10,000	543961	23859	15379	11624	
Additional Benchmark - Nifty 50 TRI	14.83%	15.52%	12.16%	10.00%	
Value of Std Investment of ₹ 10,000	383002	20587	14114	11009	

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Harish Krishnan is 6. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

NAV of Plans / Options (₹)		
	Regular Plan	Direct Plan
Growth	1702.5600	1894.5600
IDCW¹:	156.1200	219.5600

¹Income Distribution cum capital withdrawal

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	3150000	600000	360000	120000
Market Value of amount Invested	61957984	980639	481738	126381
Scheme Returns (CAGR)	18.61%	19.73%	19.84%	10.00%
NIFTY 500 TRI# (CAGR)	NA	20.81%	19.49%	5.94%
Nifty 50 TRI returns## (CAGR)	14.57%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The fund's inception date is August 27, 1998, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark
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.



Fund Details

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. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Dhaval Joshi & Mr. Vishal Gajwani

Date of Allotment

February 24, 1995

Benchmark

Nifty Large Midcap 250 TRI

Managing Fund Since

November 21, 2022 & November 01, 2024

Experience in Managing the Fund

2.1 Years & 0.2 years

SIP

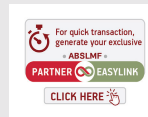
Daily/Weekly/Monthly: Minimum ₹ 100/-

Fund Category

Large & Mid Cap Fund

Investment Style

Large Cap	High	Low	Low
Mid Cap	High	Low	Low
Small Cap	High	Low	Low
	Growth	Value	Blend



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

Entry Load	Nil
Exit Load	For redemption/switch-out of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption /switch-out of units after 90 days from the date of allotment: Nil.

AUM

Monthly Average AUM	₹	5943.64	Crores
AUM as on last day	₹	5826.69	Crores

Total Expense Ratio (TER)

Regular	1.90%
Direct	1.14%
Including additional expenses and goods and service tax on management fees.	

Other Parameters

Standard Deviation	14.60%
Sharpe Ratio	0.09
Beta	1.00
Portfolio Turnover	0.46
Treynor Ratio	0.01
Average P/E	28.38
Average P/BV	3.92
Average Dividend Yield	0.80

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Banks	14.20%
ICICI Bank Limited	4.28%
HDFC Bank Limited	3.51%
State Bank of India	1.94%
Axis Bank Limited	1.73%
AU Small Finance Bank Limited	1.27%
IndusInd Bank Limited	0.80%
Bank of Baroda	0.45%
Bank of India	0.20%
Auto Components	9.13%
Minda Industries Ltd	1.80%
Sona BLW Precision Forgings Limited	1.43%
Schaeffler India Limited	1.35%
Samvardhana Motherson International Limited	1.30%
Tube Investments of India Limited	1.28%
Bharat Forge Limited	1.10%
Sundram Fasteners Limited	0.87%
Finance	6.12%
LIC Housing Finance Limited	1.43%
REC Limited	1.23%
Shriram Finance Ltd	1.19%
Cholamandalam Investment and Finance Company Limited	1.03%
Bajaj Finance Limited	0.90%
Bajaj Finserv Limited	0.34%
Retailing	6.07%
Trent Limited	1.61%
Info Edge (India) Limited	1.58%
FSN E-Commerce Ventures Limited	1.14%
Go Fashion India Limited	0.97%
Swiggy Ltd	0.76%
IT - Software	5.70%
Infosys Limited	4.24%

Issuer	% to Net Assets
Coforge Limited	1.46%
Construction	5.33%
Larsen & Toubro Limited	2.20%
IRB Infrastructure Developers Limited	1.07%
KEC International Limited	0.76%
Power Mech Projects Limited	0.67%
Kalpataru Projects International Ltd.	0.63%
Petroleum Products	4.50%
Reliance Industries Limited	2.50%
Hindustan Petroleum Corporation Limited	2.00%
Leisure Services	3.95%
Chalet Hotels Limited	1.47%
Jubilant Foodworks Limited	1.44%
SAMHI Hotels Ltd	1.03%
Pharmaceuticals & Biotechnology	3.67%
Ajanta Pharmaceuticals Limited	1.52%
Sun Pharmaceutical Industries Limited	0.75%
Emcure Pharmaceuticals Ltd	0.65%
Cipla Limited	0.54%
Mankind Pharma Ltd	0.20%
Consumer Durables	3.50%
Voltas Limited	1.67%
Titan Company Limited	0.95%
Cello World Ltd	0.88%
Textiles & Apparels	3.43%
Gokaldas Exports Ltd	1.54%
Welspun Living Limited	1.02%
K.P.R. Mill Limited	0.87%
Industrial Products	3.30%
WELSPUN CORP LIMITED	1.44%
APL Apollo Tubes Limited	1.33%
TIMKEN INDIA LTD	0.53%



Aditya Birla Sun Life Equity Advantage Fund

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



Wealth Solutions

Issuer	% to Net Assets
Transport Services	2.77%
InterGlobe Aviation Limited	1.41%
Container Corporation of India Limited	1.36%
Aerospace & Defense	2.76%
Hindustan Aeronautics Limited	1.41%
Bharat Electronics Limited	1.35%
Healthcare Services	2.76%
Fortis Healthcare Limited	2.76%
Insurance	2.32%
Max Financial Services Limited	1.67%
Star Health & Allied Insurance Limited	0.65%
Cement & Cement Products	2.27%
JK Cement Limited	2.27%
Realty	2.07%
Phoenix Mills Limited	1.06%
Sunteck Realty Limited	1.01%
Beverages	1.80%
United Breweries Limited	1.12%
Varun Beverages Limited	0.68%
Power	1.75%
NTPC Limited	0.97%
NTPC Green Energy Ltd	0.78%
Telecom - Services	1.67%
Bharti Airtel Limited	1.67%
Gas	1.49%

Issuer	% to Net Assets
GAIL (India) Limited	0.95%
Gujarat Gas Limited	0.54%
Ferrous Metals	1.48%
Jindal Steel & Power Limited	1.48%
Electrical Equipment	1.41%
ABB India Limited	1.11%
Siemens Limited	0.30%
Agricultural Commercial & Construction Vehicles	1.23%
Ashok Leyland Limited	1.23%
Automobiles	1.13%
TVS Motor Company Limited	1.13%
Non - Ferrous Metals	0.96%
Hindalco Industries Limited	0.96%
Chemicals & Petrochemicals	0.91%
Navin Fluorine International Limited	0.91%
Transport Infrastructure	0.76%
JSW Infrastructure Ltd	0.76%
Industrial Manufacturing	0.48%
Cyient DLM Ltd	0.48%
Miscellaneous	0.00%
Dharti Dredging	0.00%
Isprava Technologies Limited	0.00%
Cash & Current Assets	1.08%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2024: ₹ 883.6500

Inception - Feb 24, 1995	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Equity Advantage Fund	16.93%	15.85%	8.47%	15.44%
Value of Std Investment of ₹ 10,000	1069084	20881	12765	11558
Benchmark - Nifty Large Midcap 250 TRI	NA	22.17%	18.03%	18.51%
Value of Std Investment of ₹ 10,000	NA	27248	16450	11868
Additional Benchmark - Nifty 50 TRI	12.57%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	344041	20587	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Vishal Gajwani is 2. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	883.6500	978.6200
IDCW ¹ :	137.0500	209.7300

¹Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	3570000	600000	360000	120000
Market Value of amount Invested	76434678	920609	463370	124898
Scheme Returns (CAGR)	16.68%	17.14%	17.08%	7.65%
Nifty Large Midcap 250 TRI# (CAGR)	NA	23.95%	22.78%	8.24%
Nifty 50 TRI returns## (CAGR)	NA	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The fund's inception date is February 24, 1995, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.





Fund Details

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. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Chanchal Khandelwal & Mr. Dhaval Joshi

Date of Allotment

December 27, 1999

Benchmark

Nifty MNC TRI

Managing Fund Since

December 28, 2021 & November 21, 2022

Experience in Managing the Fund

3.0 years & 2.1 Years

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

Fund Category

Sectoral/Thematic

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



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

Entry Load	Nil
Exit Load	For redemption/switchout 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.

AUM

Monthly Average AUM	₹	3864.38	Crores
AUM as on last day	₹	3795.75	Crores

Total Expense Ratio (TER)

Regular	2.00%
Direct	1.35%
Including additional expenses and goods and service tax on management fees.	

Other Parameters

Standard Deviation	13.10%
Sharpe Ratio	0.30
Beta	0.83
Portfolio Turnover	0.14
Treynor Ratio	0.05
Average P/E	50.19
Average P/BV	7.61
Average Dividend Yield	1.09

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Pharmaceuticals & Biotechnology	11.58%
GlaxoSmithKline Pharmaceuticals Limited	2.63%
Pfizer Limited	2.36%
Gland Pharma Limited	2.16%
Procter & Gamble Health Limited	0.96%
Abbott India Limited	0.80%
Sanofi India Limited	0.75%
J.B. Chemicals & Pharmaceuticals Limited	0.69%
Suven Pharmaceuticals Limited	0.62%
SANOFI CONSUMER HEALTHCARE	0.60%
Auto Components	9.49%
Schaeffler India Limited	3.21%
Bosch Limited	2.79%
CIE Automotive India Ltd	1.49%
ZF Commercial Vehicle Control Systems India Limited	1.17%
Motherson Sumi Wiring India Limited	0.83%
Consumer Durables	7.99%
Whirlpool of India Limited	2.22%
Johnson Controls - Hitachi Air Conditioning India Limited	1.60%
Bata India Limited	1.53%
Kansai Nerolac Paints Limited	1.36%
Eureka Forbes Ltd	0.86%
Akzo Nobel India Limited	0.43%
Industrial Products	7.31%
Cummins India Limited	3.43%
Grindwell Norton Limited	1.14%
TIMKEN INDIA LTD	0.90%
SKF India Limited	0.83%
RHI Magnesita India Limited	0.70%
ESAB India Ltd	0.32%

Issuer	% to Net Assets
Beverages	6.45%
United Breweries Limited	3.38%
United Spirits Limited	3.07%
Electrical Equipment	6.17%
Siemens Limited	2.21%
GE Vernova T&D India Ltd	1.89%
ABB India Limited	1.67%
Hitachi Energy India Limited	0.40%
Automobiles	6.00%
Maruti Suzuki India Limited	4.93%
Hyundai Motor India Ltd	1.07%
Personal Products	5.61%
Procter & Gamble Hygiene and Health Care Limited	2.81%
Gillette India Limited	2.80%
Fertilizers & Agrochemicals	5.25%
Bayer Cropsience Limited	3.95%
Sumitomo Chemical India Limited	1.30%
Finance	4.79%
CRISIL Limited	3.43%
Aavas Financiers Limited	0.80%
SBFC Finance Ltd	0.57%
Capital Markets	4.04%
ICRA Limited	3.37%
360 ONE WAM Ltd	0.44%
Nippon Life India Asset Management Limited	0.24%
IT - Software	3.47%
Mphasis Limited	1.58%
Coforge Limited	1.55%
Oracle Financial Services Software Limited	0.34%
Diversified FMCG	3.35%



Issuer	% to Net Assets
Hindustan Unilever Limited	3.35%
Industrial Manufacturing	3.19%
Honeywell Automation India Limited	3.19%
Healthcare Services	2.97%
Fortis Healthcare Limited	2.97%
Leisure Services	2.77%
Thomas Cook (India) Limited	1.44%
Sapphire Foods India Ltd	1.33%
Food Products	1.58%
Nestle India Limited	1.58%
Agricultural Commercial & Construction Vehicles	1.27%
Escorts Kubota Limited	1.27%
Diversified	1.06%
3M India Limited	1.06%
Transport Services	0.78%
Blue Dart Express Limited	0.78%
Insurance	0.62%
Star Health & Allied Insurance Limited	0.62%
Cement & Cement Products	0.62%
HeidelbergCement India Limited	0.62%

Issuer	% to Net Assets
Commercial Services & Supplies	0.61%
Quess Corp Limited	0.61%
United States of America	0.59%
Cognizant Technology Solutions Cl A Com Stk	0.59%
Auto Ancillaries	0.55%
Carraro India Ltd	0.55%
Household Products	0.44%
DOMS Industries Limited	0.44%
Entertainment	0.43%
Zee Entertainment Enterprises Limited	0.43%
Chemicals & Petrochemicals	0.37%
Linde India Limited	0.37%
Miscellaneous	0.01%
Sree Jayalakshmi Autospin Limited	0.01%
Jainpur Straw Brd	0.00%
Maruti Cottex Limited	0.00%
Sri Venkatesha Mill Limited	0.00%
Visakha Aqua Farm	0.00%
Cash & Current Assets	0.65%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2024: ₹ 1347.5300

	Since Inception	5 Years	3 Years	1 Year
Inception - Dec 27, 1999				
Aditya Birla Sun Life MNC Fund	15.56%	11.37%	11.14%	17.04%
Value of Std Investment of ₹ 10,000	373174	17145	13731	11719
Benchmark - Nifty MNC TRI	13.44%	16.65%	14.53%	16.48%
Value of Std Investment of ₹ 10,000	234774	21613	15028	11663
Additional Benchmark - Nifty 50 TRI	13.39%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	232532	20587	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Chanchal Khandelwal is 6. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	1347.5300	1494.0500
IDCW ² :	232.7400	477.7600

²Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2990000	600000	360000	120000
Market Value of amount Invested	37878982	854023	463076	125096
Scheme Returns (CAGR)	17.02%	14.09%	17.04%	7.96%
Nifty MNC TRI returns# (CAGR)	NA	17.86%	17.42%	0.42%
Nifty 50 TRI returns## (CAGR)	14.64%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The Fund's inception date is December 27, 1999, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.





Fund Details

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. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Vishal Gajwani & Mr. Dhaval Joshi

Date of Allotment

October 03, 2002

Benchmark

NIFTY Midcap 150 TRI

Managing Fund Since

November 01, 2024 & November 21, 2022

Experience in Managing the Fund

0.2 years & 2.1 Years

SIP

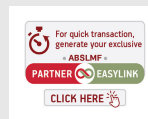
Daily/Weekly/Monthly: Minimum ₹ 100/-

Fund Category

Mid Cap Fund

Investment Style

Large Cap			
Mid Cap	■		
Small Cap	■		
	Growth	Value	Blend



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

Entry Load	Nil
Exit Load	For redemption /switchout 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.

AUM

Monthly Average AUM	₹	6011.45	Crores
AUM as on last day	₹	5911.27	Crores

Total Expense Ratio (TER)

Regular	1.87%
Direct	1.07%
Including additional expenses and goods and service tax on management fees.	

Other Parameters

Standard Deviation	14.86%
Sharpe Ratio	0.68
Beta	0.90
Portfolio Turnover	0.40
Treynor Ratio	0.11
Average P/E	33.72
Average P/BV	4.39
Average Dividend Yield	0.63

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Auto Components	8.68%
Bharat Forge Limited	1.64%
Tube Investments of India Limited	1.57%
Sona BLW Precision Forgings Limited	1.41%
Schaeffler India Limited	0.96%
Sundram Fasteners Limited	0.92%
Exide Industries Limited	0.81%
Endurance Technologies Limited	0.74%
MRF Limited	0.46%
Craftsman Automation Ltd	0.17%
Pharmaceuticals & Biotechnology	8.10%
Glenmark Pharmaceuticals Limited	2.72%
Lupin Limited	1.92%
IPCA Laboratories Limited	1.58%
Ajanta Pharmaceuticals Limited	1.07%
Sanofi India Limited	0.67%
Solara Active Pharma Sciences Limited	0.15%
Finance	7.55%
Cholamandalam Financial Holdings Limited	2.28%
Shriram Finance Ltd	2.19%
LIC Housing Finance Limited	1.01%
Cholamandalam Investment and Finance Company Limited	0.88%
SBFC Finance Ltd	0.77%
GFL Limited	0.32%
Aditya Birla Capital Limited	0.09%
Industrial Products	6.59%
Cummins India Limited	2.08%
APL Apollo Tubes Limited	1.88%
AIA Engineering Limited	1.35%
RR Kabel Ltd	0.83%
Supreme Industries Limited	0.45%
IT - Software	5.57%

Issuer	% to Net Assets
Mphasis Limited	2.40%
KPIT Technologies Limited	1.06%
LTIMindtree Limited	0.85%
Tata Elxsi Limited	0.77%
Birlasoft Limited	0.49%
Banks	5.51%
AU Small Finance Bank Limited	2.28%
The Federal Bank Limited	2.07%
Bank of India	0.58%
ICICI Bank Limited	0.58%
Consumer Durables	5.38%
Volta Limited	1.85%
Whirlpool of India Limited	1.17%
V-Guard Industries Limited	0.77%
Akzo Nobel India Limited	0.49%
Kansai Nerolac Paints Limited	0.49%
Stylam Industries Ltd	0.41%
Crompton Greaves Consumer Electricals Limited	0.21%
Healthcare Services	5.01%
Fortis Healthcare Limited	3.78%
Apollo Hospitals Enterprise Limited	1.23%
Electrical Equipment	3.61%
Thermax Limited	1.76%
GE Vernova T&D India Ltd	1.05%
Premier Energies Ltd	0.80%
Realty	3.49%
Phoenix Mills Limited	1.78%
Prestige Estates Projects Limited	1.71%
Retailing	3.25%
Info Edge (India) Limited	1.47%
Vishal Mega Mart Ltd	1.19%
Vedant Fashions Private Limited	0.58%



Issuer	% to Net Assets
Cement & Cement Products	3.10%
JK Cement Limited	1.65%
ACC Limited	1.45%
Chemicals & Petrochemicals	3.09%
Gujarat Fluorochemicals Limited	2.71%
Atul Limited	0.38%
Beverages	3.09%
United Breweries Limited	2.25%
Radico Khaitan Limited	0.84%
Textiles & Apparels	2.97%
K.P.R. Mill Limited	2.52%
Page Industries Limited	0.45%
Power	2.77%
Torrent Power Limited	2.77%
Leisure Services	2.48%
The Indian Hotels Company Limited	1.71%
Jubilant Foodworks Limited	0.77%
Insurance	2.31%
Max Financial Services Limited	2.31%
Capital Markets	1.94%
Computer Age Management Services Limited	1.29%
HDFC Asset Management Company Limited	0.66%
Construction	1.93%
Kalpataru Projects International Ltd.	1.02%
KEC International Limited	0.60%
Interarch Building Products Ltd	0.31%
Fertilizers & Agrochemicals	1.67%
Coromandel International Limited	1.67%
Ferrous Metals	1.55%
Jindal Steel & Power Limited	1.10%
JSL STAINLESS LTD	0.45%
Gas	1.51%

Issuer	% to Net Assets
Indraprastha Gas Limited	0.82%
Gujarat Gas Limited	0.70%
Minerals & Mining	1.30%
NMDC Limited	1.30%
Paper Forest & Jute Products	0.92%
Century Textiles & Industries Limited	0.92%
Transport Services	0.87%
Container Corporation of India Limited	0.87%
Automobiles	0.80%
TVS Motor Company Limited	0.80%
Oil	0.73%
Oil India Limited	0.73%
EQUITY FUTURE	0.66%
Navin Fluorine International Limited	0.38%
L&T Technology Services Limited	0.16%
Tata Elxsi Limited	0.12%
Entertainment	0.60%
Zee Entertainment Enterprises Limited	0.32%
Sun TV Network Limited	0.28%
Agricultural Commercial & Construction Vehicles	0.56%
Ashok Leyland Limited	0.56%
IT - Services	0.01%
L&T Technology Services Limited	0.01%
Cash & Current Assets	2.41%
Total Net Assets	100.00%

Investment Performance NAV as on December 31, 2024: ₹ 770.5600

	Since Inception	5 Years	3 Years	1 Year
Inception - Oct 03, 2002				
Aditya Birla Sun Life Midcap Fund	21.55%	22.90%	17.31%	21.79%
Value of Std Investment of ₹ 10,000	770560	28065	16152	12199
Benchmark - NIFTY Midcap 150 TRI	NA	28.29%	23.18%	24.24%
Value of Std Investment of ₹ 10,000	NA	34794	18703	12446
Additional Benchmark - Nifty 50 TRI	17.10%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	335667	20587	14114	11009

PPast performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Vishal Gajwani is 2. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	770.5600	854.5300
IDCW ¹ :	57.2300	97.2100

¹Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2650000	600000	360000	120000
Market Value of amount Invested	27452962	1127867	515848	128367
Scheme Returns (CAGR)	17.98%	25.52%	24.79%	13.17%
NIFTY Midcap 150 TRI returns## (CAGR)	NA	30.36%	29.88%	13.81%
Nifty 50 TRI returns## (CAGR)	NA	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The Fund's inception date is October 03, 2002, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.



Fund Details

Investment Objective

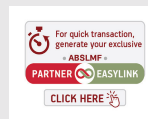
The objective of the scheme is to achieve long term growth of capital, at commensurate levels of risk through a diversified research based investment in Large, Mid & Small cap companies. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be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

Fund Category

MultiCap

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



Fund Manager

Mr. Abhinav Khandelwal, Mr. Harshil Suvarnkar & Mr. Dhaval Joshi

Date of Allotment

May 07, 2021

Benchmark

Nifty 500 Multicap 50:25:25 TRI

Managing Fund Since

November 01, 2024, May 07, 2021 & November 21, 2022

Experience in Managing the Fund

0.2 Years, 3.7 Years & 2.1 Years

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

Entry Load	Nil
Exit Load	For redemption/switchout 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.

AUM

Monthly Average AUM	₹	6355.69	Crores
AUM as on last day	₹	6286.72	Crores

Total Expense Ratio (TER)

Regular	1.84%
Direct	0.80%

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

Other Parameters

Standard Deviation	12.56%
Sharpe Ratio	0.72
Beta	0.85
Portfolio Turnover	0.50
Treynor Ratio	0.11
Average P/E	33.54
Average P/BV	4.84
Average Dividend Yield	0.69

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

PORTFOLIO

Issuer	% to Net Assets
Banks	12.83%
HDFC Bank Limited	3.87%
ICICI Bank Limited	3.53%
Kotak Mahindra Bank Limited	2.01%
State Bank of India	1.19%
Bank of Maharashtra	1.15%
AU Small Finance Bank Limited	0.89%
Utkarsh Small Finance Bank Ltd	0.19%
Pharmaceuticals & Biotechnology	8.54%
Sun Pharmaceutical Industries Limited	1.78%
Torrent Pharmaceuticals Limited	1.60%
Abbott India Limited	1.19%
IPCA Laboratories Limited	1.07%
Ajanta Pharmaceuticals Limited	0.95%
Granules India Limited	0.89%
Cipla Limited	0.62%
Glenmark Pharmaceuticals Limited	0.44%
Electrical Equipment	7.50%
TRIVENI TURBINE LTD	1.53%
Thermax Limited	1.34%
Hitachi Energy India Limited	1.33%
ABB India Limited	1.24%
TD Power Systems Limited	1.10%
Premier Energies Ltd	0.96%
Consumer Durables	6.57%
Voltas Limited	1.97%
V-Guard Industries Limited	1.55%
Whirlpool of India Limited	1.54%
Dixon Technologies (India) Limited	1.51%
IT - Software	6.42%
Infosys Limited	2.79%
Coforge Limited	2.53%

Issuer	% to Net Assets
Persistent Systems Ltd	1.11%
Retailing	5.35%
Zomato Limited	1.86%
Avenue Supermarts Limited	1.34%
Trent Limited	1.13%
Vishal Mega Mart Ltd	1.02%
Go Fashion India Limited	0.01%
Auto Components	5.03%
SJS Enterprises Pvt Limited	1.58%
Craftsman Automation Ltd	0.89%
Sona BLW Precision Forgings Limited	0.89%
Sansera Engineering Ltd	0.84%
Bharat Forge Limited	0.83%
Beverages	3.79%
United Spirits Limited	1.70%
Radico Khaitan Limited	1.47%
Varun Beverages Limited	0.63%
Automobiles	3.68%
Mahindra & Mahindra Limited	2.58%
Bajaj Auto Limited	1.09%
Finance	3.51%
Cholamandalam Financial Holdings Limited	1.18%
SBFC Finance Ltd	1.10%
Home First Finance Company India Limited	0.66%
LIC Housing Finance Limited	0.57%
Telecom - Services	3.05%
Bharti Airtel Limited	2.54%
Indus Towers Limited	0.51%
Insurance	3.00%
Max Financial Services Limited	1.66%
Medi Assist Healthcare Services Ltd	1.34%
Healthcare Services	2.98%



Issuer	% to Net Assets
Fortis Healthcare Limited	2.14%
Jupiter Life Line Hospitals Ltd	0.84%
Cement & Cement Products	2.97%
JK Cement Limited	1.51%
UltraTech Cement Limited	1.46%
Power	2.91%
NTPC Limited	2.18%
Torrent Power Limited	0.72%
Construction	2.76%
Larsen & Toubro Limited	1.78%
Ahluwalia Contracts (India) Limited	0.99%
Realty	2.27%
Brigade Enterprises Limited	2.27%
Industrial Products	2.19%
Cummins India Limited	0.95%
TIMKEN INDIA LTD	0.80%
Mold-Tek Packaging Limited	0.44%
Leisure Services	1.77%
The Indian Hotels Company Limited	1.17%
Westlife Development Ltd	0.59%
Chemicals & Petrochemicals	1.50%
Vinati Organics Limited	1.50%
Petroleum Products	1.46%
Reliance Industries Limited	1.14%
Hindustan Petroleum Corporation Limited	0.33%
Industrial Manufacturing	1.12%

Issuer	% to Net Assets
Praj Industries Limited	1.12%
Oil	1.00%
Oil & Natural Gas Corporation Limited	1.00%
Non - Ferrous Metals	0.98%
Hindalco Industries Limited	0.98%
Personal Products	0.96%
Godrej Consumer Products Limited	0.96%
Diversified FMCG	0.82%
Hindustan Unilever Limited	0.82%
IT - Services	0.76%
Cyient Limited	0.76%
Food Products	0.74%
Manorama Industries Ltd	0.47%
Mrs Bectors Food Specialities Limited	0.27%
Gas	0.43%
Gujarat Gas Limited	0.43%
Transport Services	0.14%
Gateway Distriparks Limited	0.14%
EQUITY FUTURE	0.11%
Voltas Limited	0.11%
Cash & Current Assets	2.87%
Total Net Assets	100.00%

Investment Performance	NAV as on December 31, 2024: ₹ 19.4600			
	Since Inception	5 Years	3 Years	1 Year
Inception - May 07, 2021				
Aditya Birla Sun Life Multi-Cap Fund	19.98%	NA	16.13%	22.26%
Value of Std Investment of ₹ 10,000	19460	NA	15668	12247
Benchmark - NIFTY 500 Multicap 50:25:25 TRI	21.39%	NA	17.94%	19.17%
Value of Std Investment of ₹ 10,000	20306	NA	16414	11934
Additional Benchmark - Nifty 50 TRI	15.01%	NA	12.16%	10.00%
Value of Std Investment of ₹ 10,000	16674	NA	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Abhinav Khandelwal is 2. Total Schemes managed by Mr. Harshil Suvankar is 18. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.
 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.

NAV of Plans / Options (₹)	Regular Plan	Direct Plan
Growth	19.4600	20.5400
IDCW ¹ :	18.3200	19.3200

¹Income Distribution cum capital withdrawal

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)	Since Inception	5 years	3 years	1 Year
Particulars				
Total Amount Invested (₹)	420000	NA	360000	120000
Market Value of amount Invested	596312	NA	498193	128721
Scheme Returns (CAGR)	20.42%	NA	22.26%	13.73%
NIFTY 500 Multicap 50:25:25 TRI returns# (CAGR)	21.77%	NA	23.40%	8.82%
Nifty 50 TRI returns## (CAGR)	13.67%	NA	14.30%	2.28%

Past Performance may or may not be sustained in future. The fund's inception date is May 07, 2021, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark
 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.



Fund Details

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. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Abhinav Khandelwal & Mr. Dhaval Joshi

Date of Allotment

May 31, 2007

Benchmark

BSE 250 SmallCap TRI

Managing Fund Since

November 01, 2024 & November 21, 2022

Experience in Managing the Fund

0.2 years & 2.1 Years

SIP

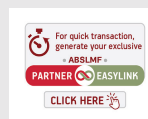
Daily/Weekly/Monthly: Minimum ₹ 100/-

Fund Category

Small Cap Fund

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



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

Entry Load	Nil
Exit Load	For redemption /switchout 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.

AUM

Monthly Average AUM	₹	5194.23	Crores
AUM as on last day	₹	5100.07	Crores

Total Expense Ratio (TER)

Regular	1.89%
Direct	0.95%

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

Other Parameters

Standard Deviation	15.56%
Sharpe Ratio	0.60
Beta	0.84
Portfolio Turnover	0.35
Treynor Ratio	0.11
Average P/E	36.22
Average P/BV	4.71
Average Dividend Yield	0.42

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Industrial Products	7.85%
Kirloskar Pneumatic Co Ltd	2.58%
RHI Magnesita India Limited	1.25%
Shivalik Bimetal Controls Ltd	1.18%
Carborundum Universal Limited	0.78%
INOX India Ltd	0.70%
Prince Pipes & Fittings Limited	0.51%
IFGL Refractories Limited	0.46%
Jindal Saw Limited	0.40%
Auto Components	7.21%
SJS Enterprises Pvt Limited	1.58%
CEAT Limited	1.44%
Minda Corporation Limited	0.94%
Craftsman Automation Ltd	0.91%
Endurance Technologies Limited	0.77%
Sundram Fasteners Limited	0.40%
Samvardhana Motherson International Limited	0.40%
Steel Strips Wheels Ltd	0.39%
Rolex Rings Limited	0.30%
Sona BLW Precision Forgings Limited	0.09%
Electrical Equipment	7.02%
Hitachi Energy India Limited	2.95%
TD Power Systems Limited	2.53%
Transformers & Rectifiers India Ltd	1.54%
Consumer Durables	6.00%
Whirlpool of India Limited	1.61%
Stylam Industries Ltd	1.24%
Kajaria Ceramics Limited	0.73%
PG Electroplast Ltd	0.69%
VIP Industries Limited	0.68%
Orient Electric Ltd.	0.54%
Butterfly Gandhimathi Appliances Ltd	0.29%
SHEELA FOAM LIMITED	0.22%
Industrial Manufacturing	5.90%

Issuer	% to Net Assets
Tega Industries Limited	1.98%
Praj Industries Limited	1.64%
Cyient DLM Ltd	0.87%
DEE Development Engineers Ltd	0.84%
Pitti Engineering Ltd	0.57%
Realty	5.45%
Brigade Enterprises Limited	2.14%
Prestige Estates Projects Limited	1.09%
Sunteck Realty Limited	1.03%
Sobha Limited	0.86%
KEYSTONE REALTORS LIMITED	0.28%
Sobha Limited	0.06%
Pharmaceuticals & Biotechnology	5.29%
SANOFI CONSUMER HEALTHCARE	1.11%
ALEMBIC PHARMACEUTICALS LIMITED	1.08%
Granules India Limited	1.06%
Eris Lifesciences Limited	0.92%
Sanofi India Limited	0.83%
Akums Drugs & Pharmaceuticals Ltd	0.28%
Chemicals & Petrochemicals	4.80%
Navin Fluorine International Limited	2.28%
Neogen Chemicals Ltd	1.41%
Clean Science & Technology Limited	1.11%
Textiles & Apparels	4.05%
Gokaldas Exports Ltd	1.64%
Arvind Limited	1.13%
K.P.R. Mill Limited	0.70%
Welspun Living Limited	0.58%
Finance	3.68%
Cholamandalam Financial Holdings Limited	1.25%
Home First Finance Company India Limited	1.17%
Repco Home Finance Limited	0.83%
PNB Housing Finance Limited	0.43%
Construction	3.49%



Issuer	% to Net Assets
Power Mech Projects Limited	1.26%
Kalpataru Projects International Ltd.	1.06%
KEC International Limited	0.70%
PNC Infratech Limited	0.47%
IT - Software	2.99%
Latent View Analytics Limited	0.96%
Rategain Travel Technologies Limited	0.84%
Sonata Software Limited	0.79%
Birlasoft Limited	0.40%
Healthcare Services	2.93%
Fortis Healthcare Limited	1.57%
Krishna Institute of Medical Sciences Ltd	1.36%
Cement & Cement Products	2.60%
JK Cement Limited	1.66%
Orient Cement Limited	0.95%
Food Products	2.57%
Bikaji Foods International Ltd	1.22%
Manorama Industries Ltd	1.15%
Mrs Bectors Food Specialities Limited	0.19%
Commercial Services & Supplies	2.45%
TeamLease Services Limited	1.67%
CMS Info Systems Limited	0.79%
Capital Markets	2.27%
Multi Commodity Exchange of India Limited	0.95%
Angel Broking Limited	0.65%
Central Depository Services (India) Limited	0.50%
Anand Rathi Wealth Limited	0.17%
Banks	2.27%
Karur Vysya Bank Ltd/The	0.98%
Indian Bank	0.79%
Bank of India	0.50%
Agricultural Food & other Products	1.85%
CCL Products (India) Limited	1.85%
Beverages	1.64%

Issuer	% to Net Assets
Radico Khaitan Limited	1.64%
IT - Services	1.59%
Cyient Limited	1.04%
eMUDHRA LTD	0.56%
Paper Forest & Jute Products	1.53%
Century Textiles & Industries Limited	1.53%
Leisure Services	1.45%
Chalet Hotels Limited	0.98%
SAMHI Hotels Ltd	0.48%
Retailing	1.40%
Go Fashion India Limited	0.92%
BrainBees Solutions Ltd	0.48%
Agricultural Commercial & Construction Vehicles	1.37%
BEML Limited	1.37%
Financial Technology (Fintech)	0.92%
PB Fintech Limited	0.92%
Non - Ferrous Metals	0.87%
National Aluminium Company Limited	0.87%
Personal Products	0.75%
Emami Limited	0.75%
Insurance	0.72%
Medi Assist Healthcare Services Ltd	0.72%
Power	0.57%
CESC Limited	0.57%
Minerals & Mining	0.56%
Moil Limited	0.56%
Entertainment	0.46%
PVR Limited	0.46%
Automobiles	0.27%
Landmark Cars Ltd	0.27%
EQUITY FUTURE	-0.08%
Navin Fluorine International Limited	-0.08%
Cash & Current Assets	5.30%
Total Net Assets	100.00%

Investment Performance NAV as on December 31, 2024: ₹ 88.0076

Inception - May 31, 2007	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Small Cap Fund	13.15%	23.46%	16.54%	21.27%
Value of Std Investment of ₹ 10,000	88008	28713	15836	12146
Benchmark - BSE 250 SmallCap TRI	11.53%	29.95%	22.15%	24.89%
Value of Std Investment of ₹ 10,000	68215	37111	18237	12511
Additional Benchmark - Nifty 50 TRI	11.49%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	67790	20587	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Abhinav Khandelwal is 2. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	88.0076	99.4395
IDCW ¹ :	38.7366	74.2314

¹Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2100000	600000	360000	120000
Market Value of amount Invested	10414505	1132041	515263	128404
Scheme Returns (CAGR)	16.27%	25.68%	24.71%	13.23%
BSE 250 SmallCap TRI returns## (CAGR)	15.68%	32.11%	30.65%	14.24%
Nifty 50 TRI returns## (CAGR)	13.14%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The fund's inception date is May 31, 2007, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.



Fund Details

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. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Kunal Sangoi & Mr. Dhaval Joshi

Date of Allotment

March 27, 2008

Benchmark

Nifty 500 TRI

Managing Fund Since

September 22, 2022 & November 21, 2022

Experience in Managing the Fund

2.3 years & 2.1 Years

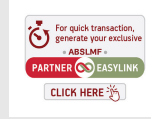
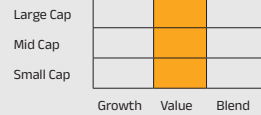
SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

Fund Category

Value Fund

Investment Style



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

Entry Load	Nil
Exit Load	For redemption/switchout 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.

AUM

Monthly Average AUM	₹	6441.81	Crores
AUM as on last day	₹	6291.01	Crores

Total Expense Ratio (TER)

Regular	1.88%
Direct	1.07%
Including additional expenses and goods and service tax on management fees.	

Other Parameters

Standard Deviation	16.29%
Sharpe Ratio	0.82
Beta	1.11
Portfolio Turnover	0.53
Treynor Ratio	0.12
Average P/E	23.86
Average P/BV	3.23
Average Dividend Yield	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 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
IT - Software	10.39%
Infosys Limited	3.50%
Tech Mahindra Limited	3.13%
Sonata Software Limited	1.73%
LTIMindtree Limited	1.42%
Birlasoft Limited	0.61%
Banks	9.80%
ICICI Bank Limited	3.55%
Axis Bank Limited	2.48%
IndusInd Bank Limited	1.47%
The Federal Bank Limited	0.94%
Bank of Baroda	0.69%
State Bank of India	0.67%
Auto Components	9.38%
Ramkrishna Forgings Limited	3.23%
Minda Corporation Limited	2.95%
Pricol Limited	1.80%
Tube Investments of India Limited	0.95%
Craftsman Automation Ltd	0.46%
Pharmaceuticals & Biotechnology	7.79%
Sun Pharmaceutical Industries Limited	3.05%
Granules India Limited	2.40%
Onesource Speciality Pharma Ltd	0.84%
Strides Pharma Science Limited	0.65%
Akums Drugs & Pharmaceuticals Ltd	0.45%
Torrent Pharmaceuticals Limited	0.40%
Finance	5.28%
Shriram Finance Ltd	2.31%
LIC Housing Finance Limited	1.25%
Poonawalla Fincorp Limited	0.53%

Issuer	% to Net Assets
PNB Housing Finance Limited	0.42%
REC Limited	0.40%
Cholamandalam Financial Holdings Limited	0.38%
Cement & Cement Products	5.26%
Ambuja Cements Limited	1.95%
Orient Cement Limited	1.78%
Grasim Industries Limited	1.53%
Automobiles	4.64%
Mahindra & Mahindra Limited	3.24%
Tata Motors Limited	1.00%
Hero MotoCorp Limited	0.40%
Industrial Products	4.49%
WELSPUN CORP LIMITED	2.92%
Carborundum Universal Limited	1.53%
Shivalik Bimetal Controls Ltd	0.03%
Petroleum Products	4.20%
Reliance Industries Limited	2.67%
Hindustan Petroleum Corporation Limited	1.53%
Construction	3.94%
Kalpataru Projects International Ltd.	1.71%
Larsen & Toubro Limited	1.31%
Power Mech Projects Limited	0.93%
Capital Markets	3.27%
Multi Commodity Exchange of India Limited	1.85%
Angel Broking Limited	1.41%
Realty	3.24%
Anant Raj Ltd	1.60%
Sobha Limited	1.56%
Sobha Limited	0.08%
Gas	3.04%



Issuer	% to Net Assets
GAIL (India) Limited	1.49%
Indraprastha Gas Limited	1.03%
Mahanagar Gas Limited	0.51%
Electrical Equipment	2.91%
Bharat Heavy Electricals Limited	1.43%
GE Vernova T&D India Ltd	1.17%
Premier Energies Ltd	0.31%
Power	2.81%
NTPC Limited	2.81%
Industrial Manufacturing	2.76%
Praj Industries Limited	1.20%
Pitti Engineering Ltd	0.80%
Cyient DLM Ltd	0.76%
Insurance	2.42%
Max Financial Services Limited	1.81%
SBI Life Insurance Company Limited	0.61%
Ferrous Metals	2.00%
Jindal Steel & Power Limited	2.00%
Textiles & Apparels	1.86%
Welspun Living Limited	1.10%
K.P.R. Mill Limited	0.76%
Diversified Metals	1.67%
Vedanta Limited	1.67%
Diversified FMCG	1.62%
ITC Limited	1.62%
IT - Services	1.26%
Cyient Limited	1.26%

Issuer	% to Net Assets
Agricultural Food & other Products	1.22%
Balrampur Chini Mills Limited	0.97%
Nath Bio-Genes (India) Limited	0.25%
Leisure Services	0.74%
Chalet Hotels Limited	0.74%
Oil	0.57%
Oil & Natural Gas Corporation Limited	0.57%
Aerospace & Defense	0.44%
MTAR Technologies Limited	0.44%
Telecom - Services	0.40%
Indus Towers Limited	0.40%
Transport Services	0.40%
VRL Logistics Limited	0.40%
Retailing	0.38%
Aditya Birla Fashion and Retail Limited	0.38%
Chemicals & Petrochemicals	0.35%
IG Petrochemicals limited	0.35%
Consumable Fuels	0.34%
Coal India Limited	0.34%
Paper Forest & Jute Products	0.20%
Tamil Nadu Newsprint & Papers Limited	0.20%
Cash & Current Assets	0.93%
Total Net Assets	100.00%

Investment Performance NAV as on December 31, 2024: ₹ 126.1962

	Since Inception	5 Years	3 Years	1 Year
Inception - Mar 27, 2008				
Aditya Birla Sun Life Pure Value Fund	16.31%	22.18%	20.56%	18.31%
Value of Std Investment of ₹ 10,000	126196	27253	17534	11847
Benchmark - Nifty 500 TRI	12.31%	18.97%	15.41%	16.10%
Value of Std Investment of ₹ 10,000	70106	23859	15379	11624
Additional Benchmark - Nifty 50 TRI	11.25%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	59795	20587	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Kunal Sangoi is 4. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	126.1962	141.4354
IDCW ¹ :	44.2888	80.4657

¹Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2000000	600000	360000	120000
Market Value of amount Invested	9716971	1125236	524403	124687
Scheme Returns (CAGR)	16.94%	25.43%	26.00%	7.32%
Nifty 500 TRI returns# (CAGR)	14.93%	20.81%	19.49%	5.94%
Nifty 50 TRI returns## (CAGR)	13.52%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The fund's inception date is March 27, 2008, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.



Fund Details

Investment Objective

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

Fund Manager

Mr. Harish Krishnan

Date of Allotment

January 31, 2015

Benchmark

BSE India Manufacturing TRI

Managing Fund Since

November 03, 2023

Experience in Managing the Fund

1.2 years

Fund Category

Sectoral/Thematic

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



INVEST NOW

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

Entry Load	Nil
Exit Load	For redemption /switchout 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.

AUM

Monthly Average AUM	₹	1204.98	Crores
AUM as on last day	₹	1186.53	Crores

Total Expense Ratio (TER)

Regular	2.25%
Direct	1.31%
Including additional expenses and goods and service tax on management fees.	

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

Other Parameters

Standard Deviation	14.05%
Sharpe Ratio	0.75
Beta	0.87
Portfolio Turnover	0.35
Treynor Ratio	0.12
Average P/E	36.72
Average P/BV	4.65
Average Dividend Yield	0.71

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Industrial Products	13.08%
Cummins India Limited	2.98%
Carborundum Universal Limited	1.73%
Shyam Metals & Energy Limited	1.62%
AIA Engineering Limited	1.59%
WELSPUN CORP LIMITED	1.29%
Shivalik Bimetal Controls Ltd	1.28%
Happy Forgings Ltd	1.20%
RHI Magnesita India Limited	0.57%
Finolex Industries Limited	0.44%
TIMKEN INDIA LTD	0.39%
Construction	11.04%
Larsen & Toubro Limited	5.62%
Interarch Building Products Ltd	2.28%
H.G. Infra Engineering Limited	1.20%
KEC International Limited	1.01%
Techno Electric & Engineering Company Limited	0.92%
Auto Components	10.11%
Tube Investments of India Limited	1.81%
Bharat Forge Limited	1.64%
Endurance Technologies Limited	1.34%
Sansera Engineering Ltd	1.26%
Sundram Fasteners Limited	1.25%
CIE Automotive India Ltd	0.71%
Sona BLW Precision Forgings Limited	0.71%
Craftsman Automation Ltd	0.70%
Samvardhana Motherson International Limited	0.69%
Automobiles	8.55%
Mahindra & Mahindra Limited	3.80%
Maruti Suzuki India Limited	3.20%
Bajaj Auto Limited	1.48%
Eicher Motors Limited	0.06%
Consumer Durables	8.26%
Volta Limited	3.02%
Titan Company Limited	1.92%
Asian Paints Limited	1.24%
Cello World Ltd	1.02%
V-Guard Industries Limited	0.98%
Eureka Forbes Ltd	0.08%
Pharmaceuticals & Biotechnology	7.80%
Sun Pharmaceutical Industries Limited	2.11%
Glenmark Pharmaceuticals Limited	1.82%
IPCA Laboratories Limited	1.14%
Ajanta Pharmaceuticals Limited	1.11%
Onesource Speciality Pharma Ltd	0.85%
Strides Pharma Science Limited	0.40%

Issuer	% to Net Assets
Solara Active Pharma Sciences Limited	0.37%
Beverages	6.88%
United Breweries Limited	3.35%
Radico Khaitan Limited	2.42%
United Spirits Limited	1.12%
Electrical Equipment	6.33%
TD Power Systems Limited	1.71%
GE Vernova T&D India Ltd	1.22%
TRIVENI TURBINE LTD	1.06%
Premier Energies Ltd	0.90%
Hitachi Energy India Limited	0.85%
ABB India Limited	0.58%
Industrial Manufacturing	4.34%
Praj Industries Limited	1.70%
Cyient DLM Ltd	0.74%
Pitti Engineering Ltd	0.73%
DEE Development Engineers Ltd	0.68%
LAKSHMI MACHINE WORKS LTD	0.48%
Petroleum Products	4.29%
Reliance Industries Limited	4.29%
Ferrous Metals	3.57%
Tata Steel Limited	2.39%
Jindal Steel & Power Limited	1.18%
Non - Ferrous Metals	2.59%
Hindalco Industries Limited	2.59%
Textiles & Apparels	2.25%
Gokaldas Exports Ltd	1.48%
Kewal Kiran Clothing Limited	0.77%
Aerospace & Defense	1.85%
Bharat Electronics Limited	1.85%
Diversified FMCG	1.63%
ITC Limited	1.63%
Paper Forest & Jute Products	1.27%
Century Textiles & Industries Limited	1.27%
Agricultural Food & other Products	1.22%
Tata Consumer Products Limited	1.22%
Minerals & Mining	1.17%
NMDC Limited	1.17%
Diversified Metals	1.12%
Vedanta Limited	1.12%
Chemicals & Petrochemicals	0.92%
NOCIL Limited	0.92%
Cement & Cement Products	0.35%
ACC Limited	0.35%
Cash & Current Assets	1.38%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2024: ₹ 32.2800

Inception - January 31, 2015	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Manufacturing Equity Fund	12.53%	20.26%	17.74%	24.79%
Value of Std Investment of ₹ 10,000	32280	25179	16328	12502
Benchmark - BSE India Manufacturing TRI	12.43%	19.65%	18.29%	9.75%
Value of Std Investment of ₹ 10,000	31976	24546	16561	10984
Additional Benchmark - Nifty 50 TRI	11.82%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	30301	20587	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Harish Krishnan is 6. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.
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.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	32.2800	35.3200
IDCW ² :	20.4700	22.2600

²Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1180000	600000	360000	120000
Market Value of amount Invested	2616647	1036159	517397	128453
Scheme Returns (CAGR)	15.48%	22.00%	25.01%	13.31%
BSE India Manufacturing TRI returns# (CAGR)	16.08%	21.06%	18.92%	-5.67%
Nifty 50 TRI returns## (CAGR)	14.60%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The fund's inception date is January 31, 2015, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.





Fund Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Dhaval Gala & Mr. Dhaval Joshi

Date of Allotment

December 14, 2013

Benchmark

Nifty Financial Services TRI

Managing Fund Since

August 26, 2015 & November 21, 2022

Experience in Managing the Fund

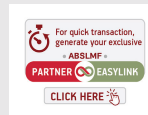
9.4 years & 2.1 Years

Fund Category

Sectoral/Thematic

Investment Style

Large Cap	■	■	■
Mid Cap	■	■	■
Small Cap	■	■	■
	Growth	Value	Blend



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

Entry Load	Nil
Exit Load	For redemption/switchout 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

AUM

Monthly Average AUM	₹	3275.73	Crores
AUM as on last day	₹	3173.35	Crores

Total Expense Ratio (TER)

Regular	1.99%
Direct	1.08%
Including additional expenses and goods and service tax on management fees.	

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

Other Parameters

Standard Deviation	15.52%
Sharpe Ratio	0.43
Beta	0.99
Portfolio Turnover	0.16
Treynor Ratio	0.07
Average P/E	15.54
Average P/BV	2.26
Average Dividend Yield	0.83

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Banks	63.75%
ICICI Bank Limited	20.17%
HDFC Bank Limited	18.64%
Axis Bank Limited	6.47%
State Bank of India	5.89%
Kotak Mahindra Bank Limited	2.65%
AU Small Finance Bank Limited	2.55%
Bank of Baroda	1.76%
The Federal Bank Limited	1.58%
Bank of India	1.53%
IndusInd Bank Limited	1.20%
RBL Bank Limited	1.06%
Utkarsh Small Finance Bank Ltd	0.26%
Finance	22.24%
Bajaj Finance Limited	5.03%
Cholamandalam Financial Holdings Limited	2.94%
Shriram Finance Ltd	2.87%
Repco Home Finance Limited	2.54%
LIC Housing Finance Limited	1.51%
SBFC Finance Ltd	1.29%
PNB Housing Finance Limited	0.98%
Poonawalla Fincorp Limited	0.91%

Issuer	% to Net Assets
Bajaj Housing Finance Limited	0.89%
Home First Finance Company India Limited	0.85%
Muthoot Finance Limited	0.84%
Mas Financial Services Limited	0.59%
Cholamandalam Investment and Finance Company Limited	0.59%
Fusion Finance Ltd	0.42%
Capital Markets	7.86%
Computer Age Management Services Limited	4.04%
Central Depository Services (India) Limited	2.48%
DAM Capital Advisors Ltd	0.57%
360 ONE WAM Ltd	0.39%
PRUDENT CORPORATE ADVISORY SERVICES LTD	0.37%
Insurance	4.56%
ICICI Lombard General Insurance Company Limited	1.72%
SBI Life Insurance Company Limited	1.41%
Max Financial Services Limited	0.88%
Star Health & Allied Insurance Limited	0.55%
MUTUAL FUNDS	0.44%
Aditya Birla Sun Life Liquid Fund - Growth - Direct Plan	0.44%
Cash & Current Assets	1.15%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2024: ₹ 54.8400

Inception - Dec 14, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Banking and Financial Services Fund	16.64%	11.74%	13.83%	8.65%
Value of Std Investment of ₹ 10,000	54840	17432	14754	10872
Benchmark - Nifty Financial Services TRI	16.56%	10.85%	11.74%	10.43%
Value of Std Investment of ₹ 10,000	54428	16745	13956	11052
Additional Benchmark - Nifty 50 TRI	14.29%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	43776	20587	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 5. Total Scheme managed by Mr. Dhaval Gala is 7. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	54.8400	61.2000
IDCW ² :	23.0400	31.0000

²Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1310000	600000	360000	120000
Market Value of amount Invested	2887274	912981	448486	121583
Scheme Returns (CAGR)	13.75%	16.80%	14.79%	2.45%
Nifty Financial Services TRI returns# (CAGR)	14.46%	14.86%	13.53%	8.86%
Nifty 50 TRI returns## (CAGR)	14.21%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The fund's inception date is December 14, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.





Fund Details

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. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Dhaval Gala & Mr. Dhaval Joshi

Date of Allotment

February 26, 2003

Benchmark Tier I

Nifty 500 TRI

Tier II Benchmark

Nifty Dividend Opportunities 50 Index TRI

Managing Fund Since

April 01, 2022 & November 21, 2022

Experience in Managing the Fund

2.8 Years & 2.1 Years

SIP

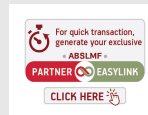
Daily/Weekly/Monthly: Minimum ₹ 100/-

Fund Category

Dividend Yield Fund

Investment Style

Large Cap	High	Low	Low
Mid Cap	High	Low	Low
Small Cap	High	Low	Low
	Growth	Value	Blend



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

Entry Load	Nil
Exit Load	For redemption /switchout 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.

AUM

Monthly Average AUM	₹	1551.23	Crores
AUM as on last day	₹	1511.41	Crores

Total Expense Ratio (TER)

Regular	2.21%
Direct	1.42%
Including additional expenses and goods and service tax on management fees.	

Other Parameters

Standard Deviation	14.65%
Sharpe Ratio	0.90
Beta	1.00
Portfolio Turnover	0.34
Treynor Ratio	0.13
Average P/E	19.31
Average P/BV	3.38
Average Dividend Yield	2.05

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
IT - Software	19.15%
Infosys Limited	5.95%
Tech Mahindra Limited	3.63%
Tata Consultancy Services Limited	3.34%
Coforge Limited	2.05%
HCL Technologies Limited	1.98%
Wipro Limited	1.20%
LTI Mindtree Limited	1.00%
Capital Markets	8.76%
Multi Commodity Exchange of India Limited	2.82%
Computer Age Management Services Limited	2.73%
Central Depository Services (India) Limited	1.49%
Angel Broking Limited	1.31%
360 ONE WAM Ltd	0.41%
Power	8.40%
NTPC Limited	4.26%
Power Grid Corporation of India Limited	2.01%
NLC India Limited	1.15%
CESC Limited	0.98%
Banks	7.07%
HDFC Bank Limited	1.46%
State Bank of India	1.06%
Bank of Baroda	0.91%
Axis Bank Limited	0.88%
Bank of India	0.77%
Punjab National Bank	0.68%
AU Small Finance Bank Limited	0.68%
IndusInd Bank Limited	0.64%
Diversified FMCG	6.80%
ITC Limited	4.01%
Hindustan Unilever Limited	2.79%
Finance	5.07%
Shriram Finance Ltd	1.33%
Muthoot Finance Limited	1.06%

Issuer	% to Net Assets
LIC Housing Finance Limited	0.98%
SBFC Finance Ltd	0.90%
Power Finance Corporation Limited	0.79%
Automobiles	4.37%
Bajaj Auto Limited	2.01%
Hero MotoCorp Limited	1.88%
Hyundai Motor India Ltd	0.49%
Aerospace & Defense	3.07%
Bharat Electronics Limited	1.98%
Hindustan Aeronautics Limited	1.09%
Pharmaceuticals & Biotechnology	2.83%
Granules India Limited	0.98%
Sanofi India Limited	0.79%
SANOFI CONSUMER HEALTHCARE	0.63%
Cipla Limited	0.43%
Petroleum Products	2.83%
Bharat Petroleum Corporation Limited	1.93%
Castrol India Limited	0.89%
United States of America	2.64%
Starbucks ORD	1.45%
Accenture PLC	1.20%
Consumable Fuels	2.54%
Coal India Limited	2.54%
FRANCE	2.50%
LVMH MOET HENNESSY LOUIS VUITTON SE	1.26%
L'OREAL	1.25%
Commercial Services & Supplies	2.46%
CMS Info Systems Limited	2.46%
Fertilizers & Agrochemicals	2.30%
Dhanuka Agritech Limited	1.78%
Bayer Cropscience Limited	0.52%
Minerals & Mining	1.92%
NMDC Limited	1.92%
Realty	1.91%



Issuer	% to Net Assets
Anant Raj Ltd	1.91%
Diversified Metals	1.88%
Vedanta Limited	1.88%
Gas	1.85%
GAIL (India) Limited	0.76%
Mahanagar Gas Limited	0.66%
Indraprastha Gas Limited	0.43%
Oil	1.83%
Oil & Natural Gas Corporation Limited	1.83%
Food Products	1.69%
Britannia Industries Limited	1.05%
Avanti Feeds Limited	0.63%
Textiles & Apparels	1.68%
Kewal Kiran Clothing Limited	1.68%
Consumer Durables	1.46%
Blue Star Limited	1.09%
Akzo Nobel India Limited	0.37%

Issuer	% to Net Assets
Industrial Products	0.97%
RHI Magnesita India Limited	0.97%
Personal Products	0.81%
Emami Limited	0.81%
Agricultural Food & other Products	0.74%
Balrampur Chini Mills Limited	0.74%
Telecom - Services	0.68%
Indus Towers Limited	0.68%
Cash & Current Assets	1.78%
Total Net Assets	100.00%

Investment Performance		NAV as on December 31, 2024: ₹ 450.7000			
	Since Inception	5 Years	3 Years	1 Year	
Inception - Feb 26, 2003					
Aditya Birla Sun Life Dividend Yield Fund	19.03%	22.50%	20.38%	18.08%	
Value of Std Investment of ₹ 10,000	4,50,700	27615	17451	11824	
Benchmark - Nifty 500 TRI	18.36%	18.97%	15.41%	16.10%	
Value of Std Investment of ₹ 10,000	3,98,520	23859	15379	11624	
Benchmark - Nifty Dividend Opportunities 50 Index TRI	NA	22.75%	21.59%	18.80%	
Value of Std Investment of ₹ 10,000	NA	27898	17985	11897	
Additional Benchmark - Nifty 50 TRI	16.87%	15.52%	12.16%	10.00%	
Value of Std Investment of ₹ 10,000	3,02,161	20,587	14,114	11,009	

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 5. Total Schemes managed by Mr. Dhaval Gala is 7. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

NAV of Plans / Options (₹)		
	Regular Plan	Direct Plan
Growth	450.7000	492.8500
IDCW ¹ :	27.7100	50.0600

¹Income Distribution cum capital withdrawal

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2610000	600000	360000	120000
Market Value of amount Invested	18162118	1128075	522863	123835
Scheme Returns (CAGR)	15.39%	25.53%	25.78%	5.97%
Nifty 500 TRI returns# (CAGR)	15.03%	20.81%	19.49%	5.94%
Nifty Dividend Opportunities 50 Index TRI returns# (CAGR)	14.03%	16.73%	14.30%	2.28%
Nifty 50 TRI returns## (CAGR)	NA	25.82%	25.93%	4.57%

Past Performance may or may not be sustained in future. The fund's inception date is February 26, 2003, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.



Fund Details

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. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Mahesh Patil, Mr. Jonas Bhutta & Mr. Dhaval Joshi

Date of Allotment

March 17, 2006

Benchmark

Nifty Infrastructure TRI

Managing Fund Since

September 22, 2022, September 22, 2022 & November 21, 2022

Experience in Managing the Fund

2.3 years, 2.3 years & 2.1 Years

SIP

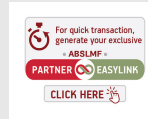
Daily/Weekly/Monthly: Minimum ₹ 100/-

Fund Category

Sectoral/Thematic

Investment Style

Large Cap	High	Low	Low
Mid Cap	High	Low	Low
Small Cap	High	Low	Low
	Growth	Value	Blend



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

Entry Load	Nil
Exit Load	For redemption/switchout 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

AUM

Monthly Average AUM	₹ 1195.00	Crores
AUM as on last day	₹ 1161.76	Crores

Total Expense Ratio (TER)

Regular	2.26%
Direct	1.35%
Including additional expenses and goods and service tax on management fees.	

Other Parameters

Standard Deviation	14.98%
Sharpe Ratio	1.18
Beta	0.85
Portfolio Turnover	0.50
Treynor Ratio	0.21
Average P/E	30.05
Average P/BV	3.96
Average Dividend Yield	0.69

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Construction	18.06%
Larsen & Toubro Limited	5.75%
H.G. Infra Engineering Limited	2.27%
Power Mech Projects Limited	1.91%
Ahluwalia Contracts (India) Limited	1.61%
KEC International Limited	1.54%
IRB Infrastructure Developers Limited	1.42%
NCC Limited	1.31%
PNC Infratech Limited	1.17%
Afcons Infrastructure Ltd	1.08%
Electrical Equipment	11.77%
Premier Energies Ltd	1.93%
ABB India Limited	1.76%
GE Vernova T&D India Ltd	1.75%
TD Power Systems Limited	1.56%
Siemens Limited	1.50%
WAAREE Energies Ltd	1.40%
Bharat Heavy Electricals Limited	1.09%
Thermax Limited	0.79%
Industrial Products	7.68%
Kirloskar Pneumatic Co Ltd	2.04%
Carborundum Universal Limited	1.57%
Shivalik Bimetal Controls Ltd	1.45%
RHI Magnesita India Limited	1.31%
AIA Engineering Limited	1.02%
Grindwell Norton Limited	0.30%
Industrial Manufacturing	7.38%
Tega Industries Limited	2.09%
Pitti Engineering Ltd	1.96%
Honeywell Automation India Limited	1.30%
Praj Industries Limited	1.06%
DEE Development Engineers Ltd	0.96%

Issuer	% to Net Assets
Telecom - Services	5.69%
Bharti Airtel Limited	5.36%
Bharti Airtel Limited	0.33%
Cement & Cement Products	5.52%
UltraTech Cement Limited	3.33%
JK Cement Limited	2.19%
Power	5.38%
NTPC Limited	3.53%
NTPC Green Energy Ltd	1.85%
Banks	4.95%
State Bank of India	1.93%
Axis Bank Limited	1.69%
ICICI Bank Limited	0.73%
Bank of Baroda	0.59%
Transport Services	4.92%
InterGlobe Aviation Limited	1.56%
VRL Logistics Limited	1.42%
Container Corporation of India Limited	0.72%
Delhivery Ltd	0.62%
Western Carriers India Ltd	0.60%
Aerospace & Defense	4.23%
Bharat Electronics Limited	1.86%
MTAR Technologies Limited	1.45%
Hindustan Aeronautics Limited	0.92%
Auto Components	3.95%
ZF Commercial Vehicle Control Systems India Limited	1.45%
Sundram Fasteners Limited	1.38%
Schaeffler India Limited	1.12%
Oil	2.56%
Oil & Natural Gas Corporation Limited	2.56%
Realty	2.32%
Sobha Limited	1.92%



Issuer	% to Net Assets
Marathon Nextgen Realty Ltd.	0.32%
Sobha Limited	0.08%
Transport Infrastructure	2.17%
JSW Infrastructure Ltd	1.32%
Adani Ports and Special Economic Zone Limited	0.86%
EQUITY FUTURE	1.73%
Reliance Industries Limited	1.73%
Leisure Services	1.67%
SAMHI Hotels Ltd	1.67%
Gas	1.57%
Indraprastha Gas Limited	0.97%
Gujarat Gas Limited	0.60%
Ferrous Metals	1.55%

Issuer	% to Net Assets
Jindal Steel & Power Limited	1.55%
Petroleum Products	1.36%
Reliance Industries Limited	1.36%
Healthcare Services	1.21%
Apollo Hospitals Enterprise Limited	1.21%
Diversified Metals	1.04%
Vedanta Limited	1.04%
Agricultural Commercial & Construction Vehicles	0.98%
Escorts Kubota Limited	0.98%
Cash & Current Assets	2.33%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2024: ₹ 94.1200

Inception - Mar 17, 2006	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Infrastructure Fund	12.66%	25.91%	24.90%	23.72%
Value of Std Investment of ₹ 10,000	94120	31680	19495	12394
Benchmark - Nifty Infrastructure TRI	7.98%	22.58%	20.68%	16.65%
Value of Std Investment of ₹ 10,000	42346	27702	17585	11679
Additional Benchmark - BSE Sensex TRI	12.57%	14.99%	11.69%	9.41%
Value of Std Investment of ₹ 10,000	92733	20123	13939	10949

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 2. Total Schemes managed by Mr. Jonas Bhutta is 2. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	94.1200	103.3000
IDCW ¹ :	27.4800	46.0400

¹Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2240000	600000	360000	120000
Market Value of amount Invested	10223867	1251394	545717	123644
Scheme Returns (CAGR)	14.45%	29.89%	28.94%	5.67%
Nifty Infrastructure TRI returns## (CAGR)	10.51%	24.77%	23.56%	-3.90%
BSE Sensex TRI returns## (CAGR)	12.99%	16.08%	13.64%	3.10%

Past Performance may or may not be sustained in future. The fund's inception date is March 17, 2006, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.



Fund Details

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. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Kunal Sangoi & Mr. Dhaval Joshi

Date of Allotment

January 15, 2000

Benchmark

BSE Teck TRI

Managing Fund Since

January 16, 2014 & November 21, 2022

Experience in Managing the Fund

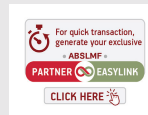
11.0 years & 2.1 Years

Fund Category

Sectoral/Thematic

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



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

Entry Load	Nil
Exit Load	For redemption/switchout 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

AUM

Monthly Average AUM	₹	5469.01	Crores
AUM as on last day	₹	5324.71	Crores

Total Expense Ratio (TER)

Regular	1.87%
Direct	0.82%

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

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

Other Parameters

Standard Deviation	18.40%
Sharpe Ratio	0.04
Beta	0.98
Portfolio Turnover	0.33
Treynor Ratio	0.01
Average P/E	39.03
Average P/BV	7.05
Average Dividend Yield	1.41

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
IT - Software	62.57%
Infosys Limited	21.18%
Tata Consultancy Services Limited	9.05%
Tech Mahindra Limited	7.02%
LTIMindtree Limited	6.25%
HCL Technologies Limited	4.69%
Coforge Limited	4.04%
Sonata Software Limited	2.38%
Rategain Travel Technologies Limited	1.89%
Wipro Limited	1.79%
Latent View Analytics Limited	1.58%
Persistent Systems Ltd	1.07%
Birlasoft Limited	0.81%
KPIT Technologies Limited	0.68%
CE Info Systems Limited	0.13%
Telecom - Services	9.25%
Bharti Airtel Limited	8.27%
Bharti Airtel Limited	0.50%
Indus Towers Limited	0.48%
Retailing	8.20%
Zomato Limited	4.82%
Info Edge (India) Limited	1.43%
Swiggy Ltd	1.28%
Indiamart Intermesh Limited	0.67%
IT - Services	6.52%
Cyient Limited	3.97%
L&T Technology Services Limited	1.37%

Issuer	% to Net Assets
Inventus Knowledge Solutions Ltd	0.67%
Affle (India) Limited	0.51%
Commercial Services & Supplies	4.66%
Firstsource Solutions Limited	2.69%
CMS Info Systems Limited	1.97%
United States of America	3.37%
Cognizant Technology Solutions CI A Com Stk	1.29%
Adobe Inc	0.84%
MICROSOFT CORPORATION	0.70%
Apple Inc.	0.54%
Industrial Manufacturing	1.16%
Cyient DLM Ltd	1.16%
MUTUAL FUNDS	1.13%
BMO GLOBAL INNOVATORS FUND SERIES - I	1.13%
Entertainment	1.02%
Zee Entertainment Enterprises Limited	1.02%
Capital Markets	0.82%
Angel Broking Limited	0.82%
Exchange Traded Fund	0.42%
ADITYA BIRLA SUN LIFE NIFTY IT ETF	0.42%
Miscellaneous	0.00%
Jainpur Straw Brd	0.00%
Magnasound (I) Limited	0.00%
Oriqua Limited	0.00%
Sree Rama Polymer	0.00%
Cash & Current Assets	0.87%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2024: ₹ 186.3500

Inception - Jan 15, 2000	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Digital India Fund	12.42%	27.74%	7.89%	17.93%
Value of Std Investment of ₹ 10,000	186350	34055	12562	11809
Benchmark - BSE Teck TRI	NA	22.41%	7.36%	24.04%
Value of Std Investment of ₹ 10,000	NA	27518	12378	12426
Additional Benchmark - Nifty 50 TRI	12.84%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	204228	20587	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Kunal Sangoi is 4. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	186.3500	208.4900
IDCW ¹ :	49.2800	66.6400

¹Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2980000	600000	360000	120000
Market Value of amount Invested	38296161	1082263	491508	133517
Scheme Returns (CAGR)	17.17%	23.80%	21.28%	21.51%
BSE Teck TRI returns# (CAGR)	NA	20.18%	20.03%	23.57%
Nifty 50 TRI returns## (CAGR)	14.67%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The fund's inception date is January 15, 2000, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.



Fund Details

Investment Objective

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. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Chanchal Khandelwal & Mr. Dhaval Joshi

Date of Allotment

August 05, 2005

Benchmark

NIFTY India Consumption TRI

Managing Fund Since

August 26, 2015 & November 21, 2022

Fund Category

Sectoral/Thematic

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



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

Entry Load	Nil
Exit Load	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.

AUM

Monthly Average AUM	₹	5906.93	Crores
AUM as on last day	₹	5858.44	Crores

Total Expense Ratio (TER)

Regular	1.85%
Direct	0.82%

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

Experience in Managing the Fund

9.4 years & 2.1 Years

Other Parameters

Standard Deviation	13.55%
Sharpe Ratio	0.62
Beta	0.87
Portfolio Turnover	0.18
Treynor Ratio	0.10
Average P/E	38.31
Average P/BV	6.06
Average Dividend Yield	0.73

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

PORTFOLIO

Issuer	% to Net Assets
Retailing	15.64%
Trent Limited	4.09%
Zomato Limited	3.84%
Avenue Supermarts Limited	2.25%
Info Edge (India) Limited	1.60%
Swiggy Ltd	0.72%
FSN E-Commerce Ventures Limited	0.72%
Vishal Mega Mart Ltd	0.64%
Go Fashion India Limited	0.61%
Aditya Birla Fashion and Retail Limited	0.59%
BrainBees Solutions Ltd	0.58%
Banks	11.67%
ICICI Bank Limited	4.38%
HDFC Bank Limited	2.85%
Axis Bank Limited	1.93%
Kotak Mahindra Bank Limited	1.25%
AU Small Finance Bank Limited	0.68%
IndusInd Bank Limited	0.58%
Automobiles	11.66%
Mahindra & Mahindra Limited	3.11%
Maruti Suzuki India Limited	2.85%
TVS Motor Company Limited	2.01%
Tata Motors Limited	1.74%
Hero MotoCorp Limited	1.03%
Hyundai Motor India Ltd	0.92%
Consumer Durables	11.35%
Whirlpool of India Limited	1.67%
Voltas Limited	1.37%
Titan Company Limited	1.34%
Metro Brands Limited	1.00%
Eureka Forbes Ltd	0.90%

Issuer	% to Net Assets
Cello World Ltd	0.90%
V-Guard Industries Limited	0.87%
Crompton Greaves Consumer Electricals Limited	0.67%
Havells India Limited	0.61%
Asian Paints Limited	0.57%
Bata India Limited	0.57%
Campus Activewear Limited	0.48%
VIP Industries Limited	0.38%
Diversified FMCG	7.50%
ITC Limited	5.14%
Hindustan Unilever Limited	2.36%
Beverages	7.17%
United Spirits Limited	2.47%
Radico Khaitan Limited	1.85%
United Breweries Limited	1.84%
Varun Beverages Limited	1.01%
Pharmaceuticals & Biotechnology	5.19%
Sun Pharmaceutical Industries Limited	1.77%
Torrent Pharmaceuticals Limited	1.28%
Sanofi India Limited	0.78%
SANOFI CONSUMER HEALTHCARE	0.64%
Cipla Limited	0.56%
Mankind Pharma Ltd	0.17%
Personal Products	4.84%
Godrej Consumer Products Limited	1.46%
Dabur India Limited	0.98%
Procter & Gamble Hygiene and Health Care Limited	0.97%
Gillette India Limited	0.65%
Emami Limited	0.52%
Honasa Consumer Ltd	0.25%
Telecom - Services	4.72%



Issuer	% to Net Assets
Bharti Airtel Limited	4.72%
Food Products	3.16%
Nestle India Limited	1.18%
Britannia Industries Limited	0.84%
Bikaji Foods International Ltd	0.59%
Mrs Bectors Food Specialities Limited	0.55%
Insurance	3.09%
SBI Life Insurance Company Limited	1.15%
Max Financial Services Limited	1.00%
ICICI Lombard General Insurance Company Limited	0.94%
Finance	2.57%
Bajaj Finserv Limited	1.13%
Cholamandalam Financial Holdings Limited	0.84%
Bajaj Finance Limited	0.54%
Aditya Birla Capital Limited	0.05%
Leisure Services	2.35%
Jubilant Foodworks Limited	0.98%
Devyani International Limited	0.95%
The Indian Hotels Company Limited	0.42%
Healthcare Services	1.67%
Fortis Healthcare Limited	1.04%
Apollo Hospitals Enterprise Limited	0.62%

Issuer	% to Net Assets
Agricultural Food & other Products	1.57%
Tata Consumer Products Limited	1.57%
Cement & Cement Products	1.55%
UltraTech Cement Limited	1.11%
ACC Limited	0.45%
Transport Services	0.78%
InterGlobe Aviation Limited	0.78%
Auto Components	0.76%
MRF Limited	0.76%
Industrial Products	0.72%
Astral Limited	0.50%
RR Kabel Ltd	0.22%
Realty	0.57%
Phoenix Mills Limited	0.57%
Textiles & Apparels	0.56%
Page Industries Limited	0.56%
Entertainment	0.35%
Zee Entertainment Enterprises Limited	0.35%
Miscellaneous	0.00%
Magnasound (I) Limited	0.00%
Cash & Current Assets	0.57%
Total Net Assets	100.00%

Investment Performance NAV as on December 31, 2024: ₹ 210.3700

Inception - Aug 05, 2005	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life India GenNext Fund	18.15%	19.44%	16.91%	18.59%
Value of Std Investment of ₹ 10,000	74044	24334	15986	11876
Benchmark - NIFTY India Consumption TRI	15.24%	19.33%	18.46%	19.59%
Value of Std Investment of ₹ 10,000	54910	24217	16633	11977
Additional Benchmark - BSE Sensex TRI	13.69%	14.99%	11.69%	9.41%
Value of Std Investment of ₹ 10,000	46673	20123	13939	10949

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Chanchal Khandelwal is 6. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.
 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.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	210.3700	239.2000
IDCW*	41.7400	52.6300

*Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2310000	600000	360000	120000
Market Value of amount Invested	14700389	991369	478615	126589
Scheme Returns (CAGR)	16.80%	20.18%	19.38%	10.33%
NIFTY India Consumption TRI returns# (CAGR)	NA	21.08%	21.54%	9.86%
BSE Sensex TRI returns## (CAGR)	13.02%	16.08%	13.64%	3.10%

Past Performance may or may not be sustained in future. The fund's inception date is August 05, 2005, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.



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

*Fresh subscriptions/ switch-in application(s) including fresh registrations for subscriptions under systematic transactions are limited to Rs. 1 crore per investor per day at PAN level w.e.f February 14, 2024

Fund Details

Investment Objective

Aditya Birla Sun Life International Equity Fund seeks to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the international markets. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Dhaval Joshi

Date of Allotment

October 31, 2007

Benchmark

S&P Global 1200 TRI

Managing Fund Since

November 21, 2022

Experience in Managing the Fund

2.1 Years

Fund Category

Sectoral/Thematic

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

Entry Load	Nil
Exit Load	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.

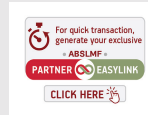
AUM

Monthly Average AUM	₹	184.31	Crores
AUM as on last day	₹	180.86	Crores

Total Expense Ratio (TER)

Regular	2.54%
Direct	2.07%

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



Other Parameters

Portfolio Turnover	0.80
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Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

SIP

Monthly: Minimum ₹ 1,000/-

PORTFOLIO

Issuer	% to Net Assets
United States of America	45.59%
Taiwan Semiconductor Manufacturing Co Ltd	2.15%
TransUnion	2.11%
Corteva Inc	1.97%
Huntington Ingalls Industries	1.97%
EMERSON ELECTRIC CO	1.94%
Allegion PLC	1.92%
The Walt Disney Company	1.90%
Masco Corp	1.85%
VEEVA SYSTEMS INC	1.79%
International Flavors & Fragrances Inc	1.72%
The Bank of New York Mellon Corporation	1.20%
Alphabet Inc A	1.16%
US Bancorp	1.13%
Autodesk Inc	1.12%
Workday Inc	1.10%
Tyler Technologies Inc	1.09%
Equifax Inc	1.09%
Rockwell Automation Inc	1.08%
Berkshire Hathaway Inc	1.07%
Honeywell International Inc	1.07%
Adobe Inc	1.05%
SCHWAB (CHARLES) CORP	1.05%
Agilent Technologies Inc	1.02%
Altria Group Inc	1.01%
Teradyne Inc	1.01%
GILEAD SCIENCES INC	1.01%
INTERCONTINENTAL EXCHANGE INC	0.99%
Blackrock Inc	0.97%
Alibaba Group Holding Ltd	0.96%
Comcast Corp	0.94%

Issuer	% to Net Assets
Campbell Soup Co	0.93%
Starbucks ORD	0.91%
Northrop Grumman Corp	0.89%
NXP Semiconductors NV	0.89%
CONSTELLATION BRANDS INC-A	0.84%
Microchip Technology Inc	0.71%
United Kingdom	9.97%
Imperial Brands	2.21%
British American Tobacco PLC	2.20%
Melrose Industries PLC	1.87%
GSK PLC	1.67%
LONDON STOCK EXCHANGE GROUP	1.14%
EXPERIAN PLC	0.88%
FRANCE	9.14%
Rheinmetall AG	2.12%
Adyen NV	1.42%
Universal Music Group NV	1.01%
ASMLHOLDING NV	1.00%
Dassault Aviation SA	0.97%
Siemens Healthineers AG	0.93%
DSM-Firmenich AG	0.87%
Koninklijke Philips NV	0.82%
Japan	7.00%
Kao Corporation	1.91%
Sony Group Corp	1.21%
Fanuc Corporation	1.11%
Daifuku Co Ltd	0.96%
Murata Manufacturing Co Ltd	0.94%
Kubota Corp	0.87%
Australia	6.10%
Brambles Limited	2.19%



Issuer	% to Net Assets
ASX Ltd	1.84%
Westpac Banking Corp	1.19%
Endeavour Group Ltd/Australia	0.88%
France	4.97%
Airbus SE	1.98%
Sanofi	1.94%
SAFRAN SA	1.05%
Switzerland	3.83%
Cie Financiere Richemont SA	1.95%
Julius Baer Group Limited	0.95%
Roche Holdings Ag Genus Bearer Shs	0.94%
Poland	2.52%
Allegro.eu SA	2.52%
Singapore	2.26%
Singapore Exchange Ltd	2.26%

Issuer	% to Net Assets
HongKong	1.98%
Tencent Holdings	1.98%
Sweden	1.80%
Assa Abloy AB	1.00%
Elekta AB	0.80%
Belgium	1.59%
Anheuser-Busch InBev SA/NV	1.59%
Germany	1.08%
GEA GROUP AG	1.08%
Canada	0.96%
THE TORONTO-DOMINION BANK	0.96%
Cash & Current Assets	1.21%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2024: ₹ 34.6800

Inception - Oct 31, 2007	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life International Equity Fund	7.51%	7.97%	4.51%	7.38%
Value of Std Investment of ₹ 10,000	34680	14677	11417	10744
Benchmark - S&P Global 1200 TRI	12.19%	15.60%	12.01%	22.31%
Value of Std Investment of ₹ 10,000	72203	20657	14059	12251
Additional Benchmark - Nifty 50 TRI	9.70%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	49078	20587	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	34.6800	37.2943
IDCW ¹ :	16.8793	37.3165

¹Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2050000	600000	360000	120000
Market Value of amount Invested	4814214	728638	406980	124354
Scheme Returns (CAGR)	9.25%	7.70%	8.12%	6.79%
S&P Global 1200 TRI returns# (CAGR)	15.09%	17.08%	19.95%	19.53%
Nifty 50 TRI returns## (CAGR)	13.30%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The fund's inception date is October 31, 2007, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.





Fund Details

Investment Objective

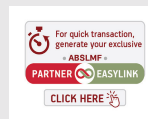
The scheme provides long term capital appreciation by investing in equity/equity related instruments of the companies in the Pharmaceuticals, Healthcare and Allied sectors in India. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Category

Thematic (Equity)

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



Fund Manager

Mr. Dhaval Shah & Mr. Dhaval Joshi

Date of Allotment

July 11, 2019

Benchmark

BSE Healthcare TRI

Managing Fund Since

July 11, 2019 & November 21, 2022

Experience in Managing the Fund

5.5 Years & 2.1 Years

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

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

Entry Load	Nil
Exit Load	For redemption/switchout 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

AUM

Monthly Average AUM	₹	863.76	Crores
AUM as on last day	₹	890.33	Crores

Total Expense Ratio (TER)

Regular	2.27%
Direct	0.91%

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

Other Parameters

Standard Deviation	16.08%
Sharpe Ratio	0.66
Beta	0.97
Portfolio Turnover	0.24
Treynor Ratio	0.11
Average P/E	41.31
Average P/BV	6.16
Average Dividend Yield	0.65

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Pharmaceuticals & Biotechnology	77.84%
Sun Pharmaceutical Industries Limited	14.54%
Cipla Limited	8.62%
Torrent Pharmaceuticals Limited	8.10%
Lupin Limited	5.19%
Aurobindo Pharma Limited	5.12%
Ajanta Pharmaceuticals Limited	4.26%
IPCA Laboratories Limited	4.19%
Alkem Laboratories Limited	3.15%
ALEMBIC PHARMACEUTICALS LIMITED	2.88%
Abbott India Limited	2.67%
J.B. Chemicals & Pharmaceuticals Limited	2.55%
Dr. Reddys Laboratories Limited	2.48%
Mankind Pharma Ltd	2.48%
SAI Life Sciences Ltd	2.15%
Emcure Pharmaceuticals Ltd	1.98%
Gland Pharma Limited	1.88%

Issuer	% to Net Assets
Onesource Speciality Pharma Ltd	1.28%
Akums Drugs & Pharmaceuticals Ltd	1.24%
Zydus Lifesciences Limited	1.20%
Procter & Gamble Health Limited	1.12%
Sanofi India Limited	0.76%
Healthcare Services	16.19%
Apollo Hospitals Enterprise Limited	6.06%
Fortis Healthcare Limited	4.27%
Vijaya Diagnostic Centre Limited	2.62%
Jupiter Life Line Hospitals Ltd	2.31%
Suraksha Diagnostic Ltd	0.94%
Insurance	1.69%
Medi Assist Healthcare Services Ltd	1.69%
Chemicals & Petrochemicals	0.79%
Vinati Organics Limited	0.79%
Cash & Current Assets	3.49%
Total Net Assets	100.00%

Investment Performance

	NAV as on December 31, 2024: ₹ 32.0600			
Inception - July 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Pharma & Healthcare Fund	23.68%	24.56%	17.73%	35.45%
Value of Std Investment of ₹ 10,000	32060	30019	16324	13579
Benchmark - BSE Healthcare TRI	26.90%	28.31%	20.76%	43.87%
Value of Std Investment of ₹ 10,000	36915	34825	17621	14430
Additional Benchmark - Nifty 50 TRI	15.39%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	21924	20587	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 2. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.
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.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	32.0600	34.9600
IDCW ² :	22.5100	24.1700

²Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	640000	600000	360000	120000
Market Value of amount Invested	1210018	1085878	564028	137879
Scheme Returns (CAGR)	24.00%	23.94%	31.42%	28.71%
BSE Healthcare TRI# (CAGR)	27.57%	27.50%	35.87%	39.37%
Nifty 50 TRI## (CAGR)	16.64%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The Fund's inception date is July 11, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.



Fund Details

Investment Objective

The investment objective of the Scheme 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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Harshil Suvarnkar, Mr. Chanchal Khandelwal & Mr. Dhaval Joshi

Date of Allotment

February 11, 2019

Benchmark

Nifty 500 TRI

Managing Fund Since

March 22, 2021, November 01, 2024 & November 21, 2022

Experience in Managing the Fund

3.8 years, 0.2 years & 2.1 Years

SIP

Monthly: Minimum ₹ 500/-

Fund Category

Children's Fund (Solution Oriented Fund)

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

Entry Load	Nil
Exit Load	Compulsory Lock-in Option (5 years or till the child attains age of majority (whichever is earlier)).

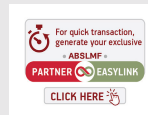
AUM

Monthly Average AUM	₹	1104.90	Crores
AUM as on last day	₹	1083.21	Crores

Total Expense Ratio (TER)

Regular	2.15%
Direct	0.78%

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



Other Parameters

Standard Deviation	12.83%
Sharpe Ratio	0.37
Beta	0.92
Portfolio Turnover	0.56
Treynor Ratio	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 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Banks	20.24%
ICICI Bank Limited	6.39%
HDFC Bank Limited	4.92%
Axis Bank Limited	2.81%
State Bank of India	1.71%
AU Small Finance Bank Limited	1.33%
Bank of Baroda	1.15%
Kotak Mahindra Bank Limited	0.99%
IndusInd Bank Limited	0.94%
IT - Software	7.40%
Infosys Limited	5.23%
LTI Mindtree Limited	1.29%
CE Info Systems Limited	0.88%
Petroleum Products	5.27%
Reliance Industries Limited	3.71%
Hindustan Petroleum Corporation Limited	1.56%
Automobiles	5.10%
Mahindra & Mahindra Limited	2.12%
Maruti Suzuki India Limited	1.99%
Tata Motors Limited	0.99%
Finance	4.46%
Shriram Finance Ltd	1.28%
REC Limited	1.27%
Mas Financial Services Limited	1.03%
Bajaj Finance Limited	0.87%
Electrical Equipment	3.78%
TD Power Systems Limited	1.46%
WAAREE Energies Ltd	1.32%
Siemens Limited	1.01%
Retailing	3.63%
Zomato Limited	1.73%
FSN E-Commerce Ventures Limited	1.00%
Go Fashion India Limited	0.90%

Issuer	% to Net Assets
Textiles & Apparels	3.51%
Welspun Living Limited	2.04%
Gokaldas Exports Ltd	1.47%
Construction	3.25%
Larsen & Toubro Limited	2.56%
NBCC (India) Limited	0.69%
IRB Infrastructure Developers Limited	0.00%
Industrial Products	3.16%
WELSPUN CORP LIMITED	2.16%
TIMKEN INDIA LTD	0.91%
INOX India Ltd	0.10%
Power	2.97%
CESC Limited	1.48%
NTPC Limited	0.77%
Tata Power Company Limited	0.72%
Consumer Durables	2.87%
V-Guard Industries Limited	1.76%
Cello World Ltd	1.11%
IT - Services	2.63%
Inventurus Knowledge Solutions Ltd	1.69%
Cyient Limited	0.94%
Leisure Services	2.55%
SAMHI Hotels Ltd	1.47%
Chalet Hotels Limited	1.08%
Telecom - Services	2.45%
Bharti Airtel Limited	2.45%
Pharmaceuticals & Biotechnology	2.39%
Emcure Pharmaceuticals Ltd	1.33%
Akums Drugs & Pharmaceuticals Ltd	1.06%
Chemicals & Petrochemicals	2.10%
Laxmi Organic Industries Ltd	1.38%
Navin Fluorine International Limited	0.72%
Insurance	2.10%



Issuer	% to Net Assets
Max Financial Services Limited	1.29%
Star Health & Allied Insurance Limited	0.82%
Fertilizers & Agrochemicals	1.63%
Sumitomo Chemical India Limited	1.63%
Non - Ferrous Metals	1.61%
Hindalco Industries Limited	1.61%
Diversified FMCG	1.52%
ITC Limited	1.52%
Beverages	1.48%
United Breweries Limited	1.48%
Healthcare Services	1.46%
Fortis Healthcare Limited	1.46%
Gas	1.32%
GAIL (India) Limited	1.32%
Transport Services	1.30%
InterGlobe Aviation Limited	1.30%
Auto Components	1.29%
Samvardhana Motherson International Limited	1.12%

Issuer	% to Net Assets
Minda Corporation Limited	0.18%
Cement & Cement Products	1.11%
Ambuja Cements Limited	1.11%
Entertainment	1.08%
Zee Entertainment Enterprises Limited	0.63%
NAZARA TECHNOLOGIES LTD	0.46%
Food Products	1.07%
Bikaji Foods International Ltd	1.07%
Oil	0.91%
Oil & Natural Gas Corporation Limited	0.91%
Agricultural Food & other Products	0.76%
Balrampur Chini Mills Limited	0.76%
Realty	0.65%
Marathon Nextgen Realty Ltd.	0.65%
Industrial Manufacturing	0.49%
Cyient DLM Ltd	0.49%
Cash & Current Assets	2.44%
Total Net Assets	100.00%

Investment Performance		NAV as on December 31, 2024: ₹ 19.3100			
Inception - February 11, 2019	Since Inception	5 Years	3 Years	1 Year	
Aditya Birla Sun Life Bal Bhavishya Yojna	11.82%	12.46%	11.92%	14.20%	
Value of Std Investment of ₹ 10,000	19310	17996	14023	11433	
Benchmark - Nifty 500 TRI	18.04%	18.97%	15.41%	16.10%	
Value of Std Investment of ₹ 10,000	26566	23859	15379	11624	
Additional Benchmark - Nifty 50 TRI	15.43%	15.52%	12.16%	10.00%	
Value of Std Investment of ₹ 10,000	23281	20587	14114	11009	

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Chanchal Khandelwal is 6. Total Schemes managed by Mr. Harshil Suvarakar is 18. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.
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.

NAV of Plans / Options (₹)		
	Regular Plan	Direct Plan
Growth	19.3100	21.3700
IDCW ¹ :	17.9900	19.8900

¹Income Distribution cum capital withdrawal

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	690000	600000	360000	120000
Market Value of amount Invested	1035558	867461	459416	123890
Scheme Returns (CAGR)	14.01%	14.72%	16.48%	6.06%
Nifty 500 TRI# (CAGR)	20.07%	20.81%	19.49%	5.94%
Nifty 50 TRI## (CAGR)	16.33%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The fund's inception date is February 11, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.
Scheme Benchmark, ## Additional Benchmark
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.



Fund Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Jonas Bhutta & Mr. Dhaval Joshi

Date of Allotment

March 11, 2019

Benchmark

NIFTY 500 TRI

Managing Fund Since

November 01, 2024 & November 21, 2022

Experience in Managing the Fund

0.2 years & 2.1 Years

Fund Category

Retirement Fund (Solution Oriented Fund)

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

Entry Load	Nil
Exit Load	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): Nil

AUM

Monthly Average AUM	₹	405.33	Crores
AUM as on last day	₹	396.67	Crores

Total Expense Ratio (TER)

Regular	2.41%
Direct	1.16%

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

SIP

Monthly/Weekly: Minimum ₹ 500/-



INVEST NOW

Other Parameters

Standard Deviation	12.54%
Sharpe Ratio	0.45
Beta	0.89
Portfolio Turnover	0.42
Treynor Ratio	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 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Banks	21.16%	
ICICI Bank Limited	6.96%	
HDFC Bank Limited	6.47%	
Kotak Mahindra Bank Limited	2.10%	
State Bank of India	2.06%	
Bank of Maharashtra	1.37%	
Bank of Baroda	1.32%	
Axis Bank Limited	0.88%	
IT - Software	8.22%	
Infosys Limited	5.13%	
Coforge Limited	2.39%	
Birlasoft Limited	0.71%	
Consumer Durables	6.69%	
Dixon Technologies (India) Limited	2.34%	
Whirlpool of India Limited	1.86%	
Voltas Limited	1.78%	
Titan Company Limited	0.72%	
Pharmaceuticals & Biotechnology	6.58%	
Sun Pharmaceutical Industries Limited	2.63%	
Torrent Pharmaceuticals Limited	1.31%	
Akums Drugs & Pharmaceuticals Ltd	1.13%	
Emcure Pharmaceuticals Ltd	1.08%	
Cipla Limited	0.42%	
Construction	5.61%	
Larsen & Toubro Limited	4.15%	
H.G. Infra Engineering Limited	1.47%	
Auto Components	5.00%	
SJS Enterprises Pvt Limited	2.47%	

Issuer	% to Net Assets	Rating
Sona BLW Precision Forgings Limited	1.35%	
CIE Automotive India Ltd	1.18%	
Petroleum Products	4.06%	
Reliance Industries Limited	4.06%	
Insurance	3.71%	
Max Financial Services Limited	1.68%	
Star Health & Allied Insurance Limited	1.08%	
Medi Assist Healthcare Services Ltd	0.94%	
Electrical Equipment	3.67%	
TD Power Systems Limited	2.16%	
Thermax Limited	1.51%	
Cement & Cement Products	3.52%	
UltraTech Cement Limited	3.52%	
Telecom - Services	3.06%	
Bharti Hexacom Limited	3.06%	
Realty	3.03%	
Brigade Enterprises Limited	3.03%	
Healthcare Services	2.82%	
Fortis Healthcare Limited	2.82%	
Retailing	2.65%	
Zomato Limited	1.40%	
Avenue Supermarts Limited	1.25%	
Finance	2.35%	
SBFC Finance Ltd	1.33%	
Bajaj Finance Limited	1.02%	
Power	2.31%	
NTPC Limited	2.31%	
Household Products	1.68%	



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

Issuer	% to Net Assets	Rating
Flair Writing Industries Ltd	1.68%	
Chemicals & Petrochemicals	1.54%	
Vinati Organics Limited	1.54%	
Oil	1.48%	
Oil & Natural Gas Corporation Limited	1.48%	
Food Products	1.46%	
Mrs Bectors Food Specialities Limited	1.46%	
Non - Ferrous Metals	1.37%	
Hindalco Industries Limited	1.37%	
Personal Products	1.30%	
Godrej Consumer Products Limited	1.30%	
Industrial Products	1.08%	
TIMKEN INDIA LTD	1.08%	

Issuer	% to Net Assets	Rating
Automobiles	1.08%	
Bajaj Auto Limited	1.08%	
Leisure Services	0.95%	
Westlife Development Ltd	0.95%	
Transport Services	0.84%	
Container Corporation of India Limited	0.84%	
Government Bond	0.26%	
7.17% GOVERNMENT OF INDIA 17APR30	0.26%	SOV
Cash Management Bills	0.07%	
Government of India	0.07%	SOV
Cash & Current Assets	2.46%	
Total Net Assets	100.00%	



Investment Performance

NAV as on December 31, 2024: ₹ 19.1290

Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Retirement Fund - The 30s Plan	11.80%	13.10%	12.77%	17.75%
Value of Std Investment of ₹ 10,000	19129	18518	14347	11791
Benchmark - NIFTY 500 TRI	17.45%	18.97%	15.41%	16.10%
Value of Std Investment of ₹ 10,000	25470	23859	15379	11624
Additional Benchmark - Nifty 50 TRI	15.13%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	22680	20587	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Jonas Bhutta is 2. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	19.1290	20.9580
IDCW ¹ :	16.5610	18.1430

¹Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	680000	600000	360000	120000
Market Value of amount Invested	1043923	889353	470268	126747
Scheme Returns (CAGR)	15.03%	15.73%	18.13%	10.58%
Nifty 500 TRI# (CAGR)	20.19%	20.81%	19.49%	5.94%
Nifty 50 TRI## (CAGR)	16.40%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The fund's inception date is March 11, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.





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 Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Harshil Suvarnkar, Mr. Chanchal Khandelwal & Mr. Dhaval Joshi

Date of Allotment

March 11, 2019

Benchmark

CRISIL Hybrid 35+65 - Aggressive Index

Managing Fund Since

March 22, 2021, November 01, 2024 & November 21, 2022

Experience in Managing the Fund

3.8 years, 0.2 years & 2.1 Years

Fund Category

Retirement Fund (Solution Oriented Fund)

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

Entry Load	Nil
Exit Load	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): Nil

AUM

Monthly Average AUM	₹	114.72	Crores
AUM as on last day	₹	114.22	Crores

Total Expense Ratio (TER)

Regular	2.38%
Direct	1.01%
Including additional expenses and goods and service tax on management fees.	

SIP

Monthly/Weekly: Minimum ₹ 500/-



INVEST NOW

Other Parameters

Modified Duration	5.25 years
Average Maturity	10.53 years
Yield to Maturity	6.93%
Macaulay Duration	5.44 years
Standard Deviation	10.12%
Sharpe Ratio	0.47
Beta	1.03
Portfolio Turnover	0.33
Treynor Ratio	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 7.15% (FBIIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Banks	17.17%	
ICICI Bank Limited	6.71%	
HDFC Bank Limited	4.90%	
State Bank of India	1.99%	
Kotak Mahindra Bank Limited	1.91%	
Bank of Maharashtra	1.03%	
Bank of Baroda	0.63%	
Government Bond	13.48%	
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	7.61%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	3.18%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	1.78%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.90%	SOV
Pharmaceuticals & Biotechnology	11.45%	
SAI Life Sciences Ltd	7.19%	
Sun Pharmaceutical Industries Limited	2.75%	
Torrent Pharmaceuticals Limited	1.18%	
Cipla Limited	0.33%	
IT - Software	8.29%	
Infosys Limited	5.65%	
Coforge Limited	2.10%	
Birlasoft Limited	0.54%	
Consumer Durables	5.13%	
Dixon Technologies (India) Limited	1.76%	
Whirlpool of India Limited	1.29%	
Voltas Limited	1.25%	
Titan Company Limited	0.83%	
Construction	4.50%	
Larsen & Toubro Limited	3.48%	

Issuer	% to Net Assets	Rating
H.G. Infra Engineering Limited	1.02%	
Electrical Equipment	2.97%	
TD Power Systems Limited	2.00%	
Thermax Limited	0.97%	
Auto Components	2.91%	
SJS Enterprises Pvt Limited	1.11%	
CIE Automotive India Ltd	1.07%	
Sona BLW Precision Forgings Limited	0.73%	
Cement & Cement Products	2.84%	
UltraTech Cement Limited	2.84%	
Petroleum Products	2.80%	
Reliance Industries Limited	2.80%	
Realty	2.62%	
Brigade Enterprises Limited	2.62%	
Telecom - Services	2.55%	
Bharti Hexacom Limited	2.55%	
Healthcare Services	2.24%	
Fortis Healthcare Limited	2.24%	
Finance	1.82%	
SBFC Finance Ltd	1.00%	
Bajaj Finance Limited	0.65%	
Cholamandalam Investment and Finance Company Limited	0.18%	
State Government bond	1.76%	
TAMIL NADU 08.21% 24JUN25 SDL	1.76%	SOV
Insurance	1.76%	
Max Financial Services Limited	0.88%	
Star Health & Allied Insurance Limited	0.54%	
Medi Assist Healthcare Services Ltd	0.34%	





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

Issuer	% to Net Assets	Rating
Power	1.49%	
NTPC Limited	1.49%	
Automobiles	1.48%	
Bajaj Auto Limited	1.48%	
Retailing	1.25%	
Avenue Supermarts Limited	1.25%	
Oil	1.17%	
Oil & Natural Gas Corporation Limited	1.17%	
Food Products	1.02%	
Mrs Bectors Food Specialities Limited	1.02%	
Household Products	0.94%	
Flair Writing Industries Ltd	0.94%	
Fixed rates bonds - Corporate	0.90%	
HDFC Bank Limited	0.90%	CRISIL AAA
Chemicals & Petrochemicals	0.73%	

Issuer	% to Net Assets	Rating
Vinati Organics Limited	0.73%	
Leisure Services	0.65%	
Westlife Development Ltd	0.65%	
Personal Products	0.62%	
Godrej Consumer Products Limited	0.62%	
Industrial Products	0.60%	
TIMKEN INDIA LTD	0.60%	
Transport Services	0.34%	
Container Corporation of India Limited	0.34%	
Cash Management Bills	0.25%	
Government of India	0.25%	SOV
Cash & Current Assets	4.29%	
Total Net Assets	100.00%	



Investment Performance

NAV as on December 31, 2024: ₹ 18.3840

Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Retirement Fund - The 40s Plan	11.04%	12.16%	11.88%	17.39%
Value of Std Investment of ₹ 10,000	18384	17764	14007	11754
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	14.10%	14.59%	11.85%	12.81%
Value of Std Investment of ₹ 10,000	21530	19773	13996	11292
Additional Benchmark - Nifty 50 TRI	15.13%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	22680	20587	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Chanchal Khandelwal is 6. Total Schemes managed by Mr. Harshil Suvarakar is 18. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	18.3840	20.0720
IDCW²:	15.9160	17.3770

²Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	680000	600000	360000	120000
Market Value of amount Invested	1007940	860714	463859	129311
Scheme Returns (CAGR)	13.78%	14.40%	17.16%	14.68%
CRISIL Hybrid 35+65 - Aggressive Index# (CAGR)	14.85%	14.99%	14.45%	6.34%
Nifty 50 TRI## (CAGR)	16.40%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The fund's inception date is March 11, 2019, and the initial SIP instalment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.





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

Fund Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Harshil Suvarnkar & Mr. Mohit Sharma

Date of Allotment

March 11, 2019

Benchmark

CRISIL Short Term Debt Hybrid 75+25 Index

Managing Fund Since

March 22, 2021 & November 01, 2024

Experience in Managing the Fund

3.8 years & 0.2 Years

Fund Category

Retirement Fund (Solution Oriented Fund)

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

Entry Load	Nil
Exit Load	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): Nil

AUM

Monthly Average AUM	₹	26.01	Crores
AUM as on last day	₹	25.86	Crores

Total Expense Ratio (TER)

Regular	1.91%
Direct	0.59%

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



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Other Parameters

Modified Duration	2.74 years
Average Maturity	3.65 years
Yield to Maturity	6.86%
Macaulay Duration	2.84 years
Portfolio Turnover	0.11

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

SIP

Monthly/Weekly: Minimum ₹ 500/-

PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	54.94%	
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	19.78%	SOV
7.27% GOI 08APR26	19.47%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	8.93%	SOV
6.57% GOI (MD 05/12/2033)	3.81%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	2.95%	SOV
Fixed rates bonds - Corporate	7.98%	
HDFC Bank Limited	7.98%	CRISIL AAA
Banks	6.18%	
ICICI Bank Limited	2.42%	
HDFC Bank Limited	1.91%	
State Bank of India	0.87%	
Bank of Baroda	0.36%	
Bank of Maharashtra	0.34%	
Kotak Mahindra Bank Limited	0.28%	
State Government bond	5.84%	
TAMIL NADU 08.21% 24JUN25 SDL	5.84%	SOV
Consumer Durables	2.14%	
Dixon Technologies (India) Limited	0.64%	
Volta Limited	0.53%	
V-Guard Industries Limited	0.49%	
Whirlpool of India Limited	0.48%	
IT - Software	1.92%	
Infosys Limited	1.68%	
Birlasoft Limited	0.24%	
Construction	1.58%	
Larsen & Toubro Limited	1.21%	
H.G. Infra Engineering Limited	0.37%	
Pharmaceuticals & Biotechnology	1.51%	
Sun Pharmaceutical Industries Limited	0.85%	
Torrent Pharmaceuticals Limited	0.47%	
Cipla Limited	0.19%	
Electrical Equipment	1.28%	
TD Power Systems Limited	0.80%	
Thermax Limited	0.48%	
Cash Management Bills	1.09%	
Government of India	1.09%	SOV
Insurance	0.99%	
Max Financial Services Limited	0.64%	
Medi Assist Healthcare Services Ltd	0.36%	

Issuer	% to Net Assets	Rating
Telecom - Services	0.92%	
Bharti Airtel Limited	0.92%	
Healthcare Services	0.91%	
Fortis Healthcare Limited	0.91%	
Cement & Cement Products	0.83%	
UltraTech Cement Limited	0.83%	
Auto Components	0.81%	
SJS Enterprises Pvt Limited	0.45%	
Sona BLW Precision Forgings Limited	0.37%	
Non - Ferrous Metals	0.70%	
Hindalco Industries Limited	0.70%	
Finance	0.65%	
SBFC Finance Ltd	0.33%	
Bajaj Finance Limited	0.25%	
Cholamandalam Investment and Finance Company Limited	0.08%	
Retailing	0.60%	
Avenue Supermarts Limited	0.33%	
Zomato Limited	0.27%	
Realty	0.58%	
Brigade Enterprises Limited	0.58%	
Automobiles	0.57%	
Bajaj Auto Limited	0.57%	
Personal Products	0.47%	
Godrej Consumer Products Limited	0.47%	
Chemicals & Petrochemicals	0.42%	
Vinati Organics Limited	0.42%	
Industrial Manufacturing	0.42%	
Praj Industries Limited	0.42%	
Household Products	0.35%	
Flair Writing Industries Ltd	0.35%	
Food Products	0.34%	
Mrs Bectors Food Specialities Limited	0.34%	
Power	0.21%	
NTPC Limited	0.21%	
Transport Services	0.16%	
Container Corporation of India Limited	0.16%	
Cash & Current Assets	5.60%	
Total Net Assets	100.00%	





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



Investment Performance

NAV as on December 31, 2024: ₹ 14.0348

Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Retirement Fund - The 50s Plan	6.00%	6.01%	6.79%	9.16%
Value of Std Investment of ₹ 10,000	14035	13391	12182	10918
Benchmark - CRISIL Short Term Debt Hybrid 75+25 Index	9.88%	9.87%	8.47%	9.73%
Value of Std Investment of ₹ 10,000	17293	16020	12765	10976
Additional Benchmark - CRISIL 10 Year Gilt Index	6.54%	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	14453	13143	11868	10960

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 21. Total Schemes managed by Mr. Harshil Suvarnkar is 18. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	680000	600000	360000	120000
Market Value of amount Invested	823372	714434	412014	124824
Scheme Returns (CAGR)	6.67%	6.91%	8.96%	7.54%
CRISIL Short Term Debt Hybrid 75+25 Index# (CAGR)	9.78%	9.74%	9.97%	7.23%
CRISIL 10 Year Gilt Index## (CAGR)	6.04%	6.13%	8.14%	9.12%

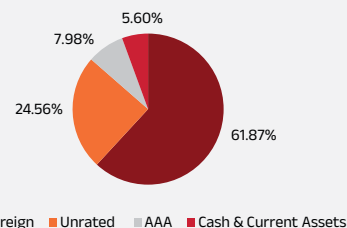
Past Performance may or may not be sustained in future. The fund's inception date is March 11, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.



Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	14.0348	15.2046
IDCW ³ :	12.1440	13.1567

³Income Distribution cum capital withdrawal





Fund Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Dhaval Gala & Mr. Dhaval Joshi

Date of Allotment

December 30, 2019

Benchmark

BSE PSU TRI

Managing Fund Since

September 22, 2022 & November 21, 2022

Experience in Managing the Fund

2.3 years & 2.1 Years

Fund Category

Thematic (Equity)

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



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

Entry Load	Nil
Exit Load	For redemption/switchout of units on or before 30 days from the date of allotment: 1.00% of applicable NAV. For redemption/switchout of units after 30 days from the date of allotment: Nil

AUM

Monthly Average AUM	₹	5491.55	Crores
AUM as on last day	₹	5236.98	Crores

Total Expense Ratio (TER)

Regular	1.81%
Direct	0.55%

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

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

Other Parameters

Standard Deviation	20.60%
Sharpe Ratio	1.24
Beta	0.97
Portfolio Turnover	0.26
Treynor Ratio	0.26
Average P/E	11.37
Average P/BV	1.67
Average Dividend Yield	2.67

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Banks	20.93%
State Bank of India	11.76%
Bank of Baroda	4.14%
Bank of India	3.23%
The Jammu & Kashmir Bank Limited	0.70%
Canara Bank	0.57%
Bank of Maharashtra	0.52%
Punjab National Bank	0.02%
Power	18.15%
NTPC Limited	8.18%
Power Grid Corporation of India Limited	7.84%
NLC India Limited	1.31%
NTPC Green Energy Ltd	0.82%
Gas	9.02%
GAIL (India) Limited	5.26%
Indraprastha Gas Limited	1.59%
Mahanagar Gas Limited	1.49%
Gujarat Gas Limited	0.68%
Finance	8.92%
PNB Housing Finance Limited	4.87%
LIC Housing Finance Limited	2.02%
Power Finance Corporation Limited	1.53%
REC Limited	0.51%
Oil	7.72%
Oil & Natural Gas Corporation Limited	6.06%
Oil India Limited	1.66%
Petroleum Products	7.10%
Bharat Petroleum Corporation Limited	3.74%
Indian Oil Corporation Limited	2.00%

Issuer	% to Net Assets
Hindustan Petroleum Corporation Limited	1.37%
Aerospace & Defense	6.66%
Bharat Electronics Limited	4.00%
Hindustan Aeronautics Limited	2.66%
Insurance	3.93%
Life Insurance Corp of India	3.93%
Minerals & Mining	3.60%
NMDC Limited	3.60%
Consumable Fuels	3.52%
Coal India Limited	3.52%
Electrical Equipment	2.97%
Bharat Heavy Electricals Limited	2.97%
Non - Ferrous Metals	1.01%
National Aluminium Company Limited	1.01%
Agricultural Commercial & Construction Vehicles	0.88%
BEML Limited	0.88%
Fertilizers & Agrochemicals	0.87%
Gujarat State Fertilizers & Chemicals Limited	0.87%
Leisure Services	0.81%
Indian Railway Catering & Tourism Corporation Limited	0.81%
Construction	0.75%
Engineers India Limited	0.68%
RITES Limited	0.07%
Transport Services	0.70%
Container Corporation of India Limited	0.70%
Cash & Current Assets	2.47%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2024: ₹ 31.4500

Inception - December 30, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life PSU Equity Fund	25.71%	NA	32.69%	14.07%
Value of Std Investment of ₹ 10,000	31450	NA	23383	11420
Benchmark - BSE PSU TRI	27.22%	NA	37.04%	24.11%
Value of Std Investment of ₹ 10,000	33394	NA	25760	12434
Additional Benchmark - Nifty 50 TRI	15.34%	NA	12.16%	10.00%
Value of Std Investment of ₹ 10,000	20440	NA	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 5. Total Schemes managed by Mr. Dhaval Gala is 7. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	600000	600000	360000	120000
Market Value of amount Invested	1325301	1325301	566819	111924
Scheme Returns (CAGR)	32.33%	32.33%	31.79%	-12.23%
BSE PSU TRI## (CAGR)	37.64%	37.64%	38.01%	-6.39%
Nifty 50 TRI## (CAGR)	16.73%	16.73%	14.30%	2.28%

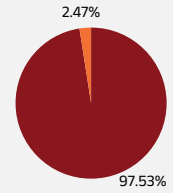
Past Performance may or may not be sustained in future. The fund's inception date is December 30, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.



Rating Profile of Portfolio



■ Unrated ■ Cash & Current Assets



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	31.4500	34.1200
IDCW ¹ :	25.9400	29.8100

¹Income Distribution cum capital withdrawal



Fund Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Dhaval Gala & Mr. Dhaval Joshi

Date of Allotment

October 23, 2020

Benchmark

BSE 500 TRI

Managing Fund Since

November 01, 2024 & November 21, 2022

Experience in Managing the Fund

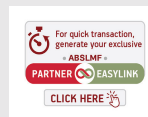
0.2 years & 2.1 Years

Fund Category

Sectoral/Thematic

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



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

Entry Load	Nil
Exit Load	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.

AUM

Monthly Average AUM	₹	779.92	Crores
AUM as on last day	₹	759.48	Crores

Total Expense Ratio (TER)

Regular	2.40%
Direct	1.36%
Including additional expenses and goods and service tax on management fees.	

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

Other Parameters

Standard Deviation	14.48%
Sharpe Ratio	0.52
Beta	1.03
Portfolio Turnover	0.27
Treynor Ratio	0.07
Average P/E	28.65
Average P/BV	3.84
Average Dividend Yield	0.91

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
IT - Software	14.48%
Infosys Limited	6.33%
Coforge Limited	2.54%
Tech Mahindra Limited	2.25%
Mphasis Limited	1.78%
Wipro Limited	0.79%
Sonata Software Limited	0.79%
Banks	12.34%
ICICI Bank Limited	5.06%
HDFC Bank Limited	2.49%
Axis Bank Limited	1.68%
IndusInd Bank Limited	1.26%
State Bank of India	1.05%
RBL Bank Limited	0.80%
Telecom - Services	6.48%
Bharti Airtel Limited	6.48%
Cement & Cement Products	5.32%
Grasim Industries Limited	2.15%
Ambuja Cements Limited	1.59%
The Ramco Cements Limited	1.55%
Grasim Industries Limited	0.03%
Pharmaceuticals & Biotechnology	5.02%
Sun Pharmaceutical Industries Limited	2.73%
Glenmark Pharmaceuticals Limited	0.95%
Onesource Speciality Pharma Ltd	0.76%
Strides Pharma Science Limited	0.57%
Automobiles	4.77%
Mahindra & Mahindra Limited	2.38%
Tata Motors Limited	1.84%
Hero MotoCorp Limited	0.55%
Finance	4.46%
Shriram Finance Ltd	2.15%
Bajaj Finserv Limited	1.83%
Aptus Value Housing Finance India Ltd	0.48%
Auto Components	3.73%
CEAT Limited	1.92%
Bharat Forge Limited	1.11%
Sundram Fasteners Limited	0.70%

Issuer	% to Net Assets
Retailing	3.35%
Zomato Limited	1.93%
Aditya Birla Fashion and Retail Limited	1.42%
Insurance	3.22%
Max Financial Services Limited	1.83%
ICICI Lombard General Insurance Company Limited	1.39%
Consumer Durables	2.88%
Safari Industries India Ltd	1.31%
Crompton Greaves Consumer Electricals Limited	0.97%
Orient Electric Ltd.	0.60%
Chemicals & Petrochemicals	2.83%
Navin Fluorine International Limited	1.11%
Atul Limited	0.92%
Aarti Industries Limited	0.79%
Healthcare Services	2.64%
Fortis Healthcare Limited	2.64%
Beverages	2.56%
United Breweries Limited	1.49%
United Spirits Limited	1.07%
Realty	2.36%
Sobha Limited	2.24%
Sobha Limited	0.12%
Industrial Products	2.18%
AIA Engineering Limited	0.89%
Carborundum Universal Limited	0.85%
WELSPUN CORP LIMITED	0.44%
Construction	2.15%
Kalpataru Projects International Ltd.	1.02%
Power Mech Projects Limited	0.69%
PNC Infratech Limited	0.44%
Capital Markets	1.89%
UTI ASSET MANAGEMENT COMPANY Limited	1.89%
Agricultural Food & other Products	1.76%
Tata Consumer Products Limited	1.76%
Petroleum Products	1.72%
Reliance Industries Limited	1.72%
Diversified Metals	1.62%
Vedanta Limited	1.62%



Issuer	% to Net Assets
Leisure Services	1.43%
SAMHI Hotels Ltd	1.43%
Non - Ferrous Metals	1.39%
Hindalco Industries Limited	1.39%
IT - Services	1.14%
Inventus Knowledge Solutions Ltd	1.14%
Transport Services	1.12%
VRL Logistics Limited	1.12%
Textiles & Apparels	1.05%
K.P.R. Mill Limited	1.05%
Ferrous Metals	0.98%

Issuer	% to Net Assets
Jindal Steel & Power Limited	0.98%
Industrial Manufacturing	0.96%
Pitti Engineering Ltd	0.96%
Power	0.83%
Torrent Power Limited	0.83%
Entertainment	0.36%
Zee Entertainment Enterprises Limited	0.36%
Electrical Equipment	0.31%
Premier Energies Ltd	0.31%
Cash & Current Assets	2.68%
Total Net Assets	100.00%

Investment Performance NAV as on December 31, 2024: ₹ 23.5900

	Since Inception	5 Years	3 Years	1 Year
Inception - October 23, 2020				
Aditya Birla Sun Life Special Opportunities Fund	22.72%	NA	14.69%	21.34%
Value of Std Investment of ₹ 10,000	23590	NA	15093	12154
Benchmark - BSE 500 TRI				
Benchmark - BSE 500 TRI	23.03%	NA	15.35%	15.67%
Value of Std Investment of ₹ 10,000	23837	NA	15354	11581
Additional Benchmark - Nifty 50 TRI				
Additional Benchmark - Nifty 50 TRI	19.09%	NA	12.16%	10.00%
Value of Std Investment of ₹ 10,000	20799	NA	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 5. Total Schemes managed by Mr. Dhaval Gala is 7. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	23.5900	25.1100
IDCW²:	19.5200	20.7800

²Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	490000	NA	360000	120000
Market Value of amount Invested	722053	NA	493057	127510
Scheme Returns (CAGR)	19.22%	NA	21.51%	11.80%
BSE 500 TRI# (CAGR)	18.19%	NA	19.16%	5.37%
Nifty 50 TRI## (CAGR)	14.10%	NA	14.30%	2.28%

Past Performance may or may not be sustained in future. The Fund's inception date is October 23, 2020, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.



Fund Details

Investment Objective

The Scheme seeks to generate long-term capital appreciation by investing in a diversified basket of companies in ESG theme by following Integration Strategy. The Scheme does not guarantee/indicate any returns. There is no assurance that the investment objective of the Scheme will be achieved.

Fund Manager

Mr. Dhaval Joshi & Mr. Chanchal Khandelwal

Date of Allotment

December 24, 2020

Benchmark

Nifty 100 ESG TRI

Managing Fund Since

November 21, 2022 & November 01, 2024

Experience in Managing the Fund

2.1 Years & 0.2 years

Fund Category

Thematic

Investment Style

Large Cap	High	Low	Low
Mid Cap	High	Low	Low
Small Cap	High	Low	Low
	Growth	Value	Blend



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

Entry Load	Nil
Exit Load	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.

AUM

Monthly Average AUM	₹	687.02	Crores
AUM as on last day	₹	663.07	Crores

Total Expense Ratio (TER)

Regular	2.41%
Direct	1.40%

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

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

Other Parameters

Standard Deviation	14.79%
Sharpe Ratio	0.11
Beta	0.97
Treynor Ratio	0.02
Average P/E	29.78
Average P/BV	4.93
Average Dividend Yield	0.90

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

PORTFOLIO

Issuer	% to Net Assets
IT - Software	24.56%
Infosys Limited	9.40%
Coforge Limited	4.10%
LTIMindtree Limited	3.71%
Tata Consultancy Services Limited	3.46%
HCL Technologies Limited	2.37%
Wipro Limited	0.91%
Tech Mahindra Limited	0.61%
Banks	24.52%
ICICI Bank Limited	8.83%
HDFC Bank Limited	4.51%
Kotak Mahindra Bank Limited	3.81%
Axis Bank Limited	2.64%
State Bank of India	2.05%
AU Small Finance Bank Limited	1.69%
RBL Bank Limited	0.64%
IndusInd Bank Limited	0.36%
Consumer Durables	9.39%
Titan Company Limited	2.80%
Voltas Limited	2.43%
Kajaria Ceramics Limited	1.88%
Blue Star Limited	1.61%
Whirlpool of India Limited	0.66%
Retailing	5.71%
V-Mart Retail Limited	2.74%
Aditya Birla Fashion and Retail Limited	1.81%
Avenue Supermarts Limited	1.15%
Automobiles	5.50%
Mahindra & Mahindra Limited	2.35%
TVS Motor Company Limited	1.79%
Hero MotoCorp Limited	1.36%
Electrical Equipment	4.15%
ABB India Limited	2.31%
Premier Energies Ltd	1.84%
Auto Components	4.02%
Sona BLW Precision Forgings Limited	1.99%

Issuer	% to Net Assets
Samvardhana Motherson International Limited	1.29%
Schaeffler India Limited	0.74%
Realty	3.24%
Anant Raj Ltd	1.93%
Oberoi Realty Limited	1.31%
Telecom - Services	3.24%
Bharti Airtel Limited	3.24%
Finance	3.13%
Shriram Finance Ltd	1.06%
Bajaj Finance Limited	0.99%
Mas Financial Services Limited	0.57%
PNB Housing Finance Limited	0.51%
Cement & Cement Products	2.03%
JK Cement Limited	2.03%
Diversified FMCG	1.88%
Hindustan Unilever Limited	1.88%
Power	1.81%
NTPC Green Energy Ltd	1.81%
Textiles & Apparels	1.66%
Page Industries Limited	1.66%
Insurance	1.01%
SBI Life Insurance Company Limited	1.01%
Agricultural Food & other Products	0.99%
Tata Consumer Products Limited	0.99%
Commercial Services & Supplies	0.71%
TeamLease Services Limited	0.71%
Industrial Manufacturing	0.65%
Pitti Engineering Ltd	0.65%
Transport Services	0.64%
InterGlobe Aviation Limited	0.64%
Pharmaceuticals & Biotechnology	0.29%
Cipla Limited	0.29%
Cash & Current Assets	0.87%
Total Net Assets	100.00%



Aditya Birla Sun Life ESG Integration Strategy Fund

An open ended equity scheme investing in Environment, Social & Governance (ESG) theme by following Integration Strategy.



Wealth Solutions



Investment Performance

NAV as on December 31, 2024: ₹ 17.7400

Inception - December 24, 2020	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life ESG Integration Strategy Fund	15.32%	NA	8.75%	21.40%
Value of Std Investment of ₹ 10,000	17740	NA	12864	12159
Benchmark - Nifty 100 ESG TRI	15.97%	NA	10.52%	12.66%
Value of Std Investment of ₹ 10,000	18148	NA	13502	11277
Additional Benchmark - Nifty 50 TRI	15.78%	NA	12.16%	10.00%
Value of Std Investment of ₹ 10,000	18025	NA	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Chanchal Khandelwal is 6. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	17.7400	18.8500
IDCW ² :	17.7400	18.8600

²Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	470000	NA	360000	120000
Market Value of amount Invested	643999	NA	475799	131391
Scheme Returns (CAGR)	16.21%	NA	18.96%	18.04%
Nifty 100 ESG TRI# (CAGR)	14.39%	NA	15.61%	3.30%
Nifty 50 TRI## (CAGR)	13.89%	NA	14.30%	2.28%

Past Performance may or may not be sustained in future. The fund's inception date is December 24, 2020, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.





Fund Details

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 Manager

Mr. Harish Krishnan, Mr. Dhaval Joshi & Mr. Dhaval Gala

Date of Allotment

December 03, 2021

Benchmark

BSE 500 TRI

Managing Fund Since

November 03, 2023, November 21, 2022, February 17, 2023

Fund Category

Sectoral/Thematic

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



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

Entry Load	Nil
Exit Load	For redemption /switchout of units on or before 30 days from the date of allotment: 1% of applicable NAV. For redemption / switchout of units after 30 days from the date of allotment: Nil.

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

AUM

Monthly Average AUM	₹	1838.51	Crores
AUM as on last day	₹	1798.57	Crores

Experience in Managing the Fund

1.2 Years, 2.1 Years & 1.9 years

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

Total Expense Ratio (TER)

Regular	2.11%
Direct	1.00%

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

Other Parameters

Average P/E	26.34
Average P/BV	3.88
Average Dividend Yield	0.90

PORTFOLIO

Issuer	% to Net Assets
Banks	18.79%
ICICI Bank Limited	7.30%
Kotak Mahindra Bank Limited	4.47%
State Bank of India	2.10%
HDFC Bank Limited	1.97%
Axis Bank Limited	1.78%
AU Small Finance Bank Limited	1.17%
IT - Software	9.38%
Infosys Limited	4.85%
HCL Technologies Limited	2.29%
Tech Mahindra Limited	1.45%
Persistent Systems Ltd	0.79%
Industrial Products	6.62%
WELSPUN CORP LIMITED	1.70%
Shivalik Bimetal Controls Ltd	1.43%
AIA Engineering Limited	1.12%
Happy Forgings Ltd	1.08%
RHI Magnesita India Limited	0.56%
Finolex Industries Limited	0.48%
APL Apollo Tubes Limited	0.26%
Finance	5.50%
SBFC Finance Ltd	1.34%
Cholamandalam Investment and Finance Company Limited	1.15%
REC Limited	1.13%
Shriram Finance Ltd	1.04%
LIC Housing Finance Limited	0.84%
Petroleum Products	5.30%
Reliance Industries Limited	4.39%
Hindustan Petroleum Corporation Limited	0.91%
Consumer Durables	5.28%
Whirlpool of India Limited	1.47%
Blue Star Limited	1.19%
V-Guard Industries Limited	1.17%
Cello World Ltd	0.97%
Kajaria Ceramics Limited	0.48%
Pharmaceuticals & Biotechnology	5.25%
Sun Pharmaceutical Industries Limited	3.23%
Ajanta Pharmaceuticals Limited	1.14%
Cipla Limited	0.88%
Auto Components	4.67%
Bharat Forge Limited	1.26%
Sundram Fasteners Limited	1.12%
Schaeffler India Limited	1.04%
CIE Automotive India Ltd	0.79%
Craftsman Automation Ltd	0.46%
Construction	4.21%
Larsen & Toubro Limited	3.41%
KEC International Limited	0.80%
Cement & Cement Products	3.94%
JK Cement Limited	1.53%
Ambuja Cements Limited	1.27%
UltraTech Cement Limited	1.11%
Grasim Industries Limited	0.03%
Automobiles	3.62%
Mahindra & Mahindra Limited	2.26%

Issuer	% to Net Assets
Maruti Suzuki India Limited	1.36%
Electrical Equipment	3.39%
CG Power and Industrial Solutions Limited	1.82%
WAAREE Energies Ltd	1.17%
Hitachi Energy India Limited	0.40%
Telecom - Services	2.30%
Bharti Airtel Limited	2.30%
Retailing	1.87%
Zomato Limited	1.24%
Vishal Mega Mart Ltd	0.64%
United States of America	1.53%
Cognizant Technology Solutions CI A Com Stk	1.53%
Industrial Manufacturing	1.40%
LAKSHMI MACHINE WORKS LTD	0.71%
Praj Industries Limited	0.68%
Insurance	1.39%
ICICI Lombard General Insurance Company Limited	1.39%
Textiles & Apparels	1.29%
Gokaldas Exports Ltd	1.29%
Beverages	1.23%
Radico Khaitan Limited	1.23%
Chemicals & Petrochemicals	1.22%
NOCIL Limited	1.22%
Ferrous Metals	1.16%
Jindal Steel & Power Limited	1.16%
Commercial Services & Supplies	1.09%
CMS Info Systems Limited	1.09%
Capital Markets	1.08%
Angel Broking Limited	1.08%
Oil	1.02%
Oil India Limited	1.02%
Healthcare Services	1.01%
Apollo Hospitals Enterprise Limited	1.01%
Personal Products	0.96%
Godrej Consumer Products Limited	0.96%
Diversified Metals	0.93%
Vedanta Limited	0.93%
Gas	0.90%
Gujarat Gas Limited	0.90%
Realty	0.88%
Sobha Limited	0.88%
Transport Services	0.68%
Ecos India Mobility & Hospitality Ltd	0.68%
Agricultural Commercial & Construction Vehicles	0.44%
V.S.T Tillers Tractors Limited	0.44%
MUTUAL FUNDS	0.27%
XTRACKERS HARVEST CSI 500 CH	0.27%
IT - Services	0.05%
Cyient Limited	0.05%
Cash & Current Assets	1.35%
Total Net Assets	100.00%





Investment Performance

NAV as on December 31, 2024: ₹ 14.8600

Inception - December 03, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Business Cycle Fund	13.73%	NA	13.99%	18.24%
Value of Std Investment of ₹ 10,000	14860	NA	14816	11841
Benchmark - BSE 500 TRI	15.30%	NA	15.35%	15.67%
Value of Std Investment of ₹ 10,000	15504	NA	15354	11581
Additional Benchmark - Nifty 50 TRI	12.18%	NA	12.16%	10.00%
Value of Std Investment of ₹ 10,000	14248	NA	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Harish Krishnan is 6. Total Scheme managed by Mr. Dhaval Gala is 7. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers. 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	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	370000	NA	360000	120000
Market Value of amount Invested	485059	NA	470317	126434
Scheme Returns (CAGR)	17.86%	NA	18.14%	10.08%
BSE 500 TRI returns# (CAGR)	18.93%	NA	19.16%	5.37%
Nifty 50 TRI returns## (CAGR)	14.17%	NA	14.30%	2.28%

Past Performance may or may not be sustained in future. The Fund's inception date is December 03, 2021, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	14.8600	15.5200
IDCW ¹ :	13.8400	14.4500

¹Income Distribution cum capital withdrawal





Fund Details

Investment Objective

The investment objective of the Scheme is to achieve long term capital appreciation by investing in equity and equity related securities of companies following transportation and logistics theme. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Dhaval Gala & Mr. Dhaval Joshi

Date of Allotment

November 17, 2023

Benchmark

Nifty Transportation and Logistics TRI

Managing Fund Since

November 17, 2023

Fund Category

Thematic Fund

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

Entry Load	Nil
Exit Load	For redemption/switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil.

AUM

Monthly Average AUM	₹	1548.83	Crores
AUM as on last day	₹	1495.79	Crores

Experience in Managing the Fund

1.1 Years



INVEST NOW

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

Total Expense Ratio (TER)

Regular	2.12%
Direct	0.81%

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

PORTFOLIO

Issuer	% to Net Assets
Automobiles	41.83%
Mahindra & Mahindra Limited	10.83%
Tata Motors Limited	7.77%
Maruti Suzuki India Limited	7.37%
Bajaj Auto Limited	5.23%
Hero MotoCorp Limited	4.03%
TVS Motor Company Limited	3.49%
Hyundai Motor India Ltd	3.13%
Auto Components	25.41%
Samvardhana Motherson International Limited	5.74%
Minda Corporation Limited	3.08%
Tube Investments of India Limited	3.01%
CEAT Limited	2.44%
Craftsman Automation Ltd	2.24%
Sona BLW Precision Forgings Limited	1.88%
Sansera Engineering Ltd	1.63%
Exide Industries Limited	1.55%
Ramkrishna Forgings Limited	1.20%
Bharat Forge Limited	1.13%
ZF Commercial Vehicle Control Systems India Limited	1.13%
Schaeffler India Limited	0.35%
Rolex Rings Limited	0.03%
Retailing	10.75%
Zomato Limited	8.53%

Issuer	% to Net Assets
Swiggy Ltd	2.23%
Transport Services	8.86%
InterGlobe Aviation Limited	5.78%
Delhivery Ltd	1.56%
VRL Logistics Limited	1.05%
Western Carriers India Ltd	0.47%
Industrial Manufacturing	4.06%
Pitti Engineering Ltd	2.77%
Cyient DLM Ltd	1.29%
Industrial Products	1.56%
Happy Forgings Ltd	1.56%
Transport Infrastructure	1.50%
Adani Ports and Special Economic Zone Limited	1.50%
Commercial Services & Supplies	1.31%
CMS Info Systems Limited	1.31%
Agricultural Commercial & Construction Vehicles	1.06%
Ashok Leyland Limited	1.06%
Leisure Services	0.93%
Indian Railway Catering & Tourism Corporation Limited	0.93%
Cash & Current Assets	2.71%
Total Net Assets	100.00%

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	13.5600	13.8000
IDCW [§] :	13.5600	13.8000

[§]Income Distribution cum capital withdrawal



Investment Performance

NAV as on December 31, 2024: ₹ 13.5600

	Since Inception	5 Years	3 Years	1 Year
Inception - November 17, 2023				
Aditya Birla Sun Life Transportation and Logistics Fund	31.14%	NA	NA	23.96%
Value of Std Investment of ₹ 10,000	13560	NA	NA	12418
Benchmark - Nifty Transportation and Logistics TRI	34.51%	NA	NA	25.88%
Value of Std Investment of ₹ 10,000	13952	NA	NA	12612
Additional Benchmark - Nifty 50 TRI	18.71%	NA	NA	10.00%
Value of Std Investment of ₹ 10,000	12125	NA	NA	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 5. Total Schemes managed by Mr. Dhaval Gala is 7. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers. 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.

For funds with inception date of less than 1 year, the returns are simple annualised





Fund Details

Investment Objective

The investment objective of the Scheme is to generate long term capital appreciation by investing in equity and equity related securities based on quant model theme. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Harish Krishnan & Mr. Dhaval Joshi

Date of Allotment

June 28, 2024

Benchmark

Nifty 200 TRI

Managing Fund Since

June 28, 2024

Experience in Managing the Fund

0.5 Years

Fund Category

Thematic Fund

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

Entry Load	Nil
Exit Load	For redemption / switch-out of units on or before 90 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment: Nil.

AUM

Monthly Average AUM	₹	2596.50	Crores
AUM as on last day	₹	2561.37	Crores

Total Expense Ratio (TER)

Regular	1.95%
Direct	0.50%

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



INVEST NOW

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

SIP

Monthly: Minimum ₹ 500/-

PORTFOLIO

Issuer	% to Net Assets
Pharmaceuticals & Biotechnology	16.61%
Sun Pharmaceutical Industries Limited	4.00%
Lupin Limited	3.66%
Divi's Laboratories Limited	3.19%
Glenmark Pharmaceuticals Limited	2.76%
Alkem Laboratories Limited	2.49%
Torrent Pharmaceuticals Limited	0.50%
Banks	11.46%
ICICI Bank Limited	3.86%
HDFC Bank Limited	3.81%
The Federal Bank Limited	3.79%
Power	5.69%
Power Grid Corporation of India Limited	2.64%
Torrent Power Limited	2.24%
NLC India Limited	0.81%
IT - Software	5.42%
HCL Technologies Limited	3.05%
Oracle Financial Services Software Limited	1.79%
Wipro Limited	0.58%
Finance	5.09%
Muthoot Finance Limited	2.66%
Shriram Finance Ltd	2.43%
Realty	4.67%
Oberoi Realty Limited	2.63%
Phoenix Mills Limited	2.04%
Consumer Durables	4.61%
Voltas Limited	2.51%
Blue Star Limited	2.10%
Cement & Cement Products	3.99%
Grasim Industries Limited	3.56%
JK Cement Limited	0.42%
Capital Markets	3.98%
Multi Commodity Exchange of India Limited	2.06%
HDFC Asset Management Company Limited	1.92%
Beverages	3.68%

Issuer	% to Net Assets
United Spirits Limited	3.68%
Fertilizers & Agrochemicals	3.50%
Coromandel International Limited	3.50%
Healthcare Services	3.26%
Apollo Hospitals Enterprise Limited	3.26%
Auto Components	3.02%
Samvardhana Motherson International Limited	2.54%
Bosch Limited	0.49%
Telecom - Services	2.93%
Bharti Airtel Limited	2.93%
Agricultural Commercial & Construction Vehicles	2.78%
Ashok Leyland Limited	2.78%
Insurance	2.66%
ICICI Prudential Life Insurance Company Limited	2.66%
Gas	2.50%
Petronet LNG Limited	2.50%
Automobiles	2.42%
Bajaj Auto Limited	2.42%
Personal Products	2.26%
Colgate Palmolive (India) Limited	2.26%
Retailing	2.18%
Zomato Limited	2.18%
Oil	1.85%
Oil & Natural Gas Corporation Limited	1.85%
Petroleum Products	1.73%
Hindustan Petroleum Corporation Limited	1.73%
Electrical Equipment	1.38%
Siemens Limited	1.38%
Chemicals & Petrochemicals	0.53%
Deepak Nitrite Limited	0.53%
IT - Services	0.50%
L&T Technology Services Limited	0.50%
Cash & Current Assets	1.29%
Total Net Assets	100.00%

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	9.5300	9.6100
IDCW ¹ :	9.5300	9.6100

¹Income Distribution cum capital withdrawal

Data as on December 31, 2024 unless otherwise specified





Fund Details

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 Investment Objective allocation of 80% equity, 20% debt and money market securities. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Dhaval Shah & Mr. Dhaval Joshi

Date of Allotment

March 29, 1996

Benchmark

NIFTY 500 TRI

Managing Fund Since

November 01, 2024 & November 21, 2022

Experience in Managing the Fund

0.2 years & 2.1 Years

SIP

Monthly: Minimum ₹ 500/-

Fund Category

ELSS

Investment Style

Large Cap	High	Low	Low
Mid Cap	High	Low	Low
Small Cap	High	Low	Low
	Growth	Value	Blend



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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	15749.44	Crores
AUM as on last day	₹	15343.16	Crores

Total Expense Ratio (TER)

Regular	1.70%
Direct	1.02%

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

Other Parameters

Standard Deviation	12.92%
Sharpe Ratio	0.29
Beta	0.94
Portfolio Turnover	0.26
Treynor Ratio	0.04
Average P/E	27.08
Average P/BV	3.94
Average Dividend Yield	1.11

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 500)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 500)

PORTFOLIO

Issuer	% to Net Assets
Banks	18.87%
ICICI Bank Limited	7.63%
HDFC Bank Limited	4.52%
State Bank of India	2.50%
Axis Bank Limited	2.35%
AU Small Finance Bank Limited	0.93%
IndusInd Bank Limited	0.93%
IT - Software	7.92%
Infosys Limited	5.43%
Coforge Limited	1.21%
Tata Consultancy Services Limited	1.05%
Tech Mahindra Limited	0.23%
Pharmaceuticals & Biotechnology	6.81%
Sun Pharmaceutical Industries Limited	2.42%
GlaxoSmithKline Pharmaceuticals Limited	1.36%
Cipla Limited	1.24%
Torrent Pharmaceuticals Limited	0.94%
Mankind Pharma Ltd	0.45%
Emcure Pharmaceuticals Ltd	0.39%
Finance	6.46%
TVS HOLDINGS LIMITED	2.09%
Bajaj Finance Limited	1.14%
Cholamandalam Investment and Finance Company Limited	1.04%
Shriram Finance Ltd	0.99%
REC Limited	0.93%
SBFC Finance Ltd	0.17%
Aditya Birla Capital Limited	0.10%
Petroleum Products	5.65%
Reliance Industries Limited	4.45%
Hindustan Petroleum Corporation Limited	1.20%
Construction	4.93%
Larsen & Toubro Limited	4.93%
Retailing	4.67%

Issuer	% to Net Assets
Avenue Supermarkets Limited	1.97%
Zomato Limited	1.55%
FSN E-Commerce Ventures Limited	0.82%
Shoppers Stop Limited	0.34%
Healthcare Services	3.99%
Fortis Healthcare Limited	3.59%
Suraksha Diagnostic Ltd	0.40%
Automobiles	3.84%
Mahindra & Mahindra Limited	2.32%
Hyundai Motor India Ltd	1.52%
Consumer Durables	3.27%
Whirlpool of India Limited	1.18%
Johnson Controls - Hitachi Air Conditioning India Limited	1.08%
Titan Company Limited	1.00%
Telecom - Services	3.26%
Bharti Airtel Limited	3.26%
Leisure Services	2.54%
Thomas Cook (India) Limited	1.35%
Chalet Hotels Limited	0.62%
Devyani International Limited	0.57%
Auto Components	2.40%
ZF Commercial Vehicle Control Systems India Limited	1.26%
Bosch Limited	0.73%
Tube Investments of India Limited	0.41%
Personal Products	2.33%
Gillette India Limited	1.91%
Godrej Consumer Products Limited	0.42%
Transport Services	2.17%
InterGlobe Aviation Limited	1.32%
Container Corporation of India Limited	0.85%
Cement & Cement Products	1.78%
Ambuja Cements Limited	1.17%
Shree Cement Limited	0.61%



Issuer	% to Net Assets
Industrial Manufacturing	1.64%
Honeywell Automation India Limited	1.64%
Realty	1.61%
Phoenix Mills Limited	0.84%
Prestige Estates Projects Limited	0.62%
Marathon Nextgen Realty Ltd.	0.15%
Oil	1.50%
Oil & Natural Gas Corporation Limited	1.50%
Diversified FMCG	1.35%
ITC Limited	1.35%
Chemicals & Petrochemicals	1.26%
Navin Fluorine International Limited	0.71%
SRF Limited	0.33%
Vinati Organics Limited	0.23%
Fertilizers & Agrochemicals	1.24%
Bayer Cropscience Limited	1.24%
Power	1.23%
NTPC Limited	1.23%
Paper Forest & Jute Products	1.17%
Century Textiles & Industries Limited	1.17%

Issuer	% to Net Assets
Ferrous Metals	1.12%
Jindal Steel & Power Limited	1.12%
Diversified Metals	0.94%
Vedanta Limited	0.94%
Transport Infrastructure	0.88%
Adani Ports and Special Economic Zone Limited	0.88%
Non - Ferrous Metals	0.73%
Hindalco Industries Limited	0.73%
Beverages	0.70%
United Spirits Limited	0.70%
United Breweries (Holdings) Limited	0.00%
Insurance	0.68%
Max Financial Services Limited	0.68%
Capital Markets	0.63%
ICRA Limited	0.63%
Miscellaneous	0.00%
Magnasound (I) Limited	0.00%
Cash & Current Assets	2.42%
Total Net Assets	100.00%

Investment Performance		NAV as on December 31, 2024: ₹ 57.0500			
	Since Inception	5 Years	3 Years	1 Year	
Inception - Mar 29, 1996					
Aditya Birla Sun Life ELSS Tax Saver Fund	21.54%	12.11%	10.89%	16.22%	
Value of Std Investment of ₹ 10,000	2739031	17721	13641	11636	
Benchmark - NIFTY 500 TRI	14.29%	18.97%	15.41%	16.10%	
Value of Std Investment of ₹ 10,000	467215	23859	15379	11624	
Additional Benchmark - Nifty 50 TRI	13.22%	15.52%	12.16%	10.00%	
Value of Std Investment of ₹ 10,000	356589	20587	14114	11009	

Past performance may or may not be sustained in future. At the inception of Aditya Birla Sun Life ELSS Tax Saver Fund, only IDCW plan was available (March 26, 1996), and the Regular Growth plan as available from March 06, 2008. In order to calculate returns since inception, the IDCW is assumed to be reinvested, and Bonus (if any) is adjusted. Load is not taken into consideration. Performances of these funds may not be strictly comparable due to different plans/options. Less than 1 year performance numbers is absolute and more than 1 year is CAGR. 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 Shah is 2. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Manager. 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.

NAV of Plans / Options (₹)		
	Regular Plan (w.e.f. 06/03/08):	Direct Plan
Growth	57.0500	63.4200
IDCW ¹ :	200.4700	437.4000

¹Income Distribution cum capital withdrawal

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	3440000	600000	360000	120000
Market Value of amount Invested	102828342	856294	456564	123597
Scheme Returns (CAGR)	19.08%	14.19%	16.04%	5.60%
NIFTY 500 TRI returns# (CAGR)	NA	20.81%	19.49%	5.94%
Nifty 50 TRI returns## (CAGR)	NA	16.73%	14.30%	2.28%

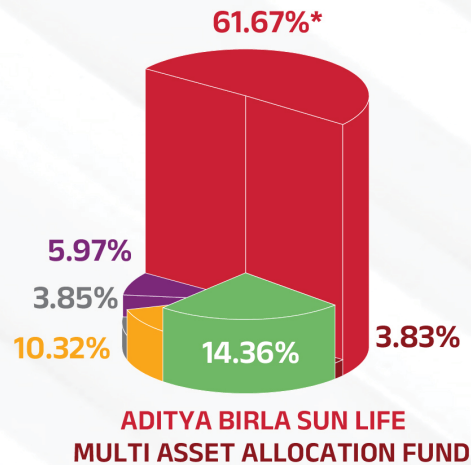
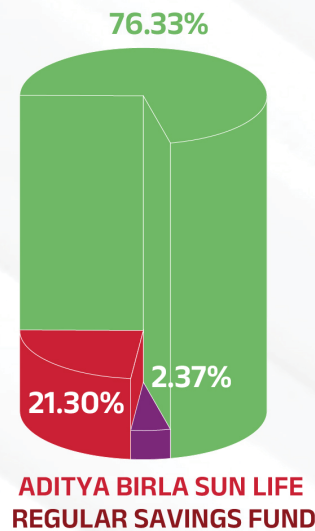
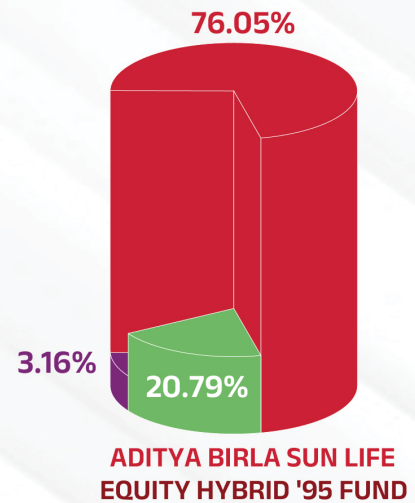
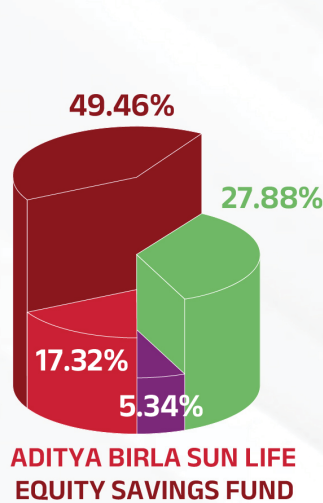
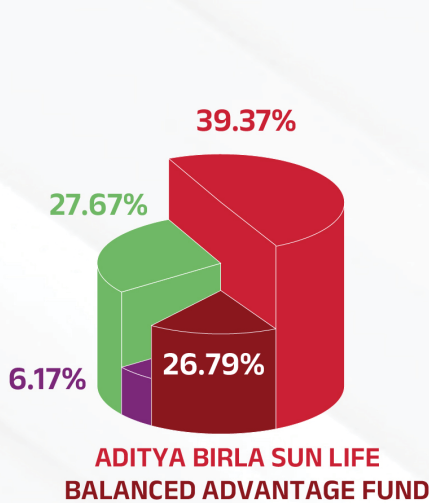
Past Performance may or may not be sustained in future. The fund's inception date is March 06, 2008, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.

Crafting the Ideal Balance

A Deep Dive into Asset Allocation Across Our Hybrid Funds



Data as on December 31, 2024. For Product labelling of the schemes mentioned here refer to page no. 197-207.
For detailed asset allocation please refer to the SID/KIM of the scheme.

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



Aditya Birla Sun Life Equity Hybrid '95 Fund

An open ended hybrid scheme investing predominantly in equity and equity related Instruments.



Wealth Solutions

Fund Details

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. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Harshil Suvarnkar, Mr. Dhaval Joshi & Mr. Chanchal Khandelwal

Date of Allotment

February 10, 1995

Benchmark

CRISIL Hybrid 35+65 - Aggressive Index

Managing Fund Since

November 23, 2016, November 21, 2022 & February 17, 2023

Experience in Managing the Fund

8.1 years, 21 Years & 1.9 years

Fund Category

Aggressive Hybrid Fund

Investment Style

Large Cap	High	Low	Low
Mid Cap	High	Low	Low
Small Cap	High	Low	Low
	Growth	Value	Blend



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

Entry Load	Nil
Exit Load	For redemption /switchout 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.

AUM

Monthly Average AUM	₹	7703.26	Crores
AUM as on last day	₹	7537.74	Crores

Total Expense Ratio (TER)

Regular	1.85%
Direct	1.10%

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

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

Other Parameters

Modified Duration	3.70 years
Average Maturity	5.32 years
Yield to Maturity	7.46%
Macaulay Duration	3.92 years
Portfolio Turnover	0.69
Standard Deviation	9.79%
Sharpe Ratio	0.41
Beta	1.01
Treynor Ratio	0.04
Average P/E	29.38
Average P/BV	4.30
Average Dividend Yield	0.79

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Equity & Equity Related	
Banks	15.96%
ICICI Bank Limited	6.29%
HDFC Bank Limited	5.23%
Axis Bank Limited	1.83%
State Bank of India	1.51%
Kotak Mahindra Bank Limited	1.11%
IT - Software	8.65%
Infosys Limited	4.12%
Coforge Limited	1.64%
LTIMindtree Limited	0.88%
Tech Mahindra Limited	0.70%
Persistent Systems Ltd	0.49%
Rategain Travel Technologies Limited	0.44%
HCL Technologies Limited	0.37%
Pharmaceuticals & Biotechnology	4.83%
Sun Pharmaceutical Industries Limited	2.51%
Eris Lifesciences Limited	0.83%
Gland Pharma Limited	0.65%
Sanofi India Limited	0.43%
SANOFI CONSUMER HEALTHCARE	0.41%
Automobiles	4.48%
Mahindra & Mahindra Limited	2.26%
Maruti Suzuki India Limited	1.12%
Tata Motors Limited	0.84%
Bajaj Auto Limited	0.26%
Consumer Durables	3.44%
Titan Company Limited	1.07%
Voltas Limited	0.75%
Crompton Greaves Consumer Electricals Limited	0.66%
Cello World Ltd	0.51%
Whirlpool of India Limited	0.46%
Petroleum Products	3.43%
Reliance Industries Limited	3.43%
Finance	3.43%
Bajaj Finance Limited	1.25%
Cholamandlam Investment and Finance Company Limited	0.86%
PNB Housing Finance Limited	0.67%
Shriram Finance Ltd	0.39%
Aditya Birla Capital Limited	0.26%
Auto Components	3.17%
Minda Industries Ltd	0.73%
Sundram Fasteners Limited	0.71%
Bharat Forge Limited	0.51%

Sona BLW Precision Forgings Limited	0.44%
Rolex Rings Limited	0.35%
Tube Investments of India Limited	0.24%
Balkrishna Industries Limited	0.17%
Telecom - Services	3.06%
Bharti Airtel Limited	2.94%
Bharti Airtel Limited	0.12%
Construction	2.85%
Larsen & Toubro Limited	2.27%
Kalpataru Projects International Ltd.	0.58%
Retailing	2.36%
Zomato Limited	1.24%
Avenue Supermarts Limited	0.66%
Go Fashion India Limited	0.33%
Swiggy Ltd	0.13%
Cement & Cement Products	2.15%
UltraTech Cement Limited	1.08%
Ambuja Cements Limited	0.67%
JK Cement Limited	0.40%
Electrical Equipment	2.05%
Siemens Limited	1.31%
ABB India Limited	0.74%
Transport Infrastructure	2.01%
IRB InvIT Fund	1.59%
Bharat Highways Invit	0.42%
Chemicals & Petrochemicals	1.61%
Clean Science & Technology Limited	0.59%
SRF Limited	0.53%
Atul Limited	0.38%
Aarti Industries Limited	0.11%
Diversified FMCG	1.59%
ITC Limited	1.14%
Hindustan Unilever Limited	0.45%
Industrial Manufacturing	1.45%
Honeywell Automation India Limited	0.81%
Cyient DLM Ltd	0.64%
Beverages	1.31%
United Spirits Limited	1.31%
Healthcare Services	1.28%
Fortis Healthcare Limited	0.65%
Apollo Hospitals Enterprise Limited	0.63%
Aerospace & Defense	1.21%
Bharat Electronics Limited	1.21%
Power	0.99%
NTPC Limited	0.66%
India Grid Trust	0.34%





Aditya Birla Sun Life Equity Hybrid '95 Fund

An open ended hybrid scheme investing predominantly in equity and equity related Instruments.



Wealth Solutions

Insurance	0.96%	
Max Financial Services Limited	0.76%	
ICICI Lombard General Insurance Company Limited	0.20%	
Non - Ferrous Metals	0.96%	
Hindalco Industries Limited	0.96%	
Agricultural Food & other Products	0.79%	
Tata Consumer Products Limited	0.79%	
Personal Products	0.76%	
Godrej Consumer Products Limited	0.76%	
IT - Services	0.75%	
Cyient Limited	0.75%	
REITS	0.69%	
Nexus Select Trust	0.62%	
Brookfield India Real Estate Trust	0.08%	
Realty	0.62%	
Sobha Limited	0.59%	
Sobha Limited	0.03%	
Transport Services	0.50%	
InterGlobe Aviation Limited	0.50%	
Fertilizers & Agrochemicals	0.46%	
Sumitomo Chemical India Limited	0.46%	
Leisure Services	0.44%	
Jubilant Foodworks Limited	0.44%	
Textiles & Apparels	0.30%	
Gokaldas Exports Ltd	0.30%	
Ferrous Metals	0.28%	
Tata Steel Limited	0.28%	
Industrial Products	0.27%	
TIMKEN INDIA LTD	0.24%	
Carborundum Universal Limited	0.03%	
MUTUAL FUNDS	0.13%	
ADITYA BIRLA SL APR33 IND-DG	0.13%	
Miscellaneous	0.00%	
Globsyn Technologies Limited	0.00%	
Magnasound (I) Limited	0.00%	
Issuer	% to Net Assets	Rating
Debt & Debt Related		
Fixed rates bonds - Corporate	11.74%	
LIC Housing Finance Limited	1.27%	CRISIL AAA
Shriram Finance Ltd	0.93%	CRISIL AA+
LIC Housing Finance Limited	0.67%	CRISIL AAA
ONGC Petro Additions Limited	0.67%	ICRA AA
Bajaj Finance Limited	0.60%	CRISIL AAA
Bajaj Finance Limited	0.47%	CRISIL AAA
Shriram Finance Ltd	0.46%	CRISIL AA+
Nexus Select Trust	0.40%	ICRA AAA
Bajaj Housing Finance Limited	0.34%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	0.33%	ICRA AAA
Aditya Birla Finance Limited	0.33%	ICRA AAA
Bank of Baroda - Tier II - Basel III	0.33%	CRISIL AAA
HDFC Bank Limited	0.33%	ICRA AAA
Union Bank of India - Tier II - Basel III	0.33%	CRISIL AAA
State Bank of India - Tier II - Basel III	0.33%	ICRA AAA
Small Industries Development Bank of India	0.27%	CRISIL AAA
Bajaj Finance Limited	0.27%	CRISIL AAA
LIC Housing Finance Limited	0.23%	CRISIL AAA
Union Bank of India - Tier I - Basel III	0.21%	IND AA+
Tata Capital Housing Finance Limited	0.20%	CRISIL AAA
Bajaj Finance Limited	0.20%	CRISIL AAA
Cholamandalam Investment and Finance Company Limited	0.20%	ICRA AA+
REC Limited	0.20%	ICRA AAA
State Bank of India - Tier II - Basel III	0.20%	ICRA AAA
Bajaj Finance Limited	0.17%	CRISIL AAA
Bharti Telecom Limited	0.17%	CRISIL AA+
REC Limited	0.14%	CRISIL AAA
HDFC Bank Limited	0.13%	ICRA AAA
Bajaj Housing Finance Limited	0.13%	CRISIL AAA
Small Industries Development Bank of India	0.13%	CRISIL AAA
Tata Capital Limited	0.13%	ICRA AAA
LIC Housing Finance Limited	0.13%	CRISIL AAA
Small Industries Development Bank of India	0.13%	ICRA AAA
LIC Housing Finance Limited	0.13%	CRISIL AAA
Cholamandalam Investment and Finance Company Limited	0.12%	ICRA AA+
Bajaj Finance Limited	0.08%	CRISIL AAA
U.P. Power Corporation Limited	0.07%	BWR AA-(CE)
SMFG India Credit Co. Ltd.	0.07%	ICRA AAA
Bajaj Finance Limited	0.07%	CRISIL AAA
Tata Capital Housing Finance Limited	0.07%	ICRA AAA
Tata Capital Housing Finance Limited	0.07%	ICRA AAA

Power Finance Corporation Limited	0.03%	ICRA AAA
National Bank For Agriculture and Rural Development	0.01%	CRISIL AAA
State Government bond	3.41%	
7.39% TAMIL NADU 12JUN2032 SDL	0.27%	SOV
7.10% KARNATAKA 23OCT2035 SDL	0.27%	SOV
7.10% UTTAR PRADESH 21NOV2032 SDL	0.26%	SOV
7.40 % MAHARASHTRA 06MAR2035 SDL	0.20%	SOV
7.34% RAJASTHAN 26JUN2034 SDL	0.20%	SOV
7.43% TAMIL NADU 27MAR2034 SDL	0.14%	SOV
7.44% KARNATAKA 27MAR2033 SDL	0.14%	SOV
7.27% MAHARASHTRA 31JUL2034 SDL	0.13%	SOV
7.25% HARYANA 04SEP2036 SDL	0.13%	SOV
7.24% HARYANA 28AUG2036 SDL	0.13%	SOV
7.23% ANDHRA PRADESH 04SEP2034 SDL	0.13%	SOV
7.06% TAMIL NADU 28AUG2029 SDL	0.13%	SOV
7.06% TAMIL NADU 04SEP2029 SDL	0.13%	SOV
7.00% KARNATAKA 03OCT2030 SDL	0.13%	SOV
7.34% TAMIL NADU 29MAY2029 SDL	0.13%	SOV
6.75% KARNATAKA 04NOV35 SDL	0.13%	SOV
7.10% TAMIL NADU 19SEP2034 SDL	0.09%	SOV
7.78% UTTAR PRADESH 23MAR36 SDL	0.07%	SOV
7.70% MAHARASHTRA 08MAR33 SDL	0.07%	SOV
7.48% HARYANA 18APR2034 SDL	0.07%	SOV
8.15% MAHARASHTRA 26NOV2025 SDL	0.07%	SOV
TAMIL NADU 08.21% 24JUN25 SDL	0.07%	SOV
7.23% TAMIL NADU 14JUN2027 SDL	0.07%	SOV
7.18% TAMIL NADU SDL 26JUL2027	0.07%	SOV
7.06% GUJARAT 14AUG2029 SDL	0.07%	SOV
7.20% UTTAR PRADESH 25JAN2027 SDL	0.06%	SOV
7.35% TAMIL NADU 14JUN2033 SDL	0.03%	SOV
7.20% MAHARASHTRA 09AUG2027 SDL	0.01%	SOV
7.38% TAMIL NADU 29MAY2034 SDL	0.01%	SOV
7.39% TAMIL NADU 10MAY2033 SDL	0.00%	SOV
8.26% Maharashtra SDL(MD 23/12/2025)	0.00%	SOV
Cash Management Bills	2.11%	
Government of India	0.66%	SOV
Government of India	0.24%	SOV
Government of India	0.22%	SOV
Government of India	0.19%	SOV
Government of India	0.18%	SOV
Government of India	0.13%	SOV
Government of India	0.12%	SOV
Government of India	0.10%	SOV
Government of India	0.08%	SOV
Government of India	0.06%	SOV
Government of India	0.06%	SOV
Government of India	0.05%	SOV
Government of India	0.01%	SOV
Government Bond	1.20%	
7.25% GOI 12JUN63	0.33%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	0.20%	SOV
7.30% GOI 19JUN53	0.15%	SOV
7.23% INDIA GOVERNMENT BOND 15APR2039	0.14%	SOV
4.70% INDIA GOVT BOND 22SEP2033 FRB	0.14%	SOV
7.46% GOVERNMENT OF INDIA 06NOV73 G-SEC	0.07%	SOV
8.15% GOI (MD 24/11/2026)	0.04%	SOV
7.10% GOVT 08-Apr-2034	0.03%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	0.03%	SOV
7.26% GOI 22AUG2032	0.02%	SOV
8.17% GOI (MD 01/12/2044)	0.01%	SOV
7.27% GOI 08APR26	0.01%	SOV
7.18% GOI 24-Jul-2037	0.01%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.00%	SOV
SECURITISED DEBT	0.97%	
India Universal Trust AI2	0.34%	IND AAA(SO)
India Universal Trust AI2	0.33%	IND AAA(SO)
India Universal Trust AI2	0.30%	IND AAA(SO)
Securitized Debt Amort	0.21%	
First Business Receivables Trust	0.21%	CRISIL AAA(SO)
Cash & Current Assets	1.15%	
Total Net Assets	100.00%	





Aditya Birla Sun Life Equity Hybrid '95 Fund

An open ended hybrid scheme investing predominantly in equity and equity related Instruments.



Wealth Solutions



Investment Performance

NAV as on December 31, 2024: ₹ 1464.6800

Inception - Feb 10, 1995	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Equity Hybrid '95 Fund	18.32%	13.73%	11.14%	15.12%
Value of Std Investment of ₹ 10,000	1531258	19042	13734	11526
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	NA	14.59%	11.85%	12.81%
Value of Std Investment of ₹ 10,000	NA	19773	13996	11292
Additional Benchmark - Nifty 50 TRI	12.50%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	338963	20587	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Chanchal Khandelwal is 6. Total Schemes managed by Mr. Harshil Suvarnkar is 18. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	3570000	600000	360000	120000
Market Value of amount Invested	90982978	886853	452128	125314
Scheme Returns (CAGR)	17.54%	15.62%	15.36%	8.31%
CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)	NA	14.99%	14.45%	6.34%
Nifty 50 TRI returns## (CAGR)	NA	16.73%	14.30%	2.28%

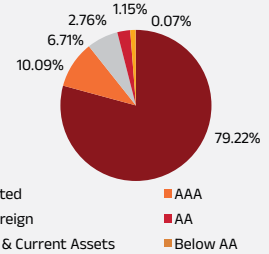
Past Performance may or may not be sustained in future. The fund's inception date is February 10, 1995, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.



Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	1464.6800	1633.5500
IDCW ¹ :	178.4000	303.5400

¹Income Distribution cum capital withdrawal

Company Name	ISIN	YTM	YTC
Bank of Baroda - Tier II - Basel III	INE028A08364	7.40%	7.39%
Union Bank of India - Tier II - Basel III **	INE692A08094	7.59%	8.47%
State Bank of India - Tier II - Basel III	INE062A08264	6.24%	8.32%
State Bank of India - Tier II - Basel III **	INE062A08256	6.57%	8.42%

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





Fund Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Category

Equity Savings

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Value	Blend	Growth



Fund Manager

Mr. Atul Penkar, Mr. Harshil Suvarnkar & Mr. Lovelish Solanki

Date of Allotment

November 28, 2014

Benchmark

NIFTY Equity Savings TRI

Managing Fund Since

November 01, 2024, March 22, 2021 & September 27, 2024

Experience in Managing the Fund

0.2 years, 3.8 years & 0.3 Years

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

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

Entry Load	Nil
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

AUM

Monthly Average AUM	₹	636.07	Crores
AUM as on last day	₹	635.34	Crores

Total Expense Ratio (TER)

Regular	1.12%
Direct	0.62%

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

Other Parameters

Modified Duration	3.06 years
Average Maturity	3.81 years
Yield to Maturity	6.95%
Macaulay Duration	3.18 years
Portfolio Turnover	6.84
Net Equity Exposure	39.37%
Average P/E	16.86
Average P/BV	2.58
Average Dividend Yield	1.28

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Equity & Equity Related	
Banks	16.82%
HDFC Bank Limited	5.97%
State Bank of India	3.49%
IndusInd Bank Limited	2.93%
Canara Bank	1.91%
Kotak Mahindra Bank Limited	0.95%
ICICI Bank Limited	0.87%
Axis Bank Limited	0.32%
Bandhan Bank Limited	0.31%
Bank of Baroda	0.04%
Punjab National Bank	0.03%
Transport Infrastructure	7.56%
GMR Airport Ltd	3.64%
Adani Ports and Special Economic Zone Limited	3.22%
Bharat Highways Invit	0.70%
Petroleum Products	6.04%
Reliance Industries Limited	4.60%
Hindustan Petroleum Corporation Limited	1.12%
Bharat Petroleum Corporation Limited	0.27%
Indian Oil Corporation Limited	0.05%
MUTUAL FUNDS	5.94%
Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan	5.94%
Finance	4.49%
Manappuram Finance Limited	2.44%
Power Finance Corporation Limited	1.27%
REC Limited	0.30%
Bajaj Finance Limited	0.19%
Bajaj Finserv Limited	0.08%
Shriram Finance Ltd	0.08%
Cholamandalam Investment and Finance Company Limited	0.05%
Bajaj Housing Finance Limited	0.03%
Muthoot Finance Limited	0.02%
SBI Cards & Payment Services Limited	0.02%
Northern Arc Capital Ltd	0.02%
Diversified FMCG	4.41%
ITC Limited	3.84%
Hindustan Unilever Limited	0.58%
Automobiles	4.17%
Mahindra & Mahindra Limited	1.87%
Tata Motors Limited	1.31%
Maruti Suzuki India Limited	0.72%
Bajaj Auto Limited	0.10%
Eicher Motors Limited	0.07%

Issuer	% to Net Assets
TVS Motor Company Limited	0.05%
Hero MotoCorp Limited	0.05%
Pharmaceuticals & Biotechnology	3.30%
SAI Life Sciences Ltd	1.51%
Glenmark Pharmaceuticals Limited	0.48%
Abbott India Limited	0.42%
Alkem Laboratories Limited	0.40%
Sun Pharmaceutical Industries Limited	0.20%
Dr. Reddys Laboratories Limited	0.08%
Divi's Laboratories Limited	0.08%
Cipla Limited	0.08%
Torrent Pharmaceuticals Limited	0.03%
Zydus Lifesciences Limited	0.02%
Realty	3.01%
DLF Limited	2.48%
Brigade Enterprises Limited	0.52%
REITS	2.85%
Nexus Select Trust	2.85%
Telecom - Services	2.65%
Bharti Airtel Limited	2.36%
Vodafone Idea Limited	0.29%
Gas	2.44%
GAIL (India) Limited	1.95%
Petronet LNG Limited	0.49%
Power	2.28%
India Grid Trust	0.98%
NTPC Limited	0.71%
Tata Power Company Limited	0.42%
Power Grid Corporation of India Limited	0.14%
Adani Energy Solutions Limited	0.03%
IT - Software	2.10%
Infosys Limited	1.02%
Tata Consultancy Services Limited	0.40%
Birlasoft Limited	0.25%
HCL Technologies Limited	0.19%
Tech Mahindra Limited	0.10%
Wipro Limited	0.08%
LTI Mindtree Limited	0.05%
Cement & Cement Products	2.00%
ACC Limited	1.71%
UltraTech Cement Limited	0.13%
Grasim Industries Limited	0.09%
Ambuja Cements Limited	0.04%
Shree Cement Limited	0.03%
Grasim Industries Limited	0.00%



Issuer	% to Net Assets
Consumer Durables	1.38%
Berger Paints (I) Limited	1.11%
Titan Company Limited	0.13%
Asian Paints Limited	0.10%
Havells India Limited	0.04%
Aerospace & Defense	0.95%
Hindustan Aeronautics Limited	0.57%
Bharat Electronics Limited	0.38%
Retailing	0.86%
Trent Limited	0.60%
Zomato Limited	0.15%
Info Edge (India) Limited	0.06%
Avenue Supermarkets Limited	0.05%
Construction	0.76%
Larsen & Toubro Limited	0.76%
Insurance	0.63%
HDFC Life Insurance Company Limited	0.48%
SBI Life Insurance Company Limited	0.06%
ICICI Lombard General Insurance Company Limited	0.05%
ICICI Prudential Life Insurance Company Limited	0.02%
Life Insurance Corp of India	0.02%
Transport Services	0.54%
InterGlobe Aviation Limited	0.54%
Capital Markets	0.42%
HDFC Asset Management Company Limited	0.42%
Electrical Equipment	0.30%
Bharat Heavy Electricals Limited	0.21%
Siemens Limited	0.06%
ABB India Limited	0.04%
Ferrous Metals	0.23%
Tata Steel Limited	0.11%
JSW Steel Limited	0.08%
Jindal Steel & Power Limited	0.03%
Food Products	0.13%
Nestle India Limited	0.08%
Britannia Industries Limited	0.06%
Beverages	0.12%
Varun Beverages Limited	0.08%
United Spirits Limited	0.05%
Personal Products	0.12%
Godrej Consumer Products Limited	0.04%
Colgate Palmolive (India) Limited	0.04%
Dabur India Limited	0.03%
Procter & Gamble Hygiene and Health Care Limited	0.01%
Oil	0.09%
Oil & Natural Gas Corporation Limited	0.09%
Agricultural Food & other Products	0.09%
Tata Consumer Products Limited	0.06%
Marico Limited	0.03%
Consumable Fuels	0.09%
Coal India Limited	0.09%
Non - Ferrous Metals	0.09%
Hindalco Industries Limited	0.09%
Chemicals & Petrochemicals	0.08%
Pidilite Industries Limited	0.04%
SRF Limited	0.03%
Healthcare Services	0.07%
Apollo Hospitals Enterprise Limited	0.07%
Auto Components	0.06%
Samvardhana Motherson International Limited	0.04%
Bosch Limited	0.03%
Diversified Metals	0.06%
Vedanta Limited	0.06%
Fertilizers & Agrochemicals	0.05%
PI Industries Limited	0.03%
UPL Limited	0.02%
Agricultural Commercial & Construction Vehicles	0.05%
Ashok Leyland Limited	0.05%
Leisure Services	0.02%
Indian Railway Catering & Tourism Corporation Limited	0.02%
EQUITY FUTURE	-49.46%
Bharat Heavy Electricals Limited	-0.21%
Birlasoft Limited	-0.25%
Vodafone Idea Limited	-0.29%
REC Limited	-0.30%
Bandhan Bank Limited	-0.31%
Larsen & Toubro Limited	-0.34%
Infosys Limited	-0.36%

Issuer	% to Net Assets	
Tata Power Company Limited	-0.36%	
Hindustan Unilever Limited	-0.38%	
Alkem Laboratories Limited	-0.40%	
HDFC Life Insurance Company Limited	-0.42%	
HDFC ASSET MANAGEMENT COMPANY Limited	-0.42%	
Abbott India Limited	-0.42%	
Trent Limited	-0.45%	
Glenmark Pharmaceuticals Limited	-0.48%	
Petronet LNG Limited	-0.49%	
Hindustan Aeronautics Limited	-0.50%	
NTPC Limited	-0.55%	
Maruti Suzuki India Limited	-0.58%	
Kotak Mahindra Bank Limited	-0.70%	
ITC Limited	-1.07%	
Berger Paints (I) Limited	-1.11%	
Hindustan Petroleum Corporation Limited	-1.13%	
Tata Motors Limited	-1.19%	
Power Finance Corporation Limited	-1.27%	
Mahindra & Mahindra Limited	-1.62%	
ACC Limited	-1.72%	
Canara Bank	-1.89%	
GAIL (India) Limited	-1.91%	
Bharti Airtel Limited	-1.98%	
DLF Limited	-2.45%	
Manappuram Finance Limited	-2.45%	
Indusind Bank Limited	-2.88%	
Adani Ports and Special Economic Zone Limited	-3.15%	
State Bank of India	-3.21%	
GMR Airport Ltd	-3.67%	
Reliance Industries Limited	-3.82%	
HDFC Bank Limited	-4.71%	
Debt & Debt Related		
Issuer	% to Net Assets	Rating
Government Bond	14.03%	
7.32% GOI BOND 13NOV2030	3.23%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	3.22%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	2.60%	SOV
7.10% GOVT 08-Apr-2034	1.61%	SOV
7.38% GOI 20JUN2027	1.60%	SOV
7.10% GOVERNMENT OF INDIA 18APR29	0.80%	SOV
7.06% GOI 10APR28	0.79%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.18%	SOV
Fixed rates bonds - Corporate	3.19%	
Cholamandalam Investment and Finance Company Limited	0.81%	ICRA AA+
Bajaj Finance Limited	0.80%	CRISIL AAA
Bajaj Finance Limited	0.79%	CRISIL AAA
Nexus Select Trust	0.79%	ICRA AAA
Cash Management Bills	1.47%	
Government of India	0.75%	SOV
Government of India	0.66%	SOV
Government of India	0.06%	SOV
Cash & Current Assets	53.53%	
Total Net Assets	100.00%	



Aditya Birla Sun Life Equity Savings Fund

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



Wealth Solutions



Investment Performance

NAV as on December 31, 2024: ₹ 20.9600

Inception - Nov 28, 2014	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Equity Savings Fund	7.60%	8.37%	6.09%	8.08%
Value of Std Investment of ₹ 10,000	20960	14950	11943	10815
Benchmark - NIFTY Equity Savings TRI	8.72%	9.79%	8.66%	8.86%
Value of Std Investment of ₹ 10,000	23269	15957	12832	10893
Additional Benchmark - CRISIL 10 Year Gilt Index	6.79%	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	19414	13143	11868	10966

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Harshil Suvarnkar is 18. Total Schemes managed by Mr. Lovelish Solanki is 3. Total Schemes managed by Mr. Atul Penkar is 1. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	20.9600	23.1600
IDCW ³ :	13.1100	15.3900

³Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1200000	600000	360000	120000
Market Value of amount Invested	1797419	744990	410339	124335
Scheme Returns (CAGR)	7.83%	8.59%	8.68%	6.76%
NIFTY Equity Savings TRI returns# (CAGR)	9.47%	10.05%	9.91%	6.12%
CRISIL 10 Year Gilt Index returns## (CAGR)	6.25%	6.13%	8.14%	9.12%

Past Performance may or may not be sustained in future. The fund's inception date is November 28, 2014, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.





Aditya Birla Sun Life Regular Savings Fund

An open ended hybrid scheme investing predominantly in debt instruments



Regular Income Solutions

Fund Details

Investment Objective

The primary objective of the scheme is to generate regular income so as to make monthly payments or distribution to unit holders, with the secondary objective being growth of capital. There can be no assurance that the Scheme objectives will be realised. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Mohit Sharma & Mr. Harshil Suvarnkar

Date of Allotment

May 22, 2004

Benchmark

CRISIL Hybrid 85+15 - Conservative Index

Managing Fund Since

November 01, 2024 & March 22, 2021

Experience in Managing the Fund

0.2 years & 3.8 years

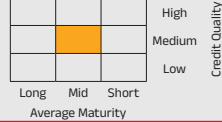
SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

Fund Category

Conservative Hybrid Fund

Investment Style



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

Entry Load	Nil
Exit Load	For redemption /switch-out of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption /switch-out of units after 90 days from the date of allotment: Nil.

AUM

Monthly Average AUM	₹	1423.66	Crores
AUM as on last day	₹	1410.59	Crores

Total Expense Ratio (TER)

Regular	1.91%
Direct	1.01%

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



Other Parameters

Modified Duration	4.60 years
Average Maturity	7.61 years
Yield to Maturity (for Debt Component)	7.49%
Macaulay Duration	4.83 years
Portfolio Turnover (for Equity Component)	1.50

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer % to Net Assets

Issuer	% to Net Assets
Equity & Equity Related	
Banks	4.31%
ICICI Bank Limited	2.11%
HDFC Bank Limited	1.55%
State Bank of India	0.64%
IT - Software	2.29%
Infosys Limited	1.58%
Coforge Limited	0.72%
Consumer Durables	2.03%
Voltas Limited	0.56%
Dixon Technologies (India) Limited	0.56%
V-Guard Industries Limited	0.47%
Whirlpool of India Limited	0.44%
Petroleum Products	1.46%
Reliance Industries Limited	1.46%
REITS	1.41%
Nexus Select Trust	1.32%
Brookfield India Real Estate Trust	0.09%
Pharmaceuticals & Biotechnology	1.13%
Sun Pharmaceutical Industries Limited	0.89%
Cipla Limited	0.24%
Automobiles	1.05%
Mahindra & Mahindra Limited	0.58%
Bajaj Auto Limited	0.47%
Electrical Equipment	0.94%
TD Power Systems Limited	0.65%
Thermax Limited	0.29%
Healthcare Services	0.94%
Vijaya Diagnostic Centre Limited	0.51%
Fortis Healthcare Limited	0.43%
Telecom - Services	0.91%
Bharti Airtel Limited	0.91%
Construction	0.85%
Larsen & Toubro Limited	0.85%
Cement & Cement Products	0.81%
UltraTech Cement Limited	0.81%
Power	0.68%
India Grid Trust	0.59%
NTPC Limited	0.10%
Transport Infrastructure	0.65%
IRB InvIT Fund	0.37%
Adani Ports and Special Economic Zone Limited	0.28%
Retailing	0.65%
Avenue Supermarts Limited	0.35%
Zomato Limited	0.30%
Realty	0.62%
Brigade Enterprises Limited	0.62%

MUTUAL FUNDS % to Net Assets

ADBI SU LI CRI-IB FS 6M-DG	0.53%
Non - Ferrous Metals	0.53%
Hindalco Industries Limited	0.53%
Industrial Products	0.53%
Cummins India Limited	0.28%
TIMKEN INDIA LTD	0.24%
Auto Components	0.48%
SJS Enterprises Pvt Limited	0.41%
CIE Automotive India Ltd	0.07%
Alternative Investment Funds (AIF)	0.32%
Corporate Debt Market Development Fund	0.32%
Personal Products	0.32%
Godrej Consumer Products Limited	0.32%
Insurance	0.29%
Max Financial Services Limited	0.18%
Medi Assist Healthcare Services Ltd	0.11%
Finance	0.28%
SBFC Finance Ltd	0.28%
Chemicals & Petrochemicals	0.26%
Vinati Organics Limited	0.26%
Food Products	0.24%
Mrs Bectors Food Specialities Limited	0.24%
Oil	0.02%
Oil & Natural Gas Corporation Limited	0.02%
Miscellaneous	0.00%
Magnasound (I) Limited	0.00%

Issuer % to Net Assets Rating

Issuer	% to Net Assets	Rating
Debt & Debt Related		
Fixed rates bonds - Corporate	38.66%	
Cholamandalam Investment and Finance Company Limited	2.48%	ICRA AA+
Bajaj Housing Finance Limited	2.15%	CRISIL AAA
LIC Housing Finance Limited	2.15%	CRISIL AAA
REC Limited	1.84%	CRISIL AAA
Bharti Telecom Limited	1.80%	CARE AAA
Tata Capital Housing Finance Limited	1.79%	ICRA AAA
Shriram Finance Ltd	1.78%	CRISIL AA+
Small Industries Development Bank of India	1.78%	CRISIL AAA
Aditya Birla Finance Limited	1.78%	ICRA AAA
Small Industries Development Bank of India	1.77%	ICRA AAA
Union Bank of India - Tier II - Basel III	1.76%	CRISIL AAA
State Bank of India - Tier II - Basel III	1.74%	ICRA AAA
Nexus Select Trust	1.07%	ICRA AAA
Shriram Finance Ltd	1.06%	CRISIL AA+
Bajaj Finance Limited	0.89%	CRISIL AAA
Bharti Telecom Limited	0.89%	CRISIL AA+
LIC Housing Finance Limited	0.72%	CRISIL AAA



LIC Housing Finance Limited	0.72%	CRISIL AAA
Tata Capital Housing Finance Limited	0.71%	CRISIL AAA
Bajaj Finance Limited	0.71%	CRISIL AAA
Bajaj Finance Limited	0.71%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	0.71%	ICRA AAA
Bajaj Finance Limited	0.71%	CRISIL AAA
Kotak Mahindra Investments Limited	0.71%	CRISIL AAA
REC Limited	0.71%	ICRA AAA
HDFC Bank Limited	0.71%	ICRA AAA
Summit Digital Infrastructure Private Limited	0.70%	CRISIL AAA
State Bank of India - Tier II - Basel III	0.70%	ICRA AAA
Tata Capital Housing Finance Limited	0.42%	ICRA AAA
REC Limited	0.37%	CRISIL AAA
Bajaj Housing Finance Limited	0.36%	CRISIL AAA
Bajaj Finance Limited	0.36%	CRISIL AAA
Embassy Office Parks REIT	0.36%	CRISIL AAA
SMFG India Credit Co. Ltd.	0.35%	ICRA AAA
Tata Capital Housing Finance Limited	0.35%	ICRA AAA
Mahindra & Mahindra Financial Services Limited	0.35%	CRISIL AAA
Tata Capital Housing Finance Limited	0.35%	ICRA AAA
LIC Housing Finance Limited	0.07%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.07%	CRISIL AAA
NTPC Limited	0.00%	CRISIL AAA
IL&FS Tamil Nadu Power Company Limited	0.00%	
IL&FS Tamil Nadu Power Company Limited	0.00%	
IL&FS Tamil Nadu Power Company Limited	0.00%	
State Government bond	13.04%	
7.49% TAMIL NADU 24APR2034 SDL	2.18%	SOV
7.08% UTTAR PRADESH 11DEC2038 SDL	1.76%	SOV
7.13% RAJASTHAN 30OCT2034 SDL	1.42%	SOV
7.13% TAMIL NADU 30OCT2034 SDL	1.42%	SOV
7.15% KARNATAKA 30OCT2036 SDL	1.06%	SOV
7.37% RAJASTHAN 29MAY2034 SDL	0.72%	SOV
7.10% TAMIL NADU 19SEP2034 SDL	0.71%	SOV
7.00% KARNATAKA 03OCT2030 SDL	0.71%	SOV
6.75% KARNATAKA 04NOV35 SDL	0.69%	SOV
7.19% TAMIL NADU 21AUG2034 SDL	0.46%	SOV
7.23% TAMIL NADU 14JUN2027 SDL	0.36%	SOV
7.06% GUJARAT 14AUG2029 SDL	0.36%	SOV
7.10% KARNATAKA 23OCT2035 SDL	0.35%	SOV
7.10% UTTAR PRADESH 21NOV2032 SDL	0.35%	SOV
8.29% ANDHRA PRADESH - 13JAN26 SDL	0.29%	SOV
HARYANA 08.21% 31MAR2026 SDL	0.17%	SOV

8.83% UTTAR PRADESH 24FEB2026 SDL	0.02%	SOV
8.46% GUJARAT 10FEB2026 SDL	0.00%	SOV
8.08% Telangana UDAY BOND (MD 22/03/2031)	0.00%	SOV
8.04% Telangana UDAY BOND (MD 22/03/2030)	0.00%	SOV
7.95% Telangana UDAY BOND (MD 22/03/2032)	0.00%	SOV
8.27% Telangana UDAY BOND (MD 22/03/2028)	0.00%	SOV
8.07% Telangana UDAY BOND (MD 22/03/2029)	0.00%	SOV
Government Bond	10.82%	
7.34% INDIA GOVERNMENT BOND 22APR2064	1.84%	SOV
7.17% GOI (MD 08/01/2028)	1.79%	SOV
7.46% GOVERNMENT OF INDIA 06NOV73 G-SEC	1.50%	SOV
7.30% GOI 19JUN53	1.20%	SOV
7.18% GOI 24-Jul-2037	1.15%	SOV
7.25% GOI 12JUN63	1.09%	SOV
7.23% INDIA GOVERNMENT BOND 15APR2039	0.73%	SOV
5.15% GOVERNMENT OF INDIA 09NOV25 G-SEC	0.70%	SOV
7.10% GOVT 08-Apr-2034	0.36%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	0.36%	SOV
8.17% GOI (MD 01/12/2044)	0.08%	SOV
7.54% GOVERNMENT OF INDIA 23MAY2036 GSEC	0.00%	SOV
7.27% GOI 08APR26	0.00%	SOV
Cash Management Bills	8.57%	
Government of India	1.27%	SOV
Government of India	1.16%	SOV
Government of India	0.93%	SOV
Government of India	0.75%	SOV
Government of India	0.67%	SOV
Government of India	0.65%	SOV
Government of India	0.64%	SOV
Government of India	0.63%	SOV
Government of India	0.53%	SOV
Government of India	0.34%	SOV
Government of India	0.33%	SOV
Government of India	0.33%	SOV
Government of India	0.27%	SOV
Government of India	0.07%	SOV
SECURITISED DEBT	2.42%	
India Universal Trust A12	0.88%	IND AAA(SO)
India Universal Trust A12	0.78%	IND AAA(SO)
India Universal Trust A12	0.76%	IND AAA(SO)
Cash & Current Assets	1.96%	
Total Net Assets	100.00%	

Investment Performance

NAV as on December 31, 2024: ₹ 63.8902

Inception - May 22, 2004	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Regular Savings Fund	9.41%	9.56%	8.44%	10.45%
Value of Std Investment of ₹ 10,000	63890	15794	12755	11048
Benchmark - CRISIL Hybrid 85+15 - Conservative Index	8.52%	8.74%	7.55%	9.88%
Value of Std Investment of ₹ 10,000	54017	15213	12443	10990
Additional Benchmark - CRISIL 10 Year Gilt Index	5.74%	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	31604	13143	11868	10960

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Harshil Suvarnikar is 18. Total Schemes managed by Mr. Mohit Sharma is 21. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2460000	600000	360000	120000
Market Value of amount Invested	7116118	774358	416533	126019
Scheme Returns (CAGR)	9.40%	10.14%	9.70%	9.43%
CRISIL Hybrid 85+15 - Conservative Index# (CAGR)	8.78%	8.53%	9.30%	7.92%
CRISIL 10 Year Gilt Index returns## (CAGR)	6.47%	6.13%	8.14%	9.12%

Past Performance may or may not be sustained in future. The fund's inception date is May 22, 2004, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

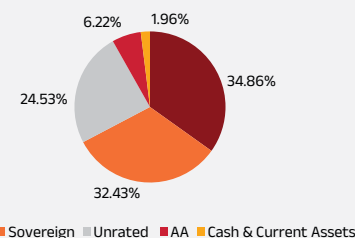
Scheme Benchmark, ## Additional Benchmark

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.

Company Name	ISIN	YTM	YTC
Union Bank of India - Tier II - Basel III **	INE692A08094	7.59%	8.47%
State Bank of India - Tier II - Basel III	INE062A08264	6.24%	8.32%
State Bank of India - Tier II - Basel III **	INE062A08256	6.57%	8.42%

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

Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	63.8902	71.0464
Monthly IDCW ² :	16.3756	26.6086

²Income Distribution cum capital withdrawal



Fund Details

Investment Objective

The investment objective of the Scheme is to provide long term capital appreciation by investing across asset classes like Equity, Debt, Commodities, & units of REITs & InvITs. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Dhaval Gala, Mr. Bhupesh Bameta, Mr. Sachin Wankhede & Mr. Dhaval Joshi

Date of Allotment

January 31, 2023

Benchmark

65% BSE 200 TRI + 25% CRISIL Short Term Bond Index + 5% of Domestic prices of Gold + 5% of Domestic prices of Silver

Managing Fund Since

November 01, 2024 & January 31, 2023

Experience in Managing the Fund

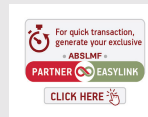
0.2 Years & 1.9 years

Fund Category

Hybrid - Multi Asset Allocation

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



INVEST NOW

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

Entry Load	Nil
Exit Load	For redemption/switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil.

AUM

Monthly Average AUM	₹	3724.23	Crores
AUM as on last day	₹	3690.95	Crores

Total Expense Ratio (TER)

Regular	1.85%
Direct	0.56%

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

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

Other Parameters

Modified Duration	1.21 years
Average Maturity	1.33 years
Yield to Maturity	7.27%
Macaulay Duration	1.28 years
Average P/E	28.22
Average P/BV	4.01
Average Dividend Yield	0.77

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Equity & Equity Related	
Exchange Traded Fund	14.17%
Aditya Birla Sun Life Gold ETF	10.32%
ADITYA BIRLA SUN LIFE SILVER ETF	3.85%
Banks	13.08%
HDFC Bank Limited	3.53%
ICICI Bank Limited	3.28%
Kotak Mahindra Bank Limited	2.75%
State Bank of India	1.33%
Axis Bank Limited	1.25%
Bank of Maharashtra	0.94%
IT - Software	5.21%
Infosys Limited	3.15%
Coforge Limited	2.07%
Pharmaceuticals & Biotechnology	4.61%
Torrent Pharmaceuticals Limited	1.57%
IPCA Laboratories Limited	1.21%
Sun Pharmaceutical Industries Limited	1.14%
Mankind Pharma Ltd	0.43%
Cipla Limited	0.26%
Petroleum Products	3.81%
Reliance Industries Limited	3.81%
Construction	3.23%
Larsen & Toubro Limited	2.09%
H.G. Infra Engineering Limited	1.13%
Automobiles	3.01%
Mahindra & Mahindra Limited	1.84%
Bajaj Auto Limited	1.17%
REITS	3.01%
Nexus Select Trust	1.74%
Embassy Office Parks REIT	0.75%
Brookfield India Real Estate Trust	0.52%
Retailing	2.96%
Vishal Mega Mart Ltd	1.05%
Avenue Supermarts Limited	0.97%
Zomato Limited	0.95%
Consumer Durables	2.93%
Dixon Technologies (India) Limited	1.74%
Voltas Limited	1.19%
Telecom - Services	2.42%
Bharti Airtel Limited	2.42%

Insurance	2.39%
Max Financial Services Limited	1.03%
Star Health & Allied Insurance Limited	0.72%
Medi Assist Healthcare Services Ltd	0.65%
Power	2.38%
NTPC Limited	1.43%
India Grid Trust	0.96%
Electrical Equipment	2.26%
TD Power Systems Limited	1.66%
Thermax Limited	0.60%
Auto Components	2.25%
SJS Enterprises Pvt Limited	1.08%
Sansera Engineering Ltd	0.77%
Sona BLW Precision Forgings Limited	0.40%
Cement & Cement Products	1.66%
UltraTech Cement Limited	0.94%
JK Cement Limited	0.72%
Beverages	1.52%
United Spirits Limited	1.52%
Realty	1.47%
Brigade Enterprises Limited	1.47%
Leisure Services	1.45%
The Indian Hotels Company Limited	0.81%
Westlife Development Ltd	0.64%
Finance	1.42%
Bajaj Finance Limited	1.42%
Diversified FMCG	1.19%
Hindustan Unilever Limited	1.19%
Oil	1.09%
Oil & Natural Gas Corporation Limited	1.09%
Personal Products	0.98%
Godrej Consumer Products Limited	0.98%
Non - Ferrous Metals	0.95%
Hindalco Industries Limited	0.95%
United States of America	0.95%
MICROSOFT CORPORATION	0.95%
Healthcare Services	0.94%
Apollo Hospitals Enterprise Limited	0.94%
Industrial Products	0.93%
TIMKEN INDIA LTD	0.93%
Transport Services	0.70%
Container Corporation of India Limited	0.70%



Transport Infrastructure	0.41%
Bharat Highways Invit	0.41%
Industrial Manufacturing	0.36%
Pitti Engineering Ltd	0.36%
IT - Services	0.27%
Inventus Knowledge Solutions Ltd	0.27%
Capital Markets	0.04%
DAM Capital Advisors Ltd	0.04%
EQUITY FUTURE	-3.83%
Hindalco Industries Limited	-0.09%
Bharti Airtel Limited	-0.09%
Mahindra & Mahindra Limited	-0.10%
Oil & Natural Gas Corporation Limited	-0.11%
Infosys Limited	-0.42%
Kotak Mahindra Bank Limited	-0.42%
Bajaj Finance Limited	-0.44%
HDFC Bank Limited	-0.60%
Axis Bank Limited	-0.65%
Reliance Industries Limited	-0.91%

Issuer	% to Net Assets	Rating
Debt & Debt Related		
Fixed rates bonds - Corporate		
10.80%		
Cholamandalam Investment and Finance Company Limited	1.60%	ICRA AA+
Small Industries Development Bank of India	1.36%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.36%	ICRA AAA
LIC Housing Finance Limited	0.95%	CRISIL AAA
Sikka Ports and Terminals Limited	0.68%	CRISIL AAA
Tata Capital Housing Finance Limited	0.68%	ICRA AAA
Small Industries Development Bank of India	0.68%	ICRA AAA
REC Limited	0.68%	ICRA AAA
Small Industries Development Bank of India	0.67%	ICRA AAA
Power Finance Corporation Limited	0.41%	ICRA AAA
HDFC Bank Limited	0.41%	ICRA AAA
National Bank For Agriculture and Rural Development	0.41%	ICRA AAA
National Bank For Agriculture and Rural Development	0.41%	ICRA AAA
State Bank of India - Tier II - Basel III	0.40%	ICRA AAA
LIC Housing Finance Limited	0.14%	CRISIL AAA
Government Bond		
1.10%		
5.74% GOI 15NOV2026	0.80%	SOV
7.38% GOI 20JUN2027	0.30%	SOV
SECURITISED DEBT		
0.66%		
India Universal Trust AI2	0.23%	IND AAA(SO)
India Universal Trust AI2	0.22%	IND AAA(SO)
India Universal Trust AI2	0.21%	IND AAA(SO)
Cash & Current Assets	7.22%	
Total Net Assets	100.00%	

NAV of Plans / Options (₹)		
	Regular Plan	Direct Plan
Growth	13.8518	14.2662
IDCW ¹ :	13.3025	14.2659

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III	INE062A08264	6.24%	8.32%

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

¹Income Distribution cum capital withdrawal

Investment Performance		NAV as on December 31, 2024: ₹ 13.8518			
Inception - January 31, 2023		Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Multi Asset Allocation Fund		18.52%	NA	NA	15.91%
Value of Std Investment of ₹ 10,000		13852	NA	NA	11605
Benchmark - 65% BSE 200 TRI + 25% CRISIL Short Term Bond Index + 5% of Domestic prices of Gold + 5% of Domestic prices of Silver		18.29%	NA	NA	13.73%
Value of Std Investment of ₹ 10,000		13802	NA	NA	11385
Additional Benchmark - Nifty 50 TRI		17.78%	NA	NA	10.00%
Value of Std Investment of ₹ 10,000		13687	NA	NA	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 7. Total Schemes managed by Mr. Bhupesh Bameta is 16. Total Schemes managed by Mr. Sachin Wankhede is 3. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers. 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)		Since Inception	5 years	3 years	1 Year
Particulars					
Total Amount Invested (₹)		220000	NA	NA	120000
Market Value of amount Invested		256326	NA	NA	126869
Scheme Returns (CAGR)		16.88%	NA	NA	10.77%
65% BSE 200 TRI + 25% CRISIL Short Term Bond Index + 5% of Domestic prices of Gold + 5% of Domestic prices of Silver# (CAGR)		NA	NA	NA	NA
Nifty 50 TRI returns## (CAGR)		13.60%	NA	NA	2.28%

Past Performance may or may not be sustained in future. The fund's inception date is January 31, 2023, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.





Fund Details

Investment Objective

The primary objective of the Scheme is to generate long term growth of capital and income distribution with relatively lower volatility by investing in a dynamically balanced portfolio of Equity & Equity linked investments and fixed-income securities. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Mohit Sharma, Mr. Lovelish Solanki & Mr. Harish Krishnan

Date of Allotment

April 25, 2000

Benchmark

CRISIL Hybrid 50+50 - Moderate Index

Managing Fund Since

April 01, 2017, October 09, 2019 & November 01, 2024

Experience in Managing the Fund

7.8 years, 5.2 years & 0.2 years

SIP

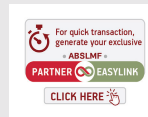
Daily/Weekly/Monthly: Minimum ₹ 100/-

Fund Category

Dynamic Asset Allocation or Balanced Advantage

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



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

Entry Load	Nil
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

AUM

Monthly Average AUM	₹	7398.20	Crores
AUM as on last day	₹	7305.25	Crores

Total Expense Ratio (TER)

Regular	1.80%
Direct	0.72%

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

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

Other Parameters

Modified Duration	3.06 years
Average Maturity	3.66 years
Yield to Maturity	7.39%
Macaulay Duration	3.18 years
Portfolio Turnover	2.88
Standard Deviation	6.98%
Sharpe Ratio	0.57
Beta	0.93
Net Equity Exposure	49.46%
Treynor Ratio	0.04
Average P/E	23.88
Average P/BV	3.50
Average Dividend Yield	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 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer % to Net Assets

Equity & Equity Related

Banks	13.53%
HDFC Bank Limited	3.47%
ICICI Bank Limited	3.41%
Kotak Mahindra Bank Limited	2.09%
State Bank of India	1.58%
Axis Bank Limited	1.10%
Bank of Baroda	0.59%
IndusInd Bank Limited	0.52%
AU Small Finance Bank Limited	0.41%
The Federal Bank Limited	0.28%
Canara Bank	0.07%
IT - Software	8.07%
Infosys Limited	4.15%
Tata Consultancy Services Limited	0.76%
LTI Mindtree Limited	0.66%
Coforge Limited	0.62%
Tech Mahindra Limited	0.60%
Mphasis Limited	0.57%
HCL Technologies Limited	0.47%
KPIT Technologies Limited	0.25%
Petroleum Products	5.52%
Reliance Industries Limited	5.36%
Bharat Petroleum Corporation Limited	0.16%
Pharmaceuticals & Biotechnology	3.36%
Sun Pharmaceutical Industries Limited	1.29%
Ajanta Pharmaceuticals Limited	0.70%
IPCA Laboratories Limited	0.39%
Cipla Limited	0.37%
Aurobindo Pharma Limited	0.21%
Akums Drugs & Pharmaceuticals Ltd	0.18%
Sanofi India Limited	0.14%
Dr. Reddys Laboratories Limited	0.08%
Power	2.78%
India Grid Trust	1.59%
NTPC Limited	1.19%
Transport Infrastructure	2.33%
Adani Ports and Special Economic Zone Limited	1.41%
GMR Airport Ltd	0.36%
Bharat Highways Invit	0.34%
IRB InvIT Fund	0.22%
REITS	2.30%
Nexus Select Trust	1.44%
Brookfield India Real Estate Trust	0.52%
Embassy Office Parks REIT	0.33%
Telecom - Services	2.30%
Bharti Airtel Limited	1.25%

Bharti Airtel Limited	0.66%
Indus Towers Limited	0.24%
Vodafone Idea Limited	0.14%
Auto Components	2.27%
Samvardhana Motherson International Limited	0.63%
Tube Investments of India Limited	0.59%
Sona BLW Precision Forgings Limited	0.48%
ZF Commercial Vehicle Control Systems India Limited	0.35%
Bharat Forge Limited	0.22%
Automobiles	2.15%
Mahindra & Mahindra Limited	1.52%
Tata Motors Limited	0.41%
Maruti Suzuki India Limited	0.15%
Hero MotoCorp Limited	0.07%
Diversified FMCG	2.07%
ITC Limited	1.99%
Hindustan Unilever Limited	0.08%
Finance	1.95%
Bajaj Finance Limited	1.01%
Shriram Finance Ltd	0.46%
Bajaj Finserv Limited	0.25%
PNB Housing Finance Limited	0.16%
LIC Housing Finance Limited	0.04%
Manappuram Finance Limited	0.02%
Consumer Durables	1.89%
Whirlpool of India Limited	0.85%
Havells India Limited	0.55%
Crompton Greaves Consumer Electricals Limited	0.27%
Volta Limited	0.19%
Berger Paints (I) Limited	0.03%
Retailing	1.78%
Zomato Limited	0.80%
Avenue Supermarts Limited	0.46%
Vishal Mega Mart Ltd	0.33%
Aditya Birla Fashion and Retail Limited	0.20%
Construction	1.72%
Larsen & Toubro Limited	1.72%
Cement & Cement Products	1.52%
Ambuja Cements Limited	0.69%
UltraTech Cement Limited	0.57%
ACC Limited	0.26%
Insurance	1.50%
SBI Life Insurance Company Limited	0.86%
ICICI Lombard General Insurance Company Limited	0.64%
Electrical Equipment	1.47%
Siemens Limited	0.69%
GE Vernova T&D India Ltd	0.57%
Bharat Heavy Electricals Limited	0.21%





Healthcare Services	1.38%
Vijaya Diagnostic Centre Limited	0.56%
Apollo Hospitals Enterprise Limited	0.50%
Fortis Healthcare Limited	0.33%
Personal Products	1.27%
Godrej Consumer Products Limited	0.77%
Gillette India Limited	0.43%
Dabur India Limited	0.07%
Non - Ferrous Metals	1.24%
Hindalco Industries Limited	0.81%
National Aluminium Company Limited	0.43%
Ferrous Metals	1.17%
Tata Steel Limited	0.63%
Jindal Steel & Power Limited	0.45%
Steel Authority of India Limited	0.09%
Realty	0.92%
DLF Limited	0.61%
Brigade Enterprises Limited	0.31%
Beverages	0.91%
United Spirits Limited	0.91%
Transport Services	0.81%
InterGlobe Aviation Limited	0.81%
Chemicals & Petrochemicals	0.51%
SRF Limited	0.51%
Aarti Industries Limited	0.00%
Oil	0.50%
Oil & Natural Gas Corporation Limited	0.50%
Industrial Products	0.49%
APL Apollo Tubes Limited	0.35%
IFGL Refractories Limited	0.13%
Diversified Metals	0.47%
Vedanta Limited	0.47%
Consumable Fuels	0.45%
Coal India Limited	0.45%
Aerospace & Defense	0.45%
Hindustan Aeronautics Limited	0.27%
Bharat Electronics Limited	0.17%
Minerals & Mining	0.43%
NMDC Limited	0.43%
Metals & Minerals Trading	0.40%
Adani Enterprises Limited	0.40%
Leisure Services	0.40%
Jubilant Foodworks Limited	0.40%
Fertilizers & Agrochemicals	0.28%
Sumitomo Chemical India Limited	0.28%
INDEX FUTURE	-2.96%
Nifty 50 Index	-2.96%
EQUITY FUTURE	-23.83%
ABB India Limited	0.15%
Aarti Industries Limited	-0.00%
Manappuram Finance Limited	-0.02%
Berger Paints (I) Limited	-0.03%
LIC Housing Finance Limited	-0.04%
Cipla Limited	-0.05%
ICI Lombard General Insurance Company Limited	-0.05%
Jubilant Foodworks Limited	-0.06%
SRF Limited	-0.07%
Canara Bank	-0.07%
Dabur India Limited	-0.07%
HCL Technologies Limited	-0.07%
Hero MotoCorp Limited	-0.07%
Shriram Finance Ltd	-0.07%
National Aluminium Company Limited	-0.07%
Oil & Natural Gas Corporation Limited	-0.07%
Dr. Reddys Laboratories Limited	-0.08%
Hindustan Unilever Limited	-0.08%
Mphasis Limited	-0.09%
Vedanta Limited	-0.09%
Steel Authority of India Limited	-0.09%
IndusInd Bank Limited	-0.11%
Hindalco Industries Limited	-0.12%
UltraTech Cement Limited	-0.14%
Vodafone Idea Limited	-0.14%
Maruti Suzuki India Limited	-0.15%
Ambuja Cements Limited	-0.16%
Bharat Petroleum Corporation Limited	-0.16%
Samvardhana Motherson International Limited	-0.17%
Bharat Electronics Limited	-0.18%
Voltas Limited	-0.19%
Aditya Birla Fashion and Retail Limited	-0.20%
Bank of Baroda	-0.20%
Bharat Heavy Electricals Limited	-0.21%
Aurobindo Pharma Limited	-0.21%

Bharat Forge Limited	-0.22%	
Larsen & Toubro Limited	-0.22%	
Sun Pharmaceutical Industries Limited	-0.23%	
NMDC Limited	-0.23%	
Indus Towers Limited	-0.24%	
Bajaj Finserv Limited	-0.26%	
Siemens Limited	-0.26%	
Tata Consultancy Services Limited	-0.26%	
ACC Limited	-0.26%	
Crompton Greaves Consumer Electricals Limited	-0.27%	
Hindustan Aeronautics Limited	-0.27%	
InterGlobe Aviation Limited	-0.28%	
The Federal Bank Limited	-0.29%	
Apollo Hospitals Enterprise Limited	-0.30%	
LTIMindtree Limited	-0.32%	
United Spirits Limited	-0.34%	
SBI Life Insurance Company Limited	-0.34%	
GMR Airport Ltd	-0.36%	
Tata Steel Limited	-0.39%	
Adani Enterprises Limited	-0.40%	
Tata Motors Limited	-0.42%	
Coal India Limited	-0.45%	
State Bank of India	-0.47%	
Bajaj Finance Limited	-0.48%	
NTPC Limited	-0.52%	
ICICI Bank Limited	-0.59%	
Mahindra & Mahindra Limited	-0.60%	
Coforge Limited	-0.62%	
DLF Limited	-0.62%	
Bharti Airtel Limited	-0.67%	
Axis Bank Limited	-0.71%	
Kotak Mahindra Bank Limited	-0.76%	
HDFC Bank Limited	-0.83%	
ITC Limited	-0.98%	
Adani Ports and Special Economic Zone Limited	-1.11%	
Infosys Limited	-1.56%	
Reliance Industries Limited	-3.26%	
Issuer	% to Net Assets	Rating
Debt & Debt Related		
Fixed rates bonds - Corporate	11.95%	
Cholamandalam Investment and Finance Company Limited	1.72%	ICRA AA+
Small Industries Development Bank of India	1.37%	CRISIL AAA
Bajaj Finance Limited	1.03%	CRISIL AAA
Bharti Telecom Limited	1.03%	CRISIL AA+
State Bank of India - Tier II - Basel III	0.94%	ICRA AAA
Bajaj Housing Finance Limited	0.83%	CRISIL AAA
Tata Capital Limited	0.82%	CRISIL AAA
Bharti Telecom Limited	0.69%	CARE AAA
Muthoot Finance Limited	0.68%	ICRA AA+
Small Industries Development Bank of India	0.55%	CRISIL AAA
Tata Capital Limited	0.54%	ICRA AAA
REC Limited	0.36%	CRISIL AAA
Small Industries Development Bank of India	0.34%	ICRA AAA
Small Industries Development Bank of India	0.28%	CRISIL AAA
Power Finance Corporation Limited	0.21%	ICRA AAA
REC Limited	0.14%	CRISIL AAA
Kotak Mahindra Prime Limited	0.14%	ICRA AAA
L&T Finance Limited	0.14%	CRISIL AAA
HDFC Bank Limited	0.07%	CRISIL AAA
LIC Housing Finance Limited	0.07%	CRISIL AAA
NTPC Limited	0.00%	CRISIL AAA
Government Bond	6.80%	
7.18% GOI 24-Jul-2037	2.52%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	1.69%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	1.26%	SOV
7.37% GOI 23OCT2028	1.05%	SOV
7.06% GOI 10APR28	0.28%	SOV
Money Market Instruments	3.20%	
Small Industries Development Bank of India	1.29%	CRISIL A1+
Export Import Bank of India	1.27%	ICRA A1+
Canara Bank	0.64%	CRISIL A1+
SECURITISED DEBT	1.37%	
India Universal Trust A12	1.37%	IND AAA(SO)
Cash & Current Assets	32.87%	
Total Net Assets	100.00%	



Investment Performance

NAV as on December 31, 2024: ₹ 99.9100

Inception - Apr 25, 2000	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Balanced Advantage Fund	9.77%	12.40%	11.11%	12.88%
Value of Std Investment of ₹ 10,000	99910	17950	13720	11299
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	NA	12.93%	10.59%	11.95%
Value of Std Investment of ₹ 10,000	NA	18382	13528	11206
Additional Benchmark - BSE Sensex TRI	13.90%	14.99%	11.69%	9.41%
Value of Std Investment of ₹ 10,000	248901	20123	13939	10949

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 21. Total Schemes managed by Mr. Harish Krishnan is 6. Total Schemes managed by Mr. Lovelish Solanki is 3. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	99.9100	112.7400
IDCW ¹ :	26.0900	29.4900

¹Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2950000	600000	360000	120000
Market Value of amount Invested	15474491	838876	440688	124845
Scheme Returns (CAGR)	11.70%	13.36%	13.57%	7.56%
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	NA	13.04%	12.91%	6.84%
BSE Sensex TRI returns## (CAGR)	NA	16.08%	13.64%	3.10%

Past Performance may or may not be sustained in future. The fund's inception date is April 25, 2000, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

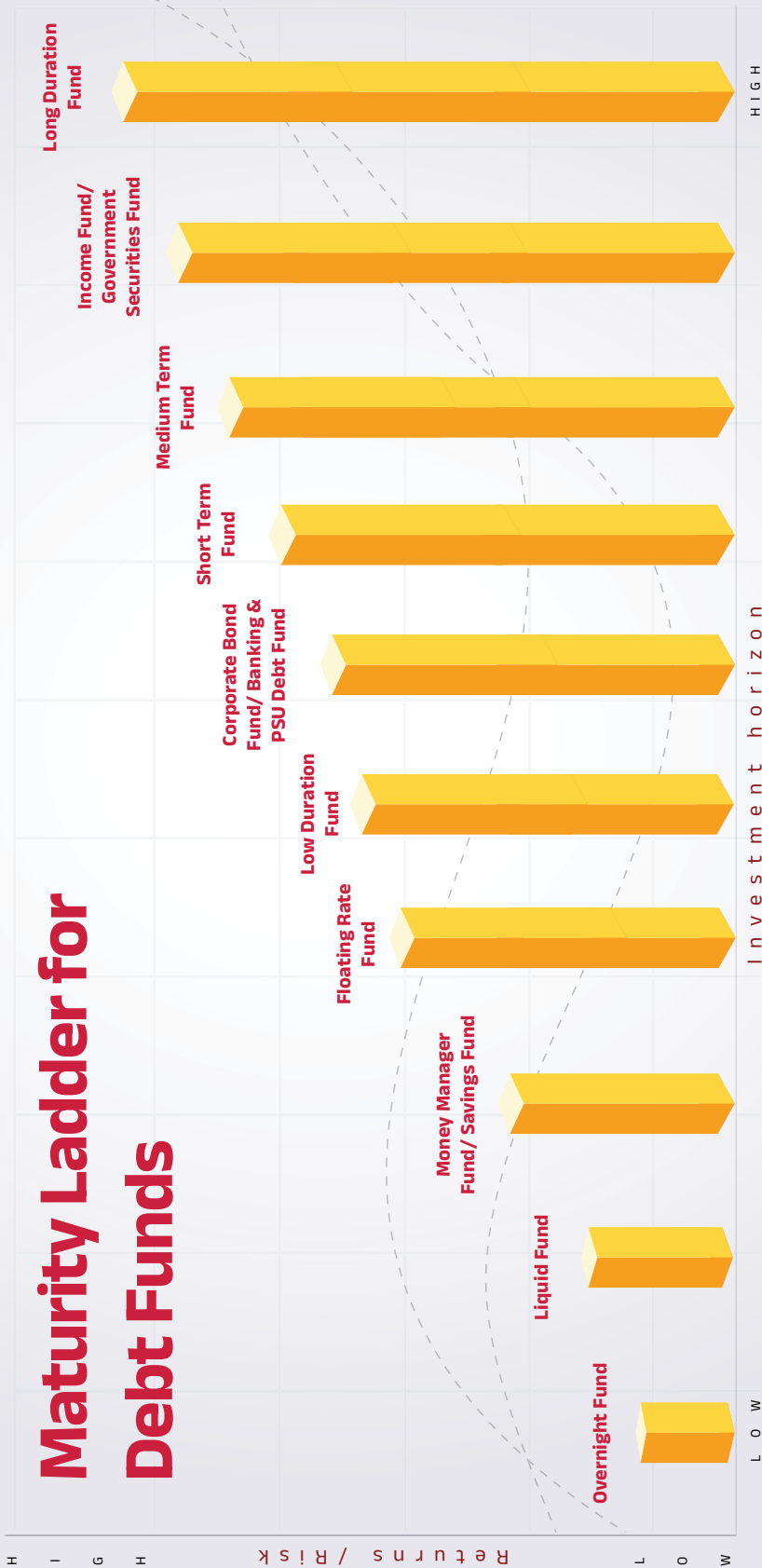
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR 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.

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III	INE062A08264	6.24%	8.32%

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



Maturity Ladder for Debt Funds



The Category ladder recommendation mentioned are based on the categorisation of the schemes and the general duration run in the category. Investors are requested to consult their financial advisors & refer to scheme related documents carefully before investing.

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

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



Fund Details

Investment Objective

To generate reasonable income through investments in debt securities, Money Market Instruments & Triparty Repos having maturity of 1 day. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Kaustubh Gupta

Date of Allotment

November 1, 2018

Benchmark

CRISIL Liquid Overnight Index

Managing Fund Since

November 1, 2018

Experience in Managing the Fund

6.2 years

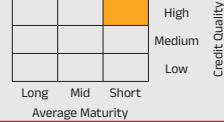
Fund Category

Overnight Fund (Debt)

Scheme Rating

[ICRA]A1+mfs/ Care A1+ mfs

Investment Style



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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	8721.05	Crores
AUM as on last day	₹	7951.01	Crores

Total Expense Ratio (TER)

Regular	0.19%
Direct	0.08%

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



Other Parameters

Modified Duration	0.00 years
Average Maturity	0.00 years
Yield to Maturity	6.76%
Macaulay Duration	0.00 years
Portfolio Turnover	0.00

The duration for overnight fund is to be considered as 1 day

Application Amount for fresh subscription

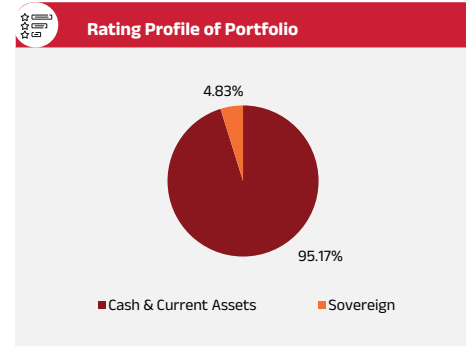
₹ 500 (plus in multiples of ₹ 500)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 500)

PORTFOLIO

Issuer	% to Net Assets	Rating
TREASURY BILLS	4.83%	
Government of India	2.69%	SOV
Government of India	1.22%	SOV
Government of India	0.92%	SOV
Cash & Current Assets	95.17%	
Total Net Assets	100.00%	



Investment Performance

NAV as on December 31, 2024: ₹ 1349.8443

Inception - November 1, 2018	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Overnight Fund	4.98%	4.82%	5.92%	6.61%
Value of Std Investment of ₹ 10,000	13498	12655	11886	10663
Benchmark - CRISIL Liquid Overnight Index	5.15%	4.98%	6.08%	6.74%
Value of Std Investment of ₹ 10,000	13630	12753	11941	10676
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.01%	5.57%	6.16%	7.43%
Value of Std Investment of ₹ 10,000	14333	13115	11967	10745

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 11. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers. 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.

NAV of Plans / Options (₹)^A

	Regular Plan	Direct Plan
Growth	1349.8443	1359.5341
Daily IDCW ^B :	1000.0200	1000.0200
Weekly IDCW ^B :	1000.7448	1000.7706
Monthly IDCW ^B :	1000.7455	1000.7569

^AIncome Distribution cum capital withdrawal



Fund Details

Investment Objective

The objective of the scheme is to provide reasonable returns at a high level of safety and liquidity through investment objective judicious investments in high quality debt and money market instruments. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Kaustubh Gupta, Ms. Sunaina Da Cunha & Mr. Sanjay Pawar

Date of Allotment

June 16, 1997

Benchmark

NIFTY Liquid Index A-1

Managing Fund Since

July 15, 2011, July 15, 2011, July 01, 2022

Experience in Managing the Fund

13.5 years, 13.5 years, 2.5 Years

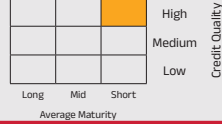
Fund Category

Liquid Fund

Scheme Rating

[ICRA]A1+mfs/ Care A1+ mfs

Investment Style



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

Entry Load	Nil	
Exit Load	Investor Exit upon subscription	Exit load as % of redemption proceeds
	Day 1	0.0070%
	Day 2	0.0065%
	Day 3	0.0060%
	Day 4	0.0055%
	Day 5	0.0050%
	Day 6	0.0045%
	Day 7	0.0000%

AUM

Monthly Average AUM	₹	46457.74	Crores
AUM as on last day ^a	₹	39618.75	Crores

^aNet assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 263.92 Crs as on December 31, 2024.



Other Parameters

Modified Duration	0.15 years
Average Maturity	0.15 years
Yield to Maturity	7.37%
Macaulay Duration	0.15 years

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

Total Expense Ratio (TER)

Regular	0.34%
Direct	0.21%

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

PORTFOLIO

Issuer	% to Net Assets	Rating
Money Market Instruments	89.74%	
Punjab National Bank	4.94%	CRISIL A1+
Bank of Baroda	3.09%	IND A1+
Bank of Baroda	2.47%	IND A1+
Punjab & Sind Bank	2.24%	ICRA A1+
Punjab National Bank	2.19%	ICRA A1+
Bank of India	2.05%	CRISIL A1+
Punjab National Bank	1.98%	IND A1+
Can Fin Homes Limited	1.87%	ICRA A1+
Reliance Retail Ventures Limited	1.86%	CRISIL A1+
Bank of Baroda	1.86%	IND A1+
L&T Metro Rail Hyderabad Ltd	1.75%	CRISIL A1+
Bank of India	1.73%	CRISIL A1+
Bank of Baroda	1.48%	IND A1+
L&T Metro Rail Hyderabad Ltd	1.37%	CRISIL A1+
Canara Bank	1.31%	CRISIL A1+
Godrej Consumer Products Limited	1.25%	ICRA A1+
Indian Bank	1.24%	CRISIL A1+
Karur Vysya Bank Ltd/The	1.24%	CRISIL A1+
UCO Bank	1.24%	CRISIL A1+
Punjab National Bank	1.24%	ICRA A1+
Hindustan Zinc Limited	1.24%	CRISIL A1+
Karur Vysya Bank Ltd/The	1.24%	ICRA A1+
Small Industries Development Bank of India	1.24%	CRISIL A1+
PNB Housing Finance Limited	1.24%	CRISIL A1+
Karur Vysya Bank Ltd/The	1.23%	CRISIL A1+
Small Industries Development Bank of India	1.23%	CRISIL A1+
Tata Capital Limited	1.13%	ICRA A1+
Tata Teleservices Limited	1.09%	CRISIL A1+
ICICI Securities Limited	1.04%	ICRA A1+
L&T Metro Rail Hyderabad Ltd	1.00%	CRISIL A1+
ONGC Petro Additions Limited	0.99%	ICRA A1+
RBL Bank Limited	0.93%	ICRA A1+
Axis Bank Limited	0.81%	ICRA A1+
Larsen & Toubro Limited	0.81%	ICRA A1+
Small Industries Development Bank of India	0.74%	CARE A1+
Barclays Invest & Loans India Limited	0.74%	ICRA A1+
Poonawalla Fincorp Limited	0.74%	CRISIL A1+
ICICI Securities Limited	0.74%	ICRA A1+
HDFC Securities Limited	0.74%	ICRA A1+
HDFC Bank Limited	0.74%	ICRA A1+
RBL Bank Limited	0.74%	ICRA A1+
TATA Realty & Infrastructure Limited	0.72%	ICRA A1+
National Bank For Agriculture and Rural Development	0.63%	ICRA A1+
Panatone Finvest Limited	0.62%	CRISIL A1+

Issuer	% to Net Assets	Rating
Birla Group Holdings Private Limited	0.62%	ICRA A1+
Can Fin Homes Limited	0.62%	ICRA A1+
Reliance Retail Ventures Limited	0.62%	CRISIL A1+
ICICI Bank Limited	0.62%	ICRA A1+
Canara Bank	0.62%	CRISIL A1+
Julius Baer Capital India Private Limited	0.62%	ICRA A1+
Shriram Finance Ltd	0.62%	CRISIL A1+
Union Bank of India	0.61%	IND A1+
Aditya Birla Housing Finance Limited	0.50%	ICRA A1+
Cholamandalam Investment and Finance Company Limited	0.50%	ICRA A1+
HDFC Bank Limited	0.50%	ICRA A1+
Hero Fincorp Limited	0.50%	ICRA A1+
Tata Housing Development Company Limited	0.49%	CARE A1+
Birla Group Holdings Private Limited	0.49%	ICRA A1+
Birla Group Holdings Private Limited	0.49%	ICRA A1+
Motilal Oswal Financial Services Limited	0.49%	ICRA A1+
SBICAP Securities Limited	0.49%	ICRA A1+
Julius Baer Capital India Private Limited	0.49%	ICRA A1+
Tata Capital Limited	0.49%	ICRA A1+
HDFC Bank Limited	0.44%	CARE A1+
HDFC Bank Limited	0.43%	ICRA A1+
Indian Bank	0.38%	CRISIL A1+
Panatone Finvest Limited	0.37%	CRISIL A1+
GIC Housing Finance Limited	0.37%	ICRA A1+
Piramal Capital & Housing Finance Limited	0.37%	CARE A1+
Piramal Capital & Housing Finance Limited	0.37%	CARE A1+
GIC Housing Finance Limited	0.37%	ICRA A1+
Union Bank of India	0.37%	ICRA A1+
Kotak Mahindra Bank Limited	0.37%	CRISIL A1+
HDFC Bank Limited	0.37%	IND A1+
Aseem Infrastructure Finance Ltd	0.37%	CARE A1+
Bajaj Financial Securities Limited	0.37%	CRISIL A1+
IGH Holdings Private Limited	0.37%	CRISIL A1+
Deutsche Investments India Private Limited	0.37%	ICRA A1+
Piramal Capital & Housing Finance Limited	0.37%	CRISIL A1+
Bajaj Financial Securities Limited	0.37%	CRISIL A1+
Can Fin Homes Limited	0.37%	ICRA A1+
Birla Group Holdings Private Limited	0.31%	ICRA A1+
Axis Bank Limited	0.31%	ICRA A1+
Barclays Invest & Loans India Limited	0.31%	ICRA A1+
Birla Group Holdings Private Limited	0.30%	ICRA A1+
Infina Finance Private Limited	0.25%	ICRA A1+
SBICAP Securities Limited	0.25%	ICRA A1+
ICICI Securities Limited	0.25%	ICRA A1+
Barclays Invest & Loans India Limited	0.25%	ICRA A1+



Issuer	% to Net Assets	Rating
Infina Finance Private Limited	0.25%	ICRA A1+
Infina Finance Private Limited	0.25%	ICRA A1+
Shriram Finance Ltd	0.25%	CRISIL A1+
HDFC Bank Limited	0.25%	CARE A1+
HSBC InvestDirect Financial Services India Ltd	0.25%	CRISIL A1+
Aditya Birla Finance Limited	0.25%	ICRA A1+
Fedbank Financial Services Ltd	0.25%	ICRA A1+
Bank of India	0.25%	CRISIL A1+
Indian Bank	0.25%	CRISIL A1+
Hero Fincorp Limited	0.25%	ICRA A1+
Bajaj Financial Securities Limited	0.25%	CRISIL A1+
HSBC InvestDirect Financial Services India Ltd	0.25%	CRISIL A1+
Piramal Capital & Housing Finance Limited	0.25%	CRISIL A1+
SBICAP Securities Limited	0.25%	ICRA A1+
IGH Holdings Private Limited	0.25%	CRISIL A1+
Godrej Industries Limited	0.19%	ICRA A1+
Godrej Industries Limited	0.19%	ICRA A1+
BOB Financial Solutions Limited	0.19%	CRISIL A1+
Godrej Industries Limited	0.19%	ICRA A1+
Godrej Industries Limited	0.19%	ICRA A1+
Godrej Industries Limited	0.19%	ICRA A1+
Godrej Industries Limited	0.19%	ICRA A1+
Godrej Industries Limited	0.19%	ICRA A1+
Godrej Industries Limited	0.19%	ICRA A1+
Punjab National Bank	0.19%	IND A1+
Godrej Industries Limited	0.19%	ICRA A1+
Godrej Industries Limited	0.19%	ICRA A1+
Godrej Industries Limited	0.19%	ICRA A1+
Bank of India	0.19%	CRISIL A1+
Bank of Baroda	0.19%	IND A1+
Godrej Industries Limited	0.19%	ICRA A1+
Pilani Investment & Industries Corporation Limited	0.19%	CRISIL A1+
Godrej Industries Limited	0.19%	ICRA A1+
Godrej Industries Limited	0.19%	ICRA A1+
Godrej Industries Limited	0.18%	ICRA A1+
Tata Teleservices Maharashtra Limited	0.15%	CRISIL A1+
Muthoot Finance Limited	0.12%	ICRA A1+
Bahadur Chand Investments Pvt Limited	0.12%	ICRA A1+
ICICI Securities Limited	0.12%	ICRA A1+
Cholamandalam Investment and Finance Company Limited	0.12%	ICRA A1+
Birla Group Holdings Private Limited	0.12%	ICRA A1+
National Bank For Agriculture and Rural Development	0.12%	ICRA A1+
Godrej Agrovet Limited	0.12%	ICRA A1+
HDFC Bank Limited	0.12%	ICRA A1+
Bharti Telecom Limited	0.12%	CRISIL A1+
Godrej Agrovet Limited	0.12%	ICRA A1+
Piramal Capital & Housing Finance Limited	0.12%	CRISIL A1+
HSBC InvestDirect Financial Services India Ltd	0.10%	CRISIL A1+
Punjab National Bank	0.07%	ICRA A1+
IDBI Capital Markets & Securities Ltd	0.06%	CARE A1+
The Federal Bank Limited	0.06%	CRISIL A1+

Issuer	% to Net Assets	Rating
Indian Bank	0.06%	CRISIL A1+
Canara Bank	0.06%	CRISIL A1+
Bank of Baroda	0.06%	IND A1+
IDFC First Bank Limited	0.06%	CRISIL A1+
Kotak Mahindra Bank Limited	0.06%	CRISIL A1+
ICICI Securities Limited	0.06%	ICRA A1+
IDBI Capital Markets & Securities Ltd	0.06%	CARE A1+
TREASURY BILLS	8.62%	
Government of India	3.01%	SOV
Government of India	2.37%	SOV
Government of India	1.49%	SOV
Government of India	1.00%	SOV
Government of India	0.50%	SOV
Government of India	0.12%	SOV
Government of India	0.11%	SOV
Government of India	0.01%	SOV
Fixed rates bonds - Corporate	4.33%	
National Bank For Agriculture and Rural Development	2.16%	ICRA AAA
REC Limited	0.98%	ICRA AAA
Muthoot Finance Limited	0.48%	ICRA AA+
National Housing Bank	0.29%	CRISIL AAA
Tata Steel Limited	0.24%	CARE AA+
TMF Holdings Limited	0.13%	CRISIL AA+
LIC Housing Finance Limited	0.06%	CRISIL AAA
Alternative Investment Funds (AIF)	0.27%	
Corporate Debt Market Development Fund	0.27%	
State Government bond	0.13%	
8.08% BIHAR 28JAN2025 SDL	0.13%	SOV
Cash & Current Assets	-3.09%	
Total Net Assets	100.00%	



Investment Performance

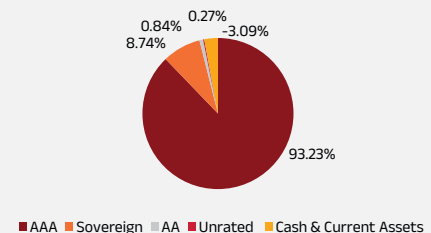
NAV as on December 31, 2024: ₹ 406.5214

Inception - June 16, 1997	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Liquid Fund	6.98%	5.34%	6.40%	7.35%
Value of Std Investment of ₹ 10,000	40652	12973	12046	10737
Benchmark - NIFTY Liquid Index A-I	7.04%	5.37%	6.49%	7.39%
Value of Std Investment of ₹ 10,000	41081	12994	12078	10741
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.00%	5.57%	6.16%	7.43%
Value of Std Investment of ₹ 10,000	33518	13115	11967	10745

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 11. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Total Schemes managed by Mr. Sanjay Pawar is 3. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers. 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. Other funds managed by Mr. Sanjay Pawar - Aditya Birla Sun Life CRISIL Liquid Overnight ETF



Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Retail Plan [@]	Institutional Plan	Direct Plan
Growth	406.5214	659.6996	676.9883	411.1501
IDCW [‡]	136.1241	-	-	178.6324
Weekly IDCW [‡]	100.3343	-	108.1914	100.3357
Daily IDCW [‡]	100.1950	163.6940	108.0230	100.1950

[‡]Income Distribution cum capital withdrawal

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

[@] Retail Plan and Institutional Plan has been discontinued and does not accept fresh subscriptions/switch in.

Data as on December 31, 2024 unless otherwise specified





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

Fund Details

Investment Objective

The primary objective of the scheme is to generate regular income through investment in a portfolio comprising money market instruments. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Kaustubh Gupta, Mr. Mohit Sharma & Mr. Anuj Jain

Date of Allotment

June 05, 2003

Benchmark

CRISIL Money Market A-I Index

Managing Fund Since

July 15, 2011, April 01, 2017, March 22, 2021

Experience in Managing the Fund

13.5 years, 7.8 years, 3.8 years

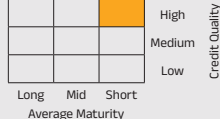
Fund Category

Money Market Fund

Scheme Rating

[ICRA]A1+mfs/ Care A1+ mfs

Investment Style



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

Entry Load Nil
Exit Load Nil

AUM

Monthly Average AUM ₹ 23296.91 Crores
AUM as on last day^a ₹ 20978.01 Crores

^aNet assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 1794.21 Crs as on December 31, 2024.

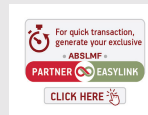
Total Expense Ratio (TER)

Regular 0.35%
Direct 0.22%

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

SIP

Monthly: Minimum ₹ 1000/-



INVEST NOW

Other Parameters

Modified Duration 0.50 years
Average Maturity 0.50 years
Yield to Maturity 7.63%
Macaulay Duration 0.50 years

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Money Market Instruments	98.69%	
IDBI Bank Limited	2.87%	ICRA A1+
Indian Bank	2.67%	CRISIL A1+
Kotak Mahindra Bank Limited	2.17%	CRISIL A1+
Canara Bank	2.16%	CRISIL A1+
Small Industries Development Bank of India	2.07%	CARE A1+
IDFC First Bank Limited	2.06%	CRISIL A1+
HDFC Bank Limited	2.05%	ICRA A1+
National Bank For Agriculture and Rural Development	1.95%	CRISIL A1+
Union Bank of India	1.85%	ICRA A1+
HDFC Bank Limited	1.74%	ICRA A1+
Tata Teleservices Limited	1.72%	CRISIL A1+
IndusInd Bank Limited	1.47%	CRISIL A1+
IndusInd Bank Limited	1.44%	CRISIL A1+
The Federal Bank Limited	1.44%	CRISIL A1+
The Federal Bank Limited	1.41%	CRISIL A1+
Canara Bank	1.30%	CRISIL A1+
Bank of Baroda	1.30%	IND A1+
Union Bank of India	1.30%	ICRA A1+
The Federal Bank Limited	1.28%	CRISIL A1+
Bharti Telecom Limited	1.24%	ICRA A1+
Bank of India	1.23%	CRISIL A1+
Kotak Mahindra Bank Limited	1.23%	CRISIL A1+
Small Industries Development Bank of India	1.23%	CRISIL A1+
Canara Bank	1.19%	CRISIL A1+
AU Small Finance Bank Limited	1.17%	CRISIL A1+
IndusInd Bank Limited	1.13%	CRISIL A1+
IDFC First Bank Limited	1.09%	CRISIL A1+
Mindspace Business Parks REIT	1.09%	ICRA A1+
Bank of Baroda	1.07%	IND A1+
Export Import Bank of India	1.06%	ICRA A1+
The Federal Bank Limited	1.04%	CRISIL A1+
ICICI Bank Limited	1.03%	ICRA A1+
IDFC First Bank Limited	1.03%	CRISIL A1+
Hero Fincorp Limited	1.02%	ICRA A1+
SMFG India Credit Co. Ltd.	0.88%	ICRA A1+
Hero Fincorp Limited	0.87%	ICRA A1+
Motilal Oswal Finvest Limited	0.87%	CRISIL A1+
National Bank For Agriculture and Rural Development	0.87%	CRISIL A1+
Bank of India	0.87%	CRISIL A1+
HDFC Bank Limited	0.87%	IND A1+
IndusInd Bank Limited	0.86%	CRISIL A1+
Shriram Housing Finance Ltd	0.86%	CARE A1+
ONGC Petro Additions Limited	0.86%	ICRA A1+
Infina Finance Private Limited	0.85%	ICRA A1+
Deutsche Investments India Private Limited	0.85%	ICRA A1+

Issuer	% to Net Assets	Rating
Tata Projects Limited	0.85%	CRISIL A1+
Axis Bank Limited	0.84%	ICRA A1+
Small Industries Development Bank of India	0.82%	CRISIL A1+
Axis Bank Limited	0.82%	ICRA A1+
Infina Finance Private Limited	0.82%	ICRA A1+
IndusInd Bank Limited	0.73%	CRISIL A1+
HDFC Bank Limited	0.73%	ICRA A1+
Julius Baer Capital India Private Limited	0.66%	ICRA A1+
HDFC Bank Limited	0.65%	CARE A1+
Standard Chartered Capital Limited	0.65%	ICRA A1+
Standard Chartered Capital Limited	0.65%	ICRA A1+
Bharti Telecom Limited	0.65%	CRISIL A1+
Shriram Housing Finance Ltd	0.65%	CARE A1+
Kotak Mahindra Bank Limited	0.65%	CRISIL A1+
ICICI Securities Limited	0.65%	ICRA A1+
The Federal Bank Limited	0.64%	CRISIL A1+
Sundaram Home Finance Limited	0.64%	ICRA A1+
Deutsche Investments India Private Limited	0.64%	ICRA A1+
Axis Bank Limited	0.63%	ICRA A1+
Bahadur Chand Investments Pvt Limited	0.62%	ICRA A1+
Standard Chartered Capital Limited	0.62%	ICRA A1+
AU Small Finance Bank Limited	0.61%	IND A1+
AU Small Finance Bank Limited	0.61%	CRISIL A1+
Hero Fincorp Limited	0.61%	ICRA A1+
Highways Infrastructure Trust	0.57%	CRISIL A1+
GIC Housing Finance Limited	0.54%	ICRA A1+
Sharekhan Ltd	0.52%	ICRA A1+
Sharekhan Ltd	0.52%	ICRA A1+
Barclays Invest & Loans India Limited	0.44%	ICRA A1+
IGH Holdings Private Limited	0.44%	CRISIL A1+
Punjab National Bank	0.44%	ICRA A1+
Barclays Invest & Loans India Limited	0.44%	ICRA A1+
HDFC Bank Limited	0.43%	CARE A1+
SBICAP Securities Limited	0.43%	ICRA A1+
Union Bank of India	0.43%	IND A1+
ICICI Bank Limited	0.43%	ICRA A1+
RBL Bank Limited	0.43%	ICRA A1+
Canara Bank	0.43%	CRISIL A1+
ICICI Bank Limited	0.43%	ICRA A1+
Union Bank of India	0.43%	ICRA A1+
Barclays Invest & Loans India Limited	0.43%	ICRA A1+
ICICI Securities Limited	0.43%	ICRA A1+
ICICI Securities Limited	0.43%	ICRA A1+
AU Small Finance Bank Limited	0.43%	CRISIL A1+
Axis Bank Limited	0.42%	CRISIL A1+
Canara Bank	0.42%	CRISIL A1+





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.



Savings Solutions

Issuer	% to Net Assets	Rating
Axis Bank Limited	0.41%	ICRA A1+
Infina Finance Private Limited	0.41%	ICRA A1+
Small Industries Development Bank of India	0.41%	CRISIL A1+
Export Import Bank of India	0.41%	ICRA A1+
Standard Chartered Capital Limited	0.41%	ICRA A1+
AU Small Finance Bank Limited	0.41%	CRISIL A1+
Hero Fincorp Limited	0.41%	ICRA A1+
Canara Bank	0.41%	CRISIL A1+
Muthoot Finance Limited	0.41%	ICRA A1+
Muthoot Finance Limited	0.41%	ICRA A1+
Infina Finance Private Limited	0.41%	ICRA A1+
Nuvama Wealth & Investment Ltd	0.41%	CRISIL A1+
Mankind Pharma Ltd	0.39%	CRISIL A1+
Mankind Pharma Ltd	0.35%	CRISIL A1+
Muthoot Finance Limited	0.33%	ICRA A1+
Deutsche Investments India Private Limited	0.33%	ICRA A1+
Barclays Invest & Loans India Limited	0.32%	ICRA A1+
Barclays Invest & Loans India Limited	0.22%	ICRA A1+
Muthoot Finance Limited	0.22%	ICRA A1+
Deutsche Investments India Private Limited	0.22%	ICRA A1+
Bank of Baroda	0.22%	IND A1+
Punjab National Bank	0.22%	IND A1+
Hero Housing Finance Ltd	0.22%	CRISIL A1+
AU Small Finance Bank Limited	0.22%	CRISIL A1+
Fedbank Financial Services Ltd	0.22%	ICRA A1+
Barclays Invest & Loans India Limited	0.22%	ICRA A1+
Barclays Invest & Loans India Limited	0.22%	ICRA A1+
National Bank For Agriculture and Rural Development	0.22%	CRISIL A1+
Motilal Oswal Financial Services Limited	0.22%	ICRA A1+
Canara Bank	0.22%	CRISIL A1+
LIC Housing Finance Limited	0.22%	ICRA A1+
Arka Fincap Limited	0.22%	CRISIL A1+
Export Import Bank of India	0.22%	ICRA A1+
Canara Bank	0.22%	CRISIL A1+
AU Small Finance Bank Limited	0.21%	CARE A1+
AU Small Finance Bank Limited	0.21%	CRISIL A1+
Hero Fincorp Limited	0.20%	ICRA A1+
Hero Housing Finance Ltd	0.20%	CRISIL A1+
Birla Group Holdings Private Limited	0.11%	ICRA A1+
Bank of Baroda	0.11%	IND A1+
National Bank For Agriculture and Rural Development	0.11%	ICRA A1+
Motilal Oswal Financial Services Limited	0.11%	ICRA A1+
Axis Bank Limited	0.11%	ICRA A1+
State Government bond	6.83%	
5.80% MAHARASHTRA 02FEB2025 SDL	2.06%	SOV

Issuer	% to Net Assets	Rating
7.38% MADHYAPRADESH 15 Mar 2025 SDL	2.05%	SOV
7.26% KARNATAKA 04Jan25 SDL	0.90%	SOV
8.08% HARYANA 28JAN2025 SDL	0.51%	SOV
8.05% GUJARAT 28 Jan 2025 SDL	0.46%	SOV
7.89% GUJARAT 15MAY2025 SDL	0.44%	SOV
8.08% MADHYA PRADESH 11FEB2025 SDL	0.22%	SOV
8.07% TAMIL NADU 28JAN25 SDL	0.15%	SOV
8.05% MAHARASHTRA 28JAN2025 SDL	0.04%	SOV
TREASURY BILLS	6.70%	
Government of India	2.82%	SOV
Government of India	2.18%	SOV
Government of India	0.79%	SOV
Government of India	0.35%	SOV
Government of India	0.34%	SOV
Government of India	0.22%	SOV
Alternative Investment Funds (AIF)	0.29%	
Corporate Debt Market Development Fund	0.29%	
Interest Rate Swaps	-0.00%	
Standard Chartered Bank	-0.00%	
BNP Paribas - Indian branches	-0.00%	
Standard Chartered Bank	-0.00%	
Standard Chartered Bank	-0.00%	
BNP Paribas - Indian branches	-0.00%	
ICICI Securities Primary Dealership Limited	-0.00%	
Cash & Current Assets	-12.51%	
Total Net Assets	100.00%	



Investment Performance

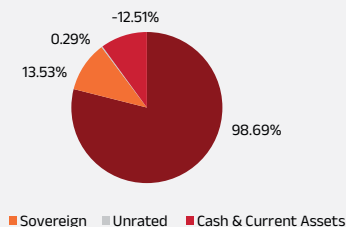
NAV as on December 31, 2024; ₹ 355.8497

Inception - June 05, 2003	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Money Manager Fund	7.44%	6.09%	6.67%	7.74%
Value of Std Investment of ₹ 10,000	39807	13440	12139	10776
Benchmark - CRISIL Money Market A-I Index	7.10%	5.73%	6.61%	7.44%
Value of Std Investment of ₹ 10,000	37422	13216	12117	10746
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.15%	5.57%	6.16%	7.43%
Value of Std Investment of ₹ 10,000	31506	13115	11967	10745

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 11. Total Schemes managed by Mr. Mohit Sharma is 21. Total Schemes managed by Mr. Anuj Jain is 1. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers. 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.



Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Retail Plan®	Direct Plan
Growth	355.8497	438.5943	360.2466
Daily IDCW ^a :	100.0200	100.0150	100.0200
Weekly IDCW ^a :	100.2017	-	100.2031

^aIncome Distribution cum capital withdrawal

^aThe Face Value per unit of all the plans/ options under Aditya Birla Sun Life Money Manager Fund is ₹ 100/- @Retail Plan and Institutional Plan has been discontinued and does not accept fresh subscriptions/Switch in.



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 low interest rate risk and moderate credit risk.



Fund Details

Investment Objective

The objective of the scheme is to provide income which is consistent with a portfolio through investments in a basket of Investment Objective debt and money market instruments of short maturities with a view to provide reasonable returns. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Kaustubh Gupta & Mr. Mohit Sharma

Date of Allotment

May 14, 1998

Benchmark

NIFTY Low Duration Debt Index A-I

Managing Fund Since

July 15, 2011, April 01, 2017

Experience in Managing the Fund

13.5 years, 7.8 years

SIP

Monthly: Minimum ₹ 100/-

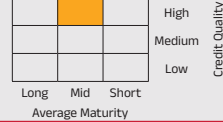
Fund Category

Low Duration Fund

Scheme Rating

[ICRA]AAAmfs

Investment Style



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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	11660.04	Crores
AUM as on last day	₹	11710.61	Crores

Total Expense Ratio (TER)

Regular	1.19%
Direct	0.42%

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



Other Parameters

Modified Duration	0.92 years
Average Maturity	1.40 years
Yield to Maturity	7.62%
Macaulay Duration	0.98 years

Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Fixed rates bonds - Corporate	51.91%	
National Housing Bank	3.42%	CRISIL AAA
National Bank For Agriculture and Rural Development	2.60%	ICRA AAA
National Housing Bank	2.56%	CARE AAA
Power Finance Corporation Limited	2.26%	ICRA AAA
National Bank For Agriculture and Rural Development	2.14%	ICRA AAA
Small Industries Development Bank of India	1.71%	CRISIL AAA
REC Limited	1.71%	ICRA AAA
REC Limited	1.70%	ICRA AAA
LIC Housing Finance Limited	1.67%	CRISIL AAA
Bharti Telecom Limited	1.46%	CRISIL AA+
Small Industries Development Bank of India	1.41%	CRISIL AAA
ICICI Home Finance Company Limited	1.37%	ICRA AAA
Power Finance Corporation Limited	1.32%	ICRA AAA
Muthoot Finance Limited	1.30%	ICRA AA+
Kotak Mahindra Prime Limited	1.29%	CRISIL AAA
REC Limited	1.11%	ICRA AAA
Small Industries Development Bank of India	1.07%	CRISIL AAA
HDB Financial Services Limited	0.95%	CRISIL AAA
CreditAccess Grameen Limited	0.89%	IND AA-
Bajaj Housing Finance Limited	0.86%	CRISIL AAA
LIC Housing Finance Limited	0.85%	CRISIL AAA
Shriram Finance Ltd	0.85%	CRISIL AA+
Hinduja Leyland Finance Limited	0.80%	CRISIL AA+
SMFG India Home Finance Company Limited	0.77%	CARE AAA
National Bank For Agriculture and Rural Development	0.72%	ICRA AAA
Bharti Telecom Limited	0.69%	CARE AAA
HDB Financial Services Limited	0.66%	CRISIL AAA
Small Industries Development Bank of India	0.64%	CRISIL AAA
Tata Capital Limited	0.64%	ICRA AAA
Tata Projects Limited	0.64%	IND AA
National Bank For Agriculture and Rural Development	0.64%	CRISIL AAA
LIC Housing Finance Limited	0.64%	CRISIL AAA
Small Industries Development Bank of India	0.64%	ICRA AAA
National Bank For Agriculture and Rural Development	0.60%	CRISIL AAA

Issuer	% to Net Assets	Rating
LIC Housing Finance Limited	0.55%	CRISIL AAA
State Bank of India - Tier II - Basel III	0.54%	ICRA AAA
National Bank For Agriculture and Rural Development	0.50%	ICRA AAA
National Bank For Agriculture and Rural Development	0.47%	ICRA AAA
SMFG India Home Finance Company Limited	0.43%	CRISIL AAA
Tata Capital Housing Finance Limited	0.43%	ICRA AAA
Small Industries Development Bank of India	0.43%	ICRA AAA
REC Limited	0.43%	ICRA AAA
Small Industries Development Bank of India	0.42%	ICRA AAA
Kotak Mahindra Prime Limited	0.38%	ICRA AAA
Small Industries Development Bank of India	0.34%	CRISIL AAA
HDB Financial Services Limited	0.34%	CRISIL AAA
Small Industries Development Bank of India	0.34%	ICRA AAA
Bharti Telecom Limited	0.30%	CARE AAA
Cholamandalam Investment and Finance Company Limited	0.22%	ICRA AA+
Nexus Select Trust	0.21%	ICRA AAA
REC Limited	0.21%	ICRA AAA
HDB Financial Services Limited	0.21%	CRISIL AAA
HDB Financial Services Limited	0.21%	CRISIL AAA
REC Limited	0.21%	CRISIL AAA
Small Industries Development Bank of India	0.21%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.21%	ICRA AAA
Summit Digital Infrastructure Private Limited	0.17%	CRISIL AAA
Tata Projects Limited	0.17%	CRISIL AA
REC Limited	0.17%	ICRA AAA
Bharti Telecom Limited	0.13%	CARE AAA
REC Limited	0.13%	ICRA AAA
Tata Motors Finance Limited	0.13%	CRISIL AA+
Mindspace Business Parks REIT	0.13%	ICRA AAA
HDB Financial Services Limited	0.13%	CRISIL AAA
Small Industries Development Bank of India	0.13%	ICRA AAA
National Bank For Agriculture and Rural Development	0.13%	ICRA AAA
REC Limited	0.09%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.09%	ICRA AAA
REC Limited	0.03%	ICRA AAA

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 low interest rate risk and moderate credit risk.



Savings Solutions

Issuer	% to Net Assets	Rating
Power Finance Corporation Limited	0.03%	ICRA AAA
Power Finance Corporation Limited	0.03%	ICRA AAA
Power Finance Corporation Limited	0.02%	ICRA AAA
REC Limited	0.02%	ICRA AAA
Power Finance Corporation Limited	0.02%	ICRA AAA
ICICI Home Finance Company Limited	0.02%	ICRA AAA
Money Market Instruments	23.89%	
Bank of Baroda	3.32%	IND A1+
Bank of Baroda	2.53%	IND A1+
Axis Bank Limited	2.08%	ICRA A1+
Small Industries Development Bank of India	1.66%	CARE A1+
Kotak Mahindra Bank Limited	1.28%	CRISIL A1+
IndusInd Bank Limited	1.20%	CRISIL A1+
Canara Bank	1.02%	CRISIL A1+
HDFC Bank Limited	0.85%	IND A1+
Utkarsh Small Finance Bank Ltd	0.84%	ICRA A1+
Kotak Mahindra Bank Limited	0.84%	CRISIL A1+
Axis Bank Limited	0.83%	ICRA A1+
ICICI Bank Limited	0.80%	ICRA A1+
Axis Bank Limited	0.80%	ICRA A1+
Sharekhan Ltd	0.80%	ICRA A1+
Canara Bank	0.80%	CRISIL A1+
Export Import Bank of India	0.79%	ICRA A1+
Bank of Baroda	0.64%	IND A1+
ICICI Bank Limited	0.63%	ICRA A1+
Axis Bank Limited	0.43%	CRISIL A1+
Canara Bank	0.43%	CRISIL A1+
Sharekhan Ltd	0.41%	ICRA A1+
National Bank For Agriculture and Rural Development	0.21%	IND A1+
Canara Bank	0.21%	CRISIL A1+
Canara Bank	0.21%	CRISIL A1+
Kotak Mahindra Bank Limited	0.21%	CRISIL A1+
Axis Bank Limited	0.08%	CRISIL A1+
TREASURY BILLS	6.09%	
Government of India	2.93%	SOV
Government of India	2.11%	SOV
Government of India	1.05%	SOV
Government Bond	4.53%	

Issuer	% to Net Assets	Rating
5.63% GOI 12APR2026	2.11%	SOV
4.70% INDIA GOVT BOND 22SEP2033 FRB	2.10%	SOV
7.38% GOI 20JUN2027	0.28%	SOV
8.24% GOI (MD 15/02/2027)	0.04%	SOV
Floating rates notes - Corporate	3.56%	
ICICI Home Finance Company Limited	1.80%	ICRA AAA
DME Development Limited	0.18%	CRISIL AAA
DME Development Limited	0.18%	CRISIL AAA
DME Development Limited	0.18%	CRISIL AAA
DME Development Limited	0.18%	CARE AAA
DME Development Limited	0.18%	CRISIL AAA
DME Development Limited	0.18%	CRISIL AAA
DME Development Limited	0.18%	CRISIL AAA
DME Development Limited	0.18%	CRISIL AAA
DME Development Limited	0.17%	CRISIL AAA
DME Development Limited	0.17%	CRISIL AAA
DME Development Limited	0.17%	CRISIL AAA
SECURITISED DEBT	3.39%	
India Universal Trust A12	1.77%	IND AAA(SO)
India Universal Trust A12	1.62%	IND AAA(SO)
Alternative Investment Funds (AIF)	0.27%	
Corporate Debt Market Development Fund	0.27%	
Cash Management Bills	0.21%	
Government of India	0.21%	SOV
State Government bond	0.04%	
8.48% UTTAR PRADESH 29MAR2025 SDL	0.04%	SOV
Interest Rate Swaps	0.01%	
BNP Paribas - Indian branches	0.00%	
Standard Chartered Bank	0.00%	
Standard Chartered Bank	0.00%	
BNP Paribas - Indian branches	0.00%	
Standard Chartered Bank	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
IDFC First Bank Limited	-0.00%	
Cash & Current Assets	6.08%	
Total Net Assets	100.00%	

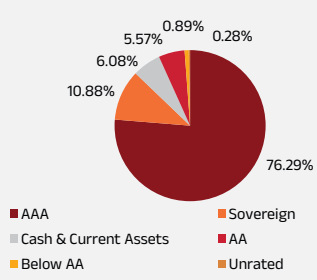
Investment Performance

NAV as on December 31, 2024: ₹ 632.2593

Inception - May 14, 1998	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Low Duration Fund	716%	5.85%	6.03%	7.10%
Value of Std Investment of ₹ 10,000	63226	13290	11921	10712
Benchmark - NIFTY Low Duration Debt Index A-I	NA	5.75%	6.34%	7.62%
Value of Std Investment of ₹ 10,000	NA	13227	12027	10764
Additional Benchmark - CRISIL 1 Year T-Bill Index	NA	5.57%	6.16%	7.43%
Value of Std Investment of ₹ 10,000	NA	13115	11967	10745

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 11. Total Schemes managed by Mr. Mohit Sharma is 21. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.
 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.

Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Institutional Plan@	Direct Plan
Growth	632.2593	443.3189	697.6921
Daily IDCW[§]:	100.5553	100.5585	100.5612
Weekly IDCW[§]:	100.7566	-	100.8048

[§]Income Distribution cum capital withdrawal

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

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

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III	INE062A08264	6.24%	8.32%

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

Data as on December 31, 2024 unless otherwise specified

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.



Fund Details

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. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Kaustubh Gupta, Ms. Sunaina Da Cunha & Ms. Monika Gandhi

Date of Allotment

April 15, 2003

Benchmark

NIFTY Ultra Short Duration Debt Index A-I

Managing Fund Since

July 15, 2011, June 20, 2014, March 22, 2021

Experience in Managing the Fund

13.5 years, 10.5 years, 3.8 years

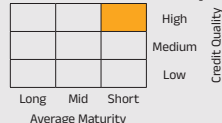
Fund Category

Ultra Short Duration Fund

Scheme Rating

[ICRA]A1+mfs

Investment Style



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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	16290.46	Crores
AUM as on last day	₹	16348.76	Crores

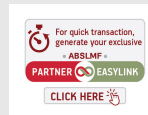
Total Expense Ratio (TER)

Regular	0.55%
Direct	0.34%

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

SIP

Monthly: Minimum ₹ 1,000/-



Other Parameters

Modified Duration	0.48 years
Average Maturity	0.64 years
Yield to Maturity	7.81%
Macaulay Duration	0.51 years

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Fixed rates bonds - Corporate	45.88%	
National Housing Bank	5.02%	CRISIL AAA
Shriram Finance Ltd	3.69%	CRISIL AA+
Nirma Limited	2.98%	CRISIL AA
National Housing Bank	2.45%	CARE AAA
TATA Realty & Infrastructure Limited	2.20%	ICRA AA+
Bajaj Housing Finance Limited	1.84%	CRISIL AAA
Avanse Financial Services Ltd	1.83%	CRISIL AA-
Bharti Telecom Limited	1.63%	CRISIL AA+
Nirma Limited	1.53%	CRISIL AA
Sk Finance Ltd	1.51%	IND AA-
Hinduja Leyland Finance Limited	1.42%	CRISIL AA+
Tata Housing Development Company Limited	1.16%	CARE AA
Mankind Pharma Ltd	1.07%	CRISIL AA+
Small Industries Development Bank of India	1.07%	ICRA AAA
Shriram Finance Ltd	0.92%	CRISIL AA+
GIC Housing Finance Limited	0.92%	ICRA AA+
Hinduja Housing Finance Ltd	0.77%	CARE AA+
Mankind Pharma Ltd	0.77%	CRISIL AA+
JM Financial Products Limited	0.76%	ICRA AA
Bharti Telecom Limited	0.74%	CARE AAA
Small Industries Development Bank of India	0.64%	ICRA AAA
SMFG India Home Finance Company Limited	0.61%	CRISIL AAA
GIC Housing Finance Limited	0.61%	ICRA AA+
Sundaram Home Finance Limited	0.61%	ICRA AAA
TATA Realty & Infrastructure Limited	0.61%	ICRA AA+
Arka Fincap Limited	0.61%	CRISIL AA
LIC Housing Finance Limited	0.61%	CARE AAA
Tata Motors Finance Limited	0.61%	CRISIL AA+
PNB Housing Finance Limited	0.58%	ICRA AA+
Godrej Industries Limited	0.55%	ICRA AA+
Bharti Telecom Limited	0.46%	CRISIL AA+
Bharti Telecom Limited	0.46%	CRISIL AA+
REC Limited	0.42%	ICRA AAA
Godrej Industries Limited	0.37%	ICRA AA+
Bharti Telecom Limited	0.31%	CRISIL AA+
Reliance Life Sciences Pvt Ltd	0.31%	CARE AAA
Small Industries Development Bank of India	0.31%	CRISIL AAA
JM Financial Credit Solutions Ltd	0.31%	ICRA AA
Muthoot Finance Limited	0.31%	ICRA AA+
Can Fin Homes Limited	0.30%	ICRA AAA
Can Fin Homes Limited	0.30%	CARE AAA

Issuer	% to Net Assets	Rating
REC Limited	0.30%	ICRA AAA
Torrent Power Limited	0.27%	CRISIL AA+
Reliance Life Sciences Pvt Ltd	0.15%	CARE AAA
Godrej Properties Limited	0.15%	ICRA AA+
Sikka Ports and Terminals Limited	0.15%	CRISIL AAA
Aditya Birla Finance Limited	0.15%	ICRA AAA
LIC Housing Finance Limited	0.10%	CRISIL AAA
Pipeline Infrastructure Limited	0.09%	CRISIL AAA
REC Limited	0.09%	ICRA AAA
Cholamandalam Investment and Finance Company Limited	0.06%	ICRA AA+
National Bank For Agriculture and Rural Development	0.06%	ICRA AAA
Muthoot Finance Limited	0.03%	ICRA AA+
Small Industries Development Bank of India	0.03%	CARE AAA
Small Industries Development Bank of India	0.03%	ICRA AAA
National Bank For Agriculture and Rural Development	0.02%	CRISIL AAA
Money Market Instruments	38.70%	
IndusInd Bank Limited	3.92%	CRISIL A1+
DBS Bank Ltd/India	3.02%	IND A1+
Export Import Bank of India	2.42%	ICRA A1+
Mankind Pharma Ltd	2.41%	CRISIL A1+
Union Bank of India	2.40%	ICRA A1+
Canara Bank	2.00%	CRISIL A1+
Canara Bank	1.81%	CRISIL A1+
Bank of India	1.51%	CRISIL A1+
The Federal Bank Limited	1.51%	CRISIL A1+
TATA Realty & Infrastructure Limited	1.51%	ICRA A1+
Canara Bank	1.43%	CRISIL A1+
Tata Housing Development Company Limited	1.36%	CARE A1+
Canara Bank	1.21%	CRISIL A1+
Punjab National Bank	1.14%	CRISIL A1+
Bank of India	1.14%	CRISIL A1+
Deutsche Investments India Private Limited	0.85%	ICRA A1+
Barclays Invest & Loans India Limited	0.68%	ICRA A1+
Reliance Jio Infocomm Limited	0.60%	CRISIL A1+
AU Small Finance Bank Limited	0.60%	CARE A1+
Utkarsh Small Finance Bank Ltd	0.60%	ICRA A1+
Tata Teleservices Maharashtra Limited	0.60%	CRISIL A1+
IndusInd Bank Limited	0.57%	CRISIL A1+
Canara Bank	0.57%	CRISIL A1+
Export Import Bank of India	0.57%	ICRA A1+
Godrej Industries Limited	0.46%	ICRA A1+
ICICI Bank Limited	0.45%	ICRA A1+

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.



Issuer	% to Net Assets	Rating
Godrej Industries Limited	0.45%	ICRA A1+
Hero Fincorp Limited	0.31%	CRISIL A1+
AU Small Finance Bank Limited	0.30%	CRISIL A1+
IndusInd Bank Limited	0.30%	CRISIL A1+
Axis Bank Limited	0.29%	ICRA A1+
ICICI Bank Limited	0.29%	ICRA A1+
ICICI Bank Limited	0.15%	ICRA A1+
Bharti Telecom Limited	0.15%	CRISIL A1+
Export Import Bank of India	0.15%	ICRA A1+
Canara Bank	0.15%	CRISIL A1+
Standard Chartered Securities India Ltd	0.15%	ICRA A1+
Axis Bank Limited	0.14%	ICRA A1+
Cholamandalam Investment and Finance Company Limited	0.14%	ICRA A1+
HDFC Bank Limited	0.13%	CARE A1+
Bank of Baroda	0.13%	IND A1+
Barclays Invest & Loans India Limited	0.06%	ICRA A1+
Deutsche Investments India Private Limited	0.06%	ICRA A1+
Canara Bank	0.01%	CRISIL A1+
Kotak Mahindra Bank Limited	0.01%	CRISIL A1+
Larsen & Toubro Limited	0.01%	ICRA A1+
TREASURY BILLS	4.16%	
Government of India	0.91%	SOV
Government of India	0.91%	SOV
Government of India	0.79%	SOV
Government of India	0.60%	SOV
Government of India	0.30%	SOV
Government of India	0.30%	SOV
Government of India	0.27%	SOV
Government of India	0.06%	SOV
State Government bond	3.82%	
5.88% GUJARAT 31MAR25 SDL	0.92%	SOV
7.89% GUJARAT 15MAY2025 SDL	0.68%	SOV
5.95% TAMIL NADU 13MAY25 SDL	0.61%	SOV
8.08% UTTAR PRADESH 25FEB25 SDL	0.34%	SOV
5.77% GUJARAT 02FEB2025 SDL	0.31%	SOV
KARNATAKA 8.05% 25FEB25 SDL	0.21%	SOV
8.05% HARYANA 25FEB2025 SDL	0.21%	SOV
8.08% MADHYA PRADESH 11FEB2025 SDL	0.15%	SOV
8.05% GUJARAT 28 Jan 2025 SDL	0.15%	SOV
6.69% MADHYA PRADESH 17MAR25 SDL	0.15%	SOV
TAMIL NADU 08.24% 09SEP25 SDL	0.03%	SOV
MAHARASHTRA 08.23% 09SEP25 SDL	0.03%	SOV
MAHARASHTRA 08.16% 23SEP25 SDL	0.03%	SOV
Floating rates notes - Corporate	3.25%	
ICICI Home Finance Company Limited	1.66%	ICRA AAA
Cholamandalam Investment and Finance Company Limited	0.76%	ICRA AA+
Piramal Capital & Housing Finance Limited	0.46%	ICRA AA
Shriram Housing Finance Ltd	0.37%	IND AA

Issuer	% to Net Assets	Rating
Government Bond	2.83%	
4.04% GOI FRB 04OCT2028	1.93%	SOV
5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC	0.89%	SOV
Alternative Investment Funds (AIF)	0.25%	
Corporate Debt Market Development Fund	0.25%	
Cash Management Bills	0.15%	
Government of India	0.15%	SOV
Interest Rate Swaps	0.02%	
Standard Chartered Bank	0.01%	
BNP Paribas - Indian branches	0.00%	
ICICI Bank Limited	0.00%	
Standard Chartered Bank	0.00%	
HSBC Bank	0.00%	
BNP Paribas - Indian branches	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
Standard Chartered Bank	0.00%	
ICICI Securities Primary Dealership Limited	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%	
BNP Paribas - Indian branches	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%	
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%	
Standard Chartered Bank	0.00%	
Standard Chartered Bank	0.00%	
Standard Chartered Bank	0.00%	
Standard Chartered Bank	0.00%	
DBS Bank Ltd/India	0.00%	
Standard Chartered Bank	0.00%	
Standard Chartered Bank	0.00%	
Standard Chartered Bank	0.00%	
BNP Paribas - Indian branches	-0.00%	
Cash & Current Assets	0.93%	
Total Net Assets	100.00%	

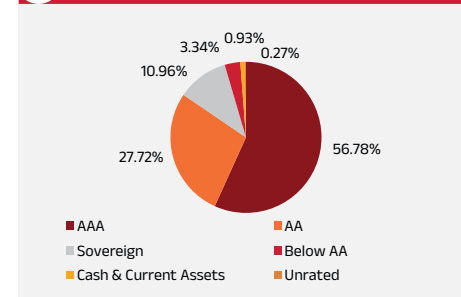
Investment Performance

NAV as on December 31, 2024: ₹ 527.2805

	Since Inception	5 Years	3 Years	1 Year
Inception - Apr 15, 2003				
Aditya Birla Sun Life Savings Fund	7.41%	6.12%	6.58%	7.81%
Value of Std Investment of ₹ 10,000	52192	13463	12109	10783
Benchmark - NIFTY Ultra Short Duration Debt Index A-1	7.37%	5.79%	6.64%	7.68%
Value of Std Investment of ₹ 10,000	51775	13254	12129	10770
Additional Benchmark - CRISIL 1 Year T-Bill Index	NA	5.57%	6.16%	7.43%
Value of Std Investment of ₹ 10,000	NA	13115	11967	10745

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 11. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Total Schemes managed by Ms. Monika Gandhi is 1. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers. 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.

Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Retail Plan [@]	Direct Plan
Growth	527.2805	510.2412	536.1460
Daily IDCW[§]:	100.2594	100.2679	100.2586
Weekly IDCW[§]:	100.4348	100.4352	100.4499

[§]Income Distribution cum capital withdrawal

[@]Retail Plan has been discontinued and does not accept fresh subscriptions/Switch in.

Data as on December 31, 2024 unless otherwise specified



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.

Fund Details

Investment Objective

The primary objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments. The scheme may invest a portion of its net assets in fixed rate debt securities and money market instruments. The Scheme does not guarantee/ indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Kaustubh Gupta & Mr. Harshil Suvarnkar

Date of Allotment

June 05, 2003

Benchmark

NIFTY Low Duration Debt Index A-I

Managing Fund Since

June 20, 2014, March 22, 2021

Experience in Managing the Fund

10.5 years, 3.8 years

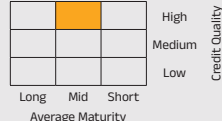
Fund Category

Floater Fund

Scheme Rating

[ICRA]AAAmfs

Investment Style



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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	12097.46	Crores
AUM as on last day ^a	₹	11826.04	Crores

^aNet assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 1461.02 Crs as on December 31, 2024.

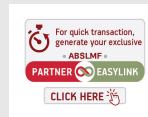
Total Expense Ratio (TER)

Regular	0.44%
Direct	0.23%

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

SIP

Monthly: Minimum ₹ 1,000/-



INVEST NOW

Other Parameters

Modified Duration	1.12 years
Average Maturity	2.18 years
Yield to Maturity	7.72%
Macaulay Duration	1.20 years

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Fixed rates bonds - Corporate	60.22%	
LIC Housing Finance Limited	2.39%	CRISIL AAA
National Bank For Agriculture and Rural Development	2.34%	ICRA AAA
HDB Financial Services Limited	2.26%	CRISIL AAA
ICICI Home Finance Company Limited	1.89%	ICRA AAA
REC Limited	1.88%	ICRA AAA
Bajaj Housing Finance Limited	1.86%	CRISIL AAA
REC Limited	1.69%	ICRA AAA
HDB Financial Services Limited	1.51%	CRISIL AAA
Small Industries Development Bank of India	1.50%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.46%	ICRA AAA
Embassy Office Parks REIT	1.29%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.13%	ICRA AAA
Small Industries Development Bank of India	1.13%	ICRA AAA
SMFG India Home Finance Company Limited	1.13%	CARE AAA
Power Finance Corporation Limited	1.09%	ICRA AAA
Bajaj Housing Finance Limited	1.06%	CRISIL AAA
State Bank of India - Tier II - Basel III	1.03%	ICRA AAA
Embassy Office Parks REIT	1.02%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.94%	ICRA AAA
Small Industries Development Bank of India	0.94%	ICRA AAA
Power Finance Corporation Limited	0.90%	ICRA AAA
LIC Housing Finance Limited	0.87%	CRISIL AAA
State Bank of India - Tier II - Basel III	0.85%	ICRA AAA
REC Limited	0.79%	ICRA AAA
Axis Finance Limited	0.76%	CARE AAA
Tata Capital Limited	0.76%	ICRA AAA
HDB Financial Services Limited	0.75%	CRISIL AAA
Small Industries Development Bank of India	0.75%	CRISIL AAA
Nexus Select Trust	0.75%	ICRA AAA
REC Limited	0.75%	ICRA AAA
ICICI Home Finance Company Limited	0.72%	CRISIL AAA
Small Industries Development Bank of India	0.68%	CRISIL AAA
REC Limited	0.68%	ICRA AAA
REC Limited	0.67%	ICRA AAA
REC Limited	0.64%	CRISIL AAA
Small Industries Development Bank of India	0.64%	ICRA AAA
Mindspace Business Parks REIT	0.62%	ICRA AAA
REC Limited	0.60%	ICRA AAA
SMFG India Home Finance Company Limited	0.57%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	0.57%	ICRA AAA
LIC Housing Finance Limited	0.56%	CRISIL AAA
REC Limited	0.56%	ICRA AAA
LIC Housing Finance Limited	0.56%	CRISIL AAA
REC Limited	0.56%	ICRA AAA
National Bank For Agriculture and Rural Development	0.56%	CRISIL AAA

Issuer	% to Net Assets	Rating
Tata Capital Housing Finance Limited	0.53%	CRISIL AAA
HDB Financial Services Limited	0.53%	CRISIL AAA
Tata Capital Housing Finance Limited	0.49%	ICRA AAA
Jamnagar Utilities & Power Private Limited	0.38%	CRISIL AAA
Small Industries Development Bank of India	0.38%	CRISIL AAA
Indian Railway Finance Corporation Limited	0.38%	ICRA AAA
Kotak Mahindra Prime Limited	0.38%	CRISIL AAA
REC Limited	0.38%	ICRA AAA
Aditya Birla Housing Finance Limited	0.38%	ICRA AAA
Nexus Select Trust	0.38%	ICRA AAA
LIC Housing Finance Limited	0.38%	CRISIL AAA
Reliance Life Sciences Pvt Ltd	0.38%	CARE AAA
Reliance Life Sciences Pvt Ltd	0.38%	CARE AAA
Power Finance Corporation Limited	0.38%	ICRA AAA
Small Industries Development Bank of India	0.38%	ICRA AAA
Sikka Ports and Terminals Limited	0.37%	CRISIL AAA
Bajaj Finance Limited	0.34%	CRISIL AAA
Tata Capital Housing Finance Limited	0.30%	ICRA AAA
REC Limited	0.26%	ICRA AAA
Tata Capital Limited	0.26%	ICRA AAA
Kotak Mahindra Prime Limited	0.19%	ICRA AAA
Mahindra & Mahindra Financial Services Limited	0.19%	CRISIL AAA
Tata Capital Housing Finance Limited	0.19%	CRISIL AAA
Small Industries Development Bank of India	0.19%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.19%	ICRA AAA
Tata Capital Limited	0.19%	ICRA AAA
Axis Finance Limited	0.19%	CRISIL AAA
REC Limited	0.19%	ICRA AAA
Tata Capital Limited	0.19%	ICRA AAA
REC Limited	0.19%	ICRA AAA
Power Finance Corporation Limited	0.19%	ICRA AAA
Reliance Life Sciences Pvt Ltd	0.19%	CARE AAA
Tata Capital Housing Finance Limited	0.19%	ICRA AAA
Indian Railway Finance Corporation Limited	0.19%	ICRA AAA
National Housing Bank	0.19%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.19%	ICRA AAA
National Housing Bank	0.19%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.19%	ICRA AAA
Small Industries Development Bank of India	0.19%	ICRA AAA
Mangalore Refinery and Petrochemicals Limited	0.19%	CARE AAA
LIC Housing Finance Limited	0.19%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	0.18%	CRISIL AAA
Small Industries Development Bank of India	0.17%	CRISIL AAA
Kotak Mahindra Prime Limited	0.15%	CRISIL AAA
Power Finance Corporation Limited	0.15%	ICRA AAA
REC Limited	0.15%	ICRA AAA

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.



Issuer	% to Net Assets	Rating
National Bank For Agriculture and Rural Development	0.14%	ICRA AAA
Kotak Mahindra Prime Limited	0.11%	CRISIL AAA
Bajaj Finance Limited	0.11%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	0.11%	CRISIL AAA
LIC Housing Finance Limited	0.11%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.11%	ICRA AAA
Highways Infrastructure Trust	0.09%	CRISIL AAA
Power Finance Corporation Limited	0.08%	ICRA AAA
Tata Capital Housing Finance Limited	0.08%	ICRA AAA
Small Industries Development Bank of India	0.07%	ICRA AAA
Kotak Mahindra Investments Limited	0.04%	CRISIL AAA
REC Limited	0.04%	CRISIL AAA
Toyota Financial Services India Ltd	0.04%	ICRA AAA
Tata Capital Housing Finance Limited	0.04%	ICRA AAA
REC Limited	0.02%	ICRA AAA
Money Market Instruments	13.96%	
Small Industries Development Bank of India	1.60%	CRISIL A1+
Axis Bank Limited	1.46%	ICRA A1+
Punjab National Bank	1.40%	CRISIL A1+
ICICI Bank Limited	1.06%	ICRA A1+
Export Import Bank of India	1.05%	ICRA A1+
Axis Bank Limited	0.88%	ICRA A1+
Axis Bank Limited	0.72%	ICRA A1+
Axis Bank Limited	0.71%	ICRA A1+
Canara Bank	0.70%	CRISIL A1+
Small Industries Development Bank of India	0.70%	CRISIL A1+
Axis Bank Limited	0.62%	ICRA A1+
Canara Bank	0.56%	CRISIL A1+
Small Industries Development Bank of India	0.53%	CRISIL A1+
Canara Bank	0.53%	CRISIL A1+
Canara Bank	0.37%	CRISIL A1+
Canara Bank	0.36%	CRISIL A1+
Canara Bank	0.35%	CRISIL A1+
Axis Bank Limited	0.18%	ICRA A1+
SMFG India Credit Co. Ltd.	0.18%	ICRA A1+
Government Bond	10.16%	
4.70% INDIA GOVT BOND 22SEP2033 FRB	7.07%	SOV
4.45% GOI FRB 30OCT2034	0.64%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	0.57%	SOV
7.02% GOVERNMENT OF INDIA 18JUN31 G-SEC	0.57%	SOV
7.17% GOI (MD 08/01/2028)	0.46%	SOV
6.99% GOVERNMENT OF INDIA 17APR26	0.30%	SOV
7.37% GOI 23OCT2028	0.19%	SOV
7.02% GOVERNMENT OF INDIA 27MAY27 G-SEC	0.10%	SOV
5.63% GOI 12APR2026	0.10%	SOV
7.06% GOI 10APR28	0.08%	SOV
7.04% GOVERNMENT OF INDIA 03JUN29 G-SEC	0.06%	SOV
7.32% GOI BOND 13NOV2030	0.02%	SOV
SECURITISED DEBT	4.10%	
India Universal Trust A12	0.69%	IND AAA(SO)
India Universal Trust A12	0.63%	IND AAA(SO)
India Universal Trust A12	0.62%	IND AAA(SO)
India Universal Trust AL1	0.61%	IND AAA(SO)
First Business Receivables Trust	0.57%	IND AAA(SO)
India Universal Trust AL1	0.49%	IND AAA(SO)
India Universal Trust AL1	0.29%	IND AAA(SO)
First Business Receivables Trust	0.19%	IND AAA(SO)
Cash Management Bills	3.89%	
Government of India	0.45%	SOV
Government of India	0.45%	SOV
Government of India	0.37%	SOV
Government of India	0.36%	SOV
Government of India	0.36%	SOV
Government of India	0.33%	SOV
Government of India	0.26%	SOV
Government of India	0.25%	SOV
Government of India	0.21%	SOV
Government of India	0.21%	SOV
Government of India	0.17%	SOV
Government of India	0.11%	SOV
Government of India	0.08%	SOV
Government of India	0.06%	SOV
Government of India	0.06%	SOV
Government of India	0.05%	SOV
Government of India	0.04%	SOV
Government of India	0.03%	SOV
Government of India	0.03%	SOV
Government of India	0.01%	SOV
Floating rates notes - Corporate	3.89%	
ICICI Home Finance Company Limited	0.91%	ICRA AAA
DME Development Limited	0.30%	CRISIL AAA

Issuer	% to Net Assets	Rating
DME Development Limited	0.30%	CRISIL AAA
DME Development Limited	0.30%	CRISIL AAA
DME Development Limited	0.30%	CARE AAA
DME Development Limited	0.30%	CRISIL AAA
DME Development Limited	0.30%	CRISIL AAA
DME Development Limited	0.30%	CRISIL AAA
DME Development Limited	0.30%	CRISIL AAA
DME Development Limited	0.29%	CRISIL AAA
DME Development Limited	0.29%	CRISIL AAA
State Government bond	0.31%	
6.90% KARNATAKA 03OCT2027 SDL	0.15%	SOV
7.05% Gujarat SGS 14Aug2028	0.11%	SOV
7.96% Maharashtra SDL (14/10/2025)	0.04%	SOV
8.12% Maharashtra SDL (MD 13/11/2025)	0.01%	SOV
Alternative Investment Funds (AIF)	0.27%	
Corporate Debt Market Development Fund	0.27%	
Securitized Debt Amort	0.11%	
First Business Receivables Trust	0.11%	CRISIL AAA(SO)
Interest Rate Swaps	-0.02%	
HSBC Bank	0.00%	
DBS Bank Ltd/India	0.00%	
DBS Bank Ltd/India	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
BNP Paribas - Indian branches	0.00%	
HSBC Bank	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
DBS Bank Ltd/India	0.00%	
BNP Paribas - Indian branches	0.00%	
BNP Paribas - Indian branches	0.00%	
Standard Chartered Bank	0.00%	
DBS Bank Ltd/India	0.00%	
Standard Chartered Bank	0.00%	
BNP Paribas - Indian branches	0.00%	
Standard Chartered Bank	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
BNP Paribas - Indian branches	0.00%	
Standard Chartered Bank	0.00%	
HSBC Bank	0.00%	
Standard Chartered Bank	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
BNP Paribas - Indian branches	0.00%	
HSBC Bank	0.00%	
ICICI Securities Primary Dealership 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%	
HSBC Bank	-0.00%	
Standard Chartered Bank	-0.00%	
BNP Paribas - Indian branches	-0.00%	
BNP Paribas - Indian branches	-0.00%	
DBS Bank Ltd/India	-0.00%	
HSBC Bank	-0.00%	
Standard Chartered Bank	-0.00%	
BNP Paribas - Indian branches	-0.00%	
ICICI Securities Primary Dealership Limited	-0.00%	
HSBC Bank	-0.00%	
DBS Bank Ltd/India	-0.00%	
IDFC First Bank Limited	-0.00%	
DBS Bank Ltd/India	-0.00%	
Standard Chartered Bank	-0.00%	
DBS Bank Ltd/India	-0.00%	
HSBC Bank	-0.00%	
Standard Chartered Bank	-0.00%	
DBS Bank Ltd/India	-0.00%	
Cash & Current Assets	3.13%	
Total Net Assets	100.00%	

Aditya Birla Sun Life Floating Rate Fund

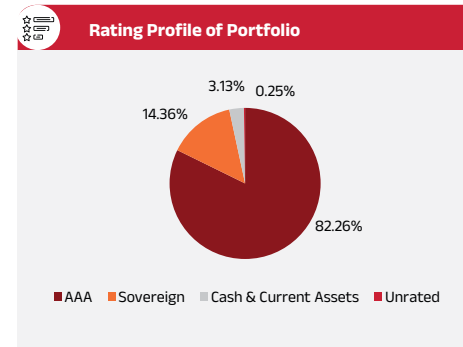
An open ended debt scheme predominantly investing in floating rate instruments including fixed rate instruments converted to floating rate exposures using swaps /derivatives. A relatively high interest rate risk and moderate credit risk.



Savings Solutions

Investment Performance	NAV as on December 31, 2024: ₹ 333.7794			
Inception - June 05, 2003	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Floating Rate Fund	7.93%	6.47%	6.72%	7.90%
Value of Std Investment of ₹ 10,000	33378	13684	12155	10792
Benchmark - NIFTY Low Duration Debt Index A-I	7.43%	5.75%	6.34%	7.62%
Value of Std Investment of ₹ 10,000	30995	13227	12027	10764
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.16%	5.57%	6.16%	7.43%
Value of Std Investment of ₹ 10,000	25703	13115	11967	10745

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 11. Total Schemes managed Mr. Harshil Suvarnkar is 18. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers. 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.



NAV of Plans / Options (₹)^	Regular Plan	Retail Plan®	Direct Plan
Growth	333.7794	482.7673	342.6758
Daily IDCW [‡] :	100.7887	-	100.7899
Weekly IDCW [‡] :	100.9571	100.9890	100.9679

[‡]Income Distribution cum capital withdrawal

[^]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.

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III	INE062A08264	6.24%	8.32%
State Bank of India - Tier II - Basel III **	INE062A08256	6.57%	8.42%

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



(An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.)

Fund Details

Investment Objective

The investment objective of the scheme is to generate optimal returns with high liquidity through active management of Investment Objective the portfolio by investing in High Quality Debt and Money Market Instruments. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Kaustubh Gupta

Date of Allotment

March 3, 1997

Benchmark

NIFTY Corporate Bond Index A-II

Managing Fund Since

April 01, 2017

Experience in Managing the Fund

7.8 years

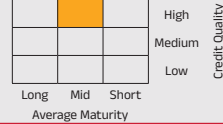
Fund Category

Corporate Bond Fund

Scheme Rating

[[ICRA]]AAAmfs

Investment Style



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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	24253.01	Crores
AUM as on last day	₹	24978.51	Crores

Total Expense Ratio (TER)

Regular	0.51%
Direct	0.33%

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

SIP

Monthly: Minimum ₹ 100/-



Other Parameters

Modified Duration	3.58 years
Average Maturity	5.28 years
Yield to Maturity	7.51%
Macaulay Duration	3.76 years

Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Fixed rates bonds - Corporate	63.54%	
Small Industries Development Bank of India	3.08%	CRISIL AAA
Small Industries Development Bank of India	2.40%	ICRA AAA
Bajaj Housing Finance Limited	2.23%	CRISIL AAA
Bajaj Finance Limited	1.81%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.75%	ICRA AAA
National Bank For Agriculture and Rural Development	1.60%	ICRA AAA
Tata Capital Limited	1.50%	ICRA AAA
REC Limited	1.48%	ICRA AAA
Power Finance Corporation Limited	1.41%	ICRA AAA
LIC Housing Finance Limited	1.40%	CRISIL AAA
LIC Housing Finance Limited	1.33%	CRISIL AAA
LIC Housing Finance Limited	1.29%	CRISIL AAA
HDFC Bank Limited	1.10%	ICRA AAA
Small Industries Development Bank of India	1.10%	ICRA AAA
Embassy Office Parks REIT	1.03%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.02%	CRISIL AAA
LIC Housing Finance Limited	1.01%	CRISIL AAA
LIC Housing Finance Limited	1.00%	CRISIL AAA
LIC Housing Finance Limited	1.00%	CRISIL AAA
REC Limited	1.00%	ICRA AAA
Indian Railway Finance Corporation Limited	0.97%	ICRA AAA
National Bank For Agriculture and Rural Development	0.96%	ICRA AAA
LIC Housing Finance Limited	0.96%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.92%	CRISIL AAA
Bajaj Finance Limited	0.91%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	0.89%	CRISIL AAA
State Bank of India - Tier II - Basel III	0.87%	ICRA AAA
HDB Financial Services Limited	0.80%	CRISIL AAA
LIC Housing Finance Limited	0.80%	CRISIL AAA
Small Industries Development Bank of India	0.80%	CRISIL AAA
Small Industries Development Bank of India	0.80%	CRISIL AAA
LIC Housing Finance Limited	0.78%	CRISIL AAA
Bajaj Housing Finance Limited	0.75%	CRISIL AAA
Bajaj Finance Limited	0.64%	CRISIL AAA
Tata Capital Limited	0.61%	ICRA AAA
Summit Digital Infrastructure Private Limited	0.61%	CRISIL AAA

Issuer	% to Net Assets	Rating
Mahindra & Mahindra Financial Services Limited	0.60%	ICRA AAA
Power Finance Corporation Limited	0.60%	ICRA AAA
LIC Housing Finance Limited	0.60%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.60%	CRISIL AAA
Small Industries Development Bank of India	0.60%	CRISIL AAA
State Bank of India - Tier II - Basel III	0.54%	ICRA AAA
Bank of Baroda - Tier II - Basel III	0.54%	CARE AAA
HDFC Bank Limited	0.53%	CRISIL AAA
LIC Housing Finance Limited	0.52%	CRISIL AAA
Embassy Office Parks REIT	0.50%	CRISIL AAA
Summit Digital Infrastructure Private Limited	0.49%	CRISIL AAA
Tata Capital Limited	0.49%	ICRA AAA
National Bank For Agriculture and Rural Development	0.46%	ICRA AAA
REC Limited	0.44%	ICRA AAA
REC Limited	0.44%	ICRA AAA
Jamnagar Utilities & Power Private Limited	0.43%	CRISIL AAA
Indian Renewable Energy Development Agency Ltd	0.41%	ICRA AAA
Bajaj Finance Limited	0.40%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.40%	ICRA AAA
Nexus Select Trust	0.40%	ICRA AAA
HDB Financial Services Limited	0.40%	CRISIL AAA
Power Finance Corporation Limited	0.40%	ICRA AAA
Power Finance Corporation Limited	0.40%	ICRA AAA
REC Limited	0.39%	ICRA AAA
IndInfraVIT Trust	0.38%	ICRA AAA
Sikka Ports and Terminals Limited	0.38%	CRISIL AAA
Small Industries Development Bank of India	0.36%	ICRA AAA
Pipeline Infrastructure Limited	0.33%	CRISIL AAA
Mindspace Business Parks REIT	0.31%	ICRA AAA
Aditya Birla Housing Finance Limited	0.30%	ICRA AAA
REC Limited	0.30%	ICRA AAA
Small Industries Development Bank of India	0.30%	CRISIL AAA
Sundaram Home Finance Limited	0.27%	ICRA AAA
Sundaram Home Finance Limited	0.26%	ICRA AAA
India Grid Trust	0.26%	ICRA AAA
Nexus Select Trust	0.24%	ICRA AAA
Mindspace Business Parks REIT	0.24%	ICRA AAA



(An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.)



Issuer	% to Net Assets	Rating
National Bank For Agriculture and Rural Development	0.24%	ICRA AAA
Power Finance Corporation Limited	0.22%	ICRA AAA
Tata Capital Limited	0.20%	ICRA AAA
Pipeline Infrastructure Limited	0.20%	CRISIL AAA
Summit Digital Infrastructure Private Limited	0.20%	CRISIL AAA
Kotak Mahindra Prime Limited	0.20%	ICRA AAA
Kotak Mahindra Prime Limited	0.20%	CRISIL AAA
Aditya Birla Housing Finance Limited	0.20%	ICRA AAA
Reliance Life Sciences Pvt Ltd	0.20%	CARE AAA
Sundaram Home Finance Limited	0.18%	ICRA AAA
REC Limited	0.18%	ICRA AAA
Small Industries Development Bank of India	0.18%	ICRA AAA
LIC Housing Finance Limited	0.18%	CRISIL AAA
Power Finance Corporation Limited	0.16%	ICRA AAA
Bajaj Housing Finance Limited	0.16%	CRISIL AAA
Summit Digital Infrastructure Private Limited	0.15%	ICRA AAA
Sundaram Finance Limited	0.14%	ICRA AAA
Power Finance Corporation Limited	0.14%	ICRA AAA
Jamnagar Utilities & Power Private Limited	0.13%	CRISIL AAA
Bajaj Housing Finance Limited	0.12%	CRISIL AAA
REC Limited	0.12%	CRISIL AAA
LIC Housing Finance Limited	0.10%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.10%	CRISIL AAA
HDB Financial Services Limited	0.10%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.10%	CRISIL AAA
HDB Financial Services Limited	0.10%	CRISIL AAA
REC Limited	0.10%	ICRA AAA
Sundaram Home Finance Limited	0.10%	CRISIL AAA
Sundaram Finance Limited	0.10%	ICRA AAA
Kotak Mahindra Prime Limited	0.10%	CRISIL AAA
Power Finance Corporation Limited	0.10%	ICRA AAA
REC Limited	0.10%	ICRA AAA
Small Industries Development Bank of India	0.06%	CRISIL AAA
Punjab National Bank - Tier II - Basel III	0.06%	IND AAA
Tata Capital Limited	0.06%	ICRA AAA
Highways Infrastructure Trust	0.05%	CRISIL AAA
Kotak Mahindra Investments Limited	0.04%	CRISIL AAA
Aditya Birla Finance Limited	0.04%	ICRA AAA
NIIF Infrastructure Finance Limited	0.04%	ICRA AAA
Power Finance Corporation Limited	0.03%	ICRA AAA
HDFC Bank Limited	0.02%	CRISIL AAA
Bajaj Finance Limited	0.02%	CRISIL AAA
REC Limited	0.02%	ICRA AAA
Power Finance Corporation Limited	0.02%	ICRA AAA
Power Finance Corporation Limited	0.02%	ICRA AAA
REC Limited	0.02%	ICRA AAA
Power Finance Corporation Limited	0.02%	ICRA AAA
Small Industries Development Bank of India	0.02%	ICRA AAA
REC Limited	0.01%	ICRA AAA
Power Finance Corporation Limited	0.01%	ICRA AAA
LIC Housing Finance Limited	0.01%	CRISIL AAA
REC Limited	0.00%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.00%	ICRA AAA
Government Bond	26.70%	
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	10.69%	SOV
7.18% GOI 24-Jul-2037	5.92%	SOV
7.10% GOVT 08-Apr-2034	5.14%	SOV
4.45% GOI FRB 30OCT2034	2.81%	SOV
4.70% INDIA GOVT BOND 22SEP2033 FRB	1.00%	SOV
6.92% INDIA GOVT BOND 18NOV2039 GSEC	0.32%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.19%	SOV
GOI 06.79% 26DEC2029	0.12%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	0.11%	SOV
8.60% GOI (MD 02/06/2028)	0.10%	SOV
7.26% GOI 22AUG2032	0.08%	SOV

Issuer	% to Net Assets	Rating
7.23% INDIA GOVERNMENT BOND 15APR2039	0.08%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	0.05%	SOV
7.57% GOI (MD 17/06/2033)	0.03%	SOV
6.22% GOVERNMENT OF INDIA 16MAR35 G-SEC	0.01%	SOV
6.67% GOVERNMENT OF INDIA 17DEC50 G-SEC	0.01%	SOV
7.37% GOI 23OCT2028	0.01%	SOV
7.59% GOI(MD 11/01/2026)	0.01%	SOV
6.79% INDIA GOV BOND 07OCT2034 GSEC	0.01%	SOV
8.33% GOI (MD 09/07/2026)	0.00%	SOV
4.04% GOI FRB 04OCT2028	0.00%	SOV
07.26% GOI (MD 14/01/2029)	0.00%	SOV
7.17% GOI (MD 08/01/2028)	0.00%	SOV
5.63% GOI 12APR2026	0.00%	SOV
Money Market Instruments	2.37%	
HDFC Bank Limited	2.37%	ICRA A1+
Floating rates notes - Corporate	2.28%	
DME Development Limited	0.22%	CRISIL AAA
DME Development Limited	0.22%	CRISIL AAA
DME Development Limited	0.22%	CRISIL AAA
DME Development Limited	0.22%	CARE AAA
DME Development Limited	0.22%	CRISIL AAA
DME Development Limited	0.22%	CRISIL AAA
DME Development Limited	0.22%	CRISIL AAA
DME Development Limited	0.22%	CRISIL AAA
DME Development Limited	0.22%	CRISIL AAA
DME Development Limited	0.22%	CRISIL AAA
DME Development Limited	0.21%	CRISIL AAA
DME Development Limited	0.21%	CRISIL AAA
ICICI Home Finance Company Limited	0.10%	ICRA AAA
SECURITISED DEBT	1.46%	
India Universal Trust A12	0.35%	IND AAA(SO)
India Universal Trust A12	0.32%	IND AAA(SO)
India Universal Trust A12	0.31%	IND AAA(SO)
First Business Receivables Trust	0.29%	IND AAA(SO)
First Business Receivables Trust	0.10%	IND AAA(SO)
First Business Receivables Trust	0.10%	IND AAA(SO)
State Government bond	0.25%	
8.22% TAMIL NADU 09DEC2025 SDL	0.04%	SOV
8.52% UTTAR PRADESH 21MAR2025 SDL	0.04%	SOV
8.16% KARNATAKA 26NOV2025 SDL	0.02%	SOV
7.99% MAHARASHTRA 28OCT2025 SDL	0.02%	SOV
GUJARAT GUJARARA 8.23 09/09/25	0.02%	SOV
7.96% Gujarat SDL (14/10/2025)	0.02%	SOV
7.96% Maharashtra SDL (14/10/2025)	0.02%	SOV
8.59% UTTAR PRADESH 10MAR2025 SDL	0.02%	SOV
6.92% RAJASTHAN 04SEP25 SDL	0.02%	SOV
6.87% RAJASTHAN 08SEP2031 SDL	0.02%	SOV
8.27% TAMILNADU 23DEC2025 SDL	0.01%	SOV
6.91% RAJASTHAN 01SEP2031 SDL	0.00%	SOV
6.97% MAHARASHTRA 18FEB2028 SDL	0.00%	SOV
Alternative Investment Funds (AIF)	0.22%	
Corporate Debt Market Development Fund	0.22%	
Cash Management Bills	0.17%	
Government of India	0.05%	SOV
Government of India	0.04%	SOV
Government of India	0.02%	SOV
Government of India	0.02%	SOV
Government of India	0.02%	SOV
Government of India	0.01%	SOV
Government of India	0.01%	SOV
Interest Rate Swaps	0.02%	
DBS Bank Ltd/India	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
Standard Chartered Bank	0.00%	
BNP Paribas - Indian branches	0.00%	
DBS Bank Ltd/India	0.00%	
Clearing Corporation of India Limited	0.00%	





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.

Fund Details

Investment Objective

The investment objective of the Scheme is to generate income and capital appreciation by investing 100% of the corpus Investment Objective in a diversified portfolio of debt and money market securities. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Kaustubh Gupta & Mr. Mohit Sharma

Date of Allotment

May 09, 2003

Benchmark

NIFTY Short Duration Debt Index A-II

Managing Fund Since

September 11, 2014, August 06, 2020

Experience in Managing the Fund

10.3 years, 4.4 years

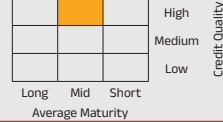
Fund Category

Short Duration Fund

Scheme Rating

[ICRA]AAAmfs

Investment Style



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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	8841.53	Crores
AUM as on last day	₹	8598.66	Crores

Total Expense Ratio (TER)

Regular	0.95%
Direct	0.38%

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

SIP

Monthly: Minimum ₹ 1,000/-



Other Parameters

Modified Duration	2.97 years
Average Maturity	4.08 years
Yield to Maturity	7.70%
Macaulay Duration	3.12 years

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Fixed rates bonds - Corporate	62.52%	
National Bank For Agriculture and Rural Development	5.54%	ICRA AAA
Small Industries Development Bank of India	2.74%	CRISIL AAA
Bajaj Housing Finance Limited	2.34%	CRISIL AAA
National Bank For Agriculture and Rural Development	2.32%	CRISIL AAA
Small Industries Development Bank of India	2.15%	ICRA AAA
Embassy Office Parks REIT	2.11%	CRISIL AAA
Bharti Telecom Limited	1.76%	CRISIL AA+
Small Industries Development Bank of India	1.74%	ICRA AAA
Cholamandalam Investment and Finance Company Limited	1.70%	ICRA AA+
Embassy Office Parks REIT	1.69%	CRISIL AAA
Bharti Telecom Limited	1.59%	CARE AAA
Muthoot Finance Limited	1.42%	ICRA AA+
National Bank For Agriculture and Rural Development	1.29%	ICRA AAA
Small Industries Development Bank of India	1.22%	CRISIL AAA
JM Financial Credit Solutions Ltd	1.17%	ICRA AA
Shriram Finance Ltd	1.17%	CRISIL AA+
Bajaj Finance Limited	1.17%	CRISIL AAA
Bajaj Finance Limited	1.17%	CRISIL AAA
Shriram Finance Ltd	1.17%	CRISIL AA+
Nexus Select Trust	1.16%	ICRA AAA
Tata Capital Housing Finance Limited	1.16%	ICRA AAA
Shriram Finance Ltd	1.16%	CRISIL AA+
LIC Housing Finance Limited	1.16%	CARE AAA
LIC Housing Finance Limited	1.14%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	0.99%	ICRA AAA
Small Industries Development Bank of India	0.87%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.82%	ICRA AAA
Summit Digital Infrastructure Private Limited	0.80%	CRISIL AAA
Indinfravit Trust	0.78%	ICRA AAA
JM Financial Products Limited	0.75%	ICRA AA
Mindspace Business Parks REIT	0.68%	ICRA AAA
State Bank of India - Tier II - Basel III	0.64%	ICRA AAA
Bajaj Finance Limited	0.59%	CRISIL AAA
Hinduja Housing Finance Ltd	0.58%	CARE AA+

Issuer	% to Net Assets	Rating
SMFG India Home Finance Company Limited	0.58%	CRISIL AAA
Tata Capital Limited	0.58%	ICRA AAA
Power Finance Corporation Limited	0.58%	ICRA AAA
Mindspace Business Parks REIT	0.58%	ICRA AAA
Tata Capital Housing Finance Limited	0.58%	ICRA AAA
Tata Capital Housing Finance Limited	0.58%	ICRA AAA
REC Limited	0.58%	ICRA AAA
JM Financial Credit Solutions Ltd	0.58%	ICRA AA
REC Limited	0.58%	ICRA AAA
Small Industries Development Bank of India	0.58%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.58%	ICRA AAA
REC Limited	0.57%	ICRA AAA
Kotak Mahindra Prime Limited	0.52%	ICRA AAA
National Bank For Agriculture and Rural Development	0.46%	CRISIL AAA
Power Finance Corporation Limited	0.46%	ICRA AAA
REC Limited	0.46%	ICRA AAA
REC Limited	0.46%	ICRA AAA
Bajaj Housing Finance Limited	0.41%	CRISIL AAA
SMFG India Home Finance Company Limited	0.41%	CARE AAA
Tata Capital Housing Finance Limited	0.29%	CRISIL AAA
Small Industries Development Bank of India	0.29%	CRISIL AAA
DLF Home Developers Ltd	0.29%	ICRA AA
Nexus Select Trust	0.29%	ICRA AAA
Muthoot Finance Limited	0.29%	ICRA AA+
Small Industries Development Bank of India	0.29%	ICRA AAA
National Bank For Agriculture and Rural Development	0.29%	ICRA AAA
Muthoot Finance Limited	0.29%	ICRA AA+
Small Industries Development Bank of India	0.29%	CRISIL AAA
HDB Financial Services Limited	0.27%	CRISIL AAA
REC Limited	0.17%	ICRA AAA
Reliance Industries Limited	0.12%	CRISIL AAA
Punjab National Bank - Tier II - Basel III	0.12%	IND AAA
REC Limited	0.06%	CRISIL AAA
NTPC Limited	0.06%	ICRA AAA
Bajaj Finance Limited	0.06%	CRISIL AAA

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.



Savings Solutions

Issuer	% to Net Assets	Rating
REC Limited	0.06%	CRISIL AAA
Power Finance Corporation Limited	0.05%	ICRA AAA
Small Industries Development Bank of India	0.02%	ICRA AAA
Government Bond	26.61%	
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	12.29%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	4.06%	SOV
7.10% GOVT 08-Apr-2034	2.72%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	1.72%	SOV
7.18% GOI 24-Jul-2037	1.43%	SOV
7.10% GOVERNMENT OF INDIA 18APR29	1.06%	SOV
7.23% INDIA GOVERNMENT BOND 15APR2039	0.96%	SOV
4.70% INDIA GOVT BOND 22SEP2033 FRB	0.96%	SOV
7.17% GOI (MD 08/01/2028)	0.80%	SOV
6.92% INDIA GOVT BOND 18NOV2039 GSEC	0.58%	SOV
7.06% GOI 10APR28	0.03%	SOV
Money Market Instruments	3.91%	
Axis Bank Limited	1.41%	ICRA A1+
ICICI Bank Limited	1.12%	ICRA A1+
Canara Bank	0.83%	CRISIL A1+
Sharekhan Ltd	0.55%	ICRA A1+
SECURITISED DEBT	2.73%	
India Universal Trust A12	1.02%	IND AAA(SO)
First Business Receivables Trust	0.86%	IND AAA(SO)
First Business Receivables Trust	0.84%	IND AAA(SO)
Floating rates notes - Corporate	2.15%	
DME Development Limited	0.22%	CRISIL AAA
DME Development Limited	0.22%	CRISIL AAA
DME Development Limited	0.22%	CRISIL AAA
DME Development Limited	0.22%	CARE AAA
DME Development Limited	0.22%	CRISIL AAA
DME Development Limited	0.21%	CRISIL AAA
DME Development Limited	0.21%	CRISIL AAA
DME Development Limited	0.21%	CRISIL AAA
DME Development Limited	0.21%	CRISIL AAA
DME Development Limited	0.21%	CRISIL AAA
DME Development Limited	0.21%	CRISIL AAA
Cash Management Bills	1.79%	

Issuer	% to Net Assets	Rating
Government of India	0.33%	SOV
Government of India	0.26%	SOV
Government of India	0.24%	SOV
Government of India	0.11%	SOV
Government of India	0.11%	SOV
Government of India	0.11%	SOV
Government of India	0.11%	SOV
Government of India	0.10%	SOV
Government of India	0.10%	SOV
Government of India	0.10%	SOV
Government of India	0.09%	SOV
Government of India	0.06%	SOV
Government of India	0.04%	SOV
Government of India	0.00%	SOV
Alternative Investment Funds (AIF)	0.25%	
Corporate Debt Market Development Fund	0.25%	
State Government bond	0.16%	
8.32% UTTAR PRADESH 02JUN2025 SDL	0.06%	SOV
8.05% HARYANA 25FEB2025 SDL	0.05%	SOV
8.25% GJ 25APR28 SDL	0.03%	SOV
8.60% BIHAR 09MAR2026 SDL	0.01%	SOV
7.51% UTTAR PRADESH 27MAR2038 SDL	0.01%	SOV
7.88% Chattisgarh SDL (MD 15/03/2027)	0.01%	SOV
Interest Rate Swaps	0.01%	
BNP Paribas - Indian branches	0.01%	
BNP Paribas - Indian branches	0.00%	
IDFC First Bank Limited	-0.00%	
Cash & Current Assets	-0.12%	
Total Net Assets	100.00%	

Investment Performance

NAV as on December 31, 2024: ₹ 45.5320

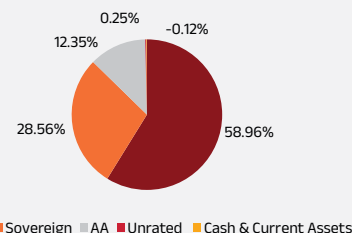
Inception - May 09, 2003	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Short Term Fund	7.25%	6.74%	6.31%	7.91%
Value of Std Investment of ₹ 10,000	45532	13859	12018	10793
Benchmark - NIFTY Short Duration Debt Index A-II	7.33%	6.22%	6.06%	7.65%
Value of Std Investment of ₹ 10,000	46262	13527	11934	10767
Additional Benchmark - CRISIL 10 Year Gilt Index	5.97%	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	35136	13143	11868	10960

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 11. Total Schemes managed by Mr. Mohit Sharma is 21. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.
 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 **	INE062A08447	7.36%	7.35%
Punjab National Bank - Tier II - Basel III **	INE160A08167	7.37%	7.92%

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

Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	45.5320	49.1194
IDCW ¹ :	14.4708	10.5095
Quarterly IDCW ¹ :	10.2452	10.6445

¹Income Distribution cum capital withdrawal



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.

Fund Details

Investment Objective

To generate reasonable returns by primarily investing in debt and money market securities that are issued by Banks, Investment Objective Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs) in India. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Kaustubh Gupta & Mr. Harshil Suvarnkar

Date of Allotment

April 19, 2002

Benchmark

Nifty Banking & PSU Debt Index A-II

Managing Fund Since

September 29, 2009 & March 22, 2021

Experience in Managing the Fund

15.3 years & 3.8 years

SIP

Monthly: Minimum ₹ 1,000/-

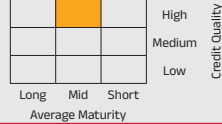
Fund Category

Banking and PSU Fund

Scheme Rating

[ICRA]AAAmfs

Investment Style



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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	9619.09	Crores
AUM as on last day	₹	9482.85	Crores

Total Expense Ratio (TER)

Regular	0.73%
Direct	0.39%

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



INVEST NOW

Other Parameters

Modified Duration	3.43 years
Average Maturity	4.58 years
Yield to Maturity	7.45%
Macaulay Duration	3.63 years

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Fixed rates bonds - Corporate	70.30%	
Power Finance Corporation Limited	3.17%	ICRA AAA
Power Finance Corporation Limited	2.65%	ICRA AAA
Small Industries Development Bank of India	2.58%	CRISIL AAA
State Bank of India - Tier II - Basel III	2.22%	ICRA AAA
REC Limited	2.06%	ICRA AAA
National Bank For Agriculture and Rural Development	1.95%	ICRA AAA
REC Limited	1.84%	ICRA AAA
Small Industries Development Bank of India	1.84%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.79%	CRISIL AAA
Small Industries Development Bank of India	1.75%	ICRA AAA
Bajaj Finance Limited	1.75%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.75%	ICRA AAA
REC Limited	1.74%	ICRA AAA
State Bank of India - Tier II - Basel III	1.65%	ICRA AAA
LIC Housing Finance Limited	1.59%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.59%	ICRA AAA
Indian Railway Finance Corporation Limited	1.53%	ICRA AAA
Bajaj Finance Limited	1.44%	CRISIL AAA
Tata Capital Housing Finance Limited	1.33%	ICRA AAA
Power Finance Corporation Limited	1.31%	ICRA AAA
Small Industries Development Bank of India	1.27%	CRISIL AAA
HDFC Bank Limited	1.13%	CRISIL AAA
Indian Renewable Energy Development Agency Ltd	1.07%	ICRA AAA
Small Industries Development Bank of India	1.06%	CRISIL AAA
National Housing Bank	1.05%	CARE AAA
National Bank For Agriculture and Rural Development	1.05%	ICRA AAA
REC Limited	1.00%	ICRA AAA
REC Limited	0.95%	ICRA AAA
REC Limited	0.91%	ICRA AAA
LIC Housing Finance Limited	0.80%	CRISIL AAA
LIC Housing Finance Limited	0.80%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.79%	ICRA AAA
Power Finance Corporation Limited	0.79%	ICRA AAA
State Bank of India - Tier II - Basel III	0.78%	ICRA AAA
LIC Housing Finance Limited	0.69%	CRISIL AAA
Power Finance Corporation Limited	0.69%	ICRA AAA
Bank of Baroda - Tier II - Basel III	0.69%	CRISIL AAA
Mangalore Refinery and Petrochemicals Limited	0.67%	CARE AAA
HDFC Bank Limited	0.54%	ICRA AAA
Small Industries Development Bank of India	0.53%	CRISIL AAA
REC Limited	0.53%	ICRA AAA
National Housing Bank	0.53%	CRISIL AAA

Issuer	% to Net Assets	Rating
REC Limited	0.53%	ICRA AAA
REC Limited	0.53%	ICRA AAA
National Bank For Agriculture and Rural Development	0.53%	ICRA AAA
ICICI Bank Limited - Tier II - Basel III	0.53%	ICRA AAA
Power Finance Corporation Limited	0.53%	ICRA AAA
Small Industries Development Bank of India	0.52%	ICRA AAA
Power Finance Corporation Limited	0.52%	ICRA AAA
Indian Railway Finance Corporation Limited	0.43%	ICRA AAA
Embassy Office Parks REIT	0.42%	CRISIL AAA
Small Industries Development Bank of India	0.42%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.42%	ICRA AAA
SMFG India Home Finance Company Limited	0.37%	CARE AAA
Bajaj Housing Finance Limited	0.32%	CRISIL AAA
Tata Capital Limited	0.27%	ICRA AAA
REC Limited	0.27%	CRISIL AAA
Axis Finance Limited	0.27%	CARE AAA
Small Industries Development Bank of India	0.27%	CRISIL AAA
REC Limited	0.26%	ICRA AAA
SMFG India Home Finance Company Limited	0.26%	CRISIL AAA
Small Industries Development Bank of India	0.26%	CRISIL AAA
Power Finance Corporation Limited	0.26%	ICRA AAA
HDB Financial Services Limited	0.26%	CRISIL AAA
Small Industries Development Bank of India	0.26%	CRISIL AAA
REC Limited	0.26%	ICRA AAA
Indian Railway Finance Corporation Limited	0.26%	ICRA AAA
Tata Capital Housing Finance Limited	0.26%	ICRA AAA
REC Limited	0.26%	CRISIL AAA
HDB Financial Services Limited	0.26%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.26%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.26%	CRISIL AAA
Indian Railway Finance Corporation Limited	0.26%	ICRA AAA
Power Finance Corporation Limited	0.26%	ICRA AAA
REC Limited	0.26%	ICRA AAA
REC Limited	0.22%	CRISIL AAA
Tata Capital Limited	0.21%	ICRA AAA
Bajaj Housing Finance Limited	0.21%	CRISIL AAA
Power Finance Corporation Limited	0.21%	ICRA AAA
NIIF Infrastructure Finance Limited	0.21%	ICRA AAA
Pipeline Infrastructure Limited	0.17%	CRISIL AAA
Indian Railway Finance Corporation Limited	0.16%	ICRA AAA
Bajaj Finance Limited	0.16%	CRISIL AAA
LIC Housing Finance Limited	0.16%	CRISIL AAA
Power Finance Corporation Limited	0.16%	ICRA AAA



Aditya Birla Sun Life Banking & PSU Debt Fund

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



Savings Solutions

Issuer	% to Net Assets	Rating
Small Industries Development Bank of India	0.16%	ICRA AAA
Indian Railway Finance Corporation Limited	0.11%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.11%	CRISIL AAA
NUCLEAR POWER CORPORATION OF INDIA LTD	0.11%	CRISIL AAA
Bajaj Finance Limited	0.11%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.10%	ICRA AAA
Power Grid Corporation of India Limited	0.09%	CRISIL AAA
Power Grid Corporation of India Limited	0.05%	ICRA AAA
Power Grid Corporation of India Limited	0.05%	ICRA AAA
HDFC Bank Limited	0.05%	CRISIL AAA
Power Grid Corporation of India Limited	0.05%	ICRA AAA
Bajaj Housing Finance Limited	0.05%	CRISIL AAA
Power Finance Corporation Limited	0.05%	ICRA AAA
HDFC Bank Limited	0.05%	ICRA AAA
Power Finance Corporation Limited	0.05%	ICRA AAA
National Bank For Agriculture and Rural Development	0.01%	ICRA AAA
National Highways Authority of India	0.01%	CRISIL AAA
Government Bond	11.57%	
7.10% GOVT 08-Apr-2034	2.60%	SOV
7.18% GOI 24-Jul-2037	2.37%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	2.00%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	1.40%	SOV
7.23% INDIA GOVERNMENT BOND 15APR2039	0.64%	SOV
6.92% INDIA GOVT BOND 18NOV2039 GSEC	0.64%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	0.61%	SOV
7.30% GOI 19JUN53	0.34%	SOV
6.79% INDIA GOV BOND 07OCT2034 GSEC	0.16%	SOV
7.09% GOI 05AUG2054	0.13%	SOV
7.26% GOI 22AUG2032	0.13%	SOV
7.17% GOI (MD 08/01/2028)	0.11%	SOV
7.46% GOVERNMENT OF INDIA 06NOV73 G-SEC	0.06%	SOV
4.70% INDIA GOVT BOND 22SEP2033 FRB	0.05%	SOV
7.02% GOVERNMENT OF INDIA 18JUN31 G-SEC	0.05%	SOV
6.97% GOI (MD 06/09/2026)	0.05%	SOV
6.45% GOVERNMENT OF INDIA 07OCT29 G-SEC	0.05%	SOV
7.25% GOI 12JUN63	0.04%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.04%	SOV
7.54% GOVERNMENT OF INDIA 23MAY2036 GSEC	0.03%	SOV
7.37% GOI 23OCT2028	0.03%	SOV
7.59% GOI (MD 20/03/2029)	0.02%	SOV
7.57% GOI (MD 17/06/2033)	0.01%	SOV
5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC	0.00%	SOV
7.10% GOVERNMENT OF INDIA 18APR29	0.00%	SOV
Money Market Instruments	9.86%	
Canara Bank	2.95%	CRISIL A1+
Axis Bank Limited	1.00%	ICRA A1+
Canara Bank	0.99%	CRISIL A1+
Axis Bank Limited	0.74%	ICRA A1+
Canara Bank	0.69%	CRISIL A1+
Canara Bank	0.50%	CRISIL A1+
HDFC Bank Limited	0.50%	ICRA A1+
ICICI Bank Limited	0.49%	ICRA A1+
Punjab National Bank	0.49%	CRISIL A1+
Axis Bank Limited	0.41%	ICRA A1+
Axis Bank Limited	0.25%	ICRA A1+
Axis Bank Limited	0.25%	ICRA A1+
Small Industries Development Bank of India	0.25%	CRISIL A1+
Canara Bank	0.25%	CRISIL A1+
Punjab National Bank	0.10%	IND A1+
Cash Management Bills	2.36%	
Government of India	0.26%	SOV
Government of India	0.25%	SOV
Government of India	0.21%	SOV
Government of India	0.20%	SOV
Government of India	0.19%	SOV
Government of India	0.19%	SOV

Issuer	% to Net Assets	Rating
Government of India	0.13%	SOV
Government of India	0.13%	SOV
Government of India	0.12%	SOV
Government of India	0.09%	SOV
Government of India	0.09%	SOV
Government of India	0.09%	SOV
Government of India	0.08%	SOV
Government of India	0.06%	SOV
Government of India	0.06%	SOV
Government of India	0.06%	SOV
Government of India	0.04%	SOV
Government of India	0.04%	SOV
Government of India	0.04%	SOV
Government of India	0.04%	SOV
Government of India	0.03%	SOV
Government of India	0.01%	SOV
Government of India	0.01%	SOV
Government of India	0.00%	SOV
Government of India	0.00%	SOV
Government of India	0.00%	SOV
State Government bond	1.96%	
7.19% UTTAR PRADESH 27NOV2036 SDL	0.21%	SOV
7.11% TAMIL NADU 21NOV2034 SDL	0.21%	SOV
7.09% KARNATAKA 16OCT2035 SDL	0.21%	SOV
7.26% MADHYA PRADESH 07AUG2035 SDL	0.16%	SOV
7.16% UTTAR PRADESH 26DEC2039 SDL	0.16%	SOV
7.11% GUJARAT 26DEC2033 SDL	0.16%	SOV
6.98% MAHARASHTRA 26FEB2028 SDL	0.15%	SOV
7.09% RAJASTHAN 16OCT2035 SDL	0.11%	SOV
6.47% MAHARASHTRA 21OCT2028 SDL	0.06%	SOV
7.36% KARNATAKA 13MAR2034 SDL	0.05%	SOV
8.42% KERALA 27JAN2026 SDL	0.05%	SOV
7.99% KERLA 28OCT25 SDL	0.05%	SOV
7.10% UTTAR PRADESH 21NOV2032 SDL	0.05%	SOV
7.08% UTTAR PRADESH 11DEC2038 SDL	0.05%	SOV
6.75% KARNATAKA 04NOV35 SDL	0.05%	SOV
8.53% TAMIL NADU 28NOV2028 SDL	0.04%	SOV
7.20% MAHARASHTRA 09AUG2027 SDL	0.03%	SOV
7.76% UTTARAKHAND 29MAR2033 SDL	0.02%	SOV
7.51% UTTAR PRADESH 27MAR2040 SDL	0.02%	SOV
7.98% KARNATAKA 14OCT25 SDL	0.02%	SOV
7.49% UTTAR PRADESH 27MAR2036 SDL	0.02%	SOV
7.46% MADHYA PRADESH 14SEP2032 SDL	0.02%	SOV
8.36% MAHARASHTRA 27JAN26 SDL	0.01%	SOV
6.63% GUJARAT 16SEP2029 SDL	0.01%	SOV
8.39% MADHYA PRADESH 27JAN2026 SDL	0.01%	SOV
7.66% UTTAR PRADESH 24AUG2032 SDL	0.01%	SOV
8.46% GUJARAT 10FEB2026 SDL	0.01%	SOV
7.51% UTTAR PRADESH 27MAR2038 SDL	0.00%	SOV
SECURITISED DEBT	0.76%	
India Universal Trust AL1	0.22%	IND AAA(SO)
India Universal Trust AL1	0.18%	IND AAA(SO)
India Universal Trust AL1	0.10%	IND AAA(SO)
India Universal Trust AI2	0.09%	IND AAA(SO)
India Universal Trust AI2	0.08%	IND AAA(SO)
India Universal Trust AI2	0.08%	IND AAA(SO)
Alternative Investment Funds (AIF)	0.27%	
Corporate Debt Market Development Fund	0.27%	
Interest Rate Swaps	0.00%	
Standard Chartered Bank	0.00%	
Standard Chartered Bank	-0.00%	
Clearing Corporation of India Limited	-0.00%	
Cash & Current Assets	2.93%	
Total Net Assets	100.00%	



Aditya Birla Sun Life Banking & PSU Debt Fund

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



Savings Solutions



Investment Performance

NAV as on December 31, 2024: ₹ 350.8759

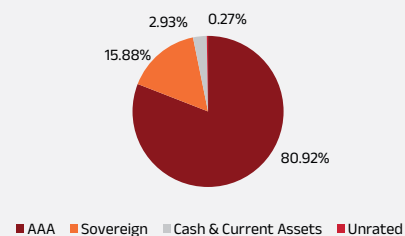
Inception - April 19, 2002	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Banking & PSU Debt Fund	8.02%	6.54%	6.11%	7.84%
Value of Std Investment of ₹ 10,000	36238	13728	11949	10787
Benchmark - Nifty Banking & PSU Debt Index A-II	7.74%	6.19%	5.71%	7.65%
Value of Std Investment of ₹ 10,000	34741	13510	11814	10767
Additional Benchmark - CRISIL 10 Year Gilt Index	6.63%	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	29201	13143	11868	10960

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 11. Total Schemes managed by Mr. Kaustubh Gupta is 11. Total Schemes managed Mr. Harshil Suvarnkar is 18. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.



Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Retail Plan [@]	Direct Plan
Growth	350.8759	526.7117	363.5529
Monthly IDCW [‡] :	111.5180	111.2986	115.4436
Quarterly IDCW [‡] :	101.1235	102.1995	102.8356
IDCW [‡] :	144.1246	-	102.4261

[‡]Income Distribution cum capital withdrawal

[@]Retail Plan has been discontinued and does not accept fresh subscriptions/Switch in.

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III **	INE062A08447	7.36%	7.35%
State Bank of India - Tier II - Basel III	INE062A08264	6.24%	8.32%
State Bank of India - Tier II - Basel III **	INE062A08256	6.57%	8.42%
Bank of Baroda - Tier II - Basel III	INE028A08364	7.40%	7.39%
ICICI Bank Limited - Tier II - Basel III **	INE090A08UDD	7.18%	9.23%

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





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

Fund Details

Investment Objective

The investment objective of the Scheme is to generate regular income and capital appreciation by predominantly Investment Objective investing in a portfolio of debt securities with medium term maturity. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Ms. Sunaina Da Cunha & Mr. Mohit Sharma

Date of Allotment

March 25, 2009

Benchmark

CRISIL Medium Duration Debt A-III Index

Managing Fund Since

September 1, 2014, August 06, 2020

Experience in Managing the Fund

10.3 years & 4.4 years

Total Expense Ratio (TER)

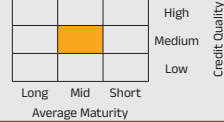
Regular	1.56%
Direct	0.86%

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

Fund Category

Medium Duration Fund

Investment Style



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

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

AUM

Monthly Average AUM	₹	1995.80	Crores
AUM as on last day	₹	2004.00	Crores



Other Parameters

Modified Duration	3.73 years
Average Maturity	5.06 years
Yield to Maturity	7.70%
Macaulay Duration	3.88 years
Calculation of YTM doesn't include Stressed Assets (ITPCL). Refer the Annexure for Update on Stressed Assets.	

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

SIP

Monthly: Minimum ₹ 1,000/-

*Revised Maximum Subscription Limit : Rs. 10 crore per investor per day across all subscription transactions (i.e. fresh purchases, additional purchases, switch-in and trigger transactions such as SIP, STP as available)

PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	45.86%	
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	26.55%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	10.25%	SOV
7.23% INDIA GOVERNMENT BOND 15APR2039	2.58%	SOV
7.10% GOVT 08-Apr-2034	2.14%	SOV
7.18% GOI 24-Jul-2037	2.05%	SOV
6.92% INDIA GOVT BOND 18NOV2039 GSEC	1.25%	SOV
7.10% GOVERNMENT OF INDIA 18APR29	1.01%	SOV
7.17% GOI (MD 08/01/2028)	0.02%	SOV
07.26% GOI (MD 14/01/2029)	0.01%	SOV
7.27% GOI 08APR26	0.01%	SOV
Fixed rates bonds - Corporate	37.20%	
Adani Airport Holdings Ltd	2.53%	CRISIL A+
CreditAccess Grameen Limited	2.50%	IND AA-
Small Industries Development Bank of India	2.50%	CRISIL AAA
JSW Steel Limited	2.49%	ICRA AA
Small Industries Development Bank of India	2.49%	ICRA AAA
GMR Airport Ltd	2.44%	CARE BBB+
Hinduja Housing Finance Ltd	2.30%	CARE AA+
JM Financial Products Limited	1.99%	ICRA AA
State Bank of India - Tier II - Basel III	1.96%	ICRA AAA
IndInfravit Trust	1.44%	ICRA AAA
DLF Home Developers Ltd	1.25%	ICRA AA
Arka Fincap Limited	1.25%	CRISIL AA
Avanse Financial Services Ltd	1.25%	CARE AA-
Sk Finance Ltd	1.25%	CRISIL AA-
Yes Bank Limited	1.25%	CRISIL A+
Eris Lifesciences Limited	1.20%	IND AA-
Eris Lifesciences Limited	1.20%	IND AA-
National Bank For Agriculture and Rural Development	1.00%	ICRA AAA
Phillips Carbon Black Ltd	1.00%	CRISIL AA
Oxyzo Financial Services Pvt Ltd	1.00%	ICRA A+
Union Bank of India - Tier I - Basel III	0.95%	IND AA+
Punjab National Bank - Tier II - Basel III	0.74%	IND AAA

Issuer	% to Net Assets	Rating
Highways Infrastructure Trust	0.63%	CRISIL AAA
Godrej Industries Limited	0.50%	CRISIL AA+
REC Limited	0.06%	CRISIL AAA
NTPC Limited	0.03%	CRISIL AAA
IL&FS Tamil Nadu Power Company Limited	0.00%	
IL&FS Tamil Nadu Power Company Limited	0.00%	
IL&FS Tamil Nadu Power Company Limited	0.00%	
Floating rates notes - Corporate	4.50%	
Piramal Capital & Housing Finance Limited	2.39%	ICRA AA
DME Development Limited	0.21%	CRISIL AAA
DME Development Limited	0.21%	CRISIL AAA
DME Development Limited	0.21%	CRISIL AAA
DME Development Limited	0.21%	CRISIL AAA
DME Development Limited	0.21%	CRISIL AAA
DME Development Limited	0.21%	CRISIL AAA
DME Development Limited	0.21%	CRISIL AAA
DME Development Limited	0.21%	CRISIL AAA
DME Development Limited	0.21%	CRISIL AAA
DME Development Limited	0.21%	CRISIL AAA
Transport Infrastructure	2.78%	
IRB InvIT Fund	1.74%	
Bharat Highways Invit	1.04%	
REITS	2.12%	
Nexus Select Trust	1.23%	
Embassy Office Parks REIT	0.55%	
Brookfield India Real Estate Trust	0.34%	
Cash Management Bills	0.74%	
Government of India	0.74%	SOV
Power	0.64%	
India Grid Trust	0.64%	
Money Market Instruments	0.47%	
Canara Bank	0.47%	CRISIL A1+
Alternative Investment Funds (AIF)	0.26%	
Corporate Debt Market Development Fund	0.26%	



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

Issuer	% to Net Assets	Rating
State Government bond	0.17%	
6.97% KARNATAKA 26FEB2028 SDL	0.09%	SOV
8.08% MAHARASHTRA 26DEC28 SDL	0.06%	SOV
6.97% MAHARASHTRA 18FEB2028 SDL	0.02%	SOV

Issuer	% to Net Assets	Rating
8.73% UTTAR PRADESH - 24OCT28 SDL	0.01%	SOV
Cash & Current Assets	5.26%	
Total Net Assets	100.00%	

Investment Performance NAV as on December 31, 2024: ₹ 37.1784

Inception - March 25, 2009	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Medium Term Plan	8.68%	11.27%	13.79%	10.43%
Value of Std Investment of ₹ 10,000	37178	17067	14740	11046
Benchmark - CRISIL Medium Duration Debt A-III Index	8.04%	6.68%	5.48%	7.92%
Value of Std Investment of ₹ 10,000	33899	13824	11739	10794
Additional Benchmark - CRISIL 10 Year Gilt Index	6.12%	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	25516	13143	11868	10960

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 21. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.
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	INE062A08264	6.24%	8.32%
Punjab National Bank - Tier II - Basel III **	INE160A08167	7.37%	7.92%

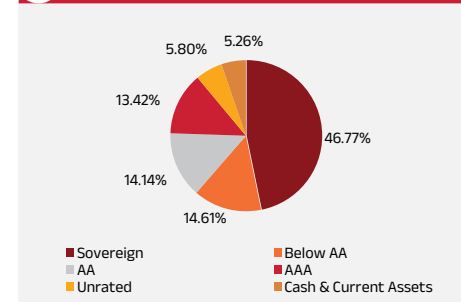
** Represents thinly traded/ non traded securities and illiquid securities.

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

Name of the scheme	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: Pursuant to the default of a security issued by Adilink Infra & Multitrading Private Limited to another bondholder on November 25, 2019, the AMC had created segregated portfolio in the Scheme with effect from November 25, 2019. Aditya Birla Sun Life Mutual Fund has fully recovered the segregated amount and the proceeds have been paid to investors in the year 2022.

Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	37.1784	40.2846
Quarterly IDCW [§] :	12.7167	13.2663
Half Yearly IDCW [§] :	13.0803	13.8275
IDCW [§] :	16.0542	17.4612

[§]Income Distribution cum capital withdrawal



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

Fund Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Ms. Sunaina Da Cunha & Mr. Mohit Sharma

Date of Allotment

April 17, 2015

Benchmark

CRISIL Credit Risk Debt B-II Index

Managing Fund Since

April 17, 2015, August 06, 2020

Experience in Managing the Fund

9.7 years, 4.4 years

Total Expense Ratio (TER)

Regular	1.54%
Direct	0.67%

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

Fund Category

Credit Risk Fund

Investment Style

			High
			Medium
			Low
	Long	Mid	Short
Average Maturity			

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

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

AUM

Monthly Average AUM	₹	924.23	Crores
AUM as on last day	₹	917.83	Crores



Other Parameters

Modified Duration	2.12 years
Average Maturity	3.40 years
Yield to Maturity	8.26%
Macaulay Duration	2.22 years

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

Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

SIP

Monthly: Minimum ₹ 100/-

PORTFOLIO

Issuer	% to Net Assets	Rating
Fixed rates bonds - Corporate	57.48%	
JSW Steel Limited	5.99%	ICRA AA
Century Textiles & Industries Limited	5.44%	CRISIL AA
Hinduja Housing Finance Ltd	3.17%	CARE AA+
Adani Airport Holdings Ltd	2.81%	CRISIL A+
ONGC Petro Additions Limited	2.74%	ICRA AA
Godrej Industries Limited	2.74%	CRISIL AA+
DLF Home Developers Ltd	2.73%	ICRA AA
Arka Fincap Limited	2.73%	CRISIL AA
Tata Projects Limited	2.73%	IND AA
Avanse Financial Services Ltd	2.73%	CARE AA-
Nirma Limited	2.72%	CRISIL AA
Delhi International Airport Ltd	2.72%	ICRA AA-
Yes Bank Limited	2.72%	CRISIL A+
Sk Finance Ltd	2.69%	ICRA AA-
GMR Airport Ltd	2.67%	CARE BBB+
CreditAccess Grameen Limited	2.25%	IND AA-
JM Financial Products Limited	2.18%	ICRA AA
Phillips Carbon Black Ltd	1.63%	CRISIL AA
Eris Lifesciences Limited	1.48%	IND AA-
Eris Lifesciences Limited	1.48%	IND AA-
Sk Finance Ltd	0.95%	CRISIL AA-
Power Finance Corporation Limited	0.13%	CRISIL AAA
REC Limited	0.05%	ICRA AAA
NTPC Limited	0.00%	CRISIL AAA
IL&FS Tamil Nadu Power Company Limited	0.00%	
IL&FS Tamil Nadu Power Company Limited	0.00%	
IL&FS Tamil Nadu Power Company Limited	0.00%	
Government Bond	16.45%	
7.23% INDIA GOVERNMENT BOND 15APR2039	6.18%	SOV
7.18% GOI 24-Jul-2037	5.58%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	4.68%	SOV

Issuer	% to Net Assets	Rating
Floating rates notes - Corporate	7.54%	
Piramal Capital & Housing Finance Limited	2.94%	ICRA AA
DME Development Limited	0.47%	CRISIL AAA
DME Development Limited	0.47%	CRISIL AAA
DME Development Limited	0.46%	CRISIL AAA
DME Development Limited	0.46%	CARE AAA
DME Development Limited	0.46%	CRISIL AAA
DME Development Limited	0.46%	CRISIL AAA
DME Development Limited	0.46%	CRISIL AAA
DME Development Limited	0.46%	CRISIL AAA
DME Development Limited	0.46%	CRISIL AAA
DME Development Limited	0.45%	CRISIL AAA
DME Development Limited	0.45%	CRISIL AAA
REITS	4.30%	
Nexus Select Trust	2.69%	
Embassy Office Parks REIT	1.20%	
Brookfield India Real Estate Trust	0.42%	
Money Market Instruments	4.07%	
Canara Bank	4.07%	CRISIL A1+
Transport Infrastructure	2.73%	
Bharat Highways Invit	2.12%	
IRB InvIT Fund	0.61%	
Cash Management Bills	1.95%	
Government of India	0.99%	SOV
Government of India	0.96%	SOV
Power	1.74%	
India Grid Trust	1.74%	
Alternative Investment Funds (AIF)	0.35%	
Corporate Debt Market Development Fund	0.35%	
Cash & Current Assets	3.37%	
Total Net Assets	100.00%	

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



Investment Performance

NAV as on December 31, 2024: ₹ 20.5335

Inception - Apr 17, 2015	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Credit Risk Fund	7.69%	8.30%	8.60%	11.88%
Value of Std Investment of ₹ 10,000	20533	14902	12811	11191
Benchmark - CRISIL Credit Risk Debt B-II Index	8.14%	7.64%	7.09%	8.08%
Value of Std Investment of ₹ 10,000	21388	14459	12285	10810
Additional Benchmark - CRISIL 10 Year Gilt Index	6.54%	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	18498	13143	11868	10960

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 21. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers. 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 impact on the NAV due to segregation is given in the following table

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

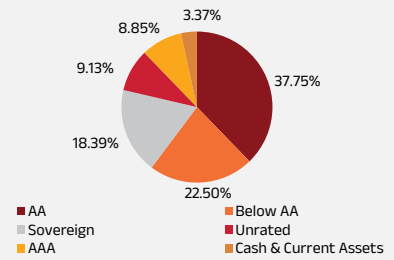
Note: The fall in NAV is to the extent of the portfolio segregated due to the credit event.

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

Aditya Birla Sun Life Mutual Fund has fully recovered the segregated amount and the proceeds have been paid to investors in the year 2022.



Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	20.5335	22.4041
IDCW ² :	12.2128	13.3420
Bonus:	-	22.4033

²Income Distribution cum capital withdrawal



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

Fund Details

Investment Objective

The investment objective of the scheme is to generate optimal returns with high liquidity through active management of Investment Objective the portfolio by investing in Debt and Money Market Instruments. The Scheme does not guarantee/ indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Bhupesh Bameta & Mr. Mohit Sharma

Date of Allotment

September 27, 2004

Benchmark

NIFTY Composite Debt Index A-III

Managing Fund Since

August 06, 2020, March 22, 2021

Experience in Managing the Fund

4.4 years, 3.8 years

Total Expense Ratio (TER)

Regular	1.23%
Direct	0.64%

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

Fund Category

Dynamic Bond

Investment Style

			High
			Medium
			Low
			Credit Quality
			Average Maturity
			Long Mid Short

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 / switchedout 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.

AUM

Monthly Average AUM	₹	1726.27	Crores
AUM as on last day	₹	1716.86	Crores



Other Parameters

Modified Duration	7.96 years
Average Maturity	15.42 years
Yield to Maturity	7.33%
Macaulay Duration	8.30 years

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

SIP

Monthly: Minimum ₹ 1,000/-

PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	62.76%	
7.23% INDIA GOVERNMENT BOND 15APR2039	20.18%	SOV
7.18% GOI 24-Jul-2037	16.11%	SOV
7.30% GOI 19JUN53	14.16%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	4.43%	SOV
7.25% GOI 12JUN63	2.99%	SOV
6.79% INDIA GOV BOND 07OCT2034 GSEC	2.98%	SOV
7.09% GOVERNMENT OF INDIA 25NOV74 G-SEC	1.46%	SOV
7.09% GOI 05AUG2054	0.26%	SOV
GOI 06.10% 12JUL31	0.06%	SOV
7.10% GOVT 08-Apr-2034	0.05%	SOV
7.95% GOI 2032 (28-AUG-2032)	0.04%	SOV
8.33% GOI (MD 07/06/2036)	0.02%	SOV
7.88% GOI (MD 19/03/2030)	0.00%	SOV
Fixed rates bonds - Corporate	33.49%	
Power Finance Corporation Limited	11.58%	ICRA AAA
Cholamandalam Investment and Finance Company Limited	4.70%	ICRA AA+
Bharti Telecom Limited	4.43%	CARE AAA
State Bank of India - Tier II - Basel III	4.39%	ICRA AAA

Issuer	% to Net Assets	Rating
HDFC Bank Limited	2.94%	ICRA AAA
Adani Airport Holdings Ltd	2.50%	CRISIL A+
Bajaj Finance Limited	1.48%	CRISIL AAA
NIIF Infrastructure Finance Limited	1.17%	ICRA AAA
Power Finance Corporation Limited	0.31%	CRISIL AAA
Cash Management Bills	0.81%	
Government of India	0.81%	SOV
State Government bond	0.42%	
7.29% West Bengal SDL (MD 28/12/2026)	0.20%	SOV
8.35% GUJARAT 06MAR29 SDL	0.07%	SOV
8.43% UTTARPRADESH 06MAR29 SDL	0.06%	SOV
7.51% UTTAR PRADESH 27MAR2038 SDL	0.05%	SOV
7.96% Gujarat SDL (14/10/2025)	0.03%	SOV
7.96% Maharashtra SDL (14/10/2025)	0.02%	SOV
8.32% GUJARAT 12DEC28 SDL	0.00%	SOV
Alternative Investment Funds (AIF)	0.28%	
Corporate Debt Market Development Fund	0.28%	
Cash & Current Assets	2.24%	
Total Net Assets	100.00%	

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



Investment Performance

NAV as on December 31, 2024: ₹ 44.2711

Inception - Sept 27, 2004	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Dynamic Bond Fund	7.61%	7.24%	7.21%	8.79%
Value of Std Investment of ₹ 10,000	44271	14192	12323	10882
Benchmark - NIFTY Composite Debt Index A-III	7.21%	6.74%	6.02%	8.63%
Value of Std Investment of ₹ 10,000	41029	13859	11919	10865
Additional Benchmark - CRISIL 10 Year Gilt Index	6.08%	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	33105	13143	11868	10960

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 21. Total Schemes managed by Mr. Bhupesh Bameta is 16. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers. 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 **	INE062A08447	7.36%	7.35%

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

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

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

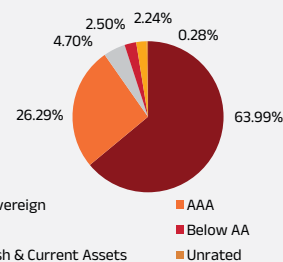
Note: The fall in NAV is to the extent of the portfolio segregated due to the credit event.

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

Aditya Birla Sun Life Mutual Fund has fully recovered the segregated amount and the proceeds have been paid to investors in the year 2022.



Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	44.2711	47.3530
Monthly IDCW ² :	10.5802	10.9808
Quarterly IDCW ² :	10.7850	11.0041
Daily IDCW ² :	12.5208	13.5151

²Income Distribution cum capital withdrawal



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.



Fund Details

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. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Bhupesh Bameta

Date of Allotment

October 21, 1995

Benchmark

CRISIL Medium to Long Duration Debt A-III Index

Managing Fund Since

August 06, 2020

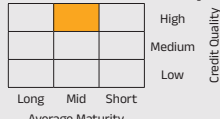
Experience in Managing the Fund

4.4 years

Fund Category

Medium to Long Duration Fund

Investment Style



Scheme Rating

[ICRA]AAAmfs

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	2185.14	Crores
AUM as on last day	₹	2185.07	Crores

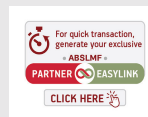
Total Expense Ratio (TER)

Regular	1.16%
Direct	0.74%

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

SIP

Monthly: Minimum ₹ 1,000/-



Other Parameters

Modified Duration	6.61 years
Average Maturity	15.25 years
Yield to Maturity	7.33%
Macaulay Duration	6.87 years

Application Amount for fresh subscription

₹ 5,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	52.51%	
7.34% INDIA GOVERNMENT BOND 22APR2064	21.30%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	9.25%	SOV
7.18% GOI 24-Jul-2037	8.08%	SOV
7.09% GOI 05AUG2054	3.69%	SOV
7.25% GOI 12JUN63	3.58%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	3.06%	SOV
7.30% GOI 19JUN53	2.88%	SOV
7.23% INDIA GOVERNMENT BOND 15APR2039	0.24%	SOV
6.92% INDIA GOVT BOND 18NOV2039 GSEC	0.18%	SOV
7.09% GOVERNMENT OF INDIA 25NOV74 G-SEC	0.13%	SOV
7.06% GOI 10APR28	0.06%	SOV
5.74% GOI 15NOV2026	0.04%	SOV
6.54% GOI 17JAN2032	0.03%	SOV
GOI 07.41% 19DEC2036	0.00%	SOV
Fixed rates bonds - Corporate	38.04%	
Small Industries Development Bank of India	3.43%	ICRA AAA
LIC Housing Finance Limited	2.77%	CRISIL AAA
Small Industries Development Bank of India	2.74%	ICRA AAA
Small Industries Development Bank of India	2.42%	ICRA AAA
Bajaj Finance Limited	2.32%	CRISIL AAA
National Bank For Agriculture and Rural Development	2.30%	ICRA AAA
Tata Capital Housing Finance Limited	2.29%	ICRA AAA
HDFC Bank Limited	2.26%	ICRA AAA
LIC Housing Finance Limited	2.24%	CRISIL AAA
Small Industries Development Bank of India	1.45%	CRISIL AAA
Tata Capital Housing Finance Limited	1.15%	CRISIL AAA
Bajaj Finance Limited	1.15%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.15%	ICRA AAA
Mahindra & Mahindra Financial Services Limited	1.15%	ICRA AAA
HDB Financial Services Limited	1.14%	CRISIL AAA
Bajaj Finance Limited	1.14%	CRISIL AAA
Tata Capital Housing Finance Limited	1.14%	ICRA AAA
HDFC Bank Limited	1.14%	ICRA AAA
SMFG India Home Finance Company Limited	1.14%	CARE AAA
HDB Financial Services Limited	1.12%	CRISIL AAA
LIC Housing Finance Limited	0.46%	CRISIL AAA
HDB Financial Services Limited	0.46%	CRISIL AAA

Issuer	% to Net Assets	Rating
LIC Housing Finance Limited	0.46%	CRISIL AAA
State Bank of India - Tier II - Basel III	0.45%	ICRA AAA
HDFC Bank Limited	0.23%	ICRA AAA
Power Finance Corporation Limited	0.23%	ICRA AAA
National Bank For Agriculture and Rural Development	0.11%	ICRA AAA
State Government bond	2.98%	
7.47% CHHATTISGARH 27MAR2034 SDL	0.84%	SOV
7.47% CHHATTISGARH 27MAR2033 SDL	0.74%	SOV
7.49% UTTAR PRADESH 07FEB2034 SDL	0.70%	SOV
7.49% CHHATTISGARH 27MAR2035 SDL	0.12%	SOV
7.15% MAHARASHTRA 13OCT2026 SDL	0.09%	SOV
8.67% MAHARASHTRA 24FEB2026 SDL	0.07%	SOV
7.47% RAJASTHAN 27MAR2033 SDL	0.06%	SOV
7.65% TELANGANA 15APR2030 SDL	0.05%	SOV
7.65% UTTAR PRADESH 15APR2030 SDL	0.05%	SOV
8.88% WEST BENGAL 24FEB26 SDL	0.05%	SOV
8.31% TELANGANA 13JAN2026 SDL	0.05%	SOV
6.54% MAHARASHTRA 09FEB2027 SDL	0.04%	SOV
7.81% UTTAR PRADESH 29MAR34 SDL	0.04%	SOV
TAMIL NADU 08.06% 15APR25 SDL	0.03%	SOV
8.08% MADHYA PRADESH 11FEB2025 SDL	0.02%	SOV
6.72% TAMIL NADU 07OCT2027 SDL	0.02%	SOV
7.88% Chattisgarh SDL (MD 15/03/2027)	0.01%	SOV
Cash Management Bills	1.47%	
Government of India	0.75%	SOV
Government of India	0.72%	SOV
Government of India	0.01%	SOV
Power	0.64%	
India Grid Trust	0.64%	
Alternative Investment Funds (AIF)	0.24%	
Corporate Debt Market Development Fund	0.24%	
Interest Rate Swaps	0.00%	
Clearing Corporation of India Limited	0.00%	
Cash & Current Assets	4.12%	
Total Net Assets	100.00%	

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



Investment Performance

NAV as on December 31, 2024: ₹ 120.6315

Inception - Oct 21, 1995	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Income Fund	8.90%	6.77%	5.76%	8.37%
Value of Std Investment of ₹ 10,000	120632	13880	11830	10840
Benchmark - CRISIL Medium to Long Duration Debt A-III Index	NA	6.87%	5.94%	8.71%
Value of Std Investment of ₹ 10,000	NA	13943	11893	10873
Additional Benchmark - CRISIL 10 Year Gilt Index	NA	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	NA	13143	11868	10960

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 16. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

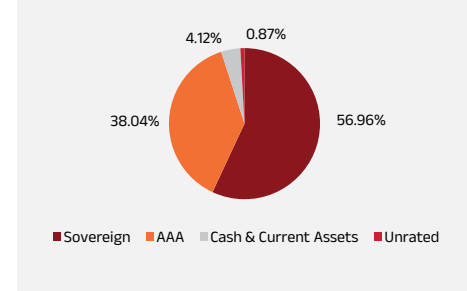
Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our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

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III	INE062A08264	6.24%	8.32%

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



Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	120.6315	129.7925
Quarterly IDCW ¹ :	13.2413	14.1843
IDCW ¹ :	12.1279	12.8960

¹Income Distribution cum capital withdrawal



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

Fund Details

Investment Objective

An Open - ended government securities scheme with the objective to generate income and capital appreciation through Investment Objective investments exclusively in Government Securities. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Bhupesh Bameta

Date of Allotment

October 11, 1999

Benchmark

NIFTY All Duration G-Sec Index

Managing Fund Since

August 06, 2020

Experience in Managing the Fund

4.4 years

Fund Category

Gilt Fund

Investment Style

	High
	Medium
	Low
Long	
Mid	
Short	
Average Maturity	

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	2137.02	Crores
AUM as on last day	₹	2044.96	Crores

Total Expense Ratio (TER)

Regular	1.14%
Direct	0.49%

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



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Other Parameters

Modified Duration	10.25 years
Average Maturity	24.33 years
Yield to Maturity	7.07%
Macaulay Duration	10.60 years

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

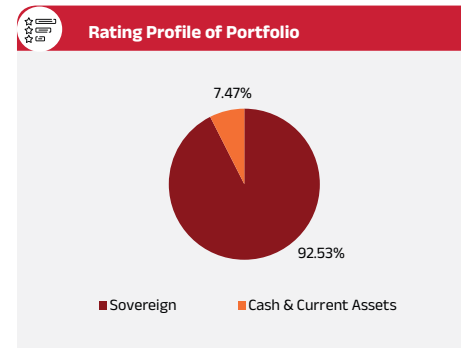
₹ 1,000 (plus in multiples of ₹ 1)

SIP

Monthly: Minimum ₹ 1,000/-

PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	92.53%	
7.30% GOI 19JUN53	54.74%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	15.65%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	11.51%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	8.30%	SOV
6.76% GOVERNMENT OF INDIA 22FEB61 G-SEC	1.41%	SOV
7.18% GOI 24-Jul-2037	0.50%	SOV
7.25% GOI 12JUN63	0.25%	SOV
7.09% GOVERNMENT OF INDIA 25NOV74 G-SEC	0.14%	SOV
5.63% GOI 12APR2026	0.03%	SOV
Cash & Current Assets	7.47%	
Total Net Assets	100.00%	



Investment Performance NAV as on December 31, 2024: ₹ 78.3541

Inception - Oct 11, 1999	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Government Securities Fund	8.50%	6.62%	5.90%	9.04%
Value of Std Investment of ₹ 10,000	78354	13784	11880	10906
Benchmark - NIFTY All Duration G-Sec Index	NA	6.93%	6.78%	10.06%
Value of Std Investment of ₹ 10,000	NA	13984	12177	11009
Additional Benchmark - CRISIL 10 Year Gilt Index	NA	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	NA	13143	11868	10960

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 16. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers. 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.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	78.3541	83.9145
Quarterly IDCW ² :	11.2774	11.9838

²Income Distribution cum capital withdrawal



Fund Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Harshil Suvarnkar

Date of Allotment

March 11, 2019

Benchmark

CRISIL Short Term Bond Index

Managing Fund Since

November 01, 2024

Experience in Managing the Fund

0.2 Years

Fund Category

Retirement Fund (Solution Oriented Fund)

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

Entry Load	Nil
Exit Load	Nil
Upon completion of lock-in period of minimum 5 years from the date of allotment of units or Retirement Age of Unit holder (i.e. completion of 60 years, whichever is earlier):	

AUM

Monthly Average AUM	₹	15.72	Crores
AUM as on last day	₹	15.71	Crores

Total Expense Ratio (TER)

Regular	2.07%
Direct	0.84%
Including additional expenses and goods and service tax on management fees.	

SIP

Monthly/Weekly: Minimum ₹ 500/-



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Other Parameters

Modified Duration	3.73 years
Average Maturity	6.94 years
Yield to Maturity	6.91%
Macaulay Duration	3.87 years

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	76.36%	
7.27% GOI 08APR26	47.63%	SOV
6.57% GOI (MD 05/12/2033)	18.81%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	9.92%	SOV
Cash Management Bills	6.61%	
Government of India	6.02%	SOV
Government of India	0.60%	SOV
Fixed rates bonds - Corporate	6.57%	
HDFC Bank Limited	6.57%	CRISIL AAA

Issuer	% to Net Assets	Rating
State Government bond	4.87%	
7.25% MAHARASHTRA 28DEC2026 SDL	1.60%	SOV
7.98% UTTAR PRADESH 14OCT2025 SDL	1.53%	SOV
HARYANA 08.21% 31MAR2026 SDL	1.29%	SOV
MAHARASHTRA SDL 08.26% 12AUG25	0.32%	SOV
8.59% KARNATAKA 06NOV2025 SDL	0.13%	SOV
Cash & Current Assets	5.59%	
Total Net Assets	100.00%	

Investment Performance

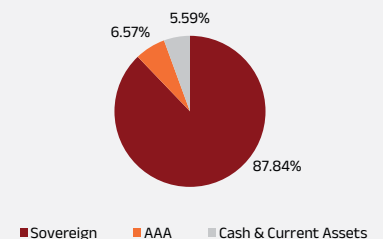
NAV as on December 31, 2024: ₹ 12.7554

Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Retirement Fund -The 50s Plus Debt Plan	4.27%	4.10%	4.07%	6.14%
Value of Std Investment of ₹ 10,000	12755	12225	11271	10615
Benchmark - CRISIL Short Term Bond Index	7.09%	6.69%	6.25%	7.96%
Value of Std Investment of ₹ 10,000	14891	13826	11996	10798
Additional Benchmark - CRISIL 10 Year Gilt Index	6.54%	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	14453	13143	11868	10960

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. Whenscheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Harshil Suvarnkar is 18. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	12.7554	13.7641
IDCW ¹ :	11.0362	11.9079

¹Income Distribution cum capital withdrawal



Fund Details

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). The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Lovelish Solanki

Date of Allotment

July 24, 2009

Benchmark

Nifty 50 Arbitrage TRI

Managing Fund Since

December 15, 2014

Experience in Managing the Fund

10.1 years

SIP

Daily/Weekly/Monthly; Minimum ₹ 100/-

Fund Category

Arbitrage Fund

Investment Style

		Large Cap
		Mid Cap
		Small Cap
Growth	Blend	Value

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

Entry Load	Nil
Exit Load	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.

AUM

Monthly Average AUM	₹	13922.01	Crores
AUM as on last day	₹	14115.19	Crores

Total Expense Ratio (TER)

Regular	1.01%
Direct	0.29%

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



INVEST NOW

Other Parameters

Modified Duration	0.64 years
Average Maturity	0.98 years
Yield to Maturity	7.63%
Macaulay Duration	0.66 years
Portfolio Turnover	13.53

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Futures
Equity & Equity Related		
MUTUAL FUNDS	26.70%	
Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan	12.44%	
Aditya Birla Sunlife Floating Rate Fund - Direct Plan - Growth	10.35%	
ADI BI SU LI CRI-IB FS 6M-DG	1.78%	
Aditya Birla Sun Life Liquid Fund - Growth - Direct Plan	1.77%	
ADITY BIR SL CRIS IBX AAA-DG	0.36%	
Banks	10.38%	
Axis Bank Limited	2.01%	-2.03%
ICICI Bank Limited	1.47%	-1.48%
Kotak Mahindra Bank Limited	1.31%	-0.01%
IndusInd Bank Limited	1.24%	-1.25%
Bank of Baroda	1.17%	-1.18%
State Bank of India	0.74%	-0.75%
Bandhan Bank Limited	0.61%	-0.61%
Punjab National Bank	0.55%	-0.55%
Canara Bank	0.47%	-0.48%
HDFC Bank Limited	0.43%	-0.43%
City Union Bank Limited	0.22%	-0.22%
Indian Bank	0.06%	-0.06%
Bank of India	0.04%	-0.04%
Yes Bank Limited	0.03%	-0.03%
The Federal Bank Limited	0.02%	-0.02%
Automobiles	5.38%	
Mahindra & Mahindra Limited	2.29%	-2.31%
Tata Motors Limited	0.69%	-0.15%
Eicher Motors Limited	0.65%	-0.65%
Maruti Suzuki India Limited	0.65%	-0.65%
TVS Motor Company Limited	0.54%	-0.54%
Bajaj Auto Limited	0.39%	-0.39%
Hero MotoCorp Limited	0.19%	-0.03%
Petroleum Products	5.11%	
Reliance Industries Limited	4.43%	-4.46%
Indian Oil Corporation Limited	0.33%	-0.02%
Hindustan Petroleum Corporation Limited	0.17%	-0.18%
Bharat Petroleum Corporation Limited	0.17%	-0.17%
Finance	5.06%	
Shriram Finance Ltd	1.07%	-1.08%
Bajaj Finance Limited	0.97%	-0.98%
LIC Housing Finance Limited	0.88%	-0.89%
Manappuram Finance Limited	0.43%	-0.43%
Aditya Birla Capital Limited	0.41%	-0.41%
Power Finance Corporation Limited	0.31%	-0.31%
REC Limited	0.27%	-0.28%
Bajaj Finserv Limited	0.25%	-0.25%
Muthoot Finance Limited	0.19%	-0.19%
Cholamandalam Investment and Finance Company Limited	0.12%	-0.12%
Housing & Urban Development Corporation Limited	0.07%	-0.07%
Jio Financial Services Limited	0.04%	-0.04%
SBI Cards & Payment Services Limited	0.03%	-0.03%
Piramal Enterprises Limited	0.02%	-0.02%
IT - Software	3.43%	

Infosys Limited	2.59%	-2.60%
LTIMindtree Limited	0.43%	-0.43%
Tech Mahindra Limited	0.18%	-0.18%
Tata Consultancy Services Limited	0.11%	-0.11%
Wipro Limited	0.06%	-0.06%
Coforge Limited	0.03%	-0.03%
KPIT Technologies Limited	0.02%	-0.02%
Mphasis Limited	0.01%	-0.01%
Tata Elxsi Limited	0.00%	0.00%
Birlasoft Limited	0.00%	0.00%
HCL Technologies Limited	0.00%	0.00%
Telecom - Services	2.96%	
Bharti Airtel Limited	1.52%	-0.04%
Vodafone Idea Limited	0.79%	-0.01%
Indus Towers Limited	0.49%	-0.49%
Tata Communications Limited	0.15%	-0.15%
HFCL Limited	0.01%	
Pharmaceuticals & Biotechnology	2.55%	
Cipla Limited	0.57%	-0.57%
Aurobindo Pharma Limited	0.49%	-0.50%
Granules India Limited	0.33%	-0.33%
Sun Pharmaceutical Industries Limited	0.27%	-0.27%
Zydus Lifesciences Limited	0.23%	-0.23%
Glenmark Pharmaceuticals Limited	0.19%	-0.19%
Lupin Limited	0.10%	-0.11%
Biocon Limited	0.09%	-0.09%
Torrent Pharmaceuticals Limited	0.08%	-0.08%
Laurus Labs Limited	0.07%	-0.07%
Divi's Laboratories Limited	0.05%	-0.05%
Abbott India Limited	0.04%	-0.04%
Alkem Laboratories Limited	0.03%	-0.03%
Power	2.42%	
NTPC Limited	0.89%	-0.89%
Tata Power Company Limited	0.75%	-0.76%
Power Grid Corporation of India Limited	0.50%	-0.50%
Adani Energy Solutions Limited	0.13%	
CESC Limited	0.10%	-0.10%
Adani Green Energy Limited	0.05%	
NHPC Limited	0.01%	-0.01%
Aerospace & Defense	2.21%	
Hindustan Aeronautics Limited	1.59%	-0.21%
Bharat Electronics Limited	0.63%	-0.63%
Capital Markets	1.78%	
BSE Limited	0.46%	-0.46%
Multi Commodity Exchange of India Limited	0.37%	-0.37%
Central Depository Services (India) Limited	0.35%	
HDFC Asset Management Company Limited	0.32%	-0.33%
Indian Energy Exchange Limited	0.16%	-0.16%
Angel Broking Limited	0.07%	-0.07%
Computer Age Management Services Limited	0.04%	
Construction	1.73%	
Larsen & Toubro Limited	1.66%	-1.67%
NCC Limited	0.05%	-0.05%
IRB Infrastructure Developers Limited	0.02%	-0.02%



Diversified Metals	1.61%	
Vedanta Limited	1.61%	-0.03%
Consumer Durables	1.55%	
Titan Company Limited	0.55%	-0.56%
Havells India Limited	0.40%	-0.41%
Dixon Technologies (India) Limited	0.26%	-0.26%
Crompton Greaves Consumer Electricals Limited	0.23%	-0.23%
Asian Paints Limited	0.11%	-0.11%
Realty	1.53%	
DLF Limited	1.13%	-1.13%
Godrej Properties Limited	0.33%	-0.33%
Oberoi Realty Limited	0.05%	-0.05%
Prestige Estates Projects Limited	0.03%	-0.03%
Transport Infrastructure	1.47%	
GMR Airport Ltd	1.18%	-1.19%
Adani Ports and Special Economic Zone Limited	0.29%	-0.29%
Diversified FMCG	1.43%	
ITC Limited	1.04%	-1.04%
Hindustan Unilever Limited	0.39%	-0.39%
Metals & Minerals Trading	1.35%	
Adani Enterprises Limited	1.35%	-1.36%
Chemicals & Petrochemicals	1.33%	
Pidilite Industries Limited	0.36%	-0.37%
Atul Limited	0.26%	-0.26%
Aarti Industries Limited	0.23%	-0.23%
SRF Limited	0.23%	-0.23%
Navin Fluorine International Limited	0.14%	-0.14%
Gujarat Narmada Valley Fertilizers and Chemicals Limited	0.09%	-0.09%
Tata Chemicals Limited	0.02%	-0.02%
Electrical Equipment	1.16%	
Bharat Heavy Electricals Limited	0.58%	-0.58%
ABB India Limited	0.30%	-0.30%
Siemens Limited	0.24%	-0.25%
CG Power and Industrial Solutions Limited	0.04%	-0.04%
Ferrous Metals	1.16%	
Steel Authority of India Limited	0.52%	-0.01%
Tata Steel Limited	0.37%	-0.37%
JSW Steel Limited	0.23%	-0.23%
Jindal Steel & Power Limited	0.04%	-0.04%
JSL STAINLESS LTD	0.00%	
Cement & Cement Products	1.13%	
Ambuja Cements Limited	0.34%	-0.34%
UltraTech Cement Limited	0.27%	-0.27%
Grasim Industries Limited	0.26%	-0.27%
ACC Limited	0.14%	-0.14%
Dalmia Bharat Limited	0.08%	-0.08%
The Ramco Cements Limited	0.02%	-0.02%
JK Cement Limited	0.01%	-0.01%
Retailing	1.03%	
Trent Limited	0.51%	-0.51%
Aditya Birla Fashion and Retail Limited	0.40%	-0.40%
Info Edge (India) Limited	0.10%	-0.10%
Indiamart InterMesh Limited	0.02%	-0.02%
Avenue Supermarts Limited	0.00%	0.00%
Gas	0.98%	
GAIL (India) Limited	0.61%	-0.02%
Mahanagar Gas Limited	0.24%	-0.24%
Petronet LNG Limited	0.13%	-0.13%
Fertilizers & Agrochemicals	0.69%	
UPL Limited	0.38%	-0.38%
Coromandel International Limited	0.22%	-0.22%
PI Industries Limited	0.06%	-0.07%
Chambal Fertilizers & Chemicals Limited	0.03%	-0.03%
Minerals & Mining	0.68%	
NMDC Limited	0.68%	-0.03%
Auto Components	0.67%	
Exide Industries Limited	0.26%	-0.26%
Samvardhana Motherson International Limited	0.19%	-0.19%
Bharat Forge Limited	0.11%	-0.11%
MRF Limited	0.08%	-0.08%
Balkrishna Industries Limited	0.02%	-0.02%
Tube Investments of India Limited	0.01%	-0.01%
Sona BLW Precision Forgings Limited	0.00%	0.00%
Bosch Limited	0.00%	0.00%

Industrial Products	0.63%	
POLYCAB INDIA Limited	0.46%	-0.46%
APL Apollo Tubes Limited	0.08%	-0.08%
Astral Limited	0.06%	-0.06%
Cummins India Limited	0.03%	-0.03%
Supreme Industries Limited	0.00%	0.00%
KEI INDUSTRIES LTD-INR 2 DEMAT EQ-INR 2	0.00%	
Insurance	0.62%	
SBI Life Insurance Company Limited	0.17%	-0.18%
Max Financial Services Limited	0.12%	-0.12%
HDFC Life Insurance Company Limited	0.11%	-0.11%
ICICI Lombard General Insurance Company Limited	0.11%	-0.11%
ICICI Prudential Life Insurance Company Limited	0.06%	-0.06%
Life Insurance Corp of India	0.04%	-0.04%
Transport Services	0.60%	
Container Corporation of India Limited	0.37%	-0.37%
InterGlobe Aviation Limited	0.22%	-0.05%
Non - Ferrous Metals	0.56%	
Hindalco Industries Limited	0.44%	-0.45%
National Aluminium Company Limited	0.08%	-0.08%
Hindustan Copper Limited	0.04%	-0.04%
Consumable Fuels	0.56%	
Coal India Limited	0.56%	-0.56%
Leisure Services	0.46%	
Indian Railway Catering & Tourism Corporation Limited	0.46%	-0.04%
Jubilant Foodworks Limited	0.00%	0.00%
Personal Products	0.43%	
Colgate Palmolive (India) Limited	0.34%	-0.34%
Godrej Consumer Products Limited	0.08%	-0.08%
Dabur India Limited	0.01%	-0.01%
Financial Technology (Fintech)	0.41%	
One 97 Communications Limited	0.40%	
PB Fintech Limited	0.01%	-0.01%
Oil	0.36%	
Oil & Natural Gas Corporation Limited	0.33%	-0.33%
Oil India Limited	0.02%	-0.02%
Food Products	0.34%	
Britannia Industries Limited	0.34%	-0.34%
Nestle India Limited	0.01%	-0.01%
Beverages	0.31%	
United Spirits Limited	0.20%	-0.20%
Varun Beverages Limited	0.11%	
Agricultural Food & other Products	0.27%	
Marico Limited	0.17%	-0.17%
Tata Consumer Products Limited	0.11%	-0.11%
Healthcare Services	0.22%	
Apollo Hospitals Enterprise Limited	0.17%	-0.17%
Max Healthcare Institute Limited	0.02%	-0.02%
Dr. Lal Path Labs Limited	0.01%	-0.01%
Syngene International Limited	0.01%	-0.01%
METROPOLIS HEALTHCARE LIMITED	0.01%	-0.01%
Textiles & Apparels	0.08%	
Page Industries Limited	0.08%	-0.09%
IT - Services	0.06%	
Cyient Limited	0.05%	-0.05%
L&T Technology Services Limited	0.01%	-0.01%
Agricultural Commercial & Construction Vehicles	0.05%	
Escorts Kubota Limited	0.02%	-0.02%
Ashok Leyland Limited	0.02%	-0.02%
Entertainment	0.02%	
PVR Limited	0.02%	-0.02%
Money Market Instruments	5.22%	
Canara Bank	1.74%	CRISIL A1+
Axis Bank Limited	1.37%	ICRA A1+
HDFC Bank Limited	1.05%	ICRA A1+
HDFC Bank Limited	0.35%	CARE A1+
Bank of Baroda	0.35%	IND A1+
Barclays Invest & Loans India Limited	0.18%	ICRA A1+
Union Bank of India	0.18%	IND A1+
Fixed rates bonds - Corporate	0.71%	
LIC Housing Finance Limited	0.35%	CRISIL AAA
HDFC Bank Limited	0.35%	ICRA AAA
Cash & Current Assets	67.79%	

Investment Performance

	NAV as on December 31, 2024: ₹ 25.6739			
	Since Inception	5 Years	3 Years	1 Year
Inception - July 24, 2009				
Aditya Birla Sun Life Arbitrage Fund	6.29%	5.32%	6.22%	7.46%
Value of Std Investment of ₹ 10,000	25674	12960	11988	10752
Benchmark - Nifty 50 Arbitrage TRI	NA	5.21%	6.54%	7.46%
Value of Std Investment of ₹ 10,000	NA	12895	12094	10752
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.19%	5.57%	6.16%	7.43%
Value of Std Investment of ₹ 10,000	25278	13115	11967	10749

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 3. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	25.6739	27.5739
IDCW ¹ :	11.1973	11.5118

¹Income Distribution cum capital withdrawal



An open ended debt scheme investing in instruments with Macaulay duration greater than 7 years. A relatively high interest rate risk and relatively low credit risk.

Fund Details

Investment Objective

The primary investment objective of the scheme is to generate optimal returns while maintaining balance of yield, safety and liquidity. This income may be complemented by capital appreciation of the portfolio. Accordingly, investments shall be made in Debt & Money Market Instruments. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Harshil Suvarnkar & Mr. Bhupesh Bameta

Date of Allotment

August 08, 2022

Benchmark

NIFTY Long Duration Debt Index A-III

Managing Fund Since

August 08, 2022, January 25, 2023

Experience in Managing the Fund

2.4 Years & 1.9 years

Fund Category

Long Duration Fund

Investment Style

			High
			Medium
			Low
	Long	Mid	Short
	Average Maturity		

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	155.95	Crores
AUM as on last day	₹	154.91	Crores

Total Expense Ratio (TER)

Regular	1.09%
Direct	0.43%

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

SIP

Monthly: Minimum ₹ 100/-



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Other Parameters

Modified Duration	11.20 years
Average Maturity	30.02 years
Yield to Maturity	7.19%
Macaulay Duration	11.62 years

Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	77.83%	
7.34% INDIA GOVERNMENT BOND 22APR2064	23.72%	SOV
7.30% GOI 19JUN53	15.36%	SOV
7.09% GOI 05AUG2054	11.38%	SOV
7.46% GOVERNMENT OF INDIA 06NOV73 G-SEC	10.26%	SOV
7.25% GOI 12JUN63	8.34%	SOV
6.92% INDIA GOVT BOND 18NOV2039 GSEC	5.07%	SOV
7.09% GOVERNMENT OF INDIA 25NOV74 G-SEC	3.25%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.23%	SOV
7.26% GOI 22AUG2032	0.16%	SOV
7.18% GOI 24-Jul-2037	0.07%	SOV
7.54% GOVERNMENT OF INDIA 23MAY2036 GSEC	0.00%	SOV
Fixed rates bonds - Corporate	13.09%	
Indian Railway Finance Corporation Limited	6.55%	ICRA AAA
Bajaj Finance Limited	6.54%	CRISIL AAA
State Government bond	6.60%	
7.81% UTTAR PRADESH 29MAR34 SDL	3.37%	SOV
7.51% UTTAR PRADESH 27MAR2038 SDL	1.04%	SOV

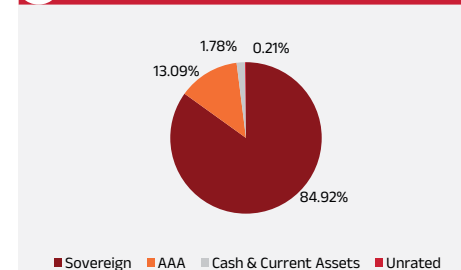
Issuer	% to Net Assets	Rating
7.49% TAMIL NADU 24APR2034 SDL	0.67%	SOV
7.47% UTTARAKHAND 20MAR2034 SDL	0.63%	SOV
7.73% UTTAR PRADESH 15NOV2035 SDL	0.32%	SOV
7.77% HARYANA 29MAR2033 SDL	0.24%	SOV
7.48% UTTAR PRADESH 20MAR2036 SDL	0.12%	SOV
7.65% TAMIL NADU 25JAN2033 SDL	0.08%	SOV
7.79% UTTAR PRADESH 29MAR33 SDL	0.07%	SOV
7.64% MAHARASHTRA 28SEP2032 SDL	0.04%	SOV
7.72% MAHARASHTRA 23MAR2032 SDL	0.02%	SOV
Cash Management Bills	0.50%	
Government of India	0.25%	SOV
Government of India	0.24%	SOV
Alternative Investment Funds (AIF)	0.21%	
Corporate Debt Market Development Fund	0.21%	
Cash & Current Assets	1.78%	
Total Net Assets	100.00%	

Investment Performance

	Since Inception	5 Years	3 Years	1 Year
Inception - Aug 08, 2022				
Aditya Birla Sun Life Long Duration Fund	8.94%	NA	NA	10.48%
Value of Std Investment of ₹ 10,000	12281	NA	NA	11051
Benchmark - NIFTY Long Duration Debt Index A-III	9.28%	NA	NA	10.97%
Value of Std Investment of ₹ 10,000	12373	NA	NA	11100
Additional Benchmark - CRISIL 10 Year Gilt Index	8.34%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	12121	NA	NA	10960

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Harshil Suvarnkar is 18. Total Schemes managed by Mr. Bhupesh Bameta is 16. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.
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.

Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	12.2808	12.4692
IDCW ³ :	11.4140	11.5945

³Income Distribution cum capital withdrawal



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.

Fund Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Mohit Sharma

Date of Allotment

March 30, 2022

Benchmark

CRISIL IBX 60:40 SDL + AAA PSU Index - April 2025

Managing Fund Since

March 30, 2022

Experience in Managing the Fund

2.8 Years

Tracking Error

Regular	0.16%
Direct	0.16%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	175.58	Crores
AUM as on last day	₹	168.08	Crores

Total Expense Ratio (TER)

Regular	0.35%
Direct	0.20%

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

SIP

Monthly: Minimum ₹ 500/-



Other Parameters

Modified Duration	0.22 years
Average Maturity	0.23 years
Yield to Maturity	7.09%
Macaulay Duration	0.23 years

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
State Government bond	55.39%	
7.38% MADHYAPRADESH 15 Mar 2025 SDL	20.85%	SOV
5.94% RAJASTHAN 09APR2025 SDL	11.87%	SOV
8.03% GUJARAT 16APR2025 SDL	5.97%	SOV
8.08% UTTAR PRADESH 25FEB25 SDL	3.86%	SOV
6.88 % TELANGANA 31MAR2025 SDL	2.98%	SOV
8.06% ANDHRA PRADESH 25FEB25 SDL	1.79%	SOV
8.04% HARYANA 25MAR2025 SDL	1.49%	SOV
6.69% MADHYA PRADESH 17MAR25 SDL	1.25%	SOV
8.05% MAHARASHTRA 28JAN2025 SDL	0.89%	SOV
8.08% KARNATAKA 11MAR2025 SDL	0.60%	SOV
8.08% WEST BENGAL 29APR2025 SDL	0.60%	SOV
8.05% HARYANA 25FEB2025 SDL	0.60%	SOV
8.08% BIHAR 28JAN2025 SDL	0.60%	SOV
8.10% UTTAR PRADESH 28JAN2025 SDL	0.55%	SOV
8.12% TELANGANA 11MAR2025 SDL	0.30%	SOV

Issuer	% to Net Assets	Rating
8.10% ANDHRA PRADESH 11MAR2025 SDL	0.30%	SOV
GUJARAT 8.05% 25FEB25 SDL	0.30%	SOV
KARNATAKA 8.05% 25FEB25 SDL	0.30%	SOV
8.08% MADHYA PRADESH 11FEB2025 SDL	0.30%	SOV
Fixed rates bonds - Corporate	36.83%	
REC Limited	13.71%	CRISIL AAA
Power Finance Corporation Limited	13.06%	ICRA AAA
National Bank For Agriculture and Rural Development	5.91%	ICRA AAA
Power Grid Corporation of India Limited	2.38%	ICRA AAA
Small Industries Development Bank of India	1.78%	ICRA AAA
Cash Management Bills	2.76%	
Government of India	2.58%	SOV
Government of India	0.18%	SOV
Cash & Current Assets	5.02%	
Total Net Assets	100.00%	





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.



Investment Performance

NAV as on December 31, 2024: ₹ 11.6234

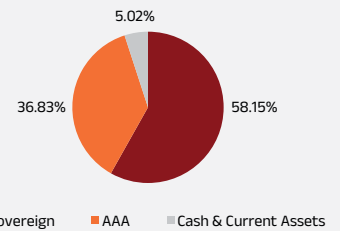
Inception - March 30, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2025 Index Fund	5.60%	NA	NA	7.28%
Value of Std Investment of ₹ 10,000	11623	NA	NA	10730
Benchmark - CRISIL IBX 60:40 SDL + AAA PSU Index – April 2025	5.92%	NA	NA	7.65%
Value of Std Investment of ₹ 10,000	11721	NA	NA	10767
Additional Benchmark - CRISIL 10 Year Gilt Index	6.71%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	11961	NA	NA	10960

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 21. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers. Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are 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.



Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.6234	11.6700
IDCW ¹ :	11.6234	11.6707

Tracking Differences	Regular	Direct
1 Year (%)	-0.39	-0.23
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.32	-0.17

¹Income Distribution cum capital withdrawal





An open ended scheme tracking the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index A relatively high interest rate risk and relatively low credit risk

Fund Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Mohit Sharma

Date of Allotment

September 24, 2021

Benchmark

Nifty SDL Plus PSU Bond Sep 2026 60:40 Index

Managing Fund Since

September 24, 2021

Experience in Managing the Fund

3.3 Years

Tracking Error

Regular	0.33%
Direct	0.33%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	9772.75	Crores
AUM as on last day	₹	9654.40	Crores

Total Expense Ratio (TER)

Regular	0.33%
Direct	0.20%

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

SIP

Monthly: Minimum ₹ 500/-



Other Parameters

Modified Duration	1.35 years
Average Maturity	1.50 years
Yield to Maturity	7.30%
Macaulay Duration	1.42 years

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
State Government bond	57.41%	
7.49% GUJARAT 28SEP2026 SDL	4.54%	SOV
7.84% TAMIL NADU 13JUL2026 SDL	4.45%	SOV
6.24% MAHARASHTRA 11AUG26 SDL	4.00%	SOV
7.37% MAHARASHTRA 14SEP2026 SDL	3.93%	SOV
8.07% KERALA 15JUN2026 SDL	2.89%	SOV
7.85% ANDHRA PRADESH 13JUL2026 SDL	2.33%	SOV
7.38% MADHYA PRADESH 14SEP2026 SDL	1.97%	SOV
7.86% UTTAR PRADESH 13JUL26 SDL	1.54%	SOV
7.84% MAHARASHTRA 13JUL2026 SDL	1.38%	SOV
8.08% UTTAR PRADESH 15JUN2026 SDL	1.37%	SOV
8.82% BIHAR 24FEB2026 SDL	1.27%	SOV
8.54% BIHAR 10FEB2026 SDL	1.16%	SOV
7.38% RAJASTHAN 14SEP2026 SDL	1.15%	SOV
8.60% BIHAR 09MAR2026 SDL	1.11%	SOV
8.72% TAMIL NADU 19SEP2026 SDL	1.11%	SOV
6.20% RAJASTHAN 02FEB26 SDL	1.03%	SOV
7.62% MADHYA PRADESH 09AUG2026 SDL	0.96%	SOV
8.82% JHARKHAND 24FEB2026 SDL	0.89%	SOV
8.07% RAJASTHAN 15JUN2026 SDL	0.84%	SOV
7.96% MAHARASHTRA 29JUN2026 SDL	0.79%	SOV
7.17% RAJASTHAN 28SEP2026 SDL	0.78%	SOV
8.51% HARYANA 10FEB2026 SDL	0.77%	SOV
8.02% UTTAR PRADESH 25MAY2026 SDL	0.74%	SOV
8.53% TELANGANA 09MAR2026 SDL	0.71%	SOV
GUJARAT 07.83% 13JUL2026 SDL	0.67%	SOV
8.07% TAMIL NADU 15JUN2026 SDL	0.66%	SOV
8.09 ANDHRA PRADESH 15JUN26 SDL	0.63%	SOV
7.37% TAMIL NADU 14SEP2026 SDL	0.60%	SOV
7.16% MADHYA PRADESH 28SEP26 SDL	0.58%	SOV
7.19% UTTAR PRADESH 28SEP2026 SDL	0.57%	SOV
7.39% UTTARAKHAND 14SEP2026 SDL	0.56%	SOV
7.62% TAMIL NADU 09AUG2026 SDL	0.53%	SOV
8.72% ANDHRA PRADESH 24FEB2026 SDL	0.53%	SOV
8.05% GUJARAT 15JUN2026 SDL	0.53%	SOV
6.18% GUJARAT 31MAR2026 SDL	0.51%	SOV
6.27% RAJASTHAN 20JUL2026 SDL	0.51%	SOV
5.82% BIHAR 20JAN2026 SDL	0.51%	SOV
7.99% UTTAR PRADESH 29JUN2026 SDL	0.47%	SOV
6.39% ANDHRA PRADESH 20MAY2026 SDL	0.46%	SOV

Issuer	% to Net Assets	Rating
6.10% RAJASTHAN 25MAY2026 SDL	0.46%	SOV
8.42% JHARKHAND 27JAN2026 SDL	0.42%	SOV
7.39% TELANGANA 14SEP2026 SDL	0.42%	SOV
7.98% GUJARAT 11MAY26 SDL	0.38%	SOV
6.72% TELANGANA 22APR2026 SDL	0.37%	SOV
6.05% RAJASTHAN 16JUN2026 SDL	0.36%	SOV
7.16% MAHARASHTRA 28SEP2026 SDL	0.26%	SOV
7.02% GUJARAT 28AUG2026 SDL	0.26%	SOV
5.96% PUDUCHERRY 29SEP2026 SDL	0.24%	SOV
7.58% UTTAR PRADESH 24AUG2026 SDL	0.24%	SOV
7.39% UTTAR PRADESH 14SEP2026 SDL	0.23%	SOV
8.16% KARNATAKA 26NOV2025 SDL	0.21%	SOV
8.34% UTTAR PRADESH 13JAN26 SDL	0.18%	SOV
7.98% KERALA 11MAY2026 SDL	0.18%	SOV
8.53% UTTAR PRADESH 10FEB26 SDL	0.16%	SOV
MAHARASHTRA 08.08% 15JUN2026 SDL	0.16%	SOV
7.98% HARYANA 29JUN2026 SDL	0.16%	SOV
7.62% TELANGANA 09AUG2026 SDL	0.16%	SOV
7.63% ANDHRA PRADESH 09AUG2026 SDL	0.16%	SOV
8.39% UTTAR PRADESH 27JAN2026 SDL	0.15%	SOV
7.98% GUJARAT 25MAY2026 SDL	0.12%	SOV
8.53% KERALA 09MAR2026 SDL	0.11%	SOV
8.42% KERALA 27JAN2026 SDL	0.11%	SOV
8.38% ODISHA 27JAN2026 SDL	0.11%	SOV
8.27% KARNATAKA 13JAN2026 SDL	0.10%	SOV
7.60% GUJARAT 09AUG2026 SDL	0.10%	SOV
7.58% MAHARASHTRA 24AUG2026 SDL	0.10%	SOV
6.70% ANDHRA PRADESH 22APR2026 SDL	0.10%	SOV
7.69% GUJARAT 27JUL2026 SDL	0.10%	SOV
8.39% MADHYA PRADESH 27JAN2026 SDL	0.09%	SOV
7.59% KERALA 24AUG2026 SDL	0.08%	SOV
8.69% TAMIL NADU 24FEB2026 SDL	0.07%	SOV
7.85% TELANGANA 13JUL2026 SDL	0.07%	SOV
8.51% MAHARASHTRA 09MAR26 SDL	0.05%	SOV
TAMIL NADU 08.49% 10FEB26 SDL	0.05%	SOV
8.06% UTTARAKHAND 15JUN2026 SDL	0.05%	SOV
8.39% ANDHRA PRADESH 27JAN2026 SDL	0.05%	SOV
8.38% TAMIL NADU 27JAN2026 SDL	0.05%	SOV
8.38% HARYANA 27JAN26 SDL	0.05%	SOV
8.01% ANDHRA PRADESH 25MAY2026 SDL	0.05%	SOV



An open ended scheme tracking the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index A relatively high interest rate risk and relatively low credit risk

Issuer	% to Net Assets	Rating
8.01% TAMIL NADU 11MAY2026 SDL	0.05%	SOV
8.3% MADHYA PRADESH 13JAN2026 SDL	0.05%	SOV
GUJARAT 08.00% 20APR2026 SDL	0.05%	SOV
7.69% MAHARASHTRA 27JUL2026 SDL	0.05%	SOV
8.15% MADHYA PRADESH 13NOV2025 SDL	0.05%	SOV
7.35% HARYANA 14SEP26 SDL	0.05%	SOV
7.47% GUJARAT 27OCT2025 SDL	0.05%	SOV
7.18% HARYANA 28SEP2026 SDL	0.05%	SOV
5.72% BIHAR 13JAN2026 SDL	0.05%	SOV
6.24% TELANGANA 27MAY2026 SDL	0.03%	SOV
8.08% HARYANA 28JAN2025 SDL	0.03%	SOV
6.69% MADHYA PRADESH 17MAR25 SDL	0.03%	SOV
8.83% UTTAR PRADESH 24FEB2026 SDL	0.02%	SOV
7.56% GUJARAT 24AUG26 SDL	0.01%	SOV
Fixed rates bonds - Corporate	38.38%	
National Bank For Agriculture and Rural Development	7.40%	CRISIL AAA
Small Industries Development Bank of India	3.20%	CRISIL AAA
Power Finance Corporation Limited	3.09%	ICRA AAA
REC Limited	2.43%	ICRA AAA
Export Import Bank of India	2.06%	ICRA AAA
Power Finance Corporation Limited	1.56%	ICRA AAA
REC Limited	1.55%	CARE AAA
Power Finance Corporation Limited	1.50%	ICRA AAA
Small Industries Development Bank of India	1.34%	ICRA AAA
National Bank For Agriculture and Rural Development	1.28%	ICRA AAA
REC Limited	1.19%	ICRA AAA
Power Finance Corporation Limited	1.03%	ICRA AAA
Power Finance Corporation Limited	0.93%	ICRA AAA
Power Finance Corporation Limited	0.87%	ICRA AAA
Small Industries Development Bank of India	0.77%	ICRA AAA
Mangalore Refinery and Petrochemicals Limited	0.77%	CARE AAA
REC Limited	0.67%	CRISIL AAA
REC Limited	0.66%	ICRA AAA
REC Limited	0.57%	ICRA AAA
Power Finance Corporation Limited	0.52%	ICRA AAA
REC Limited	0.52%	ICRA AAA
Small Industries Development Bank of India	0.52%	CRISIL AAA
Small Industries Development Bank of India	0.52%	ICRA AAA
Small Industries Development Bank of India	0.52%	CRISIL AAA
Power Finance Corporation Limited	0.48%	ICRA AAA

Issuer	% to Net Assets	Rating
Power Finance Corporation Limited	0.36%	ICRA AAA
Small Industries Development Bank of India	0.31%	ICRA AAA
Power Finance Corporation Limited	0.31%	ICRA AAA
Power Finance Corporation Limited	0.26%	ICRA AAA
NLC India Limited	0.25%	CRISIL AAA
Power Finance Corporation Limited	0.20%	ICRA AAA
National Bank For Agriculture and Rural Development	0.17%	ICRA AAA
Small Industries Development Bank of India	0.16%	ICRA AAA
REC Limited	0.10%	ICRA AAA
Power Finance Corporation Limited	0.10%	ICRA AAA
Export Import Bank of India	0.09%	ICRA AAA
NHPC Limited	0.05%	ICRA AAA
Indian Railway Finance Corporation Limited	0.04%	ICRA AAA
REC Limited	0.02%	CRISIL AAA
Power Finance Corporation Limited	0.01%	ICRA AAA
Power Grid Corporation of India Limited	0.01%	ICRA AAA
Cash Management Bills	1.19%	
Government of India	0.46%	SOV
Government of India	0.20%	SOV
Government of India	0.19%	SOV
Government of India	0.19%	SOV
Government of India	0.10%	SOV
Government of India	0.04%	SOV
Government of India	0.01%	SOV
Government Bond	0.41%	
5.63% GOI 12APR2026	0.36%	SOV
6.97% GOI (MD 06/09/2026)	0.05%	SOV
Cash & Current Assets	2.61%	
Total Net Assets	100.00%	



Investment Performance

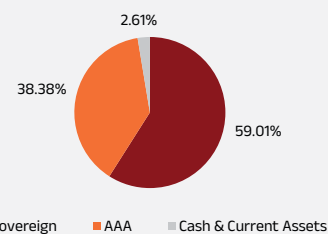
NAV as on December 31, 2024: ₹ 11.8364

Inception - September 24, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life NIFTY SDL Plus PSU Bond Sep 2026 60:40 Index Fund	5.29%	NA	5.50%	7.68%
Value of Std Investment of ₹ 10,000	11836	NA	11744	10770
Benchmark - Nifty SDL Plus PSU Bond Sep 2026 60:40 Index	5.66%	NA	5.88%	8.03%
Value of Std Investment of ₹ 10,000	11973	NA	11872	10806
Additional Benchmark - Nifty SDL Plus PSU Bond Sep 2026 60:40 Index	5.29%	NA	5.87%	9.57%
Value of Std Investment of ₹ 10,000	11838	NA	11868	10960

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 21. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers. Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are 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.



Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.8364	11.8982
IDCW ⁵ :	11.8371	11.8984

⁵Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-0.37	-0.20
3 Years (%)	-0.38	-0.21
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.37	-0.20



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 Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Bhupesh Bameta & Mr. Harshil Survankar

Date of Allotment

January 28, 2022

Benchmark

Nifty SDL Apr 2027 Index

Managing Fund Since

January 28, 2022

Experience in Managing the Fund

2.9 Years

Tracking Error

Regular	0.54%
Direct	0.54%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	4170.31	Crores
AUM as on last day	₹	4167.99	Crores

Total Expense Ratio (TER)

Regular	0.50%
Direct	0.20%
Including additional expenses and goods and service tax on management fees.	

SIP

Monthly: Minimum ₹ 500/-



INVEST NOW

Other Parameters

Modified Duration	1.74 years
Average Maturity	1.92 years
Yield to Maturity	7.05%
Macaulay Duration	1.80 years

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
State Government bond	87.31%	
KARNATAKA 7.59% 29MAR27 SDL	4.16%	SOV
8.72% TAMIL NADU 19SEP2026 SDL	3.94%	SOV
7.37% KARNATAKA 09NOV2026 SDL	3.87%	SOV
7.22% KARNATAKA 26OCT2026 SDL	3.75%	SOV
7.62% TAMIL NADU 29MAR2027 SDL	3.65%	SOV
7.39% MAHARASHTRA 09NOV2026 SDL	3.56%	SOV
7.40% TELANGANA 09NOV2026 SDL	3.50%	SOV
7.22% MAHARASHTRA 26OCT26 SDL	2.41%	SOV
6.85% UTTAR PRADESH 23NOV2026 SDL	2.39%	SOV
7.86% KARNATAKA 15MAR27 SDL	2.32%	SOV
7.62% UTTAR PRADESH 15FEB2027 SDL	2.31%	SOV
7.96% MAHARASHTRA 29JUN2026 SDL	2.19%	SOV
7.59% GUJARAT 15FEB2027 SDL	2.19%	SOV
7.37% RAJASTHAN 09NOV2026 SDL	2.05%	SOV
7.49% GUJARAT 28SEP2026 SDL	1.94%	SOV
6.58% GUJARAT 31MAR27 SDL	1.79%	SOV
7.40% MADHYA PRADESH 09NOV2026 SDL	1.69%	SOV
7.07% TAMIL NADU 14DEC2026 SDL	1.69%	SOV
TAMIL NADU 07.39% 09NOV2026 SDL	1.57%	SOV
7.57% GUJARAT 09NOV2026 SDL	1.57%	SOV
7.05% GUJARAT 14DEC2026 SDL	1.56%	SOV
7.74% TAMIL NADU 01MAR27 SDL	1.22%	SOV
7.20 % KARNATAKA 25JAN2027 SDL	1.21%	SOV
7.19% GUJARAT 25JAN2027 SDL	1.21%	SOV
7.23% TAMIL NADU 26OCT2026 SDL	1.21%	SOV
7.24% UTTAR PRADESH 26OCT2026 SDL	1.20%	SOV
7.15% KARNATAKA 11JAN2027 SDL	1.20%	SOV
7.76% MADHYA PRADESH 01MAR27 SDL	1.10%	SOV
7.24% GUJARAT 28DEC26 SDL	1.09%	SOV
7.16% MADHYA PRADESH 28SEP26 SDL	1.08%	SOV
6.89% BIHAR 23NOV2026 SDL	1.08%	SOV
7.60% MADHYA PRADESH 15FEB2027 SDL	0.97%	SOV
6.54% MAHARASHTRA 09FEB2027 SDL	0.95%	SOV

Issuer	% to Net Assets	Rating
7.99% UTTAR PRADESH 29JUN2026 SDL	0.85%	SOV
7.18% HARYANA 28SEP2026 SDL	0.84%	SOV
7.39% TELANGANA 14SEP2026 SDL	0.82%	SOV
6.24% MAHARASHTRA 11AUG26 SDL	0.82%	SOV
7.59% KARNATAKA 15FEB2027 SDL	0.73%	SOV
7.71% GUJARAT 01MAR2027 SDL	0.71%	SOV
7.85% TELANGANA 13JUL2026 SDL	0.66%	SOV
7.78% BIHAR 01MAR2027 SDL	0.61%	SOV
07.64% HARYANA 29MAR27 SDL	0.61%	SOV
7.41% GUJARAT 19OCT2026 SDL	0.60%	SOV
7.42% ANDHRA 09NOV2026 SDL	0.60%	SOV
7.38% KERALA 09NOV2026 SDL	0.60%	SOV
7.16% TAMIL NADU 11JAN2027 SDL	0.60%	SOV
7.17% UTTAR PRADESH 11JAN2027 SDL	0.60%	SOV
7.14% KARNATAKA 13OCT2026 SDL	0.60%	SOV
7.15% KERALA 13OCT2026 SDL	0.60%	SOV
7.02% GUJARAT 28AUG2026 SDL	0.60%	SOV
6.83% KARNATAKA 23NOV2026 SDL	0.60%	SOV
7.85% TAMIL NADU 15MAR2027 SDL	0.49%	SOV
7.29% KERALA 28DEC2026 SDL	0.48%	SOV
7.37% TAMIL NADU 14SEP2026 SDL	0.41%	SOV
7.61% KERALA 09AUG2026 SDL	0.39%	SOV
6.24% RAJASTHAN 30JUN2026 SDL	0.37%	SOV
7.84% MAHARASHTRA 13JUL2026 SDL	0.36%	SOV
7.08% KARNATAKA 14DEC2026 SDL	0.36%	SOV
7.05% TAMIL NADU 20NOV2026 SDL	0.36%	SOV
7.80% CHATTISGARH 01MAR27 SDL	0.27%	SOV
7.64% UTTAR PRADESH 29MAR2027 SDL	0.25%	SOV
KARNATAKA SDL 07.75% 01MAR27	0.24%	SOV
7.73% RAJASTHAN 01MAR2027 SDL	0.24%	SOV
7.84% TAMIL NADU 13JUL2026 SDL	0.24%	SOV
7.86% UTTAR PRADESH 13JUL26 SDL	0.24%	SOV
7.58% TAMIL NADU 24AUG2026 SDL	0.24%	SOV
7.4% JHARKHAND 09NOV2026 SDL	0.24%	SOV



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https://mutualfund.adityabirlacapital.com



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



Issuer	% to Net Assets	Rating
7.14% GUJARAT 11JAN2027 SDL	0.24%	SOV
7.16% TELANGANA 13OCT2026 SDL	0.24%	SOV
8.09 ANDHRA PRADESH 15JUN26 SDL	0.20%	SOV
7.58% MAHARASHTRA 24AUG2026 SDL	0.20%	SOV
7.16% MAHARASHTRA 28SEP2026 SDL	0.16%	SOV
7.15% MAHARASHTRA 13OCT2026 SDL	0.13%	SOV
7.63% UTTAR PRADESH 09AUG2026 SDL	0.12%	SOV
7.39% UTTARAKHAND 14SEP2026 SDL	0.12%	SOV
7.27% KARNATAKA 28DEC2026 SDL	0.12%	SOV
7.16% WEST BENGAL 11JAN2027 SDL	0.12%	SOV
7.15% KERALA 11JAN2027 SDL	0.12%	SOV
7.17% RAJASTHAN 28SEP2026 SDL	0.12%	SOV
6.85% KERALA 23NOV2026 SDL	0.12%	SOV
6.29% RAJASTHAN 29DEC2026 SDL	0.12%	SOV
7.38% RAJASTHAN 14SEP2026 SDL	0.08%	SOV
8.27% TAMIL NADU 13JAN2026 SDL	0.07%	SOV
7.63% TAMIL NADU 12APR2027 SDL	0.05%	SOV
7.19% MADHYA PRADESH 25JAN2027 SDL	0.05%	SOV
7.62% MADHYA PRADESH 09AUG2026 SDL	0.02%	SOV
6.9% ANDHRA 22APR2027 SDL	0.02%	SOV

Issuer	% to Net Assets	Rating
7.60% GUJARAT 09AUG2026 SDL	0.02%	SOV
8.67% MAHARASHTRA 24FEB2026 SDL	0.00%	SOV
Cash Management Bills	6.34%	
Government of India	1.75%	SOV
Government of India	1.67%	SOV
Government of India	0.99%	SOV
Government of India	0.89%	SOV
Government of India	0.82%	SOV
Government of India	0.24%	SOV
Government of India	0.00%	SOV
Government Bond	4.46%	
5.74% GOI 15NOV2026	2.70%	SOV
5.63% GOI 12APR2026	0.91%	SOV
8.15% GOI (MD 24/11/2026)	0.39%	SOV
8.24% GOI (MD 15/02/2027)	0.25%	SOV
8.33% GOI (MD 09/07/2026)	0.21%	SOV
Cash & Current Assets	1.88%	
Total Net Assets	100.00%	



Investment Performance

NAV as on December 31, 2024: ₹ 11.7973

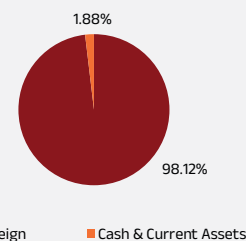
Inception - January 28, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund	5.81%	NA	NA	7.83%
Value of Std Investment of ₹ 10,000	11797	NA	NA	10785
Benchmark - Nifty SDL Apr 2027 Index	6.41%	NA	NA	8.38%
Value of Std Investment of ₹ 10,000	11995	NA	NA	10841
Additional Benchmark - CRISIL 10 Year Gilt Index	6.60%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	12057	NA	NA	10960

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Bhupesh Bameta is 16. Total Schemes managed by Mr. Harshil Suvarnikar is 18. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are 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.



Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.7973	11.9044
IDCW ¹ :	11.7973	11.9042

¹Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-0.58	-0.25
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.60	-0.28





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.

Fund Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Mohit Sharma

Date of Allotment

March 29, 2022

Benchmark

CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027

Managing Fund Since

March 29, 2022

Experience in Managing the Fund

2.8 Years

Tracking Error

Regular	0.30%
Direct	0.30%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	1683.06	Crores
AUM as on last day	₹	1685.11	Crores

Total Expense Ratio (TER)

Regular	0.32%
Direct	0.20%

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

SIP

Monthly: Minimum ₹ 500/-



INVEST NOW

Other Parameters

Modified Duration	1.72 years
Average Maturity	1.94 years
Yield to Maturity	7.24%
Macaulay Duration	1.81 years

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
State Government bond	43.04%	
7.61% TAMIL NADU 15FEB2027 SDL	4.51%	SOV
7.14% GUJARAT 11JAN2027 SDL	4.17%	SOV
7.62% UTTAR PRADESH 15FEB2027 SDL	3.14%	SOV
7.73% RAJASTHAN 01MAR2027 SDL	3.01%	SOV
7.20 % KARNATAKA 25JAN2027 SDL	2.98%	SOV
6.72% KERALA 24MAR2027 SDL	2.95%	SOV
7.96% MAHARASHTRA 29JUN2026 SDL	2.41%	SOV
7.59% BIHAR 15FEB2027 SDL	2.12%	SOV
7.59% GUJARAT 15FEB2027 SDL	2.10%	SOV
7.86% KARNATAKA 15MAR27 SDL	1.81%	SOV
7.80% KERALA 11MAR2027 SDL	1.51%	SOV
7.37% MAHARASHTRA 14SEP2026 SDL	1.49%	SOV
7.14% ANDHRA PRADESH 11JAN2027 SDL	1.43%	SOV
7.64% UTTAR PRADESH 29MAR2027 SDL	1.20%	SOV
7.60% MADHYA PRADESH 15FEB2027 SDL	1.20%	SOV
7.80% HARYAN 01MAR2027 SDL	0.90%	SOV
7.62% ANDHRA PRADESH 29MAR2027 SDL	0.90%	SOV
7.63% GUJARAT 12APR2027 SDL	0.90%	SOV
8.72% TAMIL NADU 19SEP2026 SDL	0.85%	SOV
7.40% TELANGANA 09NOV2026 SDL	0.60%	SOV
7.25% ANDHRA PRADESH 28DEC2026 SDL	0.60%	SOV
8.31% RAJASTHAN 08APR27 SDL	0.30%	SOV
RAJASTHAN 07.85% 15MAR27 SDL	0.30%	SOV
7.76% MADHYA PRADESH 01MAR27 SDL	0.30%	SOV
7.29% KERALA 28DEC2026 SDL	0.30%	SOV
7.18% UTTARAKHAND 11JAN2027 SDL	0.30%	SOV
7.12% BIHAR 11JAN27 SDL	0.30%	SOV
KARNATAKA 7.59% 29MAR27 SDL	0.24%	SOV
07.64% HARYANA 29MAR27 SDL	0.08%	SOV
7.59% KARNATAKA 15FEB2027 SDL	0.06%	SOV

Issuer	% to Net Assets	Rating
7.27% KARNATAKA 28DEC2026 SDL	0.06%	SOV
7.62% TAMIL NADU 29MAR2027 SDL	0.00%	SOV
Fixed rates bonds - Corporate	37.70%	
National Bank For Agriculture and Rural Development	7.47%	CRISIL AAA
REC Limited	3.60%	ICRA AAA
REC Limited	3.59%	ICRA AAA
Power Finance Corporation Limited	2.95%	ICRA AAA
Power Finance Corporation Limited	2.38%	ICRA AAA
REC Limited	2.37%	ICRA AAA
Export Import Bank of India	2.36%	ICRA AAA
Small Industries Development Bank of India	2.31%	CRISIL AAA
National Bank For Agriculture and Rural Development	2.07%	ICRA AAA
Power Finance Corporation Limited	1.79%	ICRA AAA
Power Finance Corporation Limited	1.74%	ICRA AAA
National Bank For Agriculture and Rural Development	1.61%	ICRA AAA
Power Finance Corporation Limited	0.60%	ICRA AAA
REC Limited	0.60%	ICRA AAA
Power Finance Corporation Limited	0.59%	ICRA AAA
Power Finance Corporation Limited	0.59%	ICRA AAA
Power Finance Corporation Limited	0.42%	ICRA AAA
Small Industries Development Bank of India	0.30%	CRISIL AAA
REC Limited	0.30%	ICRA AAA
National Bank For Agriculture and Rural Development	0.09%	ICRA AAA
Government Bond	14.54%	
5.74% GOI 15NOV2026	9.04%	SOV
8.24% GOI (MD 15/02/2027)	5.50%	SOV
Cash Management Bills	1.61%	
Government of India	1.06%	SOV
Government of India	0.55%	SOV
Cash & Current Assets	3.11%	
Total Net Assets	100.00%	





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.



Investment Performance

NAV as on December 31, 2024: ₹ 11.6610

Inception - March 29, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2027 Index Fund	5.72%	NA	NA	7.72%
Value of Std Investment of ₹ 10,000	11661	NA	NA	10774
Benchmark - CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027	6.13%	NA	NA	8.29%
Value of Std Investment of ₹ 10,000	11787	NA	NA	10831
Additional Benchmark - CRISIL 10 Year Gilt Index	6.81%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	11995	NA	NA	10960

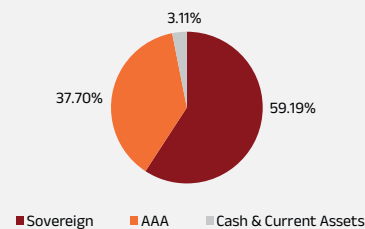
Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Mohit Sharma is 21. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are 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.



Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.6610	11.7248
IDCW ¹	11.6577	11.7267

¹Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-0.58	-0.37
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.41	-0.20





An open ended Target Maturity Index Fund tracking the Nifty SDL Sep 2025 Index. A relatively moderate interest rate risk and relatively low credit risk.

Fund Details

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 Sep 2025 Index before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Bhupesh Bameta & Mr. Sanjay Godambe

Date of Allotment

September 28, 2022

Benchmark

Nifty SDL Sep 2025 Index

Managing Fund Since

September 28, 2022

Experience in Managing the Fund

2.3 Years

Tracking Error

Regular	0.38%
Direct	0.38%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	69.59	Crores
AUM as on last day	₹	66.90	Crores

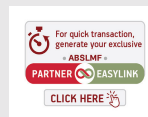
Total Expense Ratio (TER)

Regular	0.35%
Direct	0.19%

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

SIP

Monthly: Minimum ₹ 500/-



INVEST NOW

Other Parameters

Modified Duration	0.49 years
Average Maturity	0.51 years
Yield to Maturity	6.95%
Macaulay Duration	0.51 years

*Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
State Government bond	87.59%	
8.25% MAHARASHTRA 10JUN2025 SDL	61.67%	SOV
TAMIL NADU 08.24% 09SEP25 SDL	15.08%	SOV
8.31% KERALA 26Aug25 SDL	7.54%	SOV
GUJARAT GUJARA 8.23 09/09/25	2.10%	SOV
8.31% TELANGANA 29JUL25 SDL	0.75%	SOV
8.16% UTTARAKHAND 23SEP2025 SDL	0.30%	SOV

Issuer	% to Net Assets	Rating
8.13% MAHARASHTRA 14JAN2025 SDL	0.15%	SOV
Government Bond	10.40%	
5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC	5.34%	SOV
8.20% GOI (MD 24/09/2025)	5.06%	SOV
Cash & Current Assets	2.01%	
Total Net Assets	100.00%	

Investment Performance

NAV as on December 31, 2024: ₹ 11.7074

	Since Inception	5 Years	3 Years	1 Year
Inception - Sep 28, 2022				
Aditya Birla Sun Life Nifty SDL SEP 2025 Index Fund	7.22%	NA	NA	7.38%
Value of Std Investment of ₹ 10,000	11707	NA	NA	10740
Benchmark - Nifty SDL Sep 2025 Index	7.72%	NA	NA	7.80%
Value of Std Investment of ₹ 10,000	11831	NA	NA	10783
Additional Benchmark - CRISIL 10 Year Gilt Index	8.56%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	12041	NA	NA	10960

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 6. Total Schemes managed by Mr. Bhupesh Bameta is 16. Total Schemes managed by Mr. Sanjay Godambe is 10. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

Tracking Differences	Regular	Direct
1 Year (%)	-0.45	-0.26
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.50	-0.32



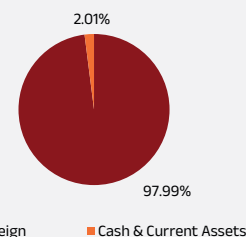
NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.7074	11.7510
IDCW ² :	11.7074	11.7508

²Income Distribution cum capital withdrawal



Rating Profile of Portfolio





An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Index – April 2026. A relatively high interest rate risk and relatively low credit risk.

Fund Details

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 Gilt Index – April 2026 before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Bhupesh Bameta & Mr. Sanjay Godambe

Date of Allotment

October 07, 2022

Benchmark

CRISIL IBX Gilt Index – April 2026

Managing Fund Since

October 07, 2022

Experience in Managing the Fund

2.2 Years

Tracking Error

Regular	0.19%
Direct	0.19%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	298.14	Crores
AUM as on last day	₹	294.30	Crores

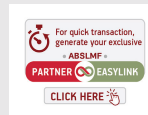
Total Expense Ratio (TER)

Regular	0.36%
Direct	0.20%

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

SIP

Monthly: Minimum ₹ 500/-



INVEST NOW

Other Parameters

Modified Duration	1.14 years
Average Maturity	1.22 years
Yield to Maturity	6.79%
Macaulay Duration	1.17 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	96.47%	
5.63% GOI 12APR2026	70.60%	SOV
7.59% GOI(MD 11/01/2026)	16.00%	SOV
6.99% GOVERNMENT OF INDIA 17APR26	5.07%	SOV
7.27% GOI 08APR26	4.79%	SOV

Issuer	% to Net Assets	Rating
Cash Management Bills	0.24%	
Government of India	0.24%	SOV
Cash & Current Assets	3.29%	
Total Net Assets	100.00%	

Investment Performance

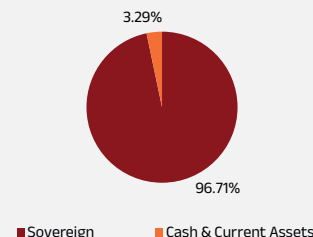
NAV as on December 31, 2024: ₹ 11.7206

Inception - October 07, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund	7.53%	NA	NA	7.45%
Value of Std Investment of ₹ 10,000	11763	NA	NA	10747
Benchmark - CRISIL IBX Gilt Index – April 2026	7.72%	NA	NA	7.55%
Value of Std Investment of ₹ 10,000	11810	NA	NA	10758
Additional Benchmark - CRISIL 10 Year Gilt Index	9.01%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	12126	NA	NA	10960

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 6. Total Schemes managed by Mr. Bhupesh Bameta is 16. Total Schemes managed by Mr. Sanjay Godambe is 10. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

Rating Profile of Portfolio



Tracking Differences	Regular	Direct
1 Year (%)	-0.31	-0.13
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.36	-0.19

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.7206	11.7626
IDCW ¹ :	11.7211	11.7634

¹Income Distribution cum capital withdrawal



An open ended Target Maturity Index Fund tracking the CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028. A relatively high interest rate risk and relatively low credit risk.

Fund Details

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 50:50 Gilt Plus SDL Index – April 2028 before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Mohit Sharma & Mr. Sanjay Godambe

Date of Allotment

October 13, 2022

Benchmark

CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028

Managing Fund Since

October 13, 2022

Experience in Managing the Fund

2.2 Years

Tracking Error

Regular	0.38%
Direct	0.38%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	406.04	Crores
AUM as on last day	₹	397.78	Crores

Total Expense Ratio (TER)

Regular	0.35%
Direct	0.20%

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

SIP

Monthly: Minimum ₹ 500/-



INVEST NOW

Other Parameters

Modified Duration	2.72 years
Average Maturity	3.15 years
Yield to Maturity	6.98%
Macaulay Duration	2.81 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	48.95%	
7.06% GOI 10APR28	26.02%	SOV
7.17% GOI (MD 08/01/2028)	15.11%	SOV
GOI 08.28% 21SEP27	7.82%	SOV
State Government bond	44.37%	
8.28% Tamilnadu SDL (MD 14/03/2028)	23.42%	SOV
8.34% TAMIL NADU 28FEB28 SDL	7.82%	SOV
8.05% Tamilnadu SDL (MD 18/04/2028)	3.26%	SOV
6.98% TELANGANA 22APR2028 SDL	2.51%	SOV
8.43% TAMIL NADU SDL RED 07-MARCH-2028	1.49%	SOV

Issuer	% to Net Assets	Rating
08.23 GUJARAT SDL 21FEB2028	1.34%	SOV
8.34% UTTAR PRADESH 28FEB28 SDL	1.30%	SOV
8.15% Chhattisgarh SDL (MD 27/03/2028)	1.30%	SOV
8.14% Haryana SDL (MD 27/03/2028)	1.30%	SOV
8.25% GJ 25APR28 SDL	0.65%	SOV
Cash Management Bills	4.23%	
Government of India	3.18%	SOV
Government of India	1.05%	SOV
Cash & Current Assets	2.45%	
Total Net Assets	100.00%	

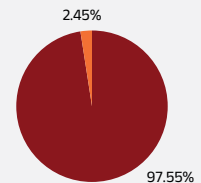
Investment Performance

NAV as on December 31, 2024: ₹ 11.8830

Inception - October 13, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund	8.25%	NA	NA	8.22%
Value of Std Investment of ₹ 10,000	11924	NA	NA	10824
Benchmark - CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028	8.44%	NA	NA	8.49%
Value of Std Investment of ₹ 10,000	11969	NA	NA	10852
Additional Benchmark - CRISIL 10 Year Gilt Index	8.87%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	12076	NA	NA	10960

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 21. Total Schemes managed by Mr. Sanjay Godambe is 10. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.
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.

Rating Profile of Portfolio



Tracking Differences	Regular	Direct
1 Year (%)	-0.47	-0.30
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.35	-0.18



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.8830	11.9240
IDCW ² :	11.8840	11.9231

²Income Distribution cum capital withdrawal





An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Index – April 2029. A relatively high interest rate risk and relatively low credit risk.



Fund Details

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 Gilt Index – April 2029 before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Harshil Suvarnkar & Mr. Sanjay Godambe

Date of Allotment

October 19, 2022

Benchmark

CRISIL IBX Gilt Index – April 2029

Managing Fund Since

October 19, 2022

Experience in Managing the Fund

2.2 Years

Tracking Error

Regular	0.35%
Direct	0.35%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	693.43	Crores
AUM as on last day	₹	695.18	Crores

Total Expense Ratio (TER)

Regular	0.37%
Direct	0.21%

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

SIP

Monthly: Minimum ₹ 500/-



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Other Parameters

Modified Duration	3.60 years
Average Maturity	4.25 years
Yield to Maturity	6.84%
Macaulay Duration	3.72 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	92.05%	
7.10% GOVERNMENT OF INDIA 18APR29	91.24%	SOV
7.59% GOI (MD 20/03/2029)	0.65%	SOV
07.26% GOI (MD 14/01/2029)	0.17%	SOV
Cash Management Bills	5.64%	
Government of India	3.89%	SOV

Issuer	% to Net Assets	Rating
Government of India	1.09%	SOV
Government of India	0.58%	SOV
Government of India	0.08%	SOV
Cash & Current Assets	2.31%	
Total Net Assets	100.00%	

Investment Performance

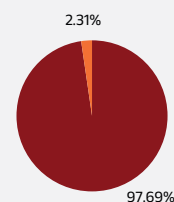
NAV as on December 31, 2024: ₹ 11.9577

Inception - October 19, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX Gilt - April 2029 Index Fund	8.46%	NA	NA	8.41%
Value of Std Investment of ₹ 10,000	11958	NA	NA	10843
Benchmark - CRISIL IBX Gilt Index – April 2029	8.56%	NA	NA	8.49%
Value of Std Investment of ₹ 10,000	11983	NA	NA	10852
Additional Benchmark - CRISIL 10 Year Gilt Index	8.98%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	12086	NA	NA	10960

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Harshil Suvarnkar is 18. Total Schemes managed by Mr. Sanjay Godambe is 10. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

Rating Profile of Portfolio



Tracking Differences	Regular	Direct
1 Year (%)	-0.11	0.07
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.10	0.07



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.9577	12.0001
Daily IDCW ¹ :	10.4829	10.5523

¹Income Distribution cum capital withdrawal





An open ended Target Maturity Index Fund tracking the Nifty SDL Sep 2027 Index. A relatively high interest rate risk and relatively low credit risk.

Fund Details

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 Sep 2027 Index before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Harshil Suvarnkar

Date of Allotment

March 10, 2023

Benchmark

Nifty SDL Sep 2027 Index

Managing Fund Since

March 14, 2023

Experience in Managing the Fund

1.8 Years

Tracking Error

Regular	0.80%
Direct	0.80%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	40.49	Crores
AUM as on last day	₹	40.54	Crores

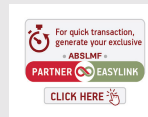
Total Expense Ratio (TER)

Regular	0.50%
Direct	0.20%

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

SIP

Monthly: Minimum ₹ 500/-



INVEST NOW

Other Parameters

Modified Duration	2.26 years
Average Maturity	2.52 years
Yield to Maturity	7.01%
Macaulay Duration	2.34 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

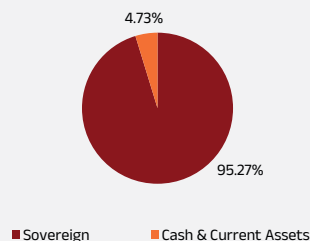
₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
State Government bond	66.57%	
7.35% MADHYA PRADESH 13SEP2027 SDL	18.66%	SOV
7.38% TELANGANA 25SEP2027 SDL	12.45%	SOV
7.23% TAMIL NADU 14JUN2027 SDL	12.40%	SOV
7.12% TAMIL NADU 09AUG2027 SDL	12.39%	SOV
7.20% MAHARASHTRA 09AUG2027 SDL	7.43%	SOV
KARNATAKA SDL 07.75% 01MAR27	1.25%	SOV
7.77% KERALA 01MAR2027 SDL	1.21%	SOV

Issuer	% to Net Assets	Rating
8.49% ANDHRA PRADESH 21AUG2027 SDL	0.77%	SOV
Cash Management Bills	15.56%	
Government of India	15.56%	SOV
Government Bond	13.14%	
7.38% GOI 20JUN2027	13.14%	SOV
Cash & Current Assets	4.73%	
Total Net Assets	100.00%	

Rating Profile of Portfolio



Investment Performance

NAV as on December 31, 2024: ₹ 11.4936

Inception - March 10, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund	7.98%	NA	NA	8.05%
Value of Std Investment of ₹ 10,000	11494	NA	NA	10807
Benchmark - Nifty SDL Sep 2027 Index	8.63%	NA	NA	8.80%
Value of Std Investment of ₹ 10,000	11620	NA	NA	10882
Additional Benchmark - CRISIL 10 Year Gilt Index	9.18%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	11728	NA	NA	10960

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Harshil Suvarnkar is 18. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers. 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.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.4936	11.5480
Daily IDCW ² :	11.4936	11.5476

²Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-0.77	-0.52
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.66	-0.37



An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Apr 2028 Index. A relatively high interest rate risk and relatively low credit risk.)

Fund Details

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 Gilt Apr 2028 Index before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Bhupesh Bameta & Mr. Sanjay Godambe

Date of Allotment

March 15, 2023

Benchmark

CRISIL IBX Gilt Apr 2028 Index

Managing Fund Since

March 15, 2023

Experience in Managing the Fund

1.8 Years

Tracking Error

Regular	0.15%
Direct	0.14%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	29.17	Crores
AUM as on last day	₹	29.22	Crores

Total Expense Ratio (TER)

Regular	0.79%
Direct	0.49%

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

SIP

Monthly: Minimum ₹ 500/-



INVEST NOW

Other Parameters

Modified Duration	2.48 years
Average Maturity	2.88 years
Yield to Maturity	6.85%
Macaulay Duration	2.56 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

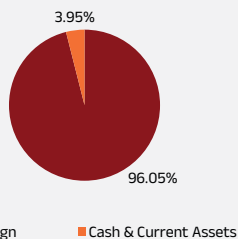
₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	96.05%	
7.17% GOI (MD 08/01/2028)	54.38%	SOV
GOI 08.28% 21SEP27	36.13%	SOV
6.01% GOVERNMENT OF INDIA 25MAR2028	3.77%	SOV

Issuer	% to Net Assets	Rating
GOI 08.26% 02AUG2027	1.77%	SOV
Cash & Current Assets	3.95%	
Total Net Assets	100.00%	

Rating Profile of Portfolio



Investment Performance

NAV as on December 31, 2024: ₹ 11.3346

Inception - March 15, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund	7.21%	NA	NA	7.34%
Value of Std Investment of ₹ 10,000	11335	NA	NA	10736
Benchmark - CRISIL IBX Gilt Apr 2028 Index	8.14%	NA	NA	8.17%
Value of Std Investment of ₹ 10,000	11512	NA	NA	10819
Additional Benchmark - CRISIL 10 Year Gilt Index	8.92%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	11663	NA	NA	10960

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 6. Total Schemes managed by Mr. Bhupesh Bameta is 16. Total Schemes managed by Mr. Sanjay Godambe is 10. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.3346	11.3914
Daily IDCW ¹ :	11.3341	11.3953

¹Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-0.85	-0.57
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.93	-0.63





An open ended Target Maturity Index Fund tracking the CRISIL IBX SDL Index – June 2032. A relatively high interest rate risk and relatively low credit risk.

Fund Details

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 SDL Index – June 2032 before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Bhupesh Bameta & Mr. Mohit Sharma

Date of Allotment

February 14, 2023

Benchmark

CRISIL IBX SDL Index – June 2032

Managing Fund Since

February 14, 2023

Experience in Managing the Fund

1.9 years

Tracking Error

Regular	1.09%
Direct	1.10%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	161.22	Crores
AUM as on last day	₹	160.03	Crores

Total Expense Ratio (TER)

Regular	0.57%
Direct	0.22%

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

SIP

Monthly: Minimum ₹ 500/-



INVEST NOW

Other Parameters

Modified Duration	5.36 years
Average Maturity	7.09 years
Yield to Maturity	7.17%
Macaulay Duration	5.54 years

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

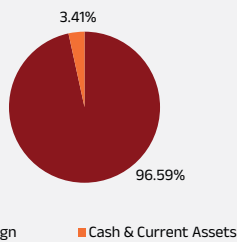
₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
State Government bond	75.34%	
7.35% MAHARASHTRA 14JUN2032 SDL	17.52%	SOV
7.73% HARYANA 01MAR2032 SDL	16.14%	SOV
7.70% ANDHRA PRADESH 13SEP2027 SDL	16.11%	SOV
7.14% TAMIL NADU 02MAR2032 SDL	12.52%	SOV
7.42% RAJASTHAN 22MAY2032 SDL	6.35%	SOV
7.75% HIMACHAL PRADESH 29MAR2032 SDL	3.23%	SOV

Issuer	% to Net Assets	Rating
7.70% HARYANA 15FEB2031 SDL	2.25%	SOV
7.72% HARYANA 23MAR2032 SDL	0.71%	SOV
7.73% MAHARASHTRA 29MAR2032 SDL	0.52%	SOV
7.73% ANDHRA PRADESH 23MAR2032 SDL	0.01%	SOV
Government Bond	21.24%	
6.54% GOI 17JAN2032	21.24%	SOV
Cash & Current Assets	3.41%	
Total Net Assets	100.00%	

Rating Profile of Portfolio



Investment Performance

NAV as on December 31, 2024: ₹ 11.6920

	Since Inception	5 Years	3 Years	1 Year
Inception - February 14, 2023				
Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund	8.67%	NA	NA	9.61%
Value of Std Investment of ₹ 10,000	11692	NA	NA	10964
Benchmark - CRISIL IBX SDL Index – June 2032	9.25%	NA	NA	10.38%
Value of Std Investment of ₹ 10,000	11808	NA	NA	11041
Additional Benchmark - CRISIL 10 Year Gilt Index	8.93%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	11744	NA	NA	10960

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Bhupesh Bameta is 16. Total Schemes managed by Mr. Mohit Sharma is 21. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.6920	11.7676
Daily IDCW ¹	11.6922	11.7696

¹Income Distribution cum capital withdrawal

Tracking Differences

	Regular	Direct
1 Year (%)	-0.81	-0.44
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.57	-0.20





An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2026. A relatively high interest rate risk and relatively low credit risk.

Fund Details

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 2026 before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Bhupesh Bameta & Mr. Sanjay Godambe

Date of Allotment

December 02, 2022

Benchmark

CRISIL IBX 60:40 SDL + AAA PSU Index - April 2026

Managing Fund Since

December 02, 2022

Experience in Managing the Fund

2.1 Years

Tracking Error

Regular	0.26%
Direct	0.26%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	52.78	Crores
AUM as on last day	₹	52.80	Crores

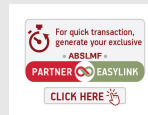
Total Expense Ratio (TER)

Regular	0.45%
Direct	0.20%

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

SIP

Monthly: Minimum ₹ 500/-



INVEST NOW

Other Parameters

Modified Duration	1.00 years
Average Maturity	1.10 years
Yield to Maturity	7.23%
Macaulay Duration	1.05 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

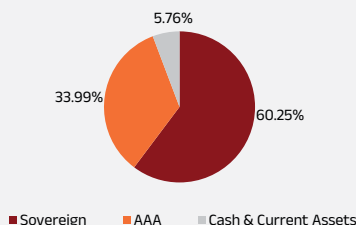
₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
State Government bond	45.03%	
8.67% KARNATAKA 24FEB26 SDL	19.29%	SOV
8.42% KERALA 27JAN2026 SDL	9.61%	SOV
8.38% HARYANA 27JAN26 SDL	4.80%	SOV
8.67% MAHARASHTRA 24FEB2026 SDL	3.09%	SOV
8.51% HARYANA 10FEB2026 SDL	2.12%	SOV
8.08% CHHATTISGARH 23MAR2026 SDL	1.92%	SOV
8.17% KERALA 26NOV2025 SDL	1.90%	SOV
8.23% UTTAR PRADESH 09DEC2025 SDL	1.15%	SOV
8.27% TAMILNADU 23DEC2025 SDL	0.78%	SOV
8.17% TAMIL NADU 26NOV2025 SDL	0.38%	SOV
Fixed rates bonds - Corporate	33.99%	
National Bank For Agriculture and Rural Development	13.22%	ICRA AAA

Issuer	% to Net Assets	Rating
Small Industries Development Bank of India	6.62%	ICRA AAA
Small Industries Development Bank of India	6.05%	CRISIL AAA
Indian Railway Finance Corporation Limited	1.89%	ICRA AAA
REC Limited	1.89%	CRISIL AAA
Export Import Bank of India	1.89%	ICRA AAA
Mangalore Refinery and Petrochemicals Limited	1.49%	CARE AAA
NHPC Limited	0.95%	ICRA AAA
Government Bond	15.22%	
5.63% GOI 12APR2026	12.90%	SOV
6.99% GOVERNMENT OF INDIA 17APR26	2.32%	SOV
Cash & Current Assets	5.76%	
Total Net Assets	100.00%	

Rating Profile of Portfolio



Investment Performance

NAV as on December 31, 2024: ₹ 11.5021

Inception - December 02, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU Apr 2026 Index Fund	6.95%	NA	NA	7.38%
Value of Std Investment of ₹ 10,000	11502	NA	NA	10740
Benchmark - CRISIL IBX 60:40 SDL + AAA PSU Index - April 2026	7.38%	NA	NA	7.92%
Value of Std Investment of ₹ 10,000	11597	NA	NA	10794
Additional Benchmark - CRISIL 10 Year Gilt Index	8.27%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	11798	NA	NA	10960

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 6. Total Schemes managed by Mr. Bhupesh Bameta is 16. Total Schemes managed by Mr. Sanjay Godambe is 10. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.5021	11.5605
Daily IDCW ¹	11.5031	11.5604

¹Income Distribution cum capital withdrawal

Tracking Differences

	Regular	Direct
1 Year (%)	-0.56	-0.30
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.42	-0.16





An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Index – April 2033.
A relatively high interest rate risk and relatively low credit risk.

Fund Details

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 Gilt Index – April 2033 before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Bhupesh Bameta & Mr. Sanjay Godambe

Date of Allotment

December 22, 2023

Benchmark

CRISIL IBX Gilt Index – April 2033

Managing Fund Since

December 22, 2023

Experience in Managing the Fund

1.0 Years

Tracking Error

Regular	0.32%
Direct	0.32%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	86.66	Crores
AUM as on last day [^]	₹	77.20	Crores

[^]Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 10.00 Crs as on December 31, 2024.

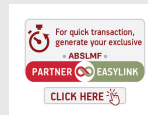
Total Expense Ratio (TER)

Regular	0.47%
Direct	0.22%

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

SIP

Monthly: Minimum ₹ 500/-



INVEST NOW

Other Parameters

Modified Duration	6.27 years
Average Maturity	8.53 years
Yield to Maturity	6.96%
Macaulay Duration	6.48 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Application Amount for fresh subscription

₹ 1000 (plus in multiples of ₹ 1)

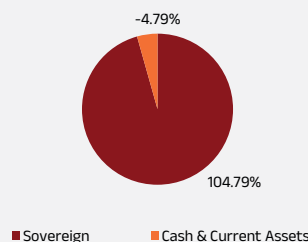
Min. Addl. Investment

₹ 1000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	104.79%	
7.26% GOVERNMENT OF INDIA 06FEB33	63.60%	SOV
7.26% GOI 22AUG2032	41.19%	SOV
Cash & Current Assets	-4.79%	
Total Net Assets	100.00%	

Rating Profile of Portfolio



Investment Performance

NAV as on December 31, 2024: ₹ 10.9397

Inception - December 22, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX Gilt April 2033 Index Fund	9.14%	NA	NA	9.40%
Value of Std Investment of ₹ 10,000	10940	NA	NA	10463
Benchmark - CRISIL IBX Gilt Index – April 2033	9.73%	NA	NA	9.86%
Value of Std Investment of ₹ 10,000	11001	NA	NA	10485
Additional Benchmark - CRISIL 10 Year Gilt Index	9.56%	NA	NA	9.60%
Value of Std Investment of ₹ 10,000	10983	NA	NA	10473

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 6. Total Schemes managed by Mr. Bhupesh Bameta is 16. Total Schemes managed by Mr. Sanjay Godambe is 10. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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. For funds with inception date of less than 1 year, the returns are simple annualised

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	10.9397	10.9681
Daily IDCW ¹	10.9398	10.9679

¹Income Distribution cum capital withdrawal

Tracking Differences

	Regular	Direct
1 Year (%)	-0.51	-0.24
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.59	-0.32





An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Index – June 2027.
A moderate interest rate risk and relatively low credit risk

Fund Details

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 Gilt Index – June 2027 before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Bhupesh Bameta & Mr. Sanjay Godambe

Date of Allotment

June 05, 2024

Benchmark

CRISIL IBX Gilt Index – June 2027

Managing Fund Since

June 05, 2024

Experience in Managing the Fund

0.6 Years

Tracking Error

Regular	0.28%
Direct	0.28%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	13.07	Crores
AUM as on last day	₹	13.02	Crores

Total Expense Ratio (TER)

Regular	0.50%
Direct	0.20%

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

SIP

Monthly: Minimum ₹ 1000/-



INVEST NOW

Other Parameters

Modified Duration	2.06 years
Average Maturity	2.28 years
Yield to Maturity	6.82%
Macaulay Duration	2.12 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

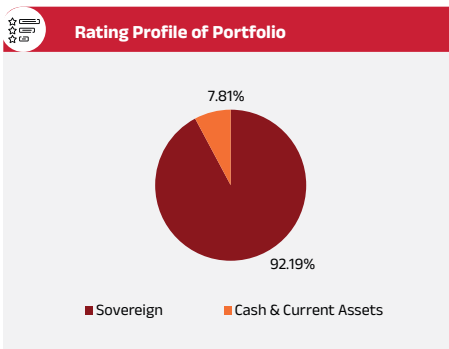
Issuer	% to Net Assets	Rating
Government Bond	92.19%	
7.38% GOI 20JUN2027	92.19%	SOV

Issuer	% to Net Assets	Rating
Cash & Current Assets	7.81%	
Total Net Assets	100.00%	

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	10.4447	10.4627
IDCW ¹ :	10.4447	10.4627

¹Income Distribution cum capital withdrawal





An open ended Target Maturity Index Fund tracking the CRISIL-IBX AAA NBFC-HFC Index – Dec 2025. A moderate interest rate risk and relatively low credit risk.

Fund Details

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 NBFC-HFC Index – Dec 2025 before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance or guarantee that the investment objective of the Scheme will be achieved.

Fund Manager

Mr. Sanjay Godambe & Mr. Mohit Sharma

Date of Allotment

October 15, 2024

Benchmark

CRISIL-IBX AAA NBFC-HFC Index – Dec 2025

Managing Fund Since

October 15, 2024

Experience in Managing the Fund

0.2 Years

Tracking Error

Regular	0.18%
Direct	0.17%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	314.47	Crores
AUM as on last day ^a	₹	321.68	Crores

^aNet assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 50.66 Crs as on December 31, 2024.

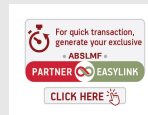
Total Expense Ratio (TER)

Regular	0.40%
Direct	0.10%

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

SIP

Monthly: Minimum ₹ 1000/-



Other Parameters

Modified Duration	0.80 years
Average Maturity	0.86 years
Yield to Maturity	7.86%
Macaulay Duration	0.86 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 100)

Min. Addl. Investment

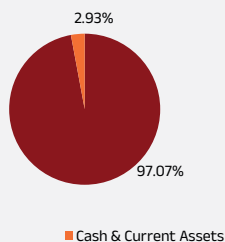
₹ 1,000 (plus in multiples of ₹ 100)

PORTFOLIO

Issuer	% to Net Assets	Rating
Fixed rates bonds - Corporate	79.89%	
Bajaj Finance Limited	13.43%	CRISIL AAA
L&T Finance Limited	12.04%	CRISIL AAA
LIC Housing Finance Limited	10.74%	CRISIL AAA
HDB Financial Services Limited	9.40%	CRISIL AAA
Sundaram Finance Limited	6.71%	ICRA AAA
Kotak Mahindra Prime Limited	6.71%	CRISIL AAA
Axis Finance Limited	5.39%	CRISIL AAA
HDFC Bank Limited	4.02%	ICRA AAA
Sundaram Finance Limited	3.96%	ICRA AAA

Issuer	% to Net Assets	Rating
HDFC Bank Limited	2.66%	ICRA AAA
ICICI Home Finance Company Limited	2.15%	ICRA AAA
Mahindra & Mahindra Financial Services Limited	1.35%	CARE AAA
Kotak Mahindra Prime Limited	1.34%	CRISIL AAA
Money Market Instruments	17.18%	
Aditya Birla Finance Limited	7.59%	ICRA A1+
SMFG India Credit Co. Ltd.	7.58%	ICRA A1+
Kotak Mahindra Prime Limited	2.02%	ICRA A1+
Cash & Current Assets	2.93%	
Total Net Assets	100.00%	

Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	10.1430	10.1495
IDCW ² :	10.1430	10.1495

²Income Distribution cum capital withdrawal





An open ended Target Maturity Index Fund tracking the CRISIL-IBX AAA NBFC-HFC Index – Sep 2026. A moderate interest rate risk and relatively low credit risk.

Fund Details

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 NBFC-HFC Index – Sep 2026 before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance or guarantee that the investment objective of the Scheme will be achieved.

Fund Manager

Mr. Harshil Suvarnkar & Mr. Vighnesh Gupta

Date of Allotment

October 08, 2024

Benchmark

CRISIL-IBX AAA NBFC-HFC Index – Sep 2026

Managing Fund Since

October 08, 2024

Experience in Managing the Fund

0.2 Years

Tracking Error

Regular	0.29%
Direct	0.29%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	289.59	Crores
AUM as on last day	₹	274.91	Crores

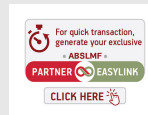
Total Expense Ratio (TER)

Regular	0.45%
Direct	0.15%

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

SIP

Monthly: Minimum ₹ 1000/-



Other Parameters

Modified Duration	1.37 years
Average Maturity	1.55 years
Yield to Maturity	7.87%
Macaulay Duration	1.48 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 100)

Min. Addl. Investment

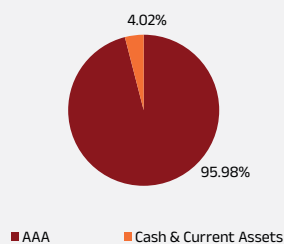
₹ 1,000 (plus in multiples of ₹ 100)

PORTFOLIO

Issuer	% to Net Assets	Rating
Fixed rates bonds - Corporate	95.98%	
Mahindra & Mahindra Financial Services Limited	13.11%	CRISIL AAA
Bajaj Housing Finance Limited	12.78%	CRISIL AAA
SMFG India Credit Co. Ltd.	10.93%	ICRA AAA
LIC Housing Finance Limited	9.10%	CRISIL AAA
Aditya Birla Finance Limited	8.91%	ICRA AAA
Toyota Financial Services India Ltd	7.28%	ICRA AAA
Tata Capital Housing Finance Limited	7.28%	ICRA AAA
HDB Financial Services Limited	7.27%	CRISIL AAA

Issuer	% to Net Assets	Rating
Kotak Mahindra Prime Limited	5.48%	CRISIL AAA
Kotak Mahindra Prime Limited	5.42%	ICRA AAA
LIC Housing Finance Limited	2.66%	CRISIL AAA
Kotak Mahindra Investments Limited	2.12%	CRISIL AAA
Kotak Mahindra Prime Limited	1.83%	ICRA AAA
Bajaj Finance Limited	1.82%	CRISIL AAA
Cash & Current Assets	4.02%	
Total Net Assets	100.00%	

Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	10.1701	10.1772
IDCW ²	10.1701	10.1772

²Income Distribution cum capital withdrawal





An open ended Target Maturity Index Fund tracking the CRISIL-IBX AAA Financial Services Index - Sep 2027. A relatively moderate interest rate risk and relatively low credit risk

Fund Details

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 Financial Services Index - Sep 2027 before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance or guarantee that the investment objective of the Scheme will be achieved.

Fund Manager

Mr. Harshil Survankar & Mr. Vighnesh Gupta

Date of Allotment

November 13, 2024

Benchmark

CRISIL-IBX AAA Financial Services Index - Sep 2027

Managing Fund Since

November 13, 2024

Experience in Managing the Fund

0.1 Years

Tracking Error

Regular	0.23%
Direct	0.23%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	103.01	Crores
AUM as on last day	₹	100.89	Crores

Total Expense Ratio (TER)

Regular	0.45%
Direct	0.15%

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

SIP

Monthly: Minimum ₹ 1000/-



Other Parameters

Modified Duration	2.16 years
Average Maturity	2.55 years
Yield to Maturity	7.78%
Macaulay Duration	2.33 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 100)

Min. Addl. Investment

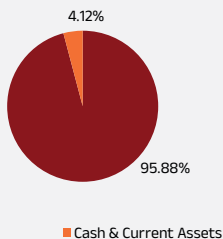
₹ 1,000 (plus in multiples of ₹ 100)

PORTFOLIO

Issuer	% to Net Assets	Rating
Fixed rates bonds - Corporate	95.88%	
HDB Financial Services Limited	10.00%	CRISIL AAA
Bajaj Finance Limited	9.97%	CRISIL AAA
National Bank For Agriculture and Rural Development	9.94%	ICRA AAA
LIC Housing Finance Limited	9.92%	CRISIL AAA
Tata Capital Housing Finance Limited	9.91%	ICRA AAA
SMFG India Home Finance Company Limited	9.88%	CARE AAA
Tata Capital Limited	9.87%	ICRA AAA

Issuer	% to Net Assets	Rating
Aditya Birla Finance Limited	5.00%	ICRA AAA
Bajaj Housing Finance Limited	4.99%	CRISIL AAA
Power Finance Corporation Limited	4.96%	ICRA AAA
REC Limited	4.95%	ICRA AAA
Kotak Mahindra Prime Limited	3.99%	CRISIL AAA
Small Industries Development Bank of India	2.49%	CRISIL AAA
Cash & Current Assets	4.12%	
Total Net Assets	100.00%	

Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	10.0859	10.0899
IDCW ¹	10.0858	10.0899

¹Income Distribution cum capital withdrawal



An open ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 3 to 6 Months Debt Index. A relatively low interest rate risk and relatively low credit risk.

Fund Details

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 Financial Services 3 to 6 Months Debt Index before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance or guarantee that the investment objective of the Scheme will be achieved.

Fund Manager

Mr. Harshil Survankar & Mr. Sanjay Pawar

Date of Allotment

December 17, 2024

Benchmark

CRISIL-IBX Financial Services 3 to 6 Months Debt Index

Managing Fund Since

December 17, 2024

Experience in Managing the Fund

0.0 Years

Tracking Error

Regular	0.06%
Direct	0.05%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	378.23	Crores
AUM as on last day	₹	860.44	Crores

*Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 258.09 Crs as on December 31, 2024.

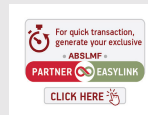
Total Expense Ratio (TER)

Regular	0.35%
Direct	0.15%

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

SIP

Monthly: Minimum ₹ 1000/-



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Other Parameters

Modified Duration	0.37 years
Average Maturity	0.38 years
Yield to Maturity	7.69%
Macaulay Duration	0.38 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Money Market Instruments	55.63%	
Canara Bank	10.87%	CRISIL A1+
Barclays Invest & Loans India Limited	9.95%	ICRA A1+
Export Import Bank of India	8.67%	ICRA A1+
Bank of Baroda	6.53%	IND A1+
Punjab National Bank	4.47%	ICRA A1+
ICICI Securities Limited	4.32%	ICRA A1+
Deutsche Investments India Private Limited	3.45%	ICRA A1+
Axis Bank Limited	2.17%	ICRA A1+
Bank of Baroda	2.17%	IND A1+
Barclays Invest & Loans India Limited	2.16%	ICRA A1+
Barclays Invest & Loans India Limited	0.87%	ICRA A1+

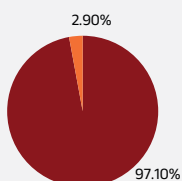
Issuer	% to Net Assets	Rating
Fixed rates bonds - Corporate	41.47%	
HDFC Bank Limited	13.39%	ICRA AAA
HDB Financial Services Limited	8.95%	CRISIL AAA
Power Finance Corporation Limited	7.13%	ICRA AAA
LIC Housing Finance Limited	6.65%	CRISIL AAA
Small Industries Development Bank of India	4.46%	ICRA AAA
Kotak Mahindra Prime Limited	0.45%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.44%	ICRA AAA
Cash & Current Assets	2.90%	
Total Net Assets	100.00%	

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	10.0297	10.0306
IDCW ³ :	10.0297	10.0306

³Income Distribution cum capital withdrawal

Rating Profile of Portfolio



■ AAA ■ Cash & Current Assets





Fund Details

Investment Objective

The objective of the scheme is to generate returns that are commensurate with the performance of the Nifty, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Ms. Priya Sridhar

Date of Allotment

September 18, 2002

Benchmark

Nifty 50 TRI

Managing Fund Since

December 31, 2024

Experience in Managing the Fund

0.0 years

Tracking Error

Regular	0.04%
Direct	0.04%

Fund Category

Index Funds (Equity)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	978.94	Crores
AUM as on last day	₹	950.97	Crores

Total Expense Ratio (TER)

Regular	0.47%
Direct	0.20%

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

SIP

Monthly: Minimum ₹ 100/-



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Other Parameters

Standard Deviation	12.70%
Sharpe Ratio	0.34
Beta	1.00
Portfolio Turnover	0.12
Tracking Error (3 year)	0.05%
Treynor Ratio	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 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Banks	29.98%
HDFC Bank Limited	12.68%
ICICI Bank Limited	8.51%
State Bank of India	2.88%
Axis Bank Limited	2.86%
Kotak Mahindra Bank Limited	2.47%
IndusInd Bank Limited	0.60%
IT - Software	14.04%
Infosys Limited	6.37%
Tata Consultancy Services Limited	3.94%
HCL Technologies Limited	1.91%
Tech Mahindra Limited	1.02%
Wipro Limited	0.80%
Petroleum Products	8.29%
Reliance Industries Limited	7.76%
Bharat Petroleum Corporation Limited	0.53%
Automobiles	7.36%
Mahindra & Mahindra Limited	2.50%
Tata Motors Limited	1.46%
Maruti Suzuki India Limited	1.34%
Bajaj Auto Limited	0.92%
Eicher Motors Limited	0.62%
Hero MotoCorp Limited	0.51%
Diversified FMCG	6.17%
ITC Limited	4.23%
Hindustan Unilever Limited	1.94%
Telecom - Services	4.01%
Bharti Airtel Limited	4.01%
Construction	3.99%
Larsen & Toubro Limited	3.99%
Pharmaceuticals & Biotechnology	3.50%
Sun Pharmaceutical Industries Limited	1.92%
Dr. Reddys Laboratories Limited	0.80%
Cipla Limited	0.79%

Issuer	% to Net Assets
Finance	3.36%
Bajaj Finance Limited	1.80%
Bajaj Finserv Limited	0.81%
Shriram Finance Ltd	0.76%
Power	2.80%
NTPC Limited	1.48%
Power Grid Corporation of India Limited	1.32%
Consumer Durables	2.24%
Titan Company Limited	1.27%
Asian Paints Limited	0.97%
Cement & Cement Products	2.08%
UltraTech Cement Limited	1.23%
Grasim Industries Limited	0.85%
Ferrous Metals	1.89%
Tata Steel Limited	1.08%
JSW Steel Limited	0.81%
Retailing	1.49%
Trent Limited	1.49%
Food Products	1.26%
Nestle India Limited	0.73%
Britannia Industries Limited	0.53%
Insurance	1.21%
HDFC Life Insurance Company Limited	0.62%
SBI Life Insurance Company Limited	0.59%
Aerospace & Defense	0.99%
Bharat Electronics Limited	0.99%
Oil	0.87%
Oil & Natural Gas Corporation Limited	0.87%
Transport Infrastructure	0.85%
Adani Ports and Special Economic Zone Limited	0.85%
Non - Ferrous Metals	0.82%
Hindalco Industries Limited	0.82%
Consumable Fuels	0.82%
Coal India Limited	0.82%



Issuer	% to Net Assets
Healthcare Services	0.69%
Apollo Hospitals Enterprise Limited	0.69%
Metals & Minerals Trading	0.59%
Adani Enterprises Limited	0.59%

Issuer	% to Net Assets
Agricultural Food & other Products	0.56%
Tata Consumer Products Limited	0.56%
Cash & Current Assets	0.14%
Total Net Assets	100.00%

Investment Performance NAV as on December 31, 2024: ₹ 237.7674

Inception - Sept 18, 2002	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty 50 Index Fund	15.27%	14.73%	11.48%	9.42%
Value of Std Investment of ₹ 10,000	237767	19893	13859	10950
Benchmark - Nifty 50 TRI	16.87%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	323569	20587	14114	11009
Additional Benchmark - BSE Sensex TRI	17.29%	14.99%	11.69%	9.41%
Value of Std Investment of ₹ 10,000	350583	20123	13939	10949

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Ms. Priya Sridhar is 18. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers. 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.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	237.7674	242.6289
IDCW ¹ :	24.2978	25.0839

¹Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-0.59	-0.29
3 Years (%)	-0.68	-0.35
5 Years (%)	-0.79	-0.48
10 Years (%)	-1.04	-0.80
Since Launch (%)	-1.60	-0.91

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2660000	600000	360000	120000
Market Value of amount Invested	13510988	894162	441245	121241
Scheme Returns (CAGR)	12.82%	15.95%	13.66%	1.92%
Nifty 50 TRI returns# (CAGR)	14.31%	16.73%	14.30%	2.28%
BSE Sensex TRI returns## (CAGR)	14.55%	16.08%	13.64%	3.10%

Past Performance may or may not be sustained in future. The fund's inception date is September 18, 2002, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark
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.



Fund Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Ms. Priya Sridhar

Date of Allotment

June 08, 2021

Benchmark

Nifty 50 Equal Weight TRI

Managing Fund Since

December 31, 2024

Experience in Managing the Fund

0.0 Years

Fund Category

Index Funds (Equity)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	347.60	Crores
AUM as on last day	₹	349.05	Crores

Total Expense Ratio (TER)

Regular	1.02%
Direct	0.40%

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

Tracking Error

Regular	0.07%
Direct	0.06%



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Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

SIP

Monthly: Minimum ₹ 100/-

Other Parameters

Standard Deviation	14.26%
Sharpe Ratio	0.53
Beta	1.00
Portfolio Turnover	0.44
Tracking Error (3 year)	0.11%
Treynor Ratio	0.08

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
Risk Free Rate assumed to be 7.15% (FBIL Overnight MIB0R as on 31 Dec 2024) for calculating Sharpe Ratio

PORTFOLIO

Issuer	% to Net Assets
Banks	11.97%
IndusInd Bank Limited	2.06%
Kotak Mahindra Bank Limited	2.03%
HDFC Bank Limited	1.98%
Axis Bank Limited	1.97%
ICICI Bank Limited	1.97%
State Bank of India	1.95%
Automobiles	11.93%
Mahindra & Mahindra Limited	2.02%
Eicher Motors Limited	2.01%
Tata Motors Limited	2.00%
Maruti Suzuki India Limited	1.99%
Bajaj Auto Limited	1.98%
Hero MotoCorp Limited	1.94%
IT - Software	9.93%
HCL Technologies Limited	2.01%
Tech Mahindra Limited	2.01%
Wipro Limited	1.98%
Infosys Limited	1.97%
Tata Consultancy Services Limited	1.96%
Pharmaceuticals & Biotechnology	6.14%
Cipla Limited	2.05%
Dr. Reddys Laboratories Limited	2.05%
Sun Pharmaceutical Industries Limited	2.05%
Finance	5.98%
Bajaj Finserv Limited	2.01%
Bajaj Finance Limited	2.00%
Shriram Finance Ltd	1.97%
Diversified FMCG	4.02%
ITC Limited	2.03%
Hindustan Unilever Limited	1.99%
Food Products	4.01%
Nestle India Limited	2.02%
Britannia Industries Limited	2.00%
Power	3.98%
NTPC Limited	1.99%

Issuer	% to Net Assets
Power Grid Corporation of India Limited	1.99%
Petroleum Products	3.97%
Reliance Industries Limited	2.00%
Bharat Petroleum Corporation Limited	1.98%
Consumer Durables	3.97%
Asian Paints Limited	2.01%
Titan Company Limited	1.95%
Cement & Cement Products	3.96%
UltraTech Cement Limited	1.99%
Grasim Industries Limited	1.97%
Insurance	3.94%
SBI Life Insurance Company Limited	1.97%
HDFC Life Insurance Company Limited	1.97%
Ferrous Metals	3.93%
JSW Steel Limited	1.97%
Tata Steel Limited	1.96%
Metals & Minerals Trading	2.10%
Adani Enterprises Limited	2.10%
Agricultural Food & other Products	2.03%
Tata Consumer Products Limited	2.03%
Retailing	2.01%
Trent Limited	2.01%
Healthcare Services	2.01%
Apollo Hospitals Enterprise Limited	2.01%
Oil	1.99%
Oil & Natural Gas Corporation Limited	1.99%
Construction	1.98%
Larsen & Toubro Limited	1.98%
Consumable Fuels	1.98%
Coal India Limited	1.98%
Aerospace & Defense	1.98%
Bharat Electronics Limited	1.98%
Telecom - Services	1.98%
Bharti Airtel Limited	1.98%
Transport Infrastructure	1.98%
Adani Ports and Special Economic Zone Limited	1.98%



Issuer	% to Net Assets
Non - Ferrous Metals	1.91%
Hindalco Industries Limited	1.91%

Issuer	% to Net Assets
Cash & Current Assets	0.31%
Total Net Assets	100.00%

Investment Performance NAV as on December 31, 2024: ₹ 16.4740

Inception - June 08, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund	15.02%	NA	14.77%	9.48%
Value of Std Investment of ₹ 10,000	16474	NA	15123	10956
Benchmark - Nifty 50 Equal Weight TRI	16.49%	NA	16.21%	10.75%
Value of Std Investment of ₹ 10,000	17238	NA	15702	11084
Additional Benchmark - Nifty 50 TRI	13.42%	NA	12.16%	10.00%
Value of Std Investment of ₹ 10,000	15672	NA	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Ms. Priya Sridhar is 18. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.
 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. Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	16.4740	16.8541
IDCW ² :	16.4738	16.8542

²Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-1.27	-0.59
3 Years (%)	-1.45	-0.70
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-1.47	-0.73

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	410000	NA	360000	120000
Market Value of amount Invested	536573	NA	459924	118859
Scheme Returns (CAGR)	15.92%	NA	16.56%	-1.76%
Nifty 50 Equal Weight TRI returns# (CAGR)	17.34%	NA	17.98%	-0.80%
Nifty 50 TRI returns## (CAGR)	13.66%	NA	14.30%	2.28%

Past Performance may or may not be sustained in future. The fund's inception date is June 08, 2021, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.



Fund Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Ms. Priya Sridhar

Date of Allotment

February 18, 2022

Benchmark

Nifty Next 50 TRI

Managing Fund Since

December 31, 2024

Experience in Managing the Fund

0.0 Years

Fund Category

Index Funds (Equity)

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

Entry Load Nil
Exit Load Nil

AUM

Monthly Average AUM ₹ 172.35 Crores
AUM as on last day ₹ 167.48 Crores

Total Expense Ratio (TER)

Regular 0.88%
Direct 0.33%

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



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Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

SIP

Monthly: Minimum ₹ 100/-

Tracking Error

Regular 0.26%
Direct 0.24%

PORTFOLIO

Issuer	% to Net Assets
Finance	14.42%
Jio Financial Services Limited	4.00%
Power Finance Corporation Limited	2.66%
REC Limited	2.55%
Bajaj Holdings & Investments Limited	2.10%
Cholamandalam Investment and Finance Company Limited	2.02%
Indian Railway Finance Corporation Limited	1.09%
Retailing	12.79%
Zomato Limited	7.87%
Info Edge (India) Limited	2.77%
Avenue Supermarts Limited	2.15%
Power	9.34%
Tata Power Company Limited	2.71%
Adani Power Limited	1.70%
JSW Energy Limited	1.40%
Adani Green Energy Limited	1.30%
Adani Energy Solutions Limited	1.19%
NHPC Limited	1.04%
Banks	5.60%
Bank of Baroda	1.83%
Punjab National Bank	1.45%
Canara Bank	1.38%
Union Bank of India	0.95%
Beverages	5.45%
Varun Beverages Limited	3.49%
United Spirits Limited	1.96%
Pharmaceuticals & Biotechnology	5.44%
Divi's Laboratories Limited	3.16%
Torrent Pharmaceuticals Limited	1.29%
Zyudus Lifesciences Limited	0.99%
Electrical Equipment	5.04%
Siemens Limited	2.36%
ABB India Limited	1.48%
Bharat Heavy Electricals Limited	1.20%
Realty	3.74%

Issuer	% to Net Assets
DLF Limited	2.16%
Macrotech Developers Limited	1.58%
Transport Services	3.65%
InterGlobe Aviation Limited	3.65%
Insurance	3.59%
ICICI Lombard General Insurance Company Limited	1.74%
ICICI Prudential Life Insurance Company Limited	1.04%
Life Insurance Corp of India	0.81%
Aerospace & Defense	3.24%
Hindustan Aeronautics Limited	3.24%
Auto Components	3.08%
Samvardhana Motherson International Limited	1.88%
Bosch Limited	1.21%
Diversified Metals	3.08%
Vedanta Limited	3.08%
Gas	2.97%
GAIL (India) Limited	2.11%
Adani Gas Limited	0.86%
Personal Products	2.89%
Godrej Consumer Products Limited	1.66%
Dabur India Limited	1.22%
Cement & Cement Products	2.88%
Ambuja Cements Limited	1.47%
Shree Cement Limited	1.41%
Automobiles	2.27%
TVS Motor Company Limited	2.27%
IT - Software	2.11%
LTIMindtree Limited	2.11%
Petroleum Products	2.09%
Indian Oil Corporation Limited	2.09%
Chemicals & Petrochemicals	1.82%
Pidilite Industries Limited	1.82%
Consumer Durables	1.73%
Havells India Limited	1.73%
Ferrous Metals	1.44%



Issuer	% to Net Assets
Jindal Steel & Power Limited	1.44%
Leisure Services	0.97%
Indian Railway Catering & Tourism Corporation Limited	0.97%

Issuer	% to Net Assets
Cash & Current Assets	0.38%
Total Net Assets	100.00%

Investment Performance NAV as on December 31, 2024: ₹ 16,4506

Inception - February 18, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Next 50 Index Fund	18.95%	NA	NA	26.37%
Value of Std Investment of ₹ 10,000	16451	NA	NA	12661
Benchmark - Nifty Next 50 TRI	20.52%	NA	NA	28.11%
Value of Std Investment of ₹ 10,000	17083	NA	NA	12837
Additional Benchmark - Nifty 50 TRI	12.87%	NA	NA	10.00%
Value of Std Investment of ₹ 10,000	14154	NA	NA	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Ms. Priya Sridhar is 18. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.
 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.
 Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	16.4506	16.7691
IDCW¹:	16.4647	16.7587

¹Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-1.74	-0.82
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-1.57	-0.78

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	330000	NA	NA	120000
Market Value of amount Invested	459985	NA	NA	122598
Scheme Returns (CAGR)	25.03%	NA	NA	4.04%
Nifty Next 50 TRI returns# (CAGR)	26.62%	NA	NA	5.44%
Nifty 50 TRI returns## (CAGR)	14.63%	NA	NA	2.28%

Past Performance may or may not be sustained in future. The fund's inception date is February 18, 2022, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark
 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.



Fund Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Ms. Priya Sridhar

Date of Allotment

April 01, 2021

Benchmark

Nifty Midcap 150 Index TRI

Managing Fund Since

December 31, 2024

Experience in Managing the Fund

0.0 Years

Tracking Error

Regular	0.30%
Direct	0.31%

Fund Category

Index Funds (Equity)

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

Entry Load	Nil
Exit Load	For redemption/switchout of units on or before 15 days from the date of allotment: 0.25% of applicable NAV. For redemption / switchout of units after 15 days from the date of allotment - NIL

AUM

Monthly Average AUM	₹	312.13	Crores
AUM as on last day	₹	314.43	Crores

Total Expense Ratio (TER)

Regular	1.01%
Direct	0.44%

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



INVEST NOW

Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

SIP

Monthly: Minimum ₹ 100/-

Other Parameters

Standard Deviation	15.63%
Sharpe Ratio	0.96
Beta	1.00
Tracking Error (3 year)	0.28%
Treynor Ratio	0.15

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

PORTFOLIO

Issuer	% to Net Assets
Auto Components	7.41%
Tube Investments of India Limited	1.11%
Bharat Forge Limited	0.99%
Sona BLW Precision Forgings Limited	0.78%
MRF Limited	0.77%
Balkrishna Industries Limited	0.68%
Exide Industries Limited	0.55%
Minda Industries Ltd	0.55%
Apollo Tyres Limited	0.51%
Schaeffler India Limited	0.40%
Sundram Fasteners Limited	0.34%
Motherson Sumi Wiring India Limited	0.29%
Endurance Technologies Limited	0.22%
ZF Commercial Vehicle Control Systems India Limited	0.21%
Industrial Products	7.15%
Cummins India Limited	1.29%
POLYCAP INDIA Limited	1.07%
Supreme Industries Limited	0.89%
APL Apollo Tubes Limited	0.83%
KEI INDUSTRIES LTD-INR 2 DEMAT EQ-INR 2	0.80%
Astral Limited	0.59%
Carborundum Universal Limited	0.42%
AIA Engineering Limited	0.38%
TIMKEN INDIA LTD	0.33%
SKF India Limited	0.30%
Grindwell Norton Limited	0.26%
Pharmaceuticals & Biotechnology	7.13%
Lupin Limited	1.66%
Aurobindo Pharma Limited	1.09%
Alkem Laboratories Limited	0.87%
Mankind Pharma Ltd	0.87%
IPCA Laboratories Limited	0.67%
Biocon Limited	0.48%
Abbott India Limited	0.45%
Gland Pharma Limited	0.41%
Ajanta Pharmaceuticals Limited	0.36%
GlaxoSmithKline Pharmaceuticals Limited	0.27%
IT - Software	7.06%
Persistent Systems Ltd	1.99%
Coforge Limited	1.88%
Mphasis Limited	0.94%
Oracle Financial Services Software Limited	0.88%
KPIT Technologies Limited	0.70%
Tata Elxsi Limited	0.69%
Banks	6.32%
The Federal Bank Limited	1.43%
IDFC First Bank Limited	1.14%
Yes Bank Limited	1.08%

Issuer	% to Net Assets
AU Small Finance Bank Limited	0.91%
Indian Bank	0.55%
Bandhan Bank Limited	0.39%
Bank of India	0.36%
Bank of Maharashtra	0.24%
IDBI Bank Limited	0.13%
Indian Overseas Bank	0.10%
Finance	5.51%
Sundaram Finance Limited	0.83%
Muthoot Finance Limited	0.67%
SBI Cards & Payment Services Limited	0.58%
LIC Housing Finance Limited	0.52%
CRISIL Limited	0.47%
Mahindra & Mahindra Financial Services Limited	0.46%
Indian Renewable Energy Development Agency Ltd	0.42%
Aditya Birla Capital Limited	0.37%
Housing & Urban Development Corporation Limited	0.34%
L&T Finance Limited	0.32%
Poonawalla Fincorp Limited	0.27%
Tata Investment Corporation Ltd.	0.26%
Consumer Durables	4.55%
Dixon Technologies (India) Limited	2.00%
Volta Limited	1.19%
KALYAN JEWELLERS INDIA LTD	0.86%
Berger Paints (I) Limited	0.37%
Metro Brands Limited	0.13%
Electrical Equipment	4.41%
Suzlon Energy Limited	2.15%
CG Power and Industrial Solutions Limited	1.36%
Thermax Limited	0.46%
Hitachi Energy India Limited	0.44%
Healthcare Services	4.25%
Max Healthcare Institute Limited	2.44%
Fortis Healthcare Limited	1.09%
Syngene International Limited	0.45%
Global Health Ltd/India	0.26%
Realty	3.74%
Godrej Properties Limited	1.22%
Phoenix Mills Limited	0.89%
Prestige Estates Projects Limited	0.83%
Oberoi Realty Limited	0.79%
Capital Markets	3.71%
BSE Limited	2.11%
HDFC Asset Management Company Limited	1.24%
Nippon Life India Asset Management Limited	0.37%
Chemicals & Petrochemicals	3.48%
SRF Limited	0.95%
Solar Industries India Limited	0.69%



Aditya Birla Sun Life Nifty Midcap 150 Index Fund

An Open ended scheme tracking the Nifty Midcap 150 TR Index



Wealth Solutions

Issuer	% to Net Assets
Deepak Nitrite Limited	0.50%
Gujarat Fluorochemicals Limited	0.50%
Tata Chemicals Limited	0.48%
Linde India Limited	0.37%
Leisure Services	3.05%
The Indian Hotels Company Limited	2.25%
Jubilant Foodworks Limited	0.80%
Financial Technology (Fintech)	3.04%
PB Fintech Limited	2.03%
One 97 Communications Limited	1.01%
Telecom - Services	2.74%
Indus Towers Limited	1.24%
Vodafone Idea Limited	0.60%
Tata Communications Limited	0.58%
Bharti Hexacom Limited	0.32%
Fertilizers & Agrochemicals	2.64%
PI Industries Limited	0.87%
UPL Limited	0.74%
Coromandel International Limited	0.64%
Bayer Cropscience Limited	0.21%
FERTILIZERS & CHEMICALS TRAVANCORE LIMIT	0.18%
Personal Products	1.79%
Colgate Palmolive (India) Limited	1.03%
Procter & Gamble Hygiene and Health Care Limited	0.41%
Emami Limited	0.35%
Agricultural Food & other Products	1.69%
Marico Limited	0.98%
Patanjali Foods Limited	0.57%
Adani Wilmar Limited	0.14%
Insurance	1.68%
Max Financial Services Limited	0.84%
General Insurance Corporation Of India	0.40%
Star Health & Allied Insurance Limited	0.30%
The New India Assurance Company Limited	0.14%
Ferrous Metals	1.58%
JSL STAINLESS LTD	0.66%
Steel Authority of India Limited	0.48%
Lloyds Metals & Energy Ltd	0.44%
Gas	1.43%
Petronet LNG Limited	0.76%
Indraprastha Gas Limited	0.42%
Gujarat Gas Limited	0.25%
Cement & Cement Products	1.38%
JK Cement Limited	0.56%
Dalmia Bharat Limited	0.41%
ACC Limited	0.41%
Power	1.28%
Torrent Power Limited	0.82%

Issuer	% to Net Assets
NLC India Limited	0.24%
SJVN Limited	0.22%
Agricultural Commercial & Construction Vehicles	1.24%
Ashok Leyland Limited	0.92%
Escorts Kubota Limited	0.32%
Petroleum Products	1.22%
Hindustan Petroleum Corporation Limited	1.14%
Mangalore Refinery and Petrochemicals Limited	0.08%
Textiles & Apparels	1.15%
Page Industries Limited	0.86%
K.P.R. Mill Limited	0.29%
Transport Services	1.15%
Container Corporation of India Limited	0.63%
Delhivery Ltd	0.51%
Transport Infrastructure	1.07%
GMR Airport Ltd	0.82%
JSW Infrastructure Ltd	0.25%
Industrial Manufacturing	1.05%
Mazagon Dock Shipbuilders Limited	0.40%
Cochin Shipyard Limited	0.38%
Honeywell Automation India Limited	0.27%
Construction	1.03%
Rail Vikas Nigam Limited	0.70%
IRB Infrastructure Developers Limited	0.33%
Retailing	0.98%
FSN E-Commerce Ventures Limited	0.65%
Aditya Birla Fashion and Retail Limited	0.33%
IT - Services	0.78%
Tata Technologies Ltd	0.40%
L&T Technology Services Limited	0.38%
Oil	0.68%
Oil India Limited	0.68%
Minerals & Mining	0.66%
NMDC Limited	0.66%
Diversified	0.47%
3M India Limited	0.25%
Godrej Industries Limited	0.22%
Beverages	0.45%
United Breweries Limited	0.45%
Non - Ferrous Metals	0.39%
Hindustan Zinc Limited	0.39%
Aerospace & Defense	0.30%
Bharat Dynamics Limited	0.30%
Entertainment	0.17%
Sun TV Network Limited	0.17%
Cash & Current Assets	0.21%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2024: ₹ 23.2843

Inception - April 01, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Midcap 150 Index Fund	25.25%	NA	22.08%	23.49%
Value of Std Investment of ₹ 10,000	23284	NA	18206	12370
Benchmark - Nifty Midcap 150 TRI	26.01%	NA	23.18%	24.24%
Value of Std Investment of ₹ 10,000	23813	NA	18703	12446
Additional Benchmark - Nifty 50 TRI	14.52%	NA	12.16%	10.00%
Value of Std Investment of ₹ 10,000	16632	NA	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Ms. Priya Sridhar is 18. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.
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.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	23.2843	23.8435
IDCW ¹ :	23.2807	23.8432

¹Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-0.76	-0.05
3 Years (%)	-1.10	-0.32
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.75	0.04



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	430000	NA	360000	120000
Market Value of amount Invested	690322	NA	550569	128641
Scheme Returns (CAGR)	27.29%	NA	29.60%	13.61%
Nifty Midcap 150 TRI returns# (CAGR)	27.57%	NA	29.88%	13.81%
Nifty 50 TRI returns## (CAGR)	13.67%	NA	14.30%	2.28%

Past Performance may or may not be sustained in future. The fund's inception date is April 01, 2021, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.





Fund Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Ms. Priya Sridhar

Date of Allotment

April 01, 2021

Benchmark

Nifty Smallcap 50 TRI

Managing Fund Since

December 31, 2024

Experience in Managing the Fund

0.0 Years

Tracking Error

Regular	0.43%
Direct	0.44%

Fund Category

Index Funds (Equity)

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

Entry Load	Nil
Exit Load	For redemption/switchout of units on or before 15 days from the date of allotment: 0.25% of applicable NAV. For redemption / switchout of units after 15 days from the date of allotment - NIL

AUM

Monthly Average AUM	₹	253.82	Crores
AUM as on last day	₹	251.22	Crores

Total Expense Ratio (TER)

Regular	1.01%
Direct	0.46%

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



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Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

SIP

Monthly: Minimum ₹ 100/-

Other Parameters

Standard Deviation	20.85%
Sharpe Ratio	0.52
Beta	0.99
Tracking Error (3 year)	0.43%
Treynor Ratio	0.11

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

PORTFOLIO

Issuer	% to Net Assets
Capital Markets	20.13%
Multi Commodity Exchange of India Limited	4.49%
Central Depository Services (India) Limited	4.42%
360 ONE WAM Ltd	3.45%
Computer Age Management Services Limited	3.43%
Angel Broking Limited	2.40%
Indian Energy Exchange Limited	1.94%
Pharmaceuticals & Biotechnology	10.84%
Glenmark Pharmaceuticals Limited	3.42%
Laurus Labs Limited	3.35%
Piramal Pharma Ltd	2.32%
Natco Pharma Limited	1.75%
Consumer Durables	7.52%
Blue Star Limited	3.92%
Crompton Greaves Consumer Electricals Limited	3.60%
Finance	6.35%
Piramal Enterprises Limited	1.86%
PNB Housing Finance Limited	1.68%
Manappuram Finance Limited	1.46%
IIFL Finance Limited	1.35%
Construction	5.02%
Kalpataru Projects International Ltd.	2.08%
NCC Limited	1.58%
NBCC (India) Limited	1.36%
Chemicals & Petrochemicals	4.34%
Navin Fluorine International Limited	1.60%
Atul Limited	1.56%
Aarti Industries Limited	1.18%
IT - Software	4.16%
Sonata Software Limited	1.65%
Birlasoft Limited	1.29%
Zensar Technologies Limited	1.21%
Non - Ferrous Metals	3.83%

Issuer	% to Net Assets
National Aluminium Company Limited	2.68%
Hindustan Copper Limited	1.15%
Banks	3.74%
Karur Vysya Bank Ltd/The	2.41%
RBL Bank Limited	1.33%
Auto Components	3.37%
Amara Raja Energy & Mobility Limited	2.07%
Ramkrishna Forgings Limited	1.30%
Entertainment	2.90%
Zee Entertainment Enterprises Limited	1.58%
PVR Limited	1.31%
Beverages	2.88%
Radico Khaitan Limited	2.88%
Gas	2.50%
Gujarat State Petronet Limited	1.47%
Mahanagar Gas Limited	1.03%
Electrical Equipment	2.46%
Apar Industries Limited	2.46%
Realty	2.42%
Brigade Enterprises Limited	2.42%
IT - Services	2.19%
Cyient Limited	2.19%
Paper Forest & Jute Products	1.85%
Century Textiles & Industries Limited	1.85%
Cement & Cement Products	1.73%
The Ramco Cements Limited	1.73%
Commercial Services & Supplies	1.68%
Redington (India) Limited	1.68%
Power	1.65%
CESC Limited	1.65%
Telecom - Services	1.46%
HFCL Limited	1.46%
Petroleum Products	1.35%



Issuer	% to Net Assets
Castrol India Limited	1.35%
Transport Services	1.35%
Great Eastern Shipping Co Ltd/The	1.35%
Telecom - Equipment & Accessories	1.31%
Tejas Networks Limited	1.31%
Industrial Products	1.26%

Issuer	% to Net Assets
Finolex Cables Limited	1.26%
Healthcare Services	1.22%
Narayana Hrudayalaya Limited	1.22%
Retailing	0.97%
Indiamart Intermesh Limited	0.97%
Cash & Current Assets	-0.46%
Total Net Assets	100.00%

Investment Performance NAV as on December 31, 2024: ₹ 21.3443

Inception - April 01, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Smallcap 50 Index Fund	22.39%	NA	17.99%	24.19%
Value of Std Investment of ₹ 10,000	21344	NA	16433	12441
Benchmark - Nifty Smallcap 50 TRI	23.91%	NA	19.84%	26.12%
Value of Std Investment of ₹ 10,000	22361	NA	17220	12636
Additional Benchmark - Nifty 50 TRI	14.52%	NA	12.16%	10.00%
Value of Std Investment of ₹ 10,000	16632	NA	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Ms. Priya Sridhar is 18. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	21.3443	21.8565
IDCW ¹ :	21.3463	21.8526

¹Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-1.93	-1.23
3 Years (%)	-1.85	-1.11
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-1.53	-0.75

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	430000	NA	360000	120000
Market Value of amount Invested	699076	NA	578743	130851
Scheme Returns (CAGR)	28.06%	NA	33.37%	17.17%
Nifty Smallcap 50 TRI returns# (CAGR)	30.06%	NA	35.57%	18.51%
Nifty 50 TRI returns## (CAGR)	13.67%	NA	14.30%	2.28%

Past Performance may or may not be sustained in future. The fund's inception date is April 01, 2021, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.



Fund Details

Investment Objective

The investment objective of the Scheme is to provide returns that, before expenses, correspond to the total returns of securities as represented by the Nifty India Defence Total Return Index, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance or guarantee that the investment objective of the Scheme will be achieved.

Fund Manager

Ms. Priya Sridhar

Date of Allotment

August 30, 2024

Benchmark

Nifty India Defence Total Return Index

Managing Fund Since

December 31, 2024

Experience in Managing the Fund

0.0 Years

Tracking Error

Regular	0.26%
Direct	0.26%

Fund Category

Index Fund

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

Entry Load	Nil
Exit Load	For redemption / switch-out of units on or before 30 days from the date of allotment: 0.05% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment: Nil.

AUM

Monthly Average AUM	₹	420.36	Crores
AUM as on last day	₹	377.36	Crores

Total Expense Ratio (TER)

Regular	1.06%
Direct	0.31%

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



Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 100)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 100)

SIP

Monthly: Minimum ₹ 500/-

PORTFOLIO

Issuer	% to Net Assets
Aerospace & Defense	68.15%
Bharat Electronics Limited	20.00%
Hindustan Aeronautics Limited	19.89%
Zen Technologies Ltd	6.16%
Bharat Dynamics Limited	5.98%
Data Patterns India Private Limited	4.23%
Astra Microwave Products Limited	3.76%
Garden Reach Shipbuilders & Engineers Limited	2.74%
MTAR Technologies Limited	1.88%
Dcx Systems Ltd	0.96%
Mishra Dhatu Nigam Limited	0.95%

Issuer	% to Net Assets
Paras Defence & Space Technologies Ltd	0.88%
ideaForge Technology Ltd	0.72%
Industrial Manufacturing	17.78%
Mazagon Dock Shipbuilders Limited	8.34%
Cochin Shipyard Limited	7.53%
Dynamatic Technologies Ltd	1.91%
Chemicals & Petrochemicals	13.78%
Solar Industries India Limited	13.78%
Cash & Current Assets	0.29%
Total Net Assets	100.00%

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	9.2716	9.2945
IDCW ¹ :	9.2698	9.2948

¹Income Distribution cum capital withdrawal





Fund Details

Investment Objective

The investment objective of the Scheme is to provide returns that, before expenses, correspond to the total returns of securities as represented by the BSE India Infrastructure Total Return Index, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance or guarantee that the investment objective of the Scheme will be achieved.

Fund Manager

Ms. Priya Sridhar

Date of Allotment

December 02, 2024

Benchmark

BSE India Infrastructure Total Return Index

Managing Fund Since

December 31, 2024

Experience in Managing the Fund

0.0 years

Tracking Error

Regular	0.09%
Direct	0.07%

Fund Category

Index Funds (Equity)

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

Entry Load	Nil
Exit Load	For redemption / switch-out of units on or before 30 days from the date of allotment: 0.05% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment: Nil.

AUM

Monthly Average AUM	₹	33.18	Crores
AUM as on last day	₹	33.18	Crores

Total Expense Ratio (TER)

Regular	1.07%
Direct	0.32%

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

SIP

Monthly: Minimum ₹ 500/-



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Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Construction	31.76%
Larsen & Toubro Limited	11.52%
Rail Vikas Nigam Limited	5.16%
KEC International Limited	3.14%
Kalpataru Projects International Ltd.	2.97%
NCC Limited	2.91%
IRB Infrastructure Developers Limited	2.47%
NBCC (India) Limited	2.06%
Ircon International Limited	1.53%
Power	28.79%
NTPC Limited	8.25%
Power Grid Corporation of India Limited	7.32%
Tata Power Company Limited	3.46%
Adani Power Limited	2.44%
Adani Green Energy Limited	1.97%
JSW Energy Limited	1.75%
NHPC Limited	1.31%
Torrent Power Limited	1.30%
CESC Limited	0.60%
SJVN Limited	0.38%

Issuer	% to Net Assets
Finance	10.89%
Power Finance Corporation Limited	4.59%
REC Limited	4.37%
Indian Railway Finance Corporation Limited	1.92%
Transport Infrastructure	8.71%
Adani Ports and Special Economic Zone Limited	6.37%
GMR Airport Ltd	1.99%
Gujarat Pipavav Port Limited	0.35%
Oil	8.21%
Oil & Natural Gas Corporation Limited	6.58%
Oil India Limited	1.63%
Transport Services	7.01%
InterGlobe Aviation Limited	6.32%
Great Eastern Shipping Co Ltd/The	0.69%
Gas	4.37%
GAIL (India) Limited	3.63%
Gujarat State Petronet Limited	0.73%
Cash & Current Assets	0.26%
Total Net Assets	100.00%

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	9.4369	9.4423
IDCW ² :	9.4368	9.4423

²Income Distribution cum capital withdrawal





Fund Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Ms. Priya Sridhar

Date of Allotment

July 21, 2011

Benchmark

Nifty 50 TRI

Managing Fund Since

December 31, 2024

Experience in Managing the Fund

0.0 Years

NAV:

27.1608

Fund Category

Exchange Traded Fund (ETF)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	2832.44	Crores
AUM as on last day	₹	2791.75	Crores

Total Expense Ratio (TER)

Regular	0.06%
---------	-------

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

Tracking Error

Regular	0.04%
---------	-------



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Other Parameters

Standard Deviation	12.71%
Sharpe Ratio	0.39
Beta	1.00
Tracking Error (3 year)	0.03%
Treynor Ratio	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 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Minimum Application Amount:

For Transactions Directly with the Fund:

For Market Makers: The Creation Unit size for the scheme shall be 5,00,000 units and in multiples thereof.

For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

PORTFOLIO

Issuer	% to Net Assets
Banks	30.01%
HDFC Bank Limited	12.69%
ICICI Bank Limited	8.51%
State Bank of India	2.88%
Axis Bank Limited	2.86%
Kotak Mahindra Bank Limited	2.47%
IndusInd Bank Limited	0.60%
IT - Software	14.05%
Infosys Limited	6.37%
Tata Consultancy Services Limited	3.94%
HCL Technologies Limited	1.91%
Tech Mahindra Limited	1.02%
Wipro Limited	0.80%
Petroleum Products	8.30%
Reliance Industries Limited	7.77%
Bharat Petroleum Corporation Limited	0.53%
Automobiles	7.36%
Mahindra & Mahindra Limited	2.51%
Tata Motors Limited	1.46%
Maruti Suzuki India Limited	1.35%
Bajaj Auto Limited	0.92%
Eicher Motors Limited	0.62%
Hero MotoCorp Limited	0.51%
Diversified FMCG	6.18%
ITC Limited	4.23%
Hindustan Unilever Limited	1.94%
Telecom - Services	4.01%
Bharti Airtel Limited	4.01%
Construction	4.00%
Larsen & Toubro Limited	4.00%
Pharmaceuticals & Biotechnology	3.51%
Sun Pharmaceutical Industries Limited	1.92%
Dr. Reddys Laboratories Limited	0.80%
Cipla Limited	0.79%

Issuer	% to Net Assets
Finance	3.37%
Bajaj Finance Limited	1.80%
Bajaj Finserv Limited	0.81%
Shriram Finance Ltd	0.76%
Power	2.80%
NTPC Limited	1.49%
Power Grid Corporation of India Limited	1.32%
Consumer Durables	2.24%
Titan Company Limited	1.27%
Asian Paints Limited	0.97%
Cement & Cement Products	2.08%
UltraTech Cement Limited	1.23%
Grasim Industries Limited	0.85%
Ferrous Metals	1.89%
Tata Steel Limited	1.08%
JSW Steel Limited	0.81%
Retailing	1.49%
Trent Limited	1.49%
Food Products	1.26%
Nestle India Limited	0.73%
Britannia Industries Limited	0.53%
Insurance	1.21%
HDFC Life Insurance Company Limited	0.62%
SBI Life Insurance Company Limited	0.59%
Aerospace & Defense	0.99%
Bharat Electronics Limited	0.99%
Oil	0.87%
Oil & Natural Gas Corporation Limited	0.87%
Transport Infrastructure	0.85%
Adani Ports and Special Economic Zone Limited	0.85%
Non - Ferrous Metals	0.82%
Hindalco Industries Limited	0.82%
Consumable Fuels	0.82%
Coal India Limited	0.82%



Issuer	% to Net Assets
Healthcare Services	0.70%
Apollo Hospitals Enterprise Limited	0.70%
Metals & Minerals Trading	0.59%
Adani Enterprises Limited	0.59%

Issuer	% to Net Assets
Agricultural Food & other Products	0.56%
Tata Consumer Products Limited	0.56%
Cash & Current Assets	0.05%
Total Net Assets	100.00%

Investment Performance NAV as on December 31, 2024: ₹ 27.1608

Inception - July 21, 2011	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty 50 ETF	12.42%	15.40%	12.11%	9.90%
Value of Std Investment of ₹ 10,000	48288	20481	14095	10998
Benchmark - Nifty 50 TRI	12.59%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	49334	20587	14114	11009
Additional Benchmark - BSE Sensex TRI	12.68%	14.99%	11.69%	9.41%
Value of Std Investment of ₹ 10,000	49861	20123	13939	10949

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Ms. Priya Sridhar is 18. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Tracking Differences	Regular
1 Year (%)	-0.10
3 Years (%)	-0.05
5 Years (%)	-0.12
10 Years (%)	-0.09
Since Launch (%)	-0.18



Fund Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Ms. Priya Sridhar

Date of Allotment

July 18, 2016

Benchmark

BSE Sensex TRI

Managing Fund Since

December 31, 2024

Experience in Managing the Fund

0.0 Years

NAV:

77.2840

Fund Category

Exchange Traded Fund (ETF)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	333.10	Crores
AUM as on last day	₹	324.89	Crores

Total Expense Ratio (TER)

Regular	0.08%
---------	-------

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

Tracking Error

Regular	0.04%
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Other Parameters

Standard Deviation	12.37%
Sharpe Ratio	0.36
Beta	1.00
Tracking Error (3 year)	0.06%
Treynor Ratio	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 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Minimum Application Amount:

For Transactions Directly with the Fund:

For Market Makers: The Creation Unit size for the scheme shall be 1,00,000 units and in multiples thereof.

For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

PORTFOLIO

Issuer	% to Net Assets
Banks	34.94%
HDFC Bank Limited	14.73%
ICICI Bank Limited	9.94%
State Bank of India	3.35%
Axis Bank Limited	3.33%
Kotak Mahindra Bank Limited	2.89%
IndusInd Bank Limited	0.70%
IT - Software	15.45%
Infosys Limited	7.46%
Tata Consultancy Services Limited	4.56%
HCL Technologies Limited	2.23%
Tech Mahindra Limited	1.19%
Petroleum Products	9.04%
Reliance Industries Limited	9.04%
Diversified FMCG	7.20%
ITC Limited	4.92%
Hindustan Unilever Limited	2.28%
Automobiles	6.20%
Mahindra & Mahindra Limited	2.92%
Tata Motors Limited	1.71%
Maruti Suzuki India Limited	1.58%
Telecom - Services	4.67%
Bharti Airtel Limited	4.67%
Construction	4.63%

Issuer	% to Net Assets
Larsen & Toubro Limited	4.63%
Power	3.29%
NTPC Limited	1.74%
Power Grid Corporation of India Limited	1.55%
Finance	3.02%
Bajaj Finance Limited	2.09%
Bajaj Finserv Limited	0.94%
Consumer Durables	2.62%
Titan Company Limited	1.49%
Asian Paints Limited	1.13%
Pharmaceuticals & Biotechnology	2.24%
Sun Pharmaceutical Industries Limited	2.24%
Retailing	2.07%
Zomato Limited	2.07%
Cement & Cement Products	1.41%
UltraTech Cement Limited	1.41%
Ferrous Metals	1.25%
Tata Steel Limited	1.25%
Transport Infrastructure	0.99%
Adani Ports and Special Economic Zone Limited	0.99%
Food Products	0.85%
Nestle India Limited	0.85%
Cash & Current Assets	0.13%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2024: ₹ 77.2840

Inception - July 18, 2016	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life BSE Sensex ETF	12.89%	14.88%	11.60%	9.26%
Value of Std Investment of ₹ 10,000	27897	20022	13904	10934
Benchmark - BSE Sensex TRI	14.37%	14.99%	11.69%	9.41%
Value of Std Investment of ₹ 10,000	31147	20123	13939	10949
Additional Benchmark - Nifty 50 TRI	14.20%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	30754	20587	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Ms. Priya Sridhar is 18. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Tracking Differences	Regular
1 Year (%)	-0.15
3 Years (%)	-0.09
5 Years (%)	-0.12
10 Years (%)	-
Since Launch (%)	-1.48



Fund Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Ms. Priya Sridhar

Date of Allotment

December 18, 2018

Benchmark

Nifty Next 50 TR Index

Managing Fund Since

December 31, 2024

Experience in Managing the Fund

0.0 Years

NAV:

70.6204

Fund Category

Exchange Traded Fund (ETF)

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

Entry Load Nil

Exit Load Nil

AUM

Monthly Average AUM ₹ 43.23 Crores

AUM as on last day[^] ₹ 42.24 Crores

[^]Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 20.01 Crs as on December 31, 2024.

Total Expense Ratio (TER)

Regular 0.17%

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

Tracking Error

Regular 0.15%



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Other Parameters

Standard Deviation 18.22%

Sharpe Ratio 0.60

Beta 1.00

Tracking Error (3 year) 0.12%

Treynor Ratio 0.11

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

Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Minimum Application Amount:

For Transactions Directly with the Fund:

For Market Makers: The Creation Unit size for the scheme shall be 1,00,000 units and in multiples thereof.

For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

PORTFOLIO

Issuer	% to Net Assets
Finance	14.42%
Jio Financial Services Limited	4.00%
Power Finance Corporation Limited	2.66%
REC Limited	2.55%
Bajaj Holdings & Investments Limited	2.10%
Cholamandalam Investment and Finance Company Limited	2.02%
Indian Railway Finance Corporation Limited	1.09%
Retailing	12.79%
Zomato Limited	7.87%
Info Edge (India) Limited	2.77%
Avenue Supermarts Limited	2.15%
Power	9.33%
Tata Power Company Limited	2.70%
Adani Power Limited	1.70%
JSW Energy Limited	1.40%
Adani Green Energy Limited	1.30%
Adani Energy Solutions Limited	1.19%
NHPC Limited	1.04%
Banks	5.60%
Bank of Baroda	1.83%
Punjab National Bank	1.44%
Canara Bank	1.38%
Union Bank of India	0.95%
Beverages	5.45%
Varun Beverages Limited	3.49%
United Spirits Limited	1.96%
Pharmaceuticals & Biotechnology	5.44%
Divi's Laboratories Limited	3.16%
Torrent Pharmaceuticals Limited	1.29%
Zydus Lifesciences Limited	0.99%
Electrical Equipment	5.03%
Siemens Limited	2.36%
ABB India Limited	1.48%

Issuer	% to Net Assets
Bharat Heavy Electricals Limited	1.20%
Realty	3.74%
DLF Limited	2.16%
Macrotech Developers Limited	1.58%
Transport Services	3.65%
InterGlobe Aviation Limited	3.65%
Insurance	3.59%
ICICI Lombard General Insurance Company Limited	1.74%
ICICI Prudential Life Insurance Company Limited	1.04%
Life Insurance Corp of India	0.81%
Aerospace & Defense	3.24%
Hindustan Aeronautics Limited	3.24%
Auto Components	3.08%
Samvardhana Motherson International Limited	1.88%
Bosch Limited	1.21%
Diversified Metals	3.08%
Vedanta Limited	3.08%
Gas	2.97%
GAIL (India) Limited	2.11%
Adani Gas Limited	0.86%
Personal Products	2.88%
Godrej Consumer Products Limited	1.66%
Dabur India Limited	1.22%
Cement & Cement Products	2.88%
Ambuja Cements Limited	1.47%
Shree Cement Limited	1.41%
Automobiles	2.27%
TVS Motor Company Limited	2.27%
IT - Software	2.11%
LTIMindtree Limited	2.11%
Petroleum Products	2.09%
Indian Oil Corporation Limited	2.09%
Chemicals & Petrochemicals	1.82%



Issuer	% to Net Assets
Pidilite Industries Limited	1.82%
Consumer Durables	1.73%
Havells India Limited	1.73%
Ferrous Metals	1.44%
Jindal Steel & Power Limited	1.44%

Issuer	% to Net Assets
Leisure Services	0.97%
Indian Railway Catering & Tourism Corporation Limited	0.97%
Cash & Current Assets	0.41%
Total Net Assets	100.00%

Investment Performance NAV as on December 31, 2024: ₹ 70.6204

Inception - December 18, 2018	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Next 50 ETF	16.90%	19.85%	18.01%	28.16%
Value of Std Investment of ₹ 10,000	25672	24752	16442	12842
Benchmark - Nifty Next 50 TR Index	16.45%	20.10%	18.13%	28.11%
Value of Std Investment of ₹ 10,000	25078	25017	16491	12837
Additional Benchmark - BSE Sensex Next 50 TRI	17.72%	22.71%	21.45%	26.23%
Value of Std Investment of ₹ 10,000	26778	27855	17926	12647

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Ms. Priya Sridhar is 18. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Tracking Differences	Regular
1 Year (%)	0.05
3 Years (%)	-0.12
5 Years (%)	-0.26
10 Years (%)	-
Since Launch (%)	-0.24



Fund Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Ms. Priya Sridhar

Date of Allotment

October 23, 2019

Benchmark

Nifty Bank TRI

Managing Fund Since

December 31, 2024

Experience in Managing the Fund

0.0 Years

Fund Category

Exchange Traded Fund (ETF)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	2701.34	Crores
AUM as on last day	₹	2624.45	Crores

Total Expense Ratio (TER)

Regular	0.17%
---------	-------

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

Tracking Error

Regular	0.07%
---------	-------

NAV:

51.6294



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Other Parameters

Standard Deviation	14.82%
Sharpe Ratio	0.43
Beta	1.00
Tracking Error (3 year)	0.06%
Treynor Ratio	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 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Minimum Application Amount:

For Transactions Directly with the Fund:

For Market Makers: The Creation Unit size for the scheme shall be 10,000 units and in multiples thereof.

For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

PORTFOLIO

Issuer	% to Net Assets
Banks	99.98%
HDFC Bank Limited	28.10%
ICICI Bank Limited	24.98%
Kotak Mahindra Bank Limited	8.80%
Axis Bank Limited	8.54%
State Bank of India	8.45%
IndusInd Bank Limited	4.51%
The Federal Bank Limited	3.48%

Issuer	% to Net Assets
Bank of Baroda	3.19%
IDFC First Bank Limited	2.78%
Punjab National Bank	2.52%
Canara Bank	2.40%
AU Small Finance Bank Limited	2.23%
Cash & Current Assets	0.02%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2024: ₹ 51.6294

Inception - October 23, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Bank ETF	11.69%	9.96%	13.48%	5.99%
Value of Std Investment of ₹ 10,000	17758	16082	14620	10604
Benchmark - Nifty Bank TRI	11.71%	10.23%	13.70%	6.20%
Value of Std Investment of ₹ 10,000	17773	16280	14702	10626
Additional Benchmark - Nifty 50 TRI	15.97%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	21591	20587	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Ms. Priya Sridhar is 18. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.
Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Tracking Differences	Regular
1 Year (%)	-0.22
3 Years (%)	-0.21
5 Years (%)	-0.27
10 Years (%)	-
Since Launch (%)	-0.28



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 Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Ms. Priya Sridhar

Date of Allotment

October 20, 2021

Benchmark

Nifty Healthcare TRI

Managing Fund Since

December 31, 2024

Experience in Managing the Fund

0.0 Years

Tracking Error

Regular 0.55%

Fund Category

Exchange Traded Fund (ETF)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	42.76	Crores
AUM as on last day	₹	44.16	Crores

Total Expense Ratio (TER)

Regular	0.21%
---------	-------

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

NAV:

15.2763



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Other Parameters

Standard Deviation	16.54%
Sharpe Ratio	0.74
Beta	1.00
Tracking Error (3 year)	0.33%
Treynor Ratio	0.12

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Minimum Application Amount:

For Transactions Directly with the Fund:

For Market Makers: The Creation Unit size for the Scheme shall be 1,10,000 units and in multiples thereof.

For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

PORTFOLIO

Issuer	% to Net Assets
Pharmaceuticals & Biotechnology	79.49%
Sun Pharmaceutical Industries Limited	21.85%
Dr. Reddys Laboratories Limited	9.09%
Cipla Limited	9.02%
Divi's Laboratories Limited	8.31%
Lupin Limited	6.09%
Aurobindo Pharma Limited	4.00%
Torrent Pharmaceuticals Limited	3.38%
Alkem Laboratories Limited	3.21%
Zydus Lifesciences Limited	2.61%
Glenmark Pharmaceuticals Limited	2.60%
Laurus Labs Limited	2.54%

Issuer	% to Net Assets
IPCA Laboratories Limited	2.47%
Biocon Limited	1.76%
Abbott India Limited	1.66%
Granules India Limited	0.92%
Healthcare Services	20.35%
Max Healthcare Institute Limited	8.98%
Apollo Hospitals Enterprise Limited	7.93%
Syngene International Limited	1.66%
Dr. Lal Path Labs Limited	1.20%
METROPOLIS HEALTHCARE LIMITED	0.58%
Cash & Current Assets	0.16%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2024: ₹ 15.2763

Inception - October 20, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Healthcare ETF	19.48%	NA	19.44%	41.37%
Value of Std Investment of ₹ 10,000	17674	NA	17047	14177
Benchmark - Nifty Healthcare TRI	18.94%	NA	19.39%	40.96%
Value of Std Investment of ₹ 10,000	17419	NA	17025	14136
Additional Benchmark - Nifty 50 TRI	9.67%	NA	12.16%	10.00%
Value of Std Investment of ₹ 10,000	13436	NA	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Ms. Priya Sridhar is 18. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Tracking Differences	Regular
1 Year (%)	0.41
3 Years (%)	0.05
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	0.04





Fund Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Ms. Priya Sridhar

Date of Allotment

October 29, 2021

Benchmark

Nifty IT TRI

Managing Fund Since

December 31, 2024

Experience in Managing the Fund

0.0 Years

Total Expense Ratio (TER)

Regular 0.21%

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

Fund Category

Exchange Traded Fund (ETF)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	30.40	Crores
AUM as on last day ^a	₹	29.16	Crores

^aNet assets excludes aggregate investments by other Schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 22.35 Crs as on December 31, 2024.

NAV:

45.4521

Tracking Error

Regular	0.14%
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Other Parameters

Standard Deviation	20.94%
Sharpe Ratio	-0.08
Beta	1.00
Tracking Error (3 year)	0.12%
Treynor Ratio	-0.02

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

Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Minimum Application Amount:

For Transactions Directly with the Fund:

For Market Makers: The Creation Unit size for the Scheme shall be 10,000 units and in multiples thereof.

For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

PORTFOLIO

Issuer	% to Net Assets
IT - Software	98.74%
Infosys Limited	27.82%
Tata Consultancy Services Limited	22.82%
HCL Technologies Limited	11.07%
Tech Mahindra Limited	9.78%
Wipro Limited	7.72%
Persistent Systems Ltd	6.15%

Issuer	% to Net Assets
Coforge Limited	5.81%
LTIMindtree Limited	4.67%
Mphasis Limited	2.91%
IT - Services	1.17%
L&T Technology Services Limited	1.17%
Cash & Current Assets	0.09%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2024: ₹ 45.4521

Inception - Oct 29, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty IT ETF	9.16%	NA	5.56%	23.61%
Value of Std Investment of ₹ 10,000	13209	NA	11765	12383
Benchmark - Nifty IT TRI	9.56%	NA	5.88%	24.20%
Value of Std Investment of ₹ 10,000	13365	NA	11871	12442
Additional Benchmark - Nifty 50 TRI	10.86%	NA	12.16%	10.00%
Value of Std Investment of ₹ 10,000	13873	NA	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Ms. Priya Sridhar is 18. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Tracking Differences	Regular
1 Year (%)	-0.59
3 Years (%)	-0.32
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	-0.40





Fund Details

Investment Objective

The investment objective of the Scheme is to generate returns that are in line with the performance of Nifty PSE Index, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Ms. Priya Sridhar

Date of Allotment

May 17, 2024

Benchmark

Nifty PSE Index

Managing Fund Since

December 31, 2024

Experience in Managing the Fund

0.0 Years

Fund Category

Exchange Traded Fund (ETF)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	32.78	Crores
AUM as on last day	₹	31.43	Crores

Total Expense Ratio (TER)

Regular	0.20%
---------	-------

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

Tracking Error

Regular	0.10%
---------	-------



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Minimum Application Amount:

For Transactions Directly with the Fund:

For Market Makers: The Creation Unit size in case of Aditya Birla Sun Life Nifty PSE ETF shall be 2,50,000 units and in multiples thereof.

For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

NAV:

9.6112

PORTFOLIO

Issuer	% to Net Assets
Power	27.41%
NTPC Limited	13.39%
Power Grid Corporation of India Limited	11.86%
NHPC Limited	2.16%
Aerospace & Defense	15.63%
Bharat Electronics Limited	8.89%
Hindustan Aeronautics Limited	6.73%
Finance	13.08%
Power Finance Corporation Limited	5.53%
REC Limited	5.30%
Indian Railway Finance Corporation Limited	2.26%
Petroleum Products	12.46%
Bharat Petroleum Corporation Limited	4.80%
Indian Oil Corporation Limited	4.33%
Hindustan Petroleum Corporation Limited	3.33%
Oil	9.86%
Oil & Natural Gas Corporation Limited	7.87%
Oil India Limited	1.99%

Issuer	% to Net Assets
Consumable Fuels	7.39%
Coal India Limited	7.39%
Gas	4.37%
GAIL (India) Limited	4.37%
Electrical Equipment	2.50%
Bharat Heavy Electricals Limited	2.50%
Leisure Services	2.01%
Indian Railway Catering & Tourism Corporation Limited	2.01%
Minerals & Mining	1.93%
NMDC Limited	1.93%
Transport Services	1.84%
Container Corporation of India Limited	1.84%
Ferrous Metals	1.38%
Steel Authority of India Limited	1.38%
Cash & Current Assets	0.14%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2024: ₹ 9.6112

Inception - May 13, 2011	Since Inception	5 Years	3 Years	6 month
Aditya Birla Sun Life Nifty PSE ETF	-9.79%	NA	NA	-19.61%
Value of Std Investment of ₹ 10,000	9377	NA	NA	8947
Benchmark - Domestic Price of Physical Gold	-6.82%	NA	NA	-19.53%
Value of Std Investment of ₹ 10,000	9568	NA	NA	8952

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 3. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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. Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.



Fund Details

Investment Objective

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

Fund Manager

Mr. Sachin Wankhede

Date of Allotment

May 13, 2011

Benchmark

Domestic Price of Physical Gold

Managing Fund Since

February 23, 2022

Experience in Managing the Fund

2.9 Years

Tracking Error

Regular **0.25%**

Fund Category

Exchange Traded Fund (ETF)

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

Entry Load Nil
Exit Load Nil

AUM

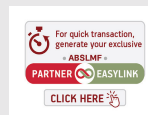
Monthly Average AUM ₹ **561.91** Crores
AUM as on last day[^] ₹ **557.16** Crores
[^]Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 379.58 Crs as on December 31, 2024.

Total Expense Ratio (TER)

Regular **0.54%**
Including additional expenses and goods and service tax on management fees.

NAV:

67.6426



Other Parameters

Standard Deviation	11.63%
Sharpe Ratio	0.71
Beta	0.98
Tracking Error (3 year)	0.25%
Treynor Ratio	0.08

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Minimum Application Amount:

For Transactions Directly with the Fund:

For Market Makers: The Creation Unit size for the scheme shall be 1,00,000 units and in multiples thereof.

For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

PORTFOLIO

Issuer	% to Net Assets	Rating
GOLD	98.06%	
Gold	98.06%	
Cash & Current Assets	1.94%	
Total Net Assets	100.00%	

Investment Performance NAV as on December 31, 2024: ₹ 67.6426

Inception - May 13, 2011	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Gold ETF	8.48%	13.24%	15.42%	19.37%
Value of Std Investment of ₹ 10,000	30383	18636	15383	11955
Benchmark - Domestic Price of Physical Gold	9.46%	14.05%	16.41%	20.43%
Value of Std Investment of ₹ 10,000	34350	19306	15781	12061

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 3. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.
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.
Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1620000	600000	360000	120000
Market Value of amount Invested	3283034	834750	458858	130141
Scheme Returns (CAGR)	9.87%	13.16%	16.39%	16.02%
Domestic Price of Physical Gold returns# (CAGR)	10.74%	14.04%	17.39%	16.99%

Past Performance may or may not be sustained in future. The fund's inception date is May 13, 2011, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.

Tracking Differences	Regular
1 Year (%)	-1.06
3 Years (%)	-0.99
5 Years (%)	-0.80
10 Years (%)	-0.91
Since Launch (%)	-1.04



Fund Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Sachin Wankhede

Date of Allotment

January 31, 2022

Benchmark

Price of silver

Managing Fund Since

January 31, 2022

Experience in Managing the Fund

2.9 Years

Fund Category

Exchange Traded Fund (ETF)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	336.73	Crores
AUM as on last day ^a	₹	329.98	Crores

^aNet assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 141.76 Crs as on December 31, 2024.

Total Expense Ratio (TER)

Regular	0.35%
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Including additional expenses and goods and service tax on management fees.



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Minimum Application Amount:

For Transactions Directly with the Fund:

For Market Makers:	The Creation Unit size shall be 30,000 units and in multiples of 1 unit thereof.
For Large Investors:	Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

NAV:

87.0599

Tracking Error

Regular	0.56%
---------	-------

PORTFOLIO

Issuer	% to Net Assets
SILVER	97.54%
Silver	97.54%
Cash & Current Assets	2.46%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2024: ₹ 87.0599

Inception - January 31, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Silver ETF	11.66%	NA	NA	16.55%
Value of Std Investment of ₹ 10,000	13795	NA	NA	11669
Benchmark - Price of Silver	12.36%	NA	NA	17.42%
Value of Std Investment of ₹ 10,000	14051	NA	NA	11757

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 3. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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. Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Tracking Differences	Regular
1 Year (%)	-0.87
3 Years (%)	-
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	-0.71





Fund Details

Investment Objective

The investment objective of the Scheme is to generate returns that are in line with the performance of Nifty 200 Momentum 30 Index, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Ms. Priya Sridhar

Date of Allotment

August 12, 2022

Benchmark

Nifty 200 Momentum 30 TRI

Managing Fund Since

December 31, 2024

Experience in Managing the Fund

0.0 Years

Fund Category

Exchange Traded Fund (ETF)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	71.97	Crores
AUM as on last day	₹	69.19	Crores

Total Expense Ratio (TER)

Regular	0.32%
---------	-------

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



INVEST NOW

Minimum Application Amount:

For Transactions Directly with the Fund:

For Market Makers:	The Creation Unit size shall be 87,000 units and in multiples thereof.
For Large Investors:	Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

NAV:

33.1861

Tracking Error

Regular	0.17%
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PORTFOLIO

Issuer	% to Net Assets
IT - Software	24.89%
HCL Technologies Limited	4.99%
Tech Mahindra Limited	4.90%
Infosys Limited	4.87%
Persistent Systems Ltd	4.46%
Coforge Limited	3.66%
Oracle Financial Services Software Limited	2.00%
Retailing	13.67%
Zomato Limited	5.03%
Trent Limited	4.98%
Info Edge (India) Limited	3.65%
Pharmaceuticals & Biotechnology	13.62%
Sun Pharmaceutical Industries Limited	5.06%
Divi's Laboratories Limited	4.54%
Lupin Limited	2.62%
Torrent Pharmaceuticals Limited	1.40%
Consumer Durables	9.00%
Dixon Technologies (India) Limited	4.91%
KALYAN JEWELLERS INDIA LTD	2.15%
Voltas Limited	1.94%
Financial Technology (Fintech)	5.08%
PB Fintech Limited	3.66%
One 97 Communications Limited	1.42%
Automobiles	4.99%
Mahindra & Mahindra Limited	4.99%
Telecom - Services	4.91%

Issuer	% to Net Assets
Bharti Airtel Limited	4.91%
Leisure Services	4.18%
The Indian Hotels Company Limited	4.18%
Aerospace & Defense	3.75%
Bharat Electronics Limited	3.75%
Capital Markets	3.11%
BSE Limited	3.11%
Auto Components	2.68%
Samvardhana Motherson International Limited	1.50%
Bosch Limited	1.18%
Diversified Metals	2.49%
Vedanta Limited	2.49%
Electrical Equipment	2.39%
Siemens Limited	2.39%
Beverages	2.21%
United Spirits Limited	2.21%
Banks	1.94%
The Federal Bank Limited	1.94%
Oil	0.93%
Oil India Limited	0.93%
Cash & Current Assets	0.15%
Total Net Assets	100.00%

Investment Performance

	NAV as on December 31, 2024: ₹ 33.1861			
	Since Inception	5 Years	3 Years	1 Year
Inception - Aug 12, 2022				
Aditya Birla Sun Life Nifty 200 Momentum 30 ETF	26.78%	NA	NA	20.50%
Value of Std Investment of ₹ 10,000	17629	NA	NA	12068
Benchmark - Nifty 200 Momentum 30 TRI	27.27%	NA	NA	21.14%
Value of Std Investment of ₹ 10,000	17792	NA	NA	12133
Additional Benchmark - Nifty 50 TRI	14.05%	NA	NA	10.00%
Value of Std Investment of ₹ 10,000	13691	NA	NA	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Ms. Priya Sridhar is 18. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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. Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Tracking Differences

	Regular
1 Year (%)	-0.64
3 Years (%)	-
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	-0.51



Fund Details

Investment Objective

The investment objective of the Scheme is to generate returns that are in line with the performance of Nifty 200 Quality 30 Index, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Ms. Priya Sridhar

Date of Allotment

August 12, 2022

Benchmark

Nifty 200 Quality 30 TRI

Managing Fund Since

December 31, 2024

Experience in Managing the Fund

0.0 Years

Fund Category

Exchange Traded Fund (ETF)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	55.88	Crores
AUM as on last day	₹	55.63	Crores

Total Expense Ratio (TER)

Regular	0.30%
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Including additional expenses and goods and service tax on management fees.



INVEST NOW

Minimum Application Amount:

For Transactions Directly with the Fund:

For Market Makers:	The Creation Unit size shall be 1,06,000 units and in multiples thereof.
For Large Investors:	Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

NAV:

21.2989

Tracking Error

Regular	0.16%
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PORTFOLIO

Issuer	% to Net Assets
IT - Software	27.15%
HCL Technologies Limited	5.05%
Infosys Limited	4.93%
Tata Consultancy Services Limited	4.91%
Persistent Systems Ltd	3.07%
LTIMindtree Limited	2.66%
Oracle Financial Services Software Limited	2.32%
Tata Elxsi Limited	2.17%
KPIT Technologies Limited	2.05%
Diversified FMCG	10.06%
ITC Limited	5.07%
Hindustan Unilever Limited	4.99%
Food Products	9.21%
Nestle India Limited	5.05%
Britannia Industries Limited	4.16%
Aerospace & Defense	7.31%
Bharat Electronics Limited	4.07%
Hindustan Aeronautics Limited	3.24%
Automobiles	6.61%
Bajaj Auto Limited	3.91%
Hero MotoCorp Limited	2.70%
Consumer Durables	6.43%
Asian Paints Limited	4.21%
Havells India Limited	2.22%
Personal Products	6.19%

Issuer	% to Net Assets
Colgate Palmolive (India) Limited	4.36%
Dabur India Limited	1.82%
Industrial Products	4.86%
Cummins India Limited	2.51%
POLYCAB INDIA Limited	2.35%
Consumable Fuels	4.86%
Coal India Limited	4.86%
Petroleum Products	2.94%
Bharat Petroleum Corporation Limited	2.94%
Agricultural Food & other Products	2.69%
Marico Limited	2.69%
Capital Markets	2.66%
HDFC Asset Management Company Limited	2.66%
Textiles & Apparels	2.59%
Page Industries Limited	2.59%
Chemicals & Petrochemicals	2.49%
Pidilite Industries Limited	2.49%
Leisure Services	2.42%
Indian Railway Catering & Tourism Corporation Limited	2.42%
Gas	1.37%
Indraprastha Gas Limited	1.37%
Cash & Current Assets	0.16%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2024: ₹ 21.2989

Inception - Aug 12, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty 200 Quality 30 ETF	16.69%	NA	NA	14.04%
Value of Std Investment of ₹ 10,000	14458	NA	NA	11416
Benchmark - Nifty 200 Quality 30 TRI	17.23%	NA	NA	14.30%
Value of Std Investment of ₹ 10,000	14621	NA	NA	11442
Additional Benchmark - Nifty 50 TRI	14.05%	NA	NA	10.00%
Value of Std Investment of ₹ 10,000	13691	NA	NA	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Ms. Priya Sridhar is 18. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Tracking Differences

	Regular
1 Year (%)	-0.26
3 Years (%)	-
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	-0.42





An open-ended Exchange Traded Fund replicating the CRISIL Liquid Overnight Index. A relatively low interest rate risk and relatively low credit risk



Fund Details

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 Liquid Overnight Index before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Sanjay Pawar & Ms. Sunaina da Cunha

Date of Allotment

March 13, 2023

Benchmark

CRISIL Liquid Overnight Index

Managing Fund Since

March 13, 2023

Experience in Managing the Fund

1.8 years

Tracking Error

Regular **0.01%**

Fund Category

Debt (ETFs)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	63.53	Crores
AUM as on last day	₹	61.92	Crores

Total Expense Ratio (TER)

Regular	0.00%
Direct	0.43%

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



INVEST NOW

Minimum Application Amount:

For Transactions Directly with the Fund:

For Market Makers: The Creation Unit size for the scheme shall be 2500 units and in multiples of 1 unit thereafter

For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

NAV:

1000.0000

PORTFOLIO

Issuer	% to Net Assets	Rating
Cash & Current Assets	100.00%	
Total Net Assets	100.00%	

Rating Profile of Portfolio



■ Cash & Current Assets

Investment Performance

NAV as on December 31, 2024: ₹ 1000.0000

Inception - March 13, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL Liquid Overnight ETF	6.29%	NA	NA	6.37%
Value of Std Investment of ₹ 10,000	11164	NA	NA	10638
Benchmark - CRISIL Liquid Overnight Index	6.77%	NA	NA	6.74%
Value of Std Investment of ₹ 10,000	11256	NA	NA	10676
Additional Benchmark - CRISIL 1 Year T-Bill Index	7.40%	NA	NA	7.43%
Value of Std Investment of ₹ 10,000	11375	NA	NA	10745

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Sanjay Pawar is 3. Total Schemes managed by Ms. Sunaina da Cunha is 5. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

Tracking Differences

1 Year (%)	-0.38
3 Years (%)	-
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	-0.48





Fund Details

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 Broad Based Gilt Index before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Kaustubh Gupta, Mr. Harshil Suvarnkar & Mr. Vighnesh Gupta

Date of Allotment

July 05, 2024

Benchmark

CRISIL Broad Based Gilt Index

Managing Fund Since

July 05, 2024

Experience in Managing the Fund

0.5 Years

Tracking Error

Regular **0.47%**

Fund Category

Debt (ETFs)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	43.57	Crores
AUM as on last day	₹	43.63	Crores

Total Expense Ratio (TER)

Regular	0.19%
---------	-------

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

NAV:

104.3887



Other Parameters

Modified Duration	6.85 years
Average Maturity	11.79 years
Yield to Maturity	6.94%
Macaulay Duration	7.09 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Minimum Application Amount:

For Transactions Directly with the Fund:

For Market Makers: The Creation Unit size for the scheme shall be 25,000 units and in multiples of 1 unit thereafter

For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

For Transactions on Stock Exchanges:

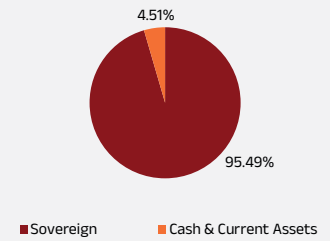
Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	95.49%	
7.30% GOI 19JUN53	19.30%	SOV
7.32% GOI BOND 13NOV2030	19.14%	SOV
7.18% GOI 24-Jul-2037	19.12%	SOV
7.04% GOVERNMENT OF INDIA 03JUN29 G-SEC	18.88%	SOV
7.10% GOVT 08-Apr-2034	11.70%	SOV
6.79% INDIA GOV BOND 07OCT2034 GSEC	7.35%	SOV
Cash & Current Assets	4.51%	
Total Net Assets	100.00%	



Rating Profile of Portfolio





An open ended Debt Exchange Traded Fund tracking the CRISIL 10 Year Gilt Index.

A relatively high interest rate risk and relatively low credit risk. NSE Symbol: GSEC10ABSL | BSE Symbol: 544228

Fund Details

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 10 Year Gilt Index before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance or guarantee that the investment objective of the Scheme will be achieved.

Fund Manager

Mr. Bhupesh Bameta, Mr. Sanjay Godambe & Mr. Vighnesh Gupta

Date of Allotment

August 13, 2024

Benchmark

CRISIL 10 Year Gilt Index

Managing Fund Since

August 13, 2024

Experience in Managing the Fund

0.4 Years

Tracking Error

Regular 0.30%

Fund Category

Debt ETFs

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

Entry Load Nil
Exit Load Nil

AUM

Monthly Average AUM ₹ 17.78 Crores
AUM as on last day ₹ 17.81 Crores

Total Expense Ratio (TER)

Regular 0.10%
Including additional expenses and goods and service tax on management fees.

NAV:

103.1383



Other Parameters

Modified Duration 6.67 years
Average Maturity 9.38 years
Yield to Maturity 6.86%
Macaulay Duration 6.90 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Minimum Application Amount:

For Transactions Directly with the Fund:

For Market Makers: The Creation Unit size in case of Aditya Birla Sun Life CRISIL 10 Year Gilt ETF shall be 25,000 units and in multiples thereof.

For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

For Transactions on Stock Exchanges:

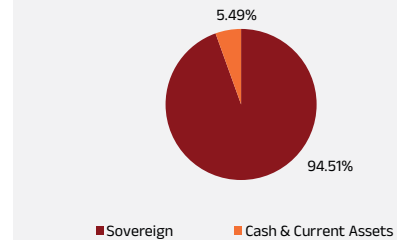
Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	94.51%	
6.79% INDIA GOV BOND 07OCT2034 GSEC	94.51%	SOV
Cash & Current Assets	5.49%	
Total Net Assets	100.00%	



Rating Profile of Portfolio



Fund Details

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. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Vinod Bhat & Mr. Dhaval Joshi

Date of Allotment

August 17, 2006

Benchmark

CRISIL Hybrid 50+50 - Moderate Index

Managing Fund Since

August 16, 2019 & November 21, 2022

Experience in Managing the Fund

5.4 years & 2.1 Years

Fund Category

FOF (Domestic)

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

Entry Load	Nil
Exit Load	If redeemed on or before 365 days from the date of allotment: 1%. If redeemed after 365 days from the date of allotment: NIL

AUM

Monthly Average AUM	₹	188.70	Crores
AUM as on last day	₹	187.07	Crores

Total Expense Ratio (TER)

Regular	1.20%
Direct	0.21%

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

(In addition to the above, the scheme will also incur 0.68% i.e total weighted average of the expense ratio levied by the underlying schemes.)

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.



Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

PORTFOLIO

Issuer	% to Net Assets
MUTUAL FUNDS	85.97%
Aditya Birla Sun Life Corporate Bond Fund - Growth - Direct Plan	20.03%
Aditya Birla Sun Life Multi-Cap Fund-Direct Growth	12.83%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	12.77%
ABSL GOVERNMENT SEC FUND-DG	8.57%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	7.26%
Aditya Birla Sun Life Midcap Fund - Growth - Direct Plan	6.30%
Aditya Birla Sun Life Banking and Financial Services Fund - Direct Plan - Growth	4.48%
Aditya Birla Sun Life Pharma and Healthcare Fund-Direct-Growth	4.30%

Issuer	% to Net Assets
Aditya Birla Sun Life Digital India Fund - Growth - Direct Plan	4.02%
Aditya Birla Sun Life India Gennext Fund - Growth - Direct Plan	2.75%
ABSL MANUFACTURING EQUITY FUND - DG	2.67%
Exchange Traded Fund	12.95%
Aditya Birla Sun Life Gold ETF	12.95%
Cash & Current Assets	1.08%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2024: ₹ 62.9539

Inception - Aug 17, 2006	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Asset Allocator FoF	10.52%	16.01%	13.31%	16.59%
Value of Std Investment of ₹ 10,000	62954	21034	14554	11674
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	11.01%	12.93%	10.59%	11.95%
Value of Std Investment of ₹ 10,000	68291	18382	13528	11206
Additional Benchmark - BSE Sensex TRI	12.47%	14.99%	11.69%	9.41%
Value of Std Investment of ₹ 10,000	86769	20123	13939	10949

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 5. Total Schemes managed by Mr. Vinod Bhat is 5. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers. 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	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2190000	600000	360000	120000
Market Value of amount Invested	6790207	906369	465608	125751
Scheme Returns (CAGR)	11.26%	16.51%	17.43%	9.00%
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	11.33%	13.04%	12.91%	6.84%
BSE Sensex TRI returns## (CAGR)	13.01%	16.08%	13.64%	3.10%

Past Performance may or may not be sustained in future. The fund's inception date is August 17, 2006, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	62.9539	33.0402
IDCW¹	57.9716	31.4840

¹Income Distribution cum capital withdrawal



An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Equity Schemes and Exchange Traded Funds).

Fund Details

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. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Vinod Bhat & Mr. Dhaval Joshi

Date of Allotment

May 09, 2011

Benchmark

CRISIL Hybrid 35+65 - Aggressive Index

Managing Fund Since

August 16, 2019 & November 21, 2022

Fund Category

FOF (Domestic)

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

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

AUM

Monthly Average AUM	₹	217.80	Crores
AUM as on last day	₹	214.94	Crores

Experience in Managing the Fund

5.4 years & 2.1 Years



INVEST NOW

Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

SIP

Monthly: Minimum ₹ 100/-

Total Expense Ratio (TER)

Regular	1.20%
Direct	0.42%

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

PORTFOLIO

Issuer	% to Net Assets
MUTUAL FUNDS	90.90%
Nippon India Growth Fund - DR - GR	15.87%
KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH	15.10%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	14.83%
HDFC LARGE & MID CAP FD-GR OPT-DIR PLAN	14.80%
ICICI Prudential Bluechip Fund - Direct Plan - Growth	14.55%
HDFC Corporate Bond Fund - Growth Option - Direct Plan	9.65%

Issuer	% to Net Assets
ABSL GOVERNMENT SEC FUND-DG	5.17%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	0.94%
Exchange Traded Fund	8.11%
Aditya Birla Sun Life Gold ETF	8.11%
Cash & Current Assets	0.99%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2024: ₹ 50.9688

Inception - May 09, 2011	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan	12.66%	16.82%	14.67%	16.76%
Value of Std Investment of ₹ 10,000	50969	21778	15082	11691
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	12.04%	14.59%	11.85%	12.81%
Value of Std Investment of ₹ 10,000	47223	19773	13996	11292
Additional Benchmark - Nifty 50 TRI	12.57%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	50368	20587	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 5. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers. 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.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	50.9688	55.7602
IDCW ¹ :	46.6545	51.0661

¹Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1620000	600000	360000	120000
Market Value of amount Invested	4448571	936358	472134	125653
Scheme Returns (CAGR)	13.90%	17.84%	18.41%	8.85%
CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)	13.12%	14.99%	14.45%	6.34%
Nifty 50 TRI returns## (CAGR)	14.08%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The fund's inception date is May 09, 2011, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.





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)

Fund Details

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. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Vinod Bhat & Mr. Dhaval Joshi

Date of Allotment

May 09, 2011

Benchmark

CRISIL Hybrid 50+50 - Moderate Index

Managing Fund Since

August 16, 2019 & November 21, 2022

Experience in Managing the Fund

5.4 years & 2.1 Years

SIP

Monthly: Minimum ₹ 100/-

Fund Category

FOF (Domestic)

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

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

AUM

Monthly Average AUM	₹	36.48	Crores
AUM as on last day	₹	36.03	Crores

Total Expense Ratio (TER)

Regular	1.15%
Direct	0.59%

Including additional expenses and goods and service tax on management fees.
(In addition to the above, the scheme will also incur 0.61% i.e total weighted average of the expense ratio levied by the underlying schemes.)
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.



INVEST NOW

Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
MUTUAL FUNDS	91.11%
HDFC Corporate Bond Fund - Growth Option - Direct Plan	14.68%
Nippon India Growth Fund - DR - GR	12.37%
ABSL GOVERNMENT SEC FUND-DG	11.11%
KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH	11.06%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	10.54%
ICICI Prudential Bluechip Fund - Direct Plan - Growth	10.12%
KOTAK DYNAMIC BOND FUND - GROWTH DIRECT	8.18%

Issuer	% to Net Assets
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	7.02%
HDFC LARGE & MID CAP FD-GR OPT-DIR PLAN	6.03%
Exchange Traded Fund	8.04%
Aditya Birla Sun Life Gold ETF	8.04%
Cash & Current Assets	0.85%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2024: ₹ 40.0278

	Since Inception	5 Years	3 Years	1 Year
Inception - May 09, 2011				
Aditya Birla Sun Life Financial Planning FOF - Moderate Plan	10.69%	14.02%	12.56%	14.26%
Value of Std Investment of ₹ 10,000	40028	19288	14265	11439
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	11.21%	12.93%	10.59%	11.95%
Value of Std Investment of ₹ 10,000	42684	18382	13528	11206
Additional Benchmark - Nifty 50 TRI	12.57%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	50368	20587	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 5. Total Schemes managed by Mr. Vinod Bhat is 5. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	40.0278	42.6853
IDCW ¹ :	35.9021	38.7037

¹Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1620000	600000	360000	120000
Market Value of amount Invested	3717393	866584	452185	125288
Scheme Returns (CAGR)	11.53%	14.68%	15.37%	8.27%
CRISIL Hybrid 50+50 - Moderate Index returns## (CAGR)	11.97%	13.04%	12.91%	6.84%
Nifty 50 TRI returns## (CAGR)	14.08%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The fund's inception date is May 09, 2011, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.

Data as on December 31, 2024 unless otherwise specified





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

Fund Details

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. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Vinod Bhat & Mr. Dhaval Joshi

Date of Allotment

May 09, 2011

Benchmark

CRISIL Short Term Debt Hybrid 75+25 Index

Managing Fund Since

August 16, 2019 & November 21, 2022

Experience in Managing the Fund

5.4 years & 2.1 Years

SIP

Monthly: Minimum ₹ 100/-

Fund Category

FOF (Domestic)

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

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

AUM

Monthly Average AUM	₹	17.95	Crores
AUM as on last day	₹	17.15	Crores

Total Expense Ratio (TER)

Regular	1.03%
Direct	0.61%

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

(In addition to the above, the scheme will also incur 0.53% 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.



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Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
MUTUAL FUNDS	90.40%
HDFC Corporate Bond Fund - Growth Option - Direct Plan	23.77%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	13.31%
KOTAK DYNAMIC BOND FUND - GROWTH DIRECT	12.50%
ABSL GOVERNMENT SEC FUND-DG	11.50%
KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH	8.46%
Nippon India Growth Fund - DR - GR	7.47%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	7.41%

Issuer	% to Net Assets
ICICI Prudential Bluechip Fund - Direct Plan - Growth	5.99%
Exchange Traded Fund	9.02%
Aditya Birla Sun Life Gold ETF	9.02%
Cash & Current Assets	0.58%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2024: ₹ 32.4077

Inception - May 09, 2011	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	8.99%	11.23%	10.50%	11.74%
Value of Std Investment of ₹ 10,000	32408	17035	13496	11185
Benchmark - CRISIL Short Term Debt Hybrid 75+25 Index	9.60%	9.87%	8.47%	9.73%
Value of Std Investment of ₹ 10,000	34967	16020	12765	10981
Additional Benchmark - CRISIL 10 Year Gilt Index	6.75%	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	24390	13143	11868	10966

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 5. Total Schemes managed by Mr. Vinod Bhat is 5. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	32.4077	34.3798
IDCW ² :	29.4843	23.3431

²Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1620000	600000	360000	120000
Market Value of amount Invested	3179991	803901	433331	124999
Scheme Returns (CAGR)	9.45%	11.64%	12.41%	7.81%
CRISIL Short Term Debt Hybrid 75+25 Index returns## (CAGR)	9.72%	9.74%	9.97%	7.23%
CRISIL 10 Year Gilt Index returns### (CAGR)	6.56%	6.13%	8.14%	9.12%

Past Performance may or may not be sustained in future. The fund's inception date is May 09, 2011, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.

Data as on December 31, 2024 unless otherwise specified





Fund Details

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 Aditya Birla Sun LifeAMC process. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Kaustubh Gupta

Date of Allotment

December 29, 2006

Benchmark

CRISIL Composite Bond Index

Managing Fund Since

March 22, 2021

Experience in Managing the Fund

3.8 years

SIP

Monthly: Minimum ₹ 100/-

Fund Category

FOF (Domestic)

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

Entry Load	Nil
Exit Load	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.

AUM

Monthly Average AUM	₹	10.44	Crores
AUM as on last day	₹	10.52	Crores

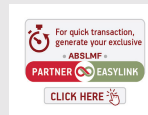
Total Expense Ratio (TER)

Regular	0.54%
Direct	0.19%

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

(In addition to the above, the scheme will also incur 0.27% 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.



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Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Exchange Traded Fund	59.14%
ABSL CRISIL 10 YEAR GILT ETF	56.66%
ABSL CRISIL BROAD BASED GILT ETF	2.48%
MUTUAL FUNDS	35.24%
ABSL LONG DURATION FUND-DIRECT GROWTH	11.36%

Issuer	% to Net Assets
ABSL GOVERNMENT SEC FUND-DG	11.24%
ABSL INCOME FUND - GROWTH - DIRECT PLAN	8.55%
Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Growth	4.08%
Cash & Current Assets	5.63%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2024: ₹ 35.7551

Inception - Dec 29, 2006	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	7.33%	6.17%	5.78%	7.52%
Value of Std Investment of ₹ 10,000	35755	13494	11838	10758
Benchmark - CRISIL Composite Bond Index	7.51%	6.83%	6.21%	8.95%
Value of Std Investment of ₹ 10,000	36860	13918	11983	10903
Additional Benchmark - CRISIL 10 Year Gilt Index	6.49%	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	31043	13143	11868	10966

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 11. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	35.7551	37.7311
IDCW ² :	22.4232	23.6264

²Income Distribution cum capital withdrawal





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

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

Fund Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Dhaval Joshi

Date of Allotment

November 01, 2021

Benchmark

NASDAQ 100 TRI

Managing Fund Since

November 21, 2022

Experience in Managing the Fund

2.1 Years

Fund Category

FOF (Overseas)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	418.87	Crores
AUM as on last day	₹	416.78	Crores

Total Expense Ratio (TER)

Regular	0.62%
Direct	0.26%
Including additional expenses and goods and service tax on management fees.	
(In addition to the above, the scheme will also incur 0.30% 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.	



Other Parameters

Portfolio Turnover	0.00
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Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

Fresh subscriptions/switch-in application(s) and existing systematic transactions are suspended until further notice with effect from 28th March, 2024

PORTFOLIO

Issuer	% to Net Assets
MUTUAL FUNDS	99.21%
iShares Nasdaq 100 UCITS ETF	99.21%
Cash & Current Assets	0.79%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2024: ₹ 14.8145

	Since Inception	5 Years	3 Years	1 Year
Inception - Nov 01, 2021				
Aditya Birla Sun Life NASDAQ 100 FOF	13.21%	NA	13.55%	28.86%
Value of Std Investment of ₹ 10,000	14814	NA	14646	12912
Benchmark - NASDAQ 100 TRI	14.99%	NA	14.69%	29.30%
Value of Std Investment of ₹ 10,000	15562	NA	15091	12957
Additional Benchmark - Nifty 50 TRI	10.38%	NA	12.16%	10.00%
Value of Std Investment of ₹ 10,000	13674	NA	14114	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.
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.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	14.8145	15.0034
IDCW ¹ :	14.8133	15.0054

¹Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	360000	NA	360000	120000
Market Value of amount Invested	544368	NA	544368	139416
Scheme Returns (CAGR)	28.76%	NA	28.76%	31.27%
NASDAQ 100 TRI# (CAGR)	29.49%	NA	29.49%	30.13%
Nifty 50 TRI## (CAGR)	14.30%	NA	14.30%	2.28%

Past Performance may or may not be sustained in future. The fund's inception date is November 01, 2021, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.



Fund Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Dhaval Joshi

Date of Allotment

December 31, 2007

Benchmark

MSCI World Index

Managing Fund Since

November 21, 2022

Experience in Managing the Fund

2.1 Years

SIP

Monthly: Minimum ₹ 100/-

Fund Category

FOF (Overseas)

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

Entry Load	Nil
Exit Load	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

AUM

Monthly Average AUM	₹	202.55	Crores
AUM as on last day	₹	199.25	Crores

Total Expense Ratio (TER)

Regular	1.28%
Direct	0.68%

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

(In addition to the above, the scheme will also incur 0.91% 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.



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Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
MUTUAL FUNDS	99.00%
Julius Baer Global Excellence Equity USD	99.00%
Cash & Current Assets	1.00%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2024: ₹ 32.2116

Inception - Dec 31, 2007	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Global Excellence Equity Fund of Fund	7.10%	8.76%	7.99%	19.11%
Value of Std Investment of ₹ 10,000	32110	15221	12597	11928
Benchmark - MSCI World Index	4.42%	8.27%	3.68%	15.59%
Value of Std Investment of ₹ 10,000	20864	14884	11146	11573
Additional Benchmark - BSE Sensex TRI	9.71%	14.99%	11.69%	9.41%
Value of Std Investment of ₹ 10,000	48403	20123	13939	10949

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	32.2116	34.1521
IDCW ² :	32.2317	34.1695

²Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2030000	600000	360000	120000
Market Value of amount Invested	4434138	865477	477354	128160
Scheme Returns (CAGR)	8.60%	14.64%	19.23%	12.92%
MSCI World Index returns## (CAGR)	7.70%	9.84%	12.94%	11.54%
BSE Sensex TRI returns## (CAGR)	13.48%	16.08%	13.64%	3.10%

Past Performance may or may not be sustained in future. The fund's inception date is December 31, 2007, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.





Fund Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Dhaval Joshi

Date of Allotment

September 17, 2008

Benchmark

MSCI ACWI Index

Managing Fund Since

November 21, 2022

Experience in Managing the Fund

2.1 Years

Fund Category

FoF (Overseas)

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

Entry Load	Nil
Exit Load	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.

AUM

Monthly Average AUM	₹	248.92	Crores
AUM as on last day	₹	244.00	Crores

Total Expense Ratio (TER)

Regular	1.16%
Direct	0.61%

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

(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.)

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.



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Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

SIP

Monthly: Minimum ₹ 100/-

PORTFOLIO

Issuer	% to Net Assets
MUTUAL FUNDS	98.91%
Julius Baer Equity Next Generation - USD Class C Shares	98.91%
Cash & Current Assets	1.09%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2024; ₹ 25.3008

	Since Inception	5 Years	3 Years	1 Year
Inception - Sep 17, 2008				
Aditya Birla Sun Life Global Emerging Opportunities Fund	5.84%	12.29%	4.68%	18.98%
Value of Std Investment of ₹ 10,000	25206	17867	11472	11915
Benchmark - MSCI ACWI Index	12.66%	14.18%	10.43%	20.69%
Value of Std Investment of ₹ 10,000	69810	19417	13471	12088
Additional Benchmark - BSE Sensex TRI	12.99%	14.99%	11.69%	9.41%
Value of Std Investment of ₹ 10,000	73191	20123	13939	10949

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	25.3008	26.4052
IDCW ¹ :	25.3053	23.3540

¹Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1940000	600000	360000	120000
Market Value of amount Invested	3638063	803664	443586	129361
Scheme Returns (CAGR)	7.33%	11.64%	14.05%	14.86%
MSCI ACWI Index returns## (CAGR)	NA	15.46%	18.48%	18.37%
BSE Sensex TRI returns## (CAGR)	13.73%	16.08%	13.64%	3.10%

Past Performance may or may not be sustained in future. The fund's inception date is September 17, 2008, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.





Fund Details

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 (Aditya Birla Sun Life Gold ETF). The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Ms. Priya Sridhar

Date of Allotment

March 20, 2012

Benchmark

Domestic price of physical gold

Managing Fund Since

December 31, 2024

Experience in Managing the Fund

0.0 Years

Fund Category

FOF (Domestic)

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

Entry Load	Nil
Exit Load	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.

AUM

Monthly Average AUM	₹	430.80	Crores
AUM as on last day	₹	428.10	Crores

Total Expense Ratio (TER)

Regular	0.52%
Direct	0.20%

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

(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.)

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.



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Other Parameters

Standard Deviation	10.95%
Sharpe Ratio	0.78
Beta	0.90
Tracking Error (3 year)	2.49%
Treynor Ratio	0.09

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 7.15% (FBIL Overnight MIBOR as on 31 Dec 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

SIP

Monthly: Minimum ₹ 100/-

PORTFOLIO

Issuer	% to Net Assets
Exchange Traded Fund	99.22%
Aditya Birla Sun Life Gold ETF	99.22%
Cash & Current Assets	0.78%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2024: ₹ 22.5006

	Since Inception	5 Years	3 Years	1 Year
Inception - Mar 20, 2012				
Aditya Birla Sun Life Gold Fund	6.54%	12.79%	15.12%	18.54%
Value of Std Investment of ₹ 10,000	22501	18267	15262	11871
Benchmark - Domestic price of physical gold	8.23%	14.05%	16.41%	20.43%
Value of Std Investment of ₹ 10,000	27511	19306	15781	12061

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Ms. Priya Sridhar is 18. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	22.5006	23.3505
IDCW ² :	22.4998	22.4998

²Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1520000	600000	360000	120000
Market Value of amount Invested	2941526	826104	457291	129910
Scheme Returns (CAGR)	9.89%	12.74%	16.15%	15.66%
Domestic Price of Physical Gold returns# (CAGR)	11.17%	14.04%	17.39%	16.99%

Past Performance may or may not be sustained in future. The fund's inception date is Mar 20, 2012, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.





Fund Details

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 is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Ms. Priya Sridhar

Date of Allotment

February 02, 2022

Benchmark

Price of silver

Managing Fund Since

December 31, 2024

Experience in Managing the Fund

0.0 Years

Fund Category

FOF (Domestic)

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

Entry Load	Nil
Exit Load	For redemption/switchout of units on or before 30 days from the date of allotment: 0.5% of applicable NAV. For redemption/switchout of units after 30 days from the date of allotment: NIL.

AUM

Monthly Average AUM	₹	174.55	Crores
AUM as on last day	₹	170.75	Crores

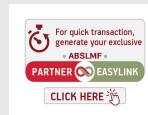
Total Expense Ratio (TER)

Regular	0.67%
Direct	0.30%

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

(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.)

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.



INVEST NOW

Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

SIP

Monthly: Minimum ₹ 100/-

PORTFOLIO

Issuer	% to Net Assets
Exchange Traded Fund	97.17%
ADITYA BIRLA SUN LIFE SILVER ETF	97.17%
Cash & Current Assets	2.83%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2024: ₹ 13.6088

Inception - February 03, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Silver ETF Fund of Fund	11.16%	NA	NA	15.42%
Value of Std Investment of ₹ 10,000	13609	NA	NA	11555
Benchmark - Price of Silver	12.14%	NA	NA	17.42%
Value of Std Investment of ₹ 10,000	13961	NA	NA	11757

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Ms. Priya Sridhar is 18. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	13.6088	13.8082
IDCW ² :	13.6069	13.8052

²Income Distribution cum capital withdrawal



Fund Details

Investment Objective

The primary objective of the Scheme is to generate capital appreciation by investing in passively managed instruments such as ETFs and Index Funds of equity and equity related instruments (domestic index funds & ETFs as well as overseas ETFs), fixed income securities, Gold / Silver. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Dhaval Joshi & Mr. Vinod Bhat

Date of Allotment

October 14, 2022

Benchmark

50% Nifty 500 TRI + 30% CRISIL Low Duration Debt Index + 10% MSCI AC World Index + 5% Domestic Price of Physical Gold + 5% Price of silver

Managing Fund Since

March 10, 2023

Experience in Managing the Fund

1.8 Years

Fund Category

FOF (Domestic)

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

Entry Load	Nil
Exit Load	For redemption/switch out of units on or before 15 days from the date of allotment: 0.5% of applicable NAV. For redemption/switch out of units after 15 days from the date of allotment: NIL

AUM

Monthly Average AUM	₹	18.23	Crores
AUM as on last day	₹	18.07	Crores

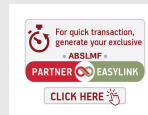
Total Expense Ratio (TER)

Regular	0.62%
Direct	0.29%

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

(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 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.



INVEST NOW

Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

PORTFOLIO

Issuer	% to Net Assets
Exchange Traded Fund	75.49%
ZERODHA NIFTY 1D RATE LIQUID ETF	23.76%
NIPPON INDIA ETF GOLD BEES	12.44%
KOTAK NIFTY 50 ETF	9.41%
ABSL NIFTY 200 QUALITY 30 ETF	9.07%
ADITYA BIRLA SUN LIFE NIFTY IT ETF	7.81%
ABSL CRISIL BROAD BASED GILT ETF	6.79%
ABSL CRISIL 10 YEAR GILT ETF	6.21%

Issuer	% to Net Assets
MUTUAL FUNDS	23.72%
ABSL NIFTY MIDCAP 150 INDEX FUND-DR-GR	9.60%
ABSL NIFTY NEXT 50 INDEX-DG	7.89%
ABSL NIFTY SMALLCAP 50 INX FD-DIR GR	6.23%
Cash & Current Assets	0.79%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2024: ₹ 14,9873

Inception - October 14, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Multi - Index Fund of Funds	20.48%	NA	NA	18.40%
Value of Std Investment of ₹ 10,000	15114	NA	NA	11856
Benchmark - 50% Nifty 500 TRI + 30% CRISIL Low Duration Debt Index + 10% MSCI AC World Index + 5% Domestic Price of Physical Gold + 5% Price of silver	17.90%	NA	NA	14.80%
Value of Std Investment of ₹ 10,000	14406	NA	NA	11493
Additional Benchmark - Nifty 50 TRI	16.72%	NA	NA	10.00%
Value of Std Investment of ₹ 10,000	14088	NA	NA	11009

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 5. Schemes managed by Mr. Vinod Bhat is 5. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	14.9873	15.1140
IDCW ¹ :	14.9875	15.1147

¹Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	250000	NA	NA	120000
Market Value of amount Invested	309327	NA	NA	125840
Scheme Returns (CAGR)	21.00%	NA	NA	9.14%
50% Nifty 500 TRI + 30% CRISIL Low Duration Debt Index + 10% MSCI AC World Index + 5% Domestic Price of Physical Gold + 5% Price of silver returns# (CAGR)	NA	NA	NA	NA
Nifty 50 TRI returns## (CAGR)	14.00%	NA	NA	2.28%

Past Performance may or may not be sustained in future. The fund's inception date is October 14, 2022, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.





An open ended fund of funds scheme investing in units of ETFs focused on US Treasury Bonds having maturity between 1-3 Years.

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

Fund Details

Investment Objective

The investment objective of the Scheme is to generate returns that are in line with the performance of units of ETFs focused on US Treasury Bonds having maturity between 1-3 Years. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Vighnesh Gupta & Mr. Bhupesh Bameta

Date of Allotment

October 31, 2023

Benchmark

Bloomberg US Treasury 1-3 Year Index

Managing Fund Since

November 02, 2023 & November 02, 2023

Experience in Managing the Fund

1.2 Years & 1.2 Years

Fund Category

FOF (International)

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

Entry Load	Nil
Exit Load	For redemption/switch out of units on or before 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

AUM

Monthly Average AUM	₹	85.61	Crores
AUM as on last day	₹	86.34	Crores

Total Expense Ratio (TER)

Regular	0.23%
Direct	0.19%

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

(In addition to the above, the scheme will also incur 0.08% 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.



Other Parameters

Modified Duration	1.78 years
Average Maturity	1.86 years
Yield to Maturity	4.29%
Macaulay Duration	-

Application Amount for fresh subscription

₹ 10,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 5,000 (plus in multiples of ₹ 1)

SIP

Monthly: Minimum ₹ 100/-

Fresh subscriptions/switch-in application(s) and existing systematic transactions are suspended until further notice with effect from 28th March, 2024

PORTFOLIO

Issuer	% to Net Assets
MUTUAL FUNDS	98.77%
ISHARES USD TRSRY 1-3Y USD A	84.35%
SPDR BLOOMBERG 1-3 YEAR U.S. T	14.42%

Issuer	% to Net Assets
Cash & Current Assets	1.23%
Total Net Assets	100.00%

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	10.8910	10.8992
IDCW[§]:	10.8899	10.8992

[§]Income Distribution cum capital withdrawal



Investment Performance

NAV as on December 31, 2024: ₹ 10.8910

	Since Inception	5 Years	3 Years	1 Years
Inception - October 31, 2023				
Aditya Birla Sun Life US Treasury 1-3 Year Bond ETFs Fund Of Funds	7.57%	NA	NA	6.90%
Value of Std Investment of ₹ 10,000	10891	NA	NA	10696
Benchmark - Bloomberg US Treasury 1-3 Year Index	5.38%	NA	NA	4.00%
Value of Std Investment of ₹ 10,000	10632	NA	NA	10403

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Schemes managed by Mr. Vighnesh Gupta is 2. Schemes managed by Mr. Bhupesh Bameta is 6. Total Scheme managed by Mr. Bhupesh Bameta is 16. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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.



An open ended fund of funds scheme investing in units of ETFs focused on US Treasury Bonds having maturity between 3-10 Years.

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

Fund Details

Investment Objective

The investment objective of the Scheme is to generate returns that are in line with the performance of units of ETFs focused on US Treasury Bonds having maturity between 3-10 Years. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Vighnesh Gupta & Mr. Bhupesh Bameta

Date of Allotment

October 31, 2023

Benchmark

Bloomberg US Treasury 3-10 Year Index

Managing Fund Since

November 02, 2023 & November 02, 2023

Experience in Managing the Fund

1.2 Years & 1.2 Years

Fund Category

FOF (International)

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

Entry Load	Nil
Exit Load	For redemption/switch out of units on or before 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

AUM

Monthly Average AUM	₹	184.88	Crores
AUM as on last day	₹	185.35	Crores

Total Expense Ratio (TER)

Regular	0.20%
Direct	0.15%

Including additional expenses and goods and service tax on management fees.
(In addition to the above, the scheme will also incur 0.07% 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.



Other Parameters

Modified Duration	4.99 years
Average Maturity	5.67 years
Yield to Maturity	4.43%
Macaulay Duration	-

Application Amount for fresh subscription

₹ 10,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 5,000 (plus in multiples of ₹ 1)

SIP

Monthly: Minimum ₹ 100/-

Fresh subscriptions/switch-in application(s) and existing systematic transactions are suspended until further notice with effect from 28th March, 2024

PORTFOLIO

Issuer	% to Net Assets
MUTUAL FUNDS	99.14%
ISHARES USD TREASURY 3-7YR	72.28%
ISHARES USD TRES BOND 7-10Y	26.85%

Issuer	% to Net Assets
Cash & Current Assets	0.86%
Total Net Assets	100.00%

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	10.9697	10.9780
IDCW ¹ :	10.9697	10.9780

¹Income Distribution cum capital withdrawal



Investment Performance

NAV as on December 31, 2024: ₹ 10.9697

Inception - October 31, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life US Treasury 3-10 Year Bond ETFs Fund Of Funds	8.23%	NA	NA	4.22%
Value of Std Investment of ₹ 10,000	10970	NA	NA	10426
Benchmark - Bloomberg US Treasury 3-10 Year Index	6.19%	NA	NA	1.25%
Value of Std Investment of ₹ 10,000	10728	NA	NA	10126

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Schemes managed by Mr. Vighnesh Gupta is 6. Total Scheme managed by Mr. Bhupesh Bameta is 16. Refer annexure on page no. 178-179 to know more on performance of schemes managed by Fund Managers.

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 Manager-wise Scheme Details

Sr. no	Funds Managed By Mr. Chanchal Khandelwal	Refer page No
1	Aditya Birla Sun Life India GenNext Fund	41
2	Aditya Birla Sun Life MNC Fund	21
3	Aditya Birla Sun Life Equity Hybrid '95 Fund	67
4	Aditya Birla Sun Life ESG Integration Strategy Fund	58
5	Aditya Birla Sun Life Bal Bhavishya Yojna	46
6	Aditya Birla Sun Life Retirement Fund - The 40s Plan	50

Sr. no	Funds Managed By Mr. Dhaval Gala	Refer page No
1	Aditya Birla Sun Life Banking and Financial Services Fund	33
2	Aditya Birla Sun Life Dividend Yield Fund	35
3	Aditya Birla Sun Life PSU Equity Fund	54
4	Aditya Birla Sun Life Business Cycle Fund	60
5	Aditya Birla Sun Life Transportation and Logistics Fund	62
6	Aditya Birla Sun Life Special Opportunities Fund	56
7	Aditya Birla Sun Life Multi Asset Allocation Fund	75

Sr. no	Funds Managed By Mr. Mahesh Patil	Refer page No
1	Aditya Birla Sun Life Frontline Equity Fund	13
2	Aditya Birla Sun Life Infrastructure Fund	37

Sr. no	Funds Managed By Mr. Vinod Bhat	Refer page No
1	Aditya Birla Sun Life Asset Allocator FoF	165
2	Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan	166
3	Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	168
4	Aditya Birla Sun Life Financial Planning FOF - Moderate Plan	167
5	Aditya Birla Sun Life Multi - Index Fund of Funds	175

Sr. no	Funds Managed By Mr. Jonas Bhutta	Refer page No
1	Aditya Birla Sun Life Infrastructure Fund	37
2	Aditya Birla Sun Life Retirement Fund - The 30s Plan	48

Sr. no	Funds Managed By Mr. Vishal Gajwani	Refer page No
1	Aditya Birla Sun Life Equity Advantage Fund	19
2	Aditya Birla Sun Life Midcap Fund	23

Sr. no	Funds Managed By Mr. Sanjay Godambe	Refer page No
1	Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund	123
2	Aditya Birla Sun Life Nifty SDL Sep 2025 Index Fund	122
3	Aditya Birla Sun Life CRISIL IBX Gilt Apr 2029 Index Fund	125
4	Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund	124
5	Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU Apr 2026 Index Fund	129
6	Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund	127
7	Aditya Birla Sun Life CRISIL IBX Gilt April 2033 Index Fund	130
8	Aditya Birla Sun Life CRISIL IBX Gilt June 2027 Index Fund	131
9	Aditya Birla Sun Life CRISIL 10 Year Gilt ETF	164
10	Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index - Dec 2025 Fund	132

Sr. no	Funds Managed By Mr. Atul Penkar	Refer page No
1	Aditya Birla Sun Life Equity Savings Fund	70

Sr. no	Funds Managed By Mr. Sachin Wankhede	Refer page No
1	Aditya Birla Sun Life Gold ETF	158
2	Aditya Birla Sun Life Silver ETF	159
3	Aditya Birla Sun Life Multi Asset Allocation Fund	75

Sr. no	Funds Managed By Mr. Kaustubh Gupta	Refer page No
1	Aditya Birla Sun Life Low Duration Fund	86
2	Aditya Birla Sun Life Liquid Fund	82
3	Aditya Birla Sun Life Floating Rate Fund	90
4	Aditya Birla Sun Life Money Manager Fund	84
5	Aditya Birla Sun Life Savings Fund	88
6	Aditya Birla Sun Life Corporate Bond Fund	93
7	Aditya Birla Sun Life Short Term Fund	96
8	Aditya Birla Sun Life Banking & PSU Debt Fund	98
9	Aditya Birla Sun Life Overnight Fund	81
10	Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	169
11	Aditya Birla Sun Life CRISIL Broad Based Gilt ETF	163

Sr. no	Funds Managed By Mr. Bhupesh Bameta	Refer page No
1	Aditya Birla Sun Life Dynamic Bond Fund	109
2	Aditya Birla Sun Life Government Securities Fund	113
3	Aditya Birla Sun Life Income Fund	111
4	Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund	122
5	Aditya Birla Sun Life Nifty SDL Sep 2025 Index Fund	126
6	Aditya Birla Sun Life Long Duration Fund	117
7	Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund	127
8	Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU Apr 2026 Index Fund	133
9	Aditya Birla Sun Life Multi Asset Allocation Fund	79
10	Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund	132
11	Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund	131
12	Aditya Birla Sun Life US Treasury 1-3 year Bond ETFs Fund of Funds	175
13	Aditya Birla Sun Life US Treasury 3-10 year Bond ETFs Fund of Funds	176
14	Aditya Birla Sun Life CRISIL IBX Gilt April 2033 Index Fund	134
15	Aditya Birla Sun Life CRISIL IBX Gilt June 2027 Index Fund	135
16	Aditya Birla Sun Life CRISIL 10 Year Gilt ETF	163

Sr. no	Funds Managed By Mr. Anuj Jain	Refer page No
1	Aditya Birla Sun Life Money Manager Fund	84

Sr. no	Funds Managed By Ms. Monika Gandhi	Refer page No
1	Aditya Birla Sun Life Savings Fund	88

Sr. no	Funds Managed By Mr. Harshil Suvarnkar	Refer page No
1	Aditya Birla Sun Life Equity Hybrid '95 Fund	67
2	Aditya Birla Sun Life Equity Savings Fund	70
3	Aditya Birla Sun Life Regular Savings Fund	73
4	Aditya Birla Sun Life Bal Bhavishya Yojna	46
5	Aditya Birla Sun Life Retirement Fund - The 40s Plan	50
6	Aditya Birla Sun Life Retirement Fund - The 50s Plan	52
7	Aditya Birla Sun Life Retirement Fund 'The 50s Plus - Debt Plan'	110
8	Aditya Birla Sun Life Banking & PSU Debt Fund	98
9	Aditya Birla Sun Life Floating Rate Fund	90
10	Aditya Birla Sun Life Multi-Cap Fund	25
11	Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund	118
12	Aditya Birla Sun Life Long Duration Fund	113
13	Aditya Birla Sun Life CRISIL IBX Gilt Apr 2029 Index Fund	125
14	Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund	126
15	Aditya Birla Sun Life CRISIL Broad Based Gilt ETF	163
16	Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index - Sep 2026 Fund	133
17	Aditya Birla Sun Life Crisil-IBX AAA Financial Services Index - Sep 2027 Fund	134
18	Aditya Birla Sun Life CRISIL-IBX Financial Services 3 to 6 Months Debt Index Fund	135

Sr. no	Funds Managed By Ms. Sunaina Da Cunha	Refer page No
1	Aditya Birla Sun Life Liquid Fund	82
2	Aditya Birla Sun Life Credit Risk Fund	103
3	Aditya Birla Sun Life Medium Term Plan	101
4	Aditya Birla Sun Life Savings Fund	88
5	Aditya Birla Sun Life CRISIL Liquid Overnight ETF	162

The Fund Manager-wise Scheme Details appearing above are As on December 31, 2024.

Fund Manager-wise Scheme Details

Sr. no	Funds Managed By Mr. Dhaval Joshi	Refer page No
1	Aditya Birla Sun Life Flexi Cap Fund	17
2	Aditya Birla Sun Life Business Cycle Fund	60
3	Aditya Birla Sun Life Midcap Fund	23
4	Aditya Birla Sun Life Special Opportunities Fund	56
5	Aditya Birla Sun Life ELSS Tax Saver Fund	64
6	Aditya Birla Sun Life Bal Bhavishya Yojna	46
7	Aditya Birla Sun Life India GenNext Fund	41
8	Aditya Birla Sun Life MNC Fund	21
9	Aditya Birla Sun Life Dividend Yield Fund	35
10	Aditya Birla Sun Life Banking and Financial Services Fund	33
11	Aditya Birla Sun Life Global Emerging Opportunities Fund	172
12	Aditya Birla Sun Life Global Excellence Equity Fund of Fund	171
13	Aditya Birla Sun Life International Equity Fund	43
14	Aditya Birla Sun Life NASDAQ 100 FOF	170
15	Aditya Birla Sun Life Pharma & Healthcare Fund	45
16	Aditya Birla Sun Life Retirement Fund - The 30s Plan	48
17	Aditya Birla Sun Life Retirement Fund - The 40s Plan	50
18	Aditya Birla Sun Life Digital India Fund	39
19	Aditya Birla Sun Life Pure Value Fund	29
20	Aditya Birla Sun Life Multi - Index Fund of Funds	175
21	Aditya Birla Sun Life Frontline Equity Fund	13
22	Aditya Birla Sun Life PSU Equity Fund	54
23	Aditya Birla Sun Life Multi-Cap Fund	25
24	Aditya Birla Sun Life Infrastructure Fund	37
25	Aditya Birla Sun Life Focused Fund	15
26	Aditya Birla Sun Life ESG Integration Strategy Fund	58
27	Aditya Birla Sun Life Equity Hybrid '95 Fund	67
28	Aditya Birla Sun Life Asset Allocator FoF	165
29	Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	168
30	Aditya Birla Sun Life Financial Planning FOF - Moderate Plan	167
31	Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan	166
32	Aditya Birla Sun Life Small Cap Fund	27
33	Aditya Birla Sun Life Multi Asset Allocation Fund	75
34	Aditya Birla Sun Life Transportation and Logistics Fund	62
35	Aditya Birla Sun Life Quant Fund	63
36	Aditya Birla Sun Life Equity Advantage Fund	19

Sr. no	Funds Managed By Mr. Harish Krishnan	Refer page No
1	Aditya Birla Sun Life Flexi Cap Fund	17
2	Aditya Birla Sun Life Manufacturing Equity Fund	31
3	Aditya Birla Sun Life Business Cycle Fund	60
4	Aditya Birla Sun Life Quant Fund	63
5	Aditya Birla Sun Life Balanced Advantage Fund	77

Sr. no	Funds Managed By Mr. Kunal Sangoi	Refer page No
1	Aditya Birla Sun Life Digital India Fund	39
2	Aditya Birla Sun Life Focused Fund	15
3	Aditya Birla Sun Life Pure Value Fund	29

Sr. no	Funds Managed By Mr. Abhinav Khandelwal	Refer page No
1	Aditya Birla Sun Life Small Cap Fund	27
2	Aditya Birla Sun Life Multi-Cap Fund	25

Sr. no	Funds Managed By Mr. Lovelish Solanki	Refer page No
1	Aditya Birla Sun Life Arbitrage Fund	111
2	Aditya Birla Sun Life Balanced Advantage Fund	77
3	Aditya Birla Sun Life Equity Savings Fund	70

Sr. no	Funds Managed By Mr. Dhaval Shah	Refer page No
1	Aditya Birla Sun Life Pharma & Healthcare Fund	45
2	Aditya Birla Sun Life ELSS Tax Saver Fund	64

Sr. no	Funds Managed By Ms. Priya Sridhar	Refer page No
1	Aditya Birla Sun Life Gold Fund	173
2	Aditya Birla Sun Life Nifty 50 Index Fund	136
3	Aditya Birla Sun Life Nifty 50 ETF	148
4	Aditya Birla Sun Life BSE Sensex ETF	150
5	Aditya Birla Sun Life Nifty Next 50 ETF	152
6	Aditya Birla Sun Life Nifty Bank ETF	154
7	Aditya Birla Sun Life Nifty Midcap 150 Index Fund	142
8	Aditya Birla Sun Life Nifty Smallcap 50 Index Fund	144
9	Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund	138
10	Aditya Birla Sun Life Nifty Healthcare ETF	155
11	Aditya Birla Sun Life Nifty IT ETF	156
12	Aditya Birla Sun Life Silver ETF Fund of Fund	174
13	Aditya Birla Sun Life Nifty Next 50 Index Fund	140
14	Aditya Birla Sun Life Nifty 200 Momentum 30 ETF	160
15	Aditya Birla Sun Life Nifty 200 Quality 30 ETF	161
16	Aditya Birla Sun Life Nifty PSE ETF	157
17	Aditya Birla Sun Life Nifty India Defence Index Fund	146
18	Aditya Birla Sun Life BSE India Infrastructure Index Fund	147

Sr. no	Funds Managed By Mr. Mohit Sharma	Refer page No
1	Aditya Birla Sun Life Balanced Advantage Fund	77
2	Aditya Birla Sun Life Low Duration Fund	86
3	Aditya Birla Sun Life Money Manager Fund	84
4	Aditya Birla Sun Life Short Term Fund	96
5	Aditya Birla Sun Life Credit Risk Fund	103
6	Aditya Birla Sun Life Medium Term Plan	101
7	Aditya Birla Sun Life Dynamic Bond Fund	105
8	Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund	116
9	Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2025 Index Fund	114
10	Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2027 Index Fund	120
11	Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund	124
12	Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund	128
13	Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index - Dec 2025 Fund	132
14	Aditya Birla Sun Life Retirement Fund - The 50s Plan	52
15	Aditya Birla Sun Life Regular Savings Fund	73

Sr. no	Funds Managed By Mr. Vighnesh Gupta	Refer page No
1	Aditya Birla Sun Life US Treasury 1-3 year Bond ETFs Fund of Funds	176
2	Aditya Birla Sun Life US Treasury 3-10 year Bond ETFs Fund of Funds	177
3	Aditya Birla Sun Life CRISIL Broad Based Gilt ETF	163
4	Aditya Birla Sun Life CRISIL 10 Year Gilt ETF	164
5	Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index - Sep 2026 Fund	133
6	Aditya Birla Sun Life Crisil-IBX AAA Financial Services Index - Sep 2027 Fund	134

The Fund Manager-wise Scheme Details appearing above are As on December 31, 2024.

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT
	PLAN*	OPTION		
EQUITY FUNDS				
Aditya Birla Sun Life Frontline Equity Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 100/-
Aditya Birla Sun Life Focused Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Flexi Cap Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 100/-
Aditya Birla Sun Life Equity Advantage Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life MNC Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Midcap Fund	Regular Plan Direct Plan	IDCW (Payout / Reinvestment / IDCW Sweep Facility) Growth (Growth with Triggered Facility)	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Multi-Cap Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 500/-
Aditya Birla Sun Life Small Cap Fund	Regular Plan Direct Plan	IDCW (Payout /Reinvestment) Growth	IDCW Payout	₹ 1,000/-
Aditya Birla Sun Life Pure Value Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	• Choice of Plan : Growth • Choice of Option : Reinvestment	₹ 1,000/-
Aditya Birla Sun Life Manufacturing Equity Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Banking and Financial Services Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Dividend Yield Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Infrastructure Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Digital India Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life India GenNext Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life International Equity Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Growth / Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Pharma & Healthcare Fund	Regular Plan Direct Plan	Growth Reinvestment of IDCW	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Bal Bhavishya Yojna	Regular Plan Direct Plan	Growth Reinvestment of IDCW	Growth Option	₹ 1,000/-
Aditya Birla Sun Life Retirement Fund - The 30s Plan	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 1,000/-
Aditya Birla Sun Life Retirement Fund - The 40s Plan	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 1,000/-
Aditya Birla Sun Life Retirement Fund - The 50s Plan	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 1,000/-
Aditya Birla Sun Life PSU Equity Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 500/-
Aditya Birla Sun Life Special Opportunities Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 500/-
Aditya Birla Sun Life ESG Integration Strategy Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 500/-
Aditya Birla Sun Life Business Cycle Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Growth Option/ Payout of IDCW	₹ 500/-
Aditya Birla Sun Life Transportation and Logistics Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	IDCW Payout	₹ 500/-
Aditya Birla Sun Life Quant Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Growth Option/ Payout of IDCW	₹ 500/-
Aditya Birla Sun Life ELSS Tax Saver Fund	Regular Plan Direct Plan	IDCW (Payout/IDCW Sweep Facility) Growth	IDCW Payout	₹ 500/-

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT
	PLAN*	OPTION		
HYBRID FUNDS				
Aditya Birla Sun Life Equity Hybrid '95 Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 100/-
Aditya Birla Sun Life Equity Savings Fund	Regular Plan Direct Plan	IDCW (Payout, Reinvestment & IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Regular Savings Fund	Regular Plan Direct Plan	Monthly IDCW (Payout/Reinvestment/IDCW Sweep Facility) Monthly Payment Growth	• Choice of Option : Growth • Choice of Sub-Option within Monthly IDCW Option : Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Multi Asset Allocation Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Growth Option/ Payout of IDCW	₹ 500/-
Aditya Birla Sun Life Balanced Advantage Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 100/-
DEBT FUNDS				
Aditya Birla Sun Life Overnight Fund	Regular Plan Direct Plan	Daily IDCW (Reinvestment of IDCW) Weekly IDCW (Reinvestment of IDCW) Growth Monthly IDCW (Payout/Reinvestment/IDCW Sweep Facility)	Daily IDCW Option	₹ 500/-
Aditya Birla Sun Life Liquid Fund	Regular Plan Direct Plan	Daily IDCW (Reinvestment of IDCW) Weekly IDCW (Payout/Reinvestment) IDCW (Payout/Reinvestment) Growth	Daily Reinvestment of IDCW	₹ 500/-
Aditya Birla Sun Life Money Manager Fund	Regular Plan Direct Plan	Daily IDCW (Reinvestment of IDCW) Weekly IDCW (Reinvestment of IDCW) Growth	Daily Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Low Duration Fund	Regular Plan Direct Plan	Daily IDCW (Reinvestment of IDCW) Weekly IDCW (Reinvestment of IDCW) Growth	Daily Reinvestment of IDCW	₹ 100/-
Aditya Birla Sun Life Savings Fund	Regular Plan Direct Plan	Daily IDCW (Reinvestment of IDCW) Weekly IDCW (Payout/Reinvestment) Growth	Daily Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Floating Rate Fund	Regular Plan Direct Plan	Daily IDCW (Reinvestment of IDCW) Weekly IDCW (Reinvestment of IDCW) Growth	Daily Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Corporate Bond Fund	Regular Plan Direct Plan	Monthly IDCW (Payout/Reinvestment) IDCW (Payout/Reinvestment/) Growth	Reinvestment of IDCW	₹ 100/-
Aditya Birla Sun Life Short Term Fund	Regular Plan Direct Plan	Quarterly IDCW (Payout / Reinvestment) IDCW (Payout / Reinvestment) Growth	Growth	₹ 1,000/-
Aditya Birla Sun Life Banking & PSU Debt Fund	Regular Plan Direct Plan	Monthly IDCW (Payout / Reinvestment) Quarterly IDCW (Payout / Reinvestment) IDCW (Payout / Reinvestment) Growth	Monthly Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Medium Term Plan	Regular Plan Direct Plan	Quarterly IDCW (Payout / Reinvestment) Half Yearly IDCW (Payout / Reinvestment) IDCW (Payout / Reinvestment /IDCW Sweep Facility) Growth	Growth	₹ 1,000/-
Aditya Birla Sun Life Credit Risk Fund	Regular Plan Direct Plan	IDCW (Payout / Reinvestment) Growth	Growth	₹ 100/-
Aditya Birla Sun Life Dynamic Bond Fund	Regular Plan Direct Plan	Monthly IDCW Sweep Facility Monthly IDCW (Payout / Reinvestment /IDCW Sweep Facility) Quarterly IDCW (Payout / Reinvestment /IDCW Sweep Facility) Growth IDCW (Payout / Reinvestment /IDCW Sweep Facility)	• Choice of Option : Quarterly IDCW • Choice of Sub-Option : Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Income Fund	Regular Plan Direct Plan	IDCW (Payout / Reinvestment) Quarterly IDCW (Payout / Reinvestment) Growth	IDCW Option / Reinvestment of IDCW	₹ 5,000/-
Aditya Birla Sun Life Government Securities Fund	Regular Plan Direct Plan	Quarterly IDCW (Payout / Reinvestment /IDCW Sweep Facility) Growth (Quarterly Gain / Annual Gain)	Growth	₹ 1,000/-
Aditya Birla Sun Life Retirement Fund 'The 50s Plus - Debt Plan'	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 1,000/-
Aditya Birla Sun Life Arbitrage Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Long Duration Fund	Regular Plan Direct Plan	IDCW Growth	Growth IDCW Option	₹ 100/-
PASSIVE DEBT INDEX FUNDS				
Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2025 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
ADITYA BIRLA SUN LIFE NIFTY SDL PLUS PSU BOND Sep 2026 60:40 INDEX FUND	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
ADITYA BIRLA SUN LIFE NIFTY SDL APR 2027 INDEX FUND	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT
	PLAN*	OPTION		
Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2027 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
Aditya Birla Sun Life Nifty SDL Sep 2025 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
Aditya Birla Sun Life CRISIL IBX Gilt Apr 2029 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU Apr 2026 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
Aditya Birla Sun Life CRISIL IBX Gilt April 2033 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 1000/-
Aditya Birla Sun Life CRISIL IBX Gilt June 2027 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 1,000/-
Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index - Dec 2025 Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 1,000/-
Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index - Sep 2026 Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 1,000/-
Aditya Birla Sun Life CRISIL-IBX AAA Financial Services Index - Sep 2027 Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 1,000/-
Aditya Birla Sun Life CRISIL-IBX Financial Services 3 to 6 Months Debt Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 1,000/-
PASSIVE EQUITY INDEX FUNDS				
Aditya Birla Sun Life Nifty 50 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Nifty Next 50 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Nifty Midcap 150 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Nifty Smallcap 50 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Nifty India Defence Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
Aditya Birla Sun Life BSE India Infrastructure Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
PASSIVE ETFs				
Aditya Birla Sun Life Nifty 50 ETF	NA	Growth	Growth	The Creation Unit size for the scheme shall be 5,00,000 units and in multiples thereof
Aditya Birla Sun Life BSE Sensex ETF	NA	NA	NA	The Creation Unit size for the scheme shall be 1,00,000 units and in multiples thereof.
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.
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.
Aditya Birla Sun Life Nifty Healthcare ETF	NA	NA	NA	The Creation Unit size for the Scheme shall be 1,10,000 units and in multiples thereof.

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT
	PLAN*	OPTION		
Aditya Birla Sun Life Nifty IT ETF	NA	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.
Aditya Birla Sun Life Nifty PSE ETF	NA	NA	NA	The Creation Unit size in case of Aditya Birla Sun Life Nifty PSE ETF shall be 2,50,000 units and in multiples thereof.
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.
Aditya Birla Sun Life Silver ETF	NA	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.
Aditya Birla Sun Life Nifty 200 Momentum 30 ETF	NA	NA	NA	The Creation Unit size in case of Aditya Birla Sun Life Nifty 200 Momentum 30 ETF shall be 87,000 units and in multiples thereof.
Aditya Birla Sun Life Nifty 200 Quality 30 ETF	NA	NA	NA	The Creation Unit size in case of Aditya Birla Sun Life Nifty 200 Quality 30 ETF shall be 1,06,000 units and in multiples thereof.
Aditya Birla Sun Life CRISIL Liquid Overnight ETF	IDCW	IDCW	IDCW	The Creation Unit size in case of Aditya Birla Sun Life CRISIL Liquid Overnight Index ETF shall be 2500 units and in multiples of 1 unit there after.
Aditya Birla Sun Life CRISIL Broad Based Gilt ETF	NA	NA	NA	The Creation Unit size in case of Aditya Birla Sun Life CRISIL Liquid Overnight Index ETF shall be 25,000 units and in multiples of 1 unit there after.
Aditya Birla Sun Life CRISIL 10 Year Gilt ETF	NA	NA	NA	The Creation Unit size in case of Aditya Birla Sun Life CRISIL 10 Year Gilt ETF shall be 25,000 units and in multiples thereof.

PASSIVE FUND OF FUNDS

Aditya Birla Sun Life Asset Allocator FoF	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 1,000/-
Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Financial Planning FOF Moderate Plan	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life NASDAQ 100 FOF*	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Global Excellence Equity Fund of Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Global Emerging Opportunities Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Gold Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Silver ETF Fund Of Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Multi - Index Fund of Funds	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life US Treasury 1-3 year Bond ETFs Fund of Funds*	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 10,000/-
Aditya Birla Sun Life US Treasury 3-10 year Bond ETFs Fund of Funds*	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 10,000/-

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.

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

IDCW - Income Distribution cum Capital Withdrawal

****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.

Minimum application amount for ETF Schemes:

For Transactions Directly with the Fund:

For Market Makers: In Creation Unit Size and in multiples thereof. For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

For Transactions on Stock Exchanges:

Units of ETF schemes can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

#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.

* Fresh subscriptions / switch-in application(s) and existing systematic transactions are suspended until further notice with effect from 28th March, 2024.



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Frontline Equity Fund	15.21%	17.33%	14.52%	16.20%
Value of Std Investment of ₹ 10,000	54707	22251	15025	11634
Benchmark - NIFTY 100 TRI	13.98%	16.08%	12.83%	12.84%
Value of Std Investment of ₹ 10,000	48097	21091	14370	11295
Additional Benchmark - BSE Sensex TRI	13.69%	14.99%	11.69%	9.41%
Value of Std Investment of ₹ 10,000	46673	20123	13939	10949



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Focused Fund	15.69%	17.67%	14.68%	19.67%
Value of Std Investment of ₹ 10,000	57533	22580	15089	11984
Benchmark - Nifty 500 TRI	14.97%	18.97%	15.41%	16.10%
Value of Std Investment of ₹ 10,000	53402	23859	15379	11624
Additional Benchmark - BSE Sensex TRI	13.69%	14.99%	11.69%	9.41%
Value of Std Investment of ₹ 10,000	46673	20123	13939	10949



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Flexi Cap Fund	17.25%	18.39%	14.79%	19.31%
Value of Std Investment of ₹ 10,000	67555	23284	15133	11949
Benchmark - NIFTY 500 TRI	14.97%	18.97%	15.41%	16.10%
Value of Std Investment of ₹ 10,000	53402	23859	15379	11624
Additional Benchmark - Nifty 50 TRI	13.54%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	45950	20587	14114	11009



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Equity Advantage Fund	15.99%	16.84%	9.37%	16.38%
Value of Std Investment of ₹ 10,000	59331	21797	13087	11652
Benchmark - Nifty Large Midcap 250 TRI	17.05%	22.17%	18.03%	18.51%
Value of Std Investment of ₹ 10,000	66178	27248	16450	11868
Additional Benchmark - Nifty 50 TRI	13.54%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	45950	20587	14114	11009



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life MNC Fund	15.45%	12.23%	11.95%	17.87%
Value of Std Investment of ₹ 10,000	56109	17818	14035	11803
Benchmark - Nifty MNC TRI	15.44%	16.65%	14.53%	16.48%
Value of Std Investment of ₹ 10,000	56051	21613	15028	11663
Additional Benchmark - Nifty 50 TRI	13.54%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	45950	20587	14114	11009



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Midcap Fund	17.73%	24.00%	18.34%	22.82%
Value of Std Investment of ₹ 10,000	70959	29345	16579	12302
Benchmark - NIFTY Midcap 150 TRI	19.90%	28.29%	23.18%	24.24%
Value of Std Investment of ₹ 10,000	88358	34794	18703	12446
Additional Benchmark - Nifty 50 TRI	13.54%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	45950	20587	14114	11009



Investment Performance

Inception - May 07, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Multi-Cap Fund	21.77%	NA	17.74%	23.67%
Value of Std Investment of ₹ 10,000	20540	NA	16328	12388
Benchmark - NIFTY 500 Multicap 50:25:25 TRI	21.39%	NA	17.94%	19.17%
Value of Std Investment of ₹ 10,000	20306	NA	16414	11934
Additional Benchmark - Nifty 50 TRI	15.01%	NA	12.16%	10.00%
Value of Std Investment of ₹ 10,000	16674	NA	14114	11009



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Small Cap Fund	18.18%	24.78%	17.77%	22.54%
Value of Std Investment of ₹ 10,000	74318	30291	16344	12275
Benchmark - BSE 250 SmallCap TRI	15.98%	29.95%	22.15%	24.89%
Value of Std Investment of ₹ 10,000	59274	37111	18237	12511
Additional Benchmark - Nifty 50 TRI	13.54%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	45950	20587	14114	11009



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Pure Value Fund	18.50%	23.31%	21.63%	19.33%
Value of Std Investment of ₹ 10,000	76702	28543	18006	11950
Benchmark - Nifty 500 TRI	14.97%	18.97%	15.41%	16.10%
Value of Std Investment of ₹ 10,000	53402	23859	15379	11624
Additional Benchmark - Nifty 50 TRI	13.54%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	45950	20587	14114	11009



Investment Performance

Inception - January 31, 2015	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Manufacturing Equity Fund	13.81%	21.33%	18.87%	25.99%
Value of Std Investment of ₹ 10,000	36112	26319	16803	12623
Benchmark - BSE India Manufacturing TRI	12.43%	19.65%	18.29%	9.75%
Value of Std Investment of ₹ 10,000	31976	24546	16561	10984
Additional Benchmark - Nifty 50 TRI	11.82%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	30301	20587	14114	11009



Investment Performance

Inception - December 14, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Banking and Financial Services Fund	17.81%	12.87%	14.93%	9.67%
Value of Std Investment of ₹ 10,000	61200	18329	15186	10976
Benchmark - Nifty Financial Services TRI	16.56%	10.85%	11.74%	10.43%
Value of Std Investment of ₹ 10,000	54428	16745	13956	11052
Additional Benchmark - Nifty 50 TRI	14.29%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	43776	20587	14114	11009



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Dividend Yield Fund	14.61%	23.41%	21.31%	19.03%
Value of Std Investment of ₹ 10,000	51,390	28,659	17,862	11,920
Benchmark - Nifty 500 TRI	14.97%	18.97%	15.41%	16.10%
Value of Std Investment of ₹ 10,000	53,402	23,859	15,379	11,624
Benchmark - Nifty Dividend Opportunities 50 Index TRI	14.08%	22.75%	21.59%	18.80%
Value of Std Investment of ₹ 10,000	48,628	27,898	17,985	11,897
Additional Benchmark - Nifty 50 TRI	13.54%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	45,950	20,587	14,114	11,009



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Infrastructure Fund	16.62%	26.95%	25.97%	24.85%
Value of Std Investment of ₹ 10,000	63323	33014	20004	12508
Benchmark - Nifty Infrastructure TRI	11.84%	22.58%	20.68%	16.65%
Value of Std Investment of ₹ 10,000	38303	27702	17585	11679
Additional Benchmark - BSE Sensex TRI	13.69%	14.99%	11.69%	9.41%
Value of Std Investment of ₹ 10,000	46673	20123	13939	10949



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Digital India Fund	22.55%	29.21%	9.18%	19.24%
Value of Std Investment of ₹ 10,000	114871	36071	13016	11941
Benchmark - BSE Teck TRI	17.58%	22.41%	7.36%	24.04%
Value of Std Investment of ₹ 10,000	69858	27518	12378	12426
Additional Benchmark - Nifty 50 TRI	13.54%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	45950	20587	14114	11009

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life India GenNext Fund	18.15%	19.44%	16.91%	18.59%
Value of Std Investment of ₹ 10,000	74044	24334	15986	11876
Benchmark - NIFTY India Consumption TRI	15.24%	19.33%	18.46%	19.59%
Value of Std Investment of ₹ 10,000	54910	24217	16633	11977
Additional Benchmark - BSE Sensex TRI	13.69%	14.99%	11.69%	9.41%
Value of Std Investment of ₹ 10,000	46673	20123	13939	10949

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life International Equity Fund	9.97%	8.78%	5.24%	7.99%
Value of Std Investment of ₹ 10,000	31309	15239	11658	10806
Benchmark - S&P Global 1200 TRI	15.44%	15.60%	12.01%	22.31%
Value of Std Investment of ₹ 10,000	56074	20657	14059	12251
Additional Benchmark - Nifty 50 TRI	13.54%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	45950	20587	14114	11009

Investment Performance				
Inception - July 10, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Pharma & Healthcare Fund	25.65%	26.47%	19.43%	37.33%
Value of Std Investment of ₹ 10,000	34960	32400	17045	13769
Benchmark - BSE Healthcare TRI	26.90%	28.31%	20.76%	43.87%
Value of Std Investment of ₹ 10,000	36915	34825	17621	14430
Additional Benchmark - Nifty 50 TRI	15.39%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	21924	20587	14114	11009

Investment Performance				
Inception - February 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Bal Bhavishya Yojna	13.76%	14.33%	13.74%	15.87%
Value of Std Investment of ₹ 10,000	21370	19552	14718	11602
Benchmark - Nifty 500 TRI	18.04%	18.97%	15.41%	16.10%
Value of Std Investment of ₹ 10,000	26566	23859	15379	11624
Additional Benchmark - Nifty 50 TRI	15.43%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	23281	20587	14114	11009

Investment Performance				
Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Retirement Fund - The 30s Plan	13.57%	14.82%	14.36%	19.34%
Value of Std Investment of ₹ 10,000	20958	19968	14964	11951
Benchmark - NIFTY 500 TRI	17.45%	18.97%	15.41%	16.10%
Value of Std Investment of ₹ 10,000	25470	23859	15379	11624
Additional Benchmark - Nifty 50 TRI	15.13%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	22680	20587	14114	11009

Investment Performance				
Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Retirement Fund - The 40s Plan	12.73%	13.82%	13.47%	19.03%
Value of Std Investment of ₹ 10,000	20072	19114	14614	11920
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	14.10%	14.59%	11.85%	12.81%
Value of Std Investment of ₹ 10,000	21530	19773	13996	11292
Additional Benchmark - Nifty 50 TRI	15.13%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	22680	20587	14114	11009

Investment Performance				
Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Retirement Fund - The 50s Plan	7.47%	7.45%	8.21%	10.61%
Value of Std Investment of ₹ 10,000	15205	14332	12674	11064
Benchmark - CRISIL Short Term Debt Hybrid 75+25 Index	9.88%	9.87%	8.47%	9.73%
Value of Std Investment of ₹ 10,000	17293	16020	12765	10976
Additional Benchmark - CRISIL 10 Year Gilt Index	6.54%	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	14453	13143	11868	10960

Investment Performance				
Inception - December 30, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life PSU Equity Fund	27.77%	NA	34.57%	15.56%
Value of Std Investment of ₹ 10,000	34120	NA	24389	11570
Benchmark - BSE PSU TRI	27.22%	NA	37.04%	24.11%
Value of Std Investment of ₹ 10,000	33994	NA	25760	12434
Additional Benchmark - Nifty 50 TRI	15.34%	NA	12.16%	10.00%
Value of Std Investment of ₹ 10,000	20440	NA	14114	11009

Investment Performance				
Inception - October 23, 2020	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Special Opportunities Fund	24.56%	NA	16.22%	22.70%
Value of Std Investment of ₹ 10,000	25110	NA	15704	12291
Benchmark - BSE 500 TRI	23.03%	NA	15.35%	15.67%
Value of Std Investment of ₹ 10,000	23837	NA	15354	11581
Additional Benchmark - Nifty 50 TRI	19.09%	NA	12.16%	10.00%
Value of Std Investment of ₹ 10,000	20799	NA	14114	11009

Investment Performance				
Inception - December 24, 2020	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life ESG Integration Strategy Fund	17.07%	NA	10.26%	22.75%
Value of Std Investment of ₹ 10,000	18850	NA	13407	12296
Benchmark - Nifty 100 ESG TRI	15.97%	NA	10.52%	12.66%
Value of Std Investment of ₹ 10,000	18148	NA	13502	11277
Additional Benchmark - Nifty 50 TRI	15.78%	NA	12.16%	10.00%
Value of Std Investment of ₹ 10,000	18025	NA	14114	11009

Investment Performance				
Inception - December 03, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Business Cycle Fund	15.34%	NA	15.57%	19.58%
Value of Std Investment of ₹ 10,000	15520	NA	15443	11975
Benchmark - BSE 500 TRI	15.30%	NA	15.35%	15.67%
Value of Std Investment of ₹ 10,000	15504	NA	15354	11581
Additional Benchmark - Nifty 50 TRI	12.18%	NA	12.16%	10.00%
Value of Std Investment of ₹ 10,000	14248	NA	14114	11009

Investment Performance				
Inception - November 17, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Transportation and Logistics Fund	33.21%	NA	NA	25.90%
Value of Std Investment of ₹ 10,000	13800	NA	NA	12614
Benchmark - Nifty Transportation and Logistics TRI	34.51%	NA	NA	25.88%
Value of Std Investment of ₹ 10,000	13952	NA	NA	12612
Additional Benchmark - Nifty 50 TRI	18.71%	NA	NA	10.00%
Value of Std Investment of ₹ 10,000	12125	NA	NA	11009

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life ELSS Tax Saver Fund	14.85%	13.03%	11.76%	17.10%
Value of Std Investment of ₹ 10,000	52694	18458	13963	11725
Benchmark - NIFTY 500 TRI	14.97%	18.97%	15.41%	16.10%
Value of Std Investment of ₹ 10,000	53402	23859	15379	11624
Additional Benchmark - Nifty 50 TRI	13.54%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	45950	20587	14114	11009

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Equity Hybrid '95 Fund	13.72%	14.62%	12.02%	16.01%
Value of Std Investment of ₹ 10,000	46817	19802	14060	11615
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	12.70%	14.59%	11.85%	12.81%
Value of Std Investment of ₹ 10,000	42027	19773	13996	11292
Additional Benchmark - Nifty 50 TRI	13.54%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	45950	20587	14114	11009

Direct Performance

Investment Performance				
Inception - November 28, 2014	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Equity Savings Fund	8.67%	9.33%	6.95%	8.66%
Value of Std Investment of ₹ 10,000	23160	15628	12235	10873
Benchmark - NIFTY Equity Savings TRI	8.72%	9.79%	8.66%	8.86%
Value of Std Investment of ₹ 10,000	23269	15957	12832	10893
Additional Benchmark - CRISIL 10 Year Gilt Index	6.79%	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	19414	13143	11868	10966

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Regular Savings Fund	10.69%	10.54%	9.46%	11.45%
Value of Std Investment of ₹ 10,000	33853	16510	13119	11149
Benchmark - CRISIL Hybrid 85+15 - Conservative Index	9.08%	8.74%	7.55%	9.88%
Value of Std Investment of ₹ 10,000	28398	15213	12443	10990
Additional Benchmark - CRISIL 10 Year Gilt Index	6.56%	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	21453	13143	11868	10960

Investment Performance				
Inception - January 31, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Multi Asset Allocation Fund	20.35%	NA	NA	17.57%
Value of Std Investment of ₹ 10,000	14266	NA	NA	11773
Benchmark - 65% BSE 200 TRI + 25% CRISIL Short Term Bond Index + 5% of Domestic prices of Gold + 5% of Domestic prices of Silver	18.29%	NA	NA	13.73%
Value of Std Investment of ₹ 10,000	13802	NA	NA	11385
Additional Benchmark - Nifty 50 TRI	17.78%	NA	NA	10.00%
Value of Std Investment of ₹ 10,000	13687	NA	NA	11009

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Balanced Advantage Fund	12.47%	13.73%	12.44%	14.16%
Value of Std Investment of ₹ 10,000	40995	19044	14220	11428
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	11.69%	12.93%	10.59%	11.95%
Value of Std Investment of ₹ 10,000	37709	18382	13528	11206
Additional Benchmark - BSE Sensex TRI	13.69%	14.99%	11.69%	9.41%
Value of Std Investment of ₹ 10,000	46673	20123	13939	10949

Investment Performance				
Inception - November 01, 2018	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Overnight Fund	5.10%	4.93%	6.04%	6.73%
Value of Std Investment of ₹ 10,000	13595	12726	11925	10674
Benchmark - CRISIL Liquid Overnight Index	5.15%	4.98%	6.08%	6.74%
Value of Std Investment of ₹ 10,000	13630	12753	11941	10676
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.01%	5.57%	6.16%	7.43%
Value of Std Investment of ₹ 10,000	14333	13115	11967	10745

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Liquid Fund	6.93%	5.46%	6.53%	7.49%
Value of Std Investment of ₹ 10,000	22342	13049	12091	10751
Benchmark - NIFTY Liquid Index A-I	6.78%	5.37%	6.49%	7.39%
Value of Std Investment of ₹ 10,000	21973	12994	12078	10741
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.49%	5.57%	6.16%	7.43%
Value of Std Investment of ₹ 10,000	21282	13115	11967	10745

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Money Manager Fund	7.42%	6.21%	6.80%	7.88%
Value of Std Investment of ₹ 10,000	23603	13522	12184	10790
Benchmark - CRISIL Money Market A-I Index	7.04%	5.73%	6.61%	7.44%
Value of Std Investment of ₹ 10,000	22620	13216	12117	10746
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.49%	5.57%	6.16%	7.43%
Value of Std Investment of ₹ 10,000	21282	13115	11967	10745

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Low Duration Fund	7.98%	6.71%	6.89%	7.96%
Value of Std Investment of ₹ 10,000	25143	13841	12215	10798
Benchmark - NIFTY Low Duration Debt Index A-I	7.15%	5.75%	6.34%	7.62%
Value of Std Investment of ₹ 10,000	22915	13227	12027	10764
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.49%	5.57%	6.16%	7.43%
Value of Std Investment of ₹ 10,000	21282	13115	11967	10745

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Savings Fund	7.74%	6.31%	6.78%	8.04%
Value of Std Investment of ₹ 10,000	24462	13581	12179	10806
Benchmark - NIFTY Ultra Short Duration Debt Index A-I	7.24%	5.79%	6.64%	7.68%
Value of Std Investment of ₹ 10,000	23157	13254	12129	10770
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.49%	5.57%	6.16%	7.43%
Value of Std Investment of ₹ 10,000	21282	13115	11967	10745

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Floating Rate Fund	7.97%	6.69%	6.96%	8.14%
Value of Std Investment of ₹ 10,000	25096	13828	12239	10816
Benchmark - NIFTY Low Duration Debt Index A-I	7.15%	5.75%	6.34%	7.62%
Value of Std Investment of ₹ 10,000	22915	13227	12027	10764
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.49%	5.57%	6.16%	7.43%
Value of Std Investment of ₹ 10,000	21282	13115	11967	10745

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Corporate Bond Fund	8.22%	7.30%	6.80%	8.70%
Value of Std Investment of ₹ 10,000	25820	14226	12183	10872
Benchmark - NIFTY Corporate Bond Index A-II	7.55%	6.37%	5.95%	7.56%
Value of Std Investment of ₹ 10,000	23954	13625	11894	10758
Additional Benchmark - CRISIL 10 Year Gilt Index	6.56%	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	21453	13143	11868	10960

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Short Term Fund	8.62%	7.47%	7.04%	8.59%
Value of Std Investment of ₹ 10,000	26979	14340	12265	10861
Benchmark - NIFTY Short Duration Debt Index A-II	7.42%	6.22%	6.06%	7.65%
Value of Std Investment of ₹ 10,000	23612	13527	11934	10767
Additional Benchmark - CRISIL 10 Year Gilt Index	6.56%	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	21453	13143	11868	10960

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Banking & PSU Debt Fund	8.44%	6.90%	6.47%	8.21%
Value of Std Investment of ₹ 10,000	26446	13964	12073	10823
Benchmark - Nifty Banking & PSU Debt Index A-II	7.40%	6.19%	5.71%	7.65%
Value of Std Investment of ₹ 10,000	23570	13510	11814	10767
Additional Benchmark - CRISIL 10 Year Gilt Index	6.56%	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	21453	13143	11868	10960

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Medium Term Plan	9.56%	12.05%	14.62%	11.24%
Value of Std Investment of ₹ 10,000	29936	17672	15063	11127
Benchmark - CRISIL Medium Duration Debt A-III Index	7.97%	6.68%	5.48%	7.92%
Value of Std Investment of ₹ 10,000	25114	13824	11739	10794
Additional Benchmark - CRISIL 10 Year Gilt Index	6.56%	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	21453	13143	11868	10960



Investment Performance

Inception - April 17, 2015	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Credit Risk Fund	8.66%	9.23%	9.57%	12.88%
Value of Std Investment of ₹ 10,000	22404	15555	13157	11291
Benchmark - CRISIL Credit Risk Debt B-II Index	8.14%	7.64%	7.09%	8.08%
Value of Std Investment of ₹ 10,000	21388	14459	12285	10810
Additional Benchmark - CRISIL 10 Year Gilt Index	6.54%	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	18498	13143	11868	10960



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Income Fund	7.93%	7.24%	6.22%	8.85%
Value of Std Investment of ₹ 10,000	25006	14188	11985	10887
Benchmark - CRISIL Medium to Long Duration Debt A-III Index	7.91%	6.87%	5.94%	8.71%
Value of Std Investment of ₹ 10,000	24938	13943	11893	10873
Additional Benchmark - CRISIL 10 Year Gilt Index	6.56%	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	21453	13143	11868	10960



Investment Performance

Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Retirement Fund -The 50s Plus Debt Plan	5.65%	5.42%	5.35%	7.39%
Value of Std Investment of ₹ 10,000	13764	13025	11693	10741
Benchmark - CRISIL Short Term Bond Index	7.09%	6.69%	6.25%	7.96%
Value of Std Investment of ₹ 10,000	14891	13826	11996	10798
Additional Benchmark - CRISIL 10 Year Gilt Index	6.54%	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	14453	13143	11868	10960



Investment Performance

Inception - August 08, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Long Duration Fund	9.63%	NA	NA	11.20%
Value of Std Investment of ₹ 10,000	12469	NA	NA	11124
Benchmark - NIFTY Long Duration Debt Index A-III	9.28%	NA	NA	10.97%
Value of Std Investment of ₹ 10,000	12373	NA	NA	11100
Additional Benchmark - CRISIL 10 Year Gilt Index	8.34%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	12121	NA	NA	10960



Investment Performance

Inception - September 24, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life NIFTY SDL Plus PSU Bond Sep 2026 60:40 Index Fund	5.46%	NA	5.67%	7.84%
Value of Std Investment of ₹ 10,000	11898	NA	11800	10787
Benchmark - Nifty SDL Plus PSU Bond Sep 2026 60:40 Index	5.66%	NA	5.88%	8.03%
Value of Std Investment of ₹ 10,000	11973	NA	11872	10806
Additional Benchmark - Nifty SDL Plus PSU Bond Sep 2026 60:40 Index	5.29%	NA	5.87%	9.57%
Value of Std Investment of ₹ 10,000	11838	NA	11868	10960



Investment Performance

Inception - March 29, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2027 Index Fund	5.93%	NA	NA	7.94%
Value of Std Investment of ₹ 10,000	11725	NA	NA	10796
Benchmark - CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027	6.13%	NA	NA	8.29%
Value of Std Investment of ₹ 10,000	11787	NA	NA	10831
Additional Benchmark - CRISIL 10 Year Gilt Index	6.81%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	11995	NA	NA	10960



Investment Performance

Inception - October 07, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund	7.53%	NA	NA	7.45%
Value of Std Investment of ₹ 10,000	11763	NA	NA	10747
Benchmark - CRISIL IBX Gilt Index - April 2026	7.72%	NA	NA	7.55%
Value of Std Investment of ₹ 10,000	11810	NA	NA	10758
Additional Benchmark - CRISIL 10 Year Gilt Index	9.01%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	12126	NA	NA	10960



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Dynamic Bond Fund	7.70%	7.87%	7.84%	9.44%
Value of Std Investment of ₹ 10,000	24363	14608	12544	10946
Benchmark - NIFTY Composite Debt Index A-III	7.65%	6.74%	6.02%	8.63%
Value of Std Investment of ₹ 10,000	24234	13859	11919	10865
Additional Benchmark - CRISIL 10 Year Gilt Index	6.56%	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	21453	13143	11868	10960



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Government Securities Fund	8.89%	7.31%	6.59%	9.75%
Value of Std Investment of ₹ 10,000	27808	14233	12113	10978
Benchmark - NIFTY All Duration G-Sec Index	7.47%	6.93%	6.78%	10.06%
Value of Std Investment of ₹ 10,000	23743	13984	12177	11009
Additional Benchmark - CRISIL 10 Year Gilt Index	6.56%	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	21453	13143	11868	10960



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Arbitrage Fund	6.97%	6.02%	6.97%	8.23%
Value of Std Investment of ₹ 10,000	22454	13402	12242	10830
Benchmark - Nifty 50 Arbitrage TRI	6.05%	5.21%	6.54%	7.46%
Value of Std Investment of ₹ 10,000	20235	12895	12094	10752
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.49%	5.57%	6.16%	7.43%
Value of Std Investment of ₹ 10,000	21282	13115	11967	10749



Investment Performance

Inception - March 30, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2025 Index Fund	5.76%	NA	NA	7.43%
Value of Std Investment of ₹ 10,000	11670	NA	NA	10745
Benchmark - CRISIL IBX 60:40 SDL + AAA PSU Index - April 2025	5.92%	NA	NA	7.65%
Value of Std Investment of ₹ 10,000	11721	NA	NA	10767
Additional Benchmark - CRISIL 10 Year Gilt Index	6.71%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	11961	NA	NA	10960



Investment Performance

Inception - January 28, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund	6.14%	NA	NA	8.16%
Value of Std Investment of ₹ 10,000	11904	NA	NA	10818
Benchmark - Nifty SDL Apr 2027 Index	6.41%	NA	NA	8.38%
Value of Std Investment of ₹ 10,000	11995	NA	NA	10841
Additional Benchmark - CRISIL 10 Year Gilt Index	6.60%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	12057	NA	NA	10960



Investment Performance

Inception - September 28, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty SDL Sep 2025 Index Fund	7.40%	NA	NA	7.57%
Value of Std Investment of ₹ 10,000	11751	NA	NA	10759
Benchmark - Nifty SDL Sep 2025 Index	7.72%	NA	NA	7.80%
Value of Std Investment of ₹ 10,000	11831	NA	NA	10783
Additional Benchmark - CRISIL 10 Year Gilt Index	8.56%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	12041	NA	NA	10960



Investment Performance

Inception - October 13, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund	8.25%	NA	NA	8.22%
Value of Std Investment of ₹ 10,000	11924	NA	NA	10824
Benchmark - CRISIL IBX 50:50 Gilt Plus SDL Index - April 2028	8.44%	NA	NA	8.49%
Value of Std Investment of ₹ 10,000	11969	NA	NA	10852
Additional Benchmark - CRISIL 10 Year Gilt Index	8.87%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	12076	NA	NA	10960

Investment Performance				
Inception - October 19, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX Gilt - April 2029 Index Fund	8.63%	NA	NA	8.59%
Value of Std Investment of ₹ 10,000	12000	NA	NA	10862
Benchmark - CRISIL IBX Gilt Index - April 2029	8.56%	NA	NA	8.49%
Value of Std Investment of ₹ 10,000	11983	NA	NA	10852
Additional Benchmark - CRISIL 10 Year Gilt Index	8.98%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	12086	NA	NA	10960

Investment Performance				
Inception - March 10, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund	8.26%	NA	NA	8.30%
Value of Std Investment of ₹ 10,000	11548	NA	NA	10832
Benchmark - Nifty SDL Sep 2027 Index	8.63%	NA	NA	8.80%
Value of Std Investment of ₹ 10,000	11620	NA	NA	10882
Additional Benchmark - CRISIL 10 Year Gilt Index	9.18%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	11728	NA	NA	10960

Investment Performance				
Inception - March 15, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund	7.51%	NA	NA	7.63%
Value of Std Investment of ₹ 10,000	11391	NA	NA	10765
Benchmark - CRISIL IBX Gilt Apr 2028 Index	8.14%	NA	NA	8.17%
Value of Std Investment of ₹ 10,000	11512	NA	NA	10819
Additional Benchmark - CRISIL 10 Year Gilt Index	8.92%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	11663	NA	NA	10960

Investment Performance				
Inception - February 14, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund	9.05%	NA	NA	9.98%
Value of Std Investment of ₹ 10,000	11768	NA	NA	11001
Benchmark - CRISIL IBX SDL Index - June 2032	9.25%	NA	NA	10.38%
Value of Std Investment of ₹ 10,000	11808	NA	NA	11041
Additional Benchmark - CRISIL 10 Year Gilt Index	8.93%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	11744	NA	NA	10960

Investment Performance				
Inception - December 02, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX 60:40 SDL+ AAA PSU Apr 2026 Index Fund	7.21%	NA	NA	7.63%
Value of Std Investment of ₹ 10,000	11560	NA	NA	10765
Benchmark - CRISIL IBX 60:40 SDL + AAA PSU Index - April 2026	7.38%	NA	NA	7.92%
Value of Std Investment of ₹ 10,000	11597	NA	NA	10794
Additional Benchmark - CRISIL 10 Year Gilt Index	8.27%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	11798	NA	NA	10960

Investment Performance				
Inception - December 22, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX Gilt April 2033 Index Fund	9.41%	NA	NA	9.66%
Value of Std Investment of ₹ 10,000	10968	NA	NA	10476
Benchmark - CRISIL IBX Gilt Index - April 2033	9.73%	NA	NA	9.86%
Value of Std Investment of ₹ 10,000	11001	NA	NA	10485
Additional Benchmark - CRISIL 10 Year Gilt Index	9.56%	NA	NA	9.60%
Value of Std Investment of ₹ 10,000	10983	NA	NA	10473

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty 50 Index Fund	12.57%	15.04%	11.81%	9.71%
Value of Std Investment of ₹ 10,000	41431	20160	13981	10979
Benchmark - Nifty 50 TRI	13.54%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	45950	20587	14114	11009
Additional Benchmark - BSE Sensex TRI	13.69%	14.99%	11.69%	9.41%
Value of Std Investment of ₹ 10,000	46673	20123	13939	10949

Investment Performance				
Inception - June 08, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund	15.76%	NA	15.51%	10.16%
Value of Std Investment of ₹ 10,000	16854	NA	15420	11024
Benchmark - Nifty 50 Equal Weight TRI	16.49%	NA	16.21%	10.75%
Value of Std Investment of ₹ 10,000	17238	NA	15702	11084
Additional Benchmark - Nifty 50 TRI	13.42%	NA	12.16%	10.00%
Value of Std Investment of ₹ 10,000	15672	NA	14114	11009

Investment Performance				
Inception - February 18, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Next 50 Index Fund	19.75%	NA	NA	27.29%
Value of Std Investment of ₹ 10,000	16769	NA	NA	12754
Benchmark - Nifty Next 50 TRI	20.52%	NA	NA	28.11%
Value of Std Investment of ₹ 10,000	17083	NA	NA	12837
Additional Benchmark - Nifty 50 TRI	12.87%	NA	NA	10.00%
Value of Std Investment of ₹ 10,000	14154	NA	NA	11009

Investment Performance				
Inception - April 01, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Midcap 150 Index Fund	26.05%	NA	22.87%	24.19%
Value of Std Investment of ₹ 10,000	23844	NA	18559	12441
Benchmark - Nifty Midcap 150 TRI	26.01%	NA	23.18%	24.24%
Value of Std Investment of ₹ 10,000	23813	NA	18703	12446
Additional Benchmark - Nifty 50 TRI	14.52%	NA	12.16%	10.00%
Value of Std Investment of ₹ 10,000	16632	NA	14114	11009

Investment Performance				
Inception - April 01, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Smallcap 50 Index Fund	23.16%	NA	18.73%	24.89%
Value of Std Investment of ₹ 10,000	21857	NA	16745	12511
Benchmark - Nifty Smallcap 50 TRI	23.91%	NA	19.84%	26.12%
Value of Std Investment of ₹ 10,000	22361	NA	17220	12636
Additional Benchmark - Nifty 50 TRI	14.52%	NA	12.16%	10.00%
Value of Std Investment of ₹ 10,000	16632	NA	14114	11009

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Asset Allocator FoF	12.51%	16.96%	14.53%	17.79%
Value of Std Investment of ₹ 10,000	41151	21908	15030	11795
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	11.69%	12.93%	10.59%	11.95%
Value of Std Investment of ₹ 10,000	37709	18382	13528	11206
Additional Benchmark - BSE Sensex TRI	13.69%	14.99%	11.69%	9.41%
Value of Std Investment of ₹ 10,000	46673	20123	13939	10949

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan	14.02%	17.83%	15.58%	17.65%
Value of Std Investment of ₹ 10,000	48310	22738	15446	11781
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	12.70%	14.59%	11.85%	12.81%
Value of Std Investment of ₹ 10,000	42027	19773	13996	11292
Additional Benchmark - Nifty 50 TRI	13.54%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	45950	20587	14114	11009

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	9.41%	11.74%	10.95%	12.24%
Value of Std Investment of ₹ 10,000	29425	17434	13662	11235
Benchmark - CRISIL Short Term Debt Hybrid 75+25 Index	9.75%	9.87%	8.47%	9.73%
Value of Std Investment of ₹ 10,000	30567	16020	12765	10981
Additional Benchmark - CRISIL 10 Year Gilt Index	6.56%	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	21453	13143	11868	10966

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Financial Planning FOF - Moderate Plan	11.39%	14.70%	13.18%	14.91%
Value of Std Investment of ₹ 10,000	36514	19866	14504	11504
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	11.69%	12.93%	10.59%	11.95%
Value of Std Investment of ₹ 10,000	37709	18382	13528	11206
Additional Benchmark - Nifty 50 TRI	13.54%	15.52%	12.16%	10.00%
Value of Std Investment of ₹ 10,000	45950	20587	14114	11009

Investment Performance				
Inception - November 01, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life NASDAQ 100 FOF	13.67%	NA	14.00%	29.34%
Value of Std Investment of ₹ 10,000	15003	NA	14820	12962
Benchmark - NASDAQ 100 TRI	14.99%	NA	14.69%	29.30%
Value of Std Investment of ₹ 10,000	15562	NA	15091	12957
Additional Benchmark - Nifty 50 TRI	10.38%	NA	12.16%	10.00%
Value of Std Investment of ₹ 10,000	13674	NA	14114	11009

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Active Debt Multi Manager FOF Scheme	7.51%	6.61%	6.18%	7.90%
Value of Std Investment of ₹ 10,000	23857	13779	11974	10797
Benchmark - CRISIL Composite Bond Index	7.87%	6.83%	6.21%	8.95%
Value of Std Investment of ₹ 10,000	24827	13918	11983	10903
Additional Benchmark - CRISIL 10 Year Gilt Index	6.56%	5.61%	5.87%	9.57%
Value of Std Investment of ₹ 10,000	21453	13143	11868	10966

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Global Excellence Equity Fund of Fund	7.80%	9.35%	8.64%	19.86%
Value of Std Investment of ₹ 10,000	24626	15639	12826	12004
Benchmark - MSCI World Index	7.84%	8.27%	3.68%	15.59%
Value of Std Investment of ₹ 10,000	24761	14884	11146	11573
Additional Benchmark - BSE Sensex TRI	13.69%	14.99%	11.69%	9.41%
Value of Std Investment of ₹ 10,000	46673	20123	13939	10949

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Global Emerging Opportunities Fund	5.76%	12.86%	5.22%	19.66%
Value of Std Investment of ₹ 10,000	19578	18325	11652	11984
Benchmark - MSCI ACWI Index	14.04%	14.18%	10.43%	20.69%
Value of Std Investment of ₹ 10,000	48429	19417	13471	12088
Additional Benchmark - BSE Sensex TRI	13.69%	14.99%	11.69%	9.41%
Value of Std Investment of ₹ 10,000	46673	20123	13939	10949

Investment Performance				
Inception - February 02, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Silver ETF Fund of Fund	11.72%	NA	NA	15.93%
Value of Std Investment of ₹ 10,000	13808	NA	NA	11607
Benchmark - Price of Silver	12.14%	NA	NA	17.42%
Value of Std Investment of ₹ 10,000	13961	NA	NA	11757

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Gold Fund	6.77%	13.21%	15.52%	18.96%
Value of Std Investment of ₹ 10,000	21967	18612	15423	11913
Benchmark - Domestic price of physical gold	7.85%	14.05%	16.41%	20.43%
Value of Std Investment of ₹ 10,000	24783	19306	15781	12061

Investment Performance				
Inception - October 31, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life US Treasury 1-3 Year Bond ETFs Fund Of Funds	7.64%	NA	NA	6.96%
Value of Std Investment of ₹ 10,000	10899	NA	NA	10702
Benchmark - Bloomberg US Treasury 1-3 Year Index	5.38%	NA	NA	4.00%
Value of Std Investment of ₹ 10,000	10632	NA	NA	10403

Investment Performance				
Inception - October 14, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Multi - Index Fund of Funds	20.48%	NA	NA	18.40%
Value of Std Investment of ₹ 10,000	15114	NA	NA	11856
Benchmark - 50% Nifty 500 TRI + 30% CRISIL Low Duration Debt Index + 10% MSCI AC World Index + 5% Domestic Price of Physical Gold + 5% Price of silver	17.90%	NA	NA	14.80%
Value of Std Investment of ₹ 10,000	14406	NA	NA	11493
Additional Benchmark - Nifty 50 TRI	16.72%	NA	NA	10.00%
Value of Std Investment of ₹ 10,000	14088	NA	NA	11009

Investment Performance				
Inception - October 31, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life US Treasury 3-10 Year Bond ETFs Fund Of Funds	8.30%	NA	NA	4.29%
Value of Std Investment of ₹ 10,000	10978	NA	NA	10432
Benchmark - Bloomberg US Treasury 3-10 Year Index	6.19%	NA	NA	1.25%
Value of Std Investment of ₹ 10,000	10728	NA	NA	10126

Direct SIP Performance

Aditya Birla Sun Life Frontline Equity Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1420000	600000	360000	120000
Market Value of amount Invested	3720886	974135	471472	124576
Scheme Returns (CAGR)	15.28%	19.46%	18.31%	7.14%
NIFTY 100 TRI returns# (CAGR)	14.60%	17.57%	15.77%	2.71%
BSE Sensex TRI returns## (CAGR)	14.20%	16.08%	13.64%	3.10%

Past Performance may or may not be sustained in future. The direct plan inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life Flexi Cap Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1420000	600000	360000	120000
Market Value of amount Invested	4191389	1004951	488370	126950
Scheme Returns (CAGR)	17.10%	20.74%	20.82%	10.90%
NIFTY 500 TRI# (CAGR)	16.09%	20.81%	19.49%	5.94%
Nifty 50 TRI returns## (CAGR)	14.22%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life MNC Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1420000	600000	360000	120000
Market Value of amount Invested	3290048	871952	468652	125588
Scheme Returns (CAGR)	13.40%	14.93%	17.88%	8.74%
Nifty MNC TRI returns# (CAGR)	15.15%	17.86%	17.42%	0.42%
Nifty 50 TRI returns## (CAGR)	14.22%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life Multi-Cap Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	420000	NA	360000	120000
Market Value of amount Invested	61858	NA	509001	129553
Scheme Returns (CAGR)	21.99%	NA	23.81%	15.07%
NIFTY 500 Multicap 50:25:25 TRI returns# (CAGR)	21.77%	NA	23.40%	8.82%
Nifty 50 TRI returns## (CAGR)	13.67%	NA	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is May 07, 2021, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life Pure Value Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1420000	600000	360000	120000
Market Value of amount Invested	4363059	1156375	532391	125284
Scheme Returns (CAGR)	17.71%	26.57%	27.11%	8.26%
Nifty 500 TRI returns# (CAGR)	16.09%	20.81%	19.49%	5.94%
Nifty 50 TRI returns## (CAGR)	14.22%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life Banking and Financial Services Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1310000	600000	360000	120000
Market Value of amount Invested	3090964	939541	455706	122217
Scheme Returns (CAGR)	14.90%	17.97%	15.91%	3.44%
Nifty Financial Services TRI returns# (CAGR)	14.46%	14.86%	13.53%	8.86%
Nifty 50 TRI returns## (CAGR)	14.21%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is December 14, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life Infrastructure Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1420000	600000	360000	120000
Market Value of amount Invested	4703921	1284881	554162	124276
Scheme Returns (CAGR)	18.85%	31.01%	30.09%	6.67%
Nifty Infrastructure TRI returns# (CAGR)	15.60%	24.77%	23.56%	-3.90%
BSE Sensex TRI returns## (CAGR)	14.20%	16.08%	13.64%	3.10%

Past Performance may or may not be sustained in future. The direct plan inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life Focused Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1420000	600000	360000	120000
Market Value of amount Invested	3863808	985841	482715	126237
Scheme Returns (CAGR)	15.86%	19.95%	19.99%	9.77%
Nifty 500 TRI returns# (CAGR)	16.09%	20.81%	19.49%	5.94%
BSE Sensex TRI returns## (CAGR)	14.20%	16.08%	13.64%	3.10%

Past Performance may or may not be sustained in future. The direct plan inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life Equity Advantage Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1420000	600000	360000	120000
Market Value of amount Invested	3752280	942867	469654	125432
Scheme Returns (CAGR)	15.41%	18.12%	18.04%	8.49%
Nifty Large Midcap 250 TRI# (CAGR)	18.24%	23.95%	22.78%	8.24%
Nifty 50 TRI returns## (CAGR)	14.22%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life Midcap Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1420000	600000	360000	120000
Market Value of amount Invested	4585001	1158363	523424	128975
Scheme Returns (CAGR)	18.46%	26.64%	25.86%	14.14%
NIFTY Midcap 150 TRI returns# (CAGR)	21.70%	30.36%	29.88%	13.81%
Nifty 50 TRI returns## (CAGR)	14.22%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life Small Cap Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1420000	600000	360000	120000
Market Value of amount Invested	4555283	1169336	524594	129137
Scheme Returns (CAGR)	18.36%	27.04%	26.02%	14.40%
BSE 250 SmallCap TRI returns# (CAGR)	19.66%	32.11%	30.65%	14.24%
Nifty 50 TRI returns## (CAGR)	14.22%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life Manufacturing Equity Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1180000	600000	360000	120000
Market Value of amount Invested	1802968	1064549	525815	129180
Scheme Returns (CAGR)	18.60%	23.12%	26.19%	14.47%
BSE India Manufacturing TRI returns# (CAGR)	16.08%	21.06%	18.92%	-5.67%
Nifty 50 TRI returns## (CAGR)	14.60%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is January 31, 2015, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life Dividend Yield Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1420000	600000	360000	120000
Market Value of amount Invested	4145207	1154224	529987	124403
Scheme Returns (CAGR)	16.93%	26.49%	26.78%	6.87%
Nifty 500 TRI returns# (CAGR)	16.09%	20.81%	19.49%	5.94%
Nifty Dividend Opportunities 50 Index TRI returns# (CAGR)	14.22%	16.73%	14.30%	2.28%
Nifty 50 TRI returns## (CAGR)	17.16%	25.82%	25.93%	4.57%

Past Performance may or may not be sustained in future. The direct plan inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life Digital India Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1420000	600000	360000	120000
Market Value of amount Invested	5939394	1121583	500731	134334
Scheme Returns (CAGR)	22.37%	25.29%	22.63%	22.85%
BSE Teck TRI returns# (CAGR)	17.13%	20.18%	20.03%	23.57%
Nifty 50 TRI returns## (CAGR)	14.22%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Direct SIP Performance

Aditya Birla Sun Life India GenNext Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1420000	600000	360000	120000
Market Value of amount Invested	4600394	1025219	487616	127361
Scheme Returns (CAGR)	18.51%	21.56%	20.71%	11.56%
NIFTY India Consumption TRI returns# (CAGR)	15.95%	21.08%	21.54%	9.86%
BSE Sensex TRI returns## (CAGR)	14.20%	16.08%	13.64%	3.10%

Past Performance may or may not be sustained in future. The direct plan inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life Pharma & Healthcare Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	640000	600000	360000	120000
Market Value of amount Invested	1267452	1132754	577627	138980
Scheme Returns (CAGR)	25.79%	25.70%	33.22%	30.54%
BSE Healthcare TRI# (CAGR)	27.57%	27.50%	35.87%	39.37%
Nifty 50 TRI## (CAGR)	16.64%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is July 10, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life Retirement Fund - The 30s Plan

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	680000	600000	360000	120000
Market Value of amount Invested	1094397	926334	481101	127689
Scheme Returns (CAGR)	16.70%	17.39%	19.75%	12.08%
Nifty 500 TRI# (CAGR)	20.19%	20.81%	19.49%	5.94%
Nifty 50 TRI## (CAGR)	16.40%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is March 11, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life Retirement Fund - The 50s Plan

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	680000	600000	360000	120000
Market Value of amount Invested	857474	740186	420821	125734
Scheme Returns (CAGR)	8.09%	8.33%	10.40%	8.97%
CRISIL Short Term Debt Hybrid 75+25 Index# (CAGR)	9.78%	9.74%	9.97%	7.23%
CRISIL 10 Year Gilt Index## (CAGR)	6.04%	6.13%	8.14%	9.12%

Past Performance may or may not be sustained in future. The direct plan inception date is March 11, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life Special Opportunities Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	490000	NA	360000	120000
Market Value of amount Invested	744270	NA	503308	128308
Scheme Returns (CAGR)	20.78%	NA	23.00%	13.07%
BSE 500 TRI# (CAGR)	18.19%	NA	19.16%	5.37%
Nifty 50 TRI## (CAGR)	14.10%	NA	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is October 23, 2020, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life Business Cycle Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	370000	NA	360000	120000
Market Value of amount Invested	495783	NA	480402	127285
Scheme Returns (CAGR)	19.37%	NA	19.64%	11.44%
BSE 500 TRI returns# (CAGR)	18.93%	NA	19.16%	5.37%
Nifty 50 TRI returns## (CAGR)	14.17%	NA	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is December 03, 2021, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life Equity Hybrid '95 Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1420000	600000	360000	120000
Market Value of amount Invested	3260931	906932	457934	125844
Scheme Returns (CAGR)	13.26%	16.53%	16.25%	9.15%
CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)	13.22%	14.99%	14.45%	6.34%
Nifty 50 TRI returns## (CAGR)	14.22%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life International Equity Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1420000	600000	360000	120000
Market Value of amount Invested	2528595	742727	411184	124731
Scheme Returns (CAGR)	9.32%	8.46%	8.82%	7.38%
S&P Global 1200 TRI returns# (CAGR)	14.90%	17.08%	19.95%	19.53%
Nifty 50 TRI returns## (CAGR)	14.22%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life Bal Bhavishya Yojna

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	690000	600000	360000	120000
Market Value of amount Invested	1092102	907755	471252	124905
Scheme Returns (CAGR)	15.86%	16.57%	18.28%	7.66%
Nifty 500 TRI# (CAGR)	20.07%	20.81%	19.49%	5.94%
Nifty 50 TRI## (CAGR)	16.33%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is February 11, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life Retirement Fund - The 40s Plan

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	680000	600000	360000	120000
Market Value of amount Invested	1055509	895945	474699	130306
Scheme Returns (CAGR)	15.42%	16.03%	18.79%	16.29%
CRISIL Hybrid 35+65 - Aggressive Index# (CAGR)	14.85%	14.99%	14.45%	6.34%
Nifty 50 TRI## (CAGR)	16.40%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is March 11, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life PSU Equity Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	600000	600000	360000	120000
Market Value of amount Invested	1390194	1390194	581038	112721
Scheme Returns (CAGR)	34.37%	34.37%	33.67%	-11.04%
BSE PSU TRI# (CAGR)	37.64%	37.64%	38.01%	-6.39%
Nifty 50 TRI## (CAGR)	16.73%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is December 30, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life ESG Integration Strategy Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	470000	NA	360000	120000
Market Value of amount Invested	662587	NA	485591	132162
Scheme Returns (CAGR)	17.73%	NA	20.41%	19.30%
Nifty 100 ESG TRI# (CAGR)	14.39%	NA	15.61%	3.30%
Nifty 50 TRI## (CAGR)	13.89%	NA	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is December 24, 2020, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life ELSS Tax Saver Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1420000	600000	360000	120000
Market Value of amount Invested	3343366	875408	462401	124101
Scheme Returns (CAGR)	13.65%	15.09%	16.94%	6.39%
NIFTY 500 TRI returns# (CAGR)	16.09%	20.81%	19.49%	5.94%
Nifty 50 TRI returns## (CAGR)	14.22%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Aditya Birla Sun Life Equity Savings Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1200000	600000	360000	120000
Market Value of amount Invested	1893955	761677	414901	124699
Scheme Returns (CAGR)	8.83%	9.47%	9.43%	7.33%
NIFTY Equity Savings TRI returns# (CAGR)	9.47%	10.05%	9.91%	6.12%
CRISIL 10 Year Gilt Index returns## (CAGR)	6.25%	6.13%	8.14%	9.12%

Past Performance may or may not be sustained in future. The direct plan inception date is November 28, 2014, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Direct SIP Performance



Aditya Birla Sun Life Regular Savings Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1420000	600000	360000	120000
Market Value of amount Invested	2664329	794138	422777	126646
Scheme Returns (CAGR)	10.14%	11.15%	10.71%	10.42%
CRISIL Hybrid 85+15 - Conservative Index# (CAGR)	8.93%	8.53%	9.30%	7.92%
CRISIL 10 Year Gilt Index returns## (CAGR)	6.48%	6.13%	8.14%	9.12%

Past Performance may or may not be sustained in future. The direct plan inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



Aditya Birla Sun Life Balanced Advantage Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1420000	600000	360000	120000
Market Value of amount Invested	3142599	867435	449154	125620
Scheme Returns (CAGR)	12.69%	14.72%	14.90%	8.79%
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	12.01%	13.04%	12.91%	6.84%
BSE Sensex TRI returns## (CAGR)	14.20%	16.08%	13.64%	3.10%

Past Performance may or may not be sustained in future. The direct plan inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	410000	NA	360000	120000
Market Value of amount Invested	543160	NA	464890	119267
Scheme Returns (CAGR)	16.66%	NA	17.31%	-1.13%
Nifty 50 Equal Weight TRI returns# (CAGR)	17.34%	NA	17.98%	-0.80%
Nifty 50 TRI returns## (CAGR)	13.66%	NA	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is June 08, 2021, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



Aditya Birla Sun Life Nifty Midcap 150 Index Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	430000	NA	360000	120000
Market Value of amount Invested	690322	NA	550569	128641
Scheme Returns (CAGR)	27.29%	NA	29.60%	13.61%
Nifty Midcap 150 TRI returns# (CAGR)	27.57%	NA	29.88%	13.81%
Nifty 50 TRI returns## (CAGR)	13.67%	NA	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is April 01, 2021, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1420000	600000	360000	120000
Market Value of amount Invested	3653726	959132	478370	126195
Scheme Returns (CAGR)	15.01%	18.82%	19.35%	9.71%
CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)	13.22%	14.99%	14.45%	6.34%
Nifty 50 TRI returns## (CAGR)	14.22%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



Aditya Birla Sun Life Financial Planning FOF - Conservative Plan

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1420000	600000	360000	120000
Market Value of amount Invested	2665915	813691	436275	125300
Scheme Returns (CAGR)	10.14%	12.13%	12.88%	8.29%
CRISIL Short Term Debt Hybrid 75+25 Index returns# (CAGR)	9.64%	9.74%	9.97%	7.23%
CRISIL 10 Year Gilt Index returns## (CAGR)	6.48%	6.13%	8.14%	9.12%

Past Performance may or may not be sustained in future. The direct plan inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



Aditya Birla Sun Life NASDAQ 100 FOF

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	360000	NA	360000	120000
Market Value of amount Invested	547766	NA	547766	139706
Scheme Returns (CAGR)	29.22%	NA	29.22%	31.76%
NASDAQ 100 TRI# (CAGR)	29.49%	NA	29.49%	30.13%
Nifty 50 TRI## (CAGR)	14.30%	NA	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is November 01, 2021, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



Aditya Birla Sun Life Multi Asset Allocation Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	220000	NA	NA	120000
Market Value of amount Invested	260177	NA	NA	127851
Scheme Returns (CAGR)	18.63%	NA	NA	12.34%
65% BSE 200 TRI + 25% CRISIL Short Term Bond Index + 5% of Domestic prices of Gold + 5% of Domestic prices of Silver# (CAGR)	NA	NA	NA	NA
Nifty 50 TRI returns## (CAGR)	13.60%	NA	NA	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is January 31, 2023, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



Aditya Birla Sun Life Nifty 50 Index Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1420000	600000	360000	120000
Market Value of amount Invested	3309710	901590	443336	121421
Scheme Returns (CAGR)	13.49%	16.29%	13.99%	2.20%
Nifty 50 TRI returns# (CAGR)	14.22%	16.73%	14.30%	2.28%
BSE Sensex TRI returns## (CAGR)	14.20%	16.08%	13.64%	3.10%

Past Performance may or may not be sustained in future. The direct plan inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



Aditya Birla Sun Life Nifty Next 50 Index Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	330000	NA	NA	120000
Market Value of amount Invested	464760	NA	NA	123068
Scheme Returns (CAGR)	25.86%	NA	NA	4.77%
Nifty Next 50 TRI returns# (CAGR)	26.62%	NA	NA	5.44%
Nifty 50 TRI returns## (CAGR)	14.63%	NA	NA	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is February 18, 2022, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



Aditya Birla Sun Life Nifty Smallcap 50 Index Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	430000	NA	360000	120000
Market Value of amount Invested	707580	NA	584686	131265
Scheme Returns (CAGR)	28.80%	NA	34.14%	17.84%
Nifty Smallcap 50 TRI returns# (CAGR)	30.06%	NA	35.57%	18.51%
Nifty 50 TRI returns## (CAGR)	13.67%	NA	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is April 01, 2021, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



Aditya Birla Sun Life Asset Allocator FOF

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1420000	600000	360000	120000
Market Value of amount Invested	2516126	931518	473903	126460
Scheme Returns (CAGR)	14.17%	17.63%	18.68%	10.13%
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	12.01%	13.04%	12.91%	6.84%
BSE Sensex TRI returns## (CAGR)	14.20%	16.08%	13.64%	3.10%

Past Performance may or may not be sustained in future. The direct plan inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



Aditya Birla Sun Life Financial Planning FOF - Moderate Plan

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1420000	600000	360000	120000
Market Value of amount Invested	3078257	880906	456337	125677
Scheme Returns (CAGR)	12.37%	15.35%	16.01%	8.89%
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	12.01%	13.04%	12.91%	6.84%
Nifty 50 TRI returns## (CAGR)	14.22%	16.73%	14.30%	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



Direct SIP Performance



Aditya Birla Sun Life Global Excellence Equity Fund of Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1420000	600000	360000	120000
Market Value of amount Invested	2467058	879276	482158	128599
Scheme Returns (CAGR)	8.94%	15.29%	19.94%	13.63%
MSCI World Index returns# (CAGR)	8.13%	9.84%	12.94%	11.54%
BSE Sensex TRI returns## (CAGR)	14.20%	16.08%	13.64%	3.10%

Past Performance may or may not be sustained in future. The direct plan inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



Aditya Birla Sun Life Gold Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1420000	600000	360000	120000
Market Value of amount Invested	2791581	834320	459975	130162
Scheme Returns (CAGR)	10.86%	13.14%	16.57%	16.06%
Domestic Price of Physical Gold returns# (CAGR)	11.79%	14.04%	17.39%	16.99%

Past Performance may or may not be sustained in future. The direct plan inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



Aditya Birla Sun Life Global Emerging Opportunities Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1420000	600000	360000	120000
Market Value of amount Invested	2570864	815206	447436	129762
Scheme Returns (CAGR)	9.58%	12.22%	14.66%	15.51%
MSCI ACWI Index returns# (CAGR)	13.58%	15.46%	18.48%	18.37%
BSE Sensex TRI returns## (CAGR)	14.20%	16.08%	13.64%	3.10%

Past Performance may or may not be sustained in future. The direct plan inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



Aditya Birla Sun Life Multi - Index Fund of Funds

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	250000	NA	NA	120000
Market Value of amount Invested	309327	NA	NA	125840
Scheme Returns (CAGR)	21.00%	NA	NA	9.14%
50% Nifty 500 TRI + 30% CRISIL Low Duration Debt Index + 10% MSCI AC World Index + 5% Domestic Price of Physical Gold + 5% Price of silver returns# (CAGR)	NA	NA	NA	NA
Nifty 50 TRI returns## (CAGR)	14.00%	NA	NA	2.28%

Past Performance may or may not be sustained in future. The direct plan inception date is October 14, 2022, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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.



Aditya Birla Sun Life Equity Savings Fund Income Distribution cum capital withdrawal

Declared on date	20-Dec-24	23-Sep-24	21-Jun-24
IDCW Yield (Regular Plan)	1.73%	1.74%	1.75%
IDCW (₹) Per Unit	0.2300	0.2370	0.2340
Cum IDCW NAV	13.3200	13.6000	13.4000
Declared on date	20-Dec-24	23-Sep-24	21-Jun-24
IDCW Yield (Direct Plan)	1.73%	1.74%	1.75%
IDCW (₹) Per Unit	0.2700	0.2780	0.2740
Cum IDCW NAV	15.6300	15.9400	15.6800

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 Income Distribution cum capital withdrawal

Declared on date	25-Oct-24	20-Oct-23	25-Oct-22
IDCW Yield (Regular Plan)	7.20%	7.09%	5.92%
IDCW (₹) Per Unit	3.1210	2.5350	2.0100
Cum IDCW NAV	43.3500	35.7500	33.8800
Declared on date	25-Oct-24	20-Oct-23	25-Oct-22
IDCW Yield (Direct Plan)	7.20%	7.09%	5.92%
IDCW (₹) Per Unit	7.4170	5.9820	4.7000
Cum IDCW NAV	103.0200	84.3900	79.4400

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

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Aditya Birla Sun Life Equity Advantage Fund Income Distribution cum capital withdrawal

Declared on date	23-Aug-24	24-Aug-23	25-Aug-22
IDCW Yield (Regular Plan)	6.85%	6.87%	6.13%
IDCW (₹) Per Unit	10.5520	8.4200	7.1070
Cum IDCW NAV	153.9600	122.6900	115.8500
Declared on date	23-Aug-24	24-Aug-23	25-Aug-22
IDCW Yield (Direct Plan)	6.85%	6.87%	6.13%
IDCW (₹) Per Unit	16.1000	12.7500	10.6670
Cum IDCW NAV	234.9300	185.6900	173.9100

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

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Aditya Birla Sun Life Small Cap Fund Income Distribution cum capital withdrawal

Declared on date	23-Aug-24	24-Aug-23	25-Aug-22
IDCW Yield (Regular Plan)	6.88%	6.89%	5.98%
IDCW (₹) Per Unit	2.9200	2.2600	1.6720
Cum IDCW NAV	42.4131	32.8200	27.9623
Declared on date	23-Aug-24	24-Aug-23	25-Aug-22
IDCW Yield (Direct Plan)	6.88%	6.89%	5.98%
IDCW (₹) Per Unit	5.5750	4.2700	3.1260
Cum IDCW NAV	80.9976	61.9900	52.2767

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

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Aditya Birla Sun Life Banking and Financial Services Fund Income Distribution cum capital withdrawal

Declared on date	25-Jan-24	25-Jan-23	31-Jan-22
IDCW Yield (Regular Plan)	7.14%	6.11%	5.33%
IDCW (₹) Per Unit	1.5880	1.1840	1.0600
Cum IDCW NAV	22.2300	19.3700	19.8700
Declared on date	25-Jan-24	25-Jan-23	31-Jan-22
IDCW Yield (Direct Plan)	7.14%	6.12%	5.33%
IDCW (₹) Per Unit	2.1170	1.5650	1.3870
Cum IDCW NAV	29.6500	25.5900	26.0000

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

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Aditya Birla Sun Life Balanced Advantage Fund Income Distribution cum capital withdrawal

Declared on date	20-Dec-24	22-Nov-24	25-Oct-24
IDCW Yield (Regular Plan)	0.57%	0.58%	0.59%
IDCW (₹) Per Unit	0.1500	0.1520	0.1570
Cum IDCW NAV	26.2300	26.4100	26.6700
Declared on date	20-Dec-24	22-Nov-24	25-Oct-24
IDCW Yield (Direct Plan)	0.57%	0.58%	0.59%
IDCW (₹) Per Unit	0.1700	0.1720	0.1780
Cum IDCW NAV	29.6300	29.8100	30.0800

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

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Aditya Birla Sun Life Focused Fund Income Distribution cum capital withdrawal

Declared on date	19-Jul-24	20-Jul-23	25-Jul-22
IDCW Yield (Regular Plan)	6.97%	6.89%	5.90%
IDCW (₹) Per Unit	1.8600	1.4700	1.1440
Cum IDCW NAV	26.6755	21.3900	19.4018
Declared on date	19-Jul-24	20-Jul-23	25-Jul-22
IDCW Yield (Direct Plan)	6.97%	6.89%	5.90%
IDCW (₹) Per Unit	4.3400	3.4100	2.6180
Cum IDCW NAV	62.2534	49.4400	44.4056

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

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Aditya Birla Sun Life MNC Fund 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	10.2010	8.1800	9.5358
Cum IDCW NAV	177.4200	149.0500	158.9600
Declared on date	25-Oct-21		
IDCW Yield (Direct Plan)	5.75%		
IDCW (₹) Per Unit	20.4640		
Cum IDCW NAV	355.9800		

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

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Aditya Birla Sun Life Pure Value Fund Income Distribution cum capital withdrawal

Declared on date	19-Jul-24	20-Jul-23	25-Jul-22
IDCW Yield (Regular Plan)	7.07%	6.86%	5.82%
IDCW (₹) Per Unit	3.3760	2.4100	1.7120
Cum IDCW NAV	47.7519	35.1000	29.3989
Declared on date	19-Jul-24	20-Jul-23	25-Jul-22
IDCW Yield (Direct Plan)	7.07%	6.86%	5.82%
IDCW (₹) Per Unit	6.1080	4.3200	3.0440
Cum IDCW NAV	86.4233	62.9700	52.2839

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

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Aditya Birla Sun Life Dividend Yield Fund Income Distribution cum capital withdrawal

Declared on date	20-Dec-24	23-Sep-24	21-Jun-24
IDCW Yield (Regular Plan)	1.84%	1.73%	1.75%
IDCW (₹) Per Unit	0.5200	0.5430	0.5010
Cum IDCW NAV	28.2400	31.3400	28.6200
Declared on date	20-Dec-24	23-Sep-24	21-Jun-24
IDCW Yield (Direct Plan)	1.84%	1.73%	1.75%
IDCW (₹) Per Unit	0.9400	0.9790	0.9000
Cum IDCW NAV	51.0000	56.4900	51.4700

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

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Aditya Birla Sun Life Equity Hybrid '95 Fund Income Distribution cum capital withdrawal

Declared on date	20-Dec-24	23-Sep-24	21-Jun-24
IDCW Yield (Regular Plan)	1.81%	1.73%	1.75%
IDCW (₹) Per Unit	3.2900	3.3850	3.2250
Cum IDCW NAV	181.6000	195.9500	184.2300
Declared on date	20-Dec-24	23-Sep-24	21-Jun-24
IDCW Yield (Direct Plan)	1.81%	1.73%	1.75%
IDCW (₹) Per Unit	5.5900	5.7460	5.4640
Cum IDCW NAV	308.9000	332.6900	312.1700

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

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Aditya Birla Sun Life Flexi Cap Fund Income Distribution cum capital withdrawal

Declared on date	22-Nov-24	24-Nov-23	25-Nov-22
IDCW Yield (Regular Plan)	6.92%	6.98%	5.91%
IDCW (₹) Per Unit	11.5620	9.6900	7.7770
Cum IDCW NAV	167.0400	138.8800	131.5800
Declared on date	22-Nov-24	24-Nov-23	25-Nov-22
IDCW Yield (Direct Plan)	6.92%	6.98%	5.91%
IDCW (₹) Per Unit	16.2440	13.5100	10.7490
Cum IDCW NAV	234.7200	193.5700	181.8900

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

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Aditya Birla Sun Life Midcap Fund Income Distribution cum capital withdrawal

Declared on date	22-Nov-24	24-Aug-23	25-Aug-22
IDCW Yield (Regular Plan)	6.97%	6.80%	6.07%
IDCW (₹) Per Unit	4.2010	3.1800	2.5900
Cum IDCW NAV	60.3100	46.8100	42.6800
Declared on date	22-Nov-24	24-Aug-23	25-Aug-22
IDCW Yield (Direct Plan)	6.97%	6.79%	6.07%
IDCW (₹) Per Unit	7.1290	5.3400	4.3100
Cum IDCW NAV	102.3400	78.6000	71.0400

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 Manufacturing Equity Fund Income Distribution cum capital withdrawal

Declared on date	22-Nov-24	23-Feb-24	25-Feb-21
IDCW Yield (Regular Plan)	6.93%	6.96%	5.46%
IDCW (₹) Per Unit	1.4950	1.3720	0.7100
Cum IDCW NAV	21.5800	19.7000	13.0000
Declared on date	22-Nov-24	23-Feb-24	25-Feb-21
IDCW Yield (Direct Plan)	6.93%	6.96%	5.49%
IDCW (₹) Per Unit	1.6240	1.4800	0.7500
Cum IDCW NAV	23.4500	21.2500	13.6600

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 Infrastructure Fund Income Distribution cum capital withdrawal

Declared on date	25-Oct-24	24-Nov-23	22-Feb-23
IDCW Yield (Regular Plan)	7.38%	6.99%	6.14%
IDCW (₹) Per Unit	2.1600	1.6500	1.1600
Cum IDCW NAV	29.2800	23.5600	18.8200
Declared on date	25-Oct-24	22-Feb-23	25-Feb-22
IDCW Yield (Direct Plan)	7.37%	6.14%	5.79%
IDCW (₹) Per Unit	3.6110	1.7700	1.5540
Cum IDCW NAV	48.9700	28.8600	26.8600

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 Digital India Fund Income Distribution cum capital withdrawal

Declared on date	19-Jul-24	20-Jul-23	25-Jul-22
IDCW Yield (Regular Plan)	6.91%	6.97%	5.82%
IDCW (₹) Per Unit	3.4480	2.8500	2.1400
Cum IDCW NAV	49.8900	40.8100	36.7900
Declared on date	19-Jul-24	20-Jul-23	25-Jul-22
IDCW Yield (Direct Plan)	6.91%	6.97%	5.82%
IDCW (₹) Per Unit	4.6390	3.7900	2.8150
Cum IDCW NAV	67.1300	54.3100	48.4000

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 PSU Equity Fund Income Distribution cum capital withdrawal

Declared on date	25-Jan-24	25-Jan-23	25-Jan-22
IDCW Yield (Regular Plan)	7.03%	6.14%	5.52%
IDCW (₹) Per Unit	1.8300	0.9850	0.7860
Cum IDCW NAV	26.0200	16.0400	14.2300
Declared on date	25-Jan-24	25-Jan-23	25-Jan-22
IDCW Yield (Direct Plan)	7.03%	6.14%	-
IDCW (₹) Per Unit	2.0780	1.1000	-
Cum IDCW NAV	29.5500	17.9600	-

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 Arbitrage Fund Income Distribution cum capital withdrawal

Declared on date	20-Dec-24	22-Nov-24	25-Oct-24
IDCW Yield (Regular Plan)	0.62%	0.58%	0.58%
IDCW (₹) Per Unit	0.0700	0.0650	0.0650
Cum IDCW NAV	11.2533	11.2682	11.2688
Declared on date	20-Dec-24	22-Nov-24	25-Oct-24
IDCW Yield (Direct Plan)	0.61%	0.58%	0.58%
IDCW (₹) Per Unit	0.0700	0.0670	0.0670
Cum IDCW NAV	11.5649	11.5741	11.5685

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 Short Term Fund Income Distribution cum capital withdrawal

Declared on date	16-Dec-24	17-Sep-24	18-Jun-24
IDCW Yield (Regular Plan)	5.08%	1.59%	1.66%
IDCW (₹) Per Unit	0.5479	0.1704	0.1777
Cum IDCW NAV	10.7752	10.7483	10.6954
Declared on date	16-Dec-24	17-Sep-24	18-Jun-24
IDCW Yield (Direct Plan)	6.77%	1.58%	1.66%
IDCW (₹) Per Unit	0.7711	0.1797	0.1870
Cum IDCW NAV	11.3945	11.3483	11.2744

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 Bal Bhavishya Yojna Income Distribution cum capital withdrawal

Declared on date	23-Aug-24		
IDCW Yield (Regular Plan)	6.90%		
IDCW (₹) Per Unit	1.3970		
Cum IDCW NAV	20.2400		
Declared on date	23-Aug-24		
IDCW Yield (Direct Plan)	6.90%		
IDCW (₹) Per Unit	1.5370		
Cum IDCW NAV	22.2700		

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 India GenNext Fund Income Distribution cum capital withdrawal

Declared on date	24-May-24	25-May-23	25-May-22
IDCW Yield (Regular Plan)	6.94%	6.44%	6.07%
IDCW (₹) Per Unit	2.8660	2.1600	1.8320
Cum IDCW NAV	41.3100	33.4700	30.1600
Declared on date	24-May-24	25-May-23	25-May-22
IDCW Yield (Direct Plan)	6.93%	6.44%	6.07%
IDCW (₹) Per Unit	3.5890	2.6700	2.2430
Cum IDCW NAV	51.7600	41.4700	36.9400

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

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

Aditya Birla Sun Life Special Opportunities Fund Income Distribution cum capital withdrawal

Declared on date	24-May-24	26-Dec-22	27-Dec-21
IDCW Yield (Regular Plan)	6.92%	6.17%	5.35%
IDCW (₹) Per Unit	1.3340	0.9000	0.8210
Cum IDCW NAV	19.2700	14.5100	15.3400
Declared on date	24-May-24	26-Dec-22	27-Dec-21
IDCW Yield (Direct Plan)	6.92%	6.16%	5.35%
IDCW (₹) Per Unit	1.4100	0.9300	0.8400
Cum IDCW NAV	20.3800	15.0800	15.6900

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 Overnight Fund Income Distribution cum capital withdrawal

Declared on date	27-Dec-24	29-Nov-24	25-Oct-24
IDCW Yield (Regular Plan)	0.49%	0.60%	0.48%
IDCW (₹) Per Unit	4.9312	6.0091	4.7825
Cum IDCW NAV	1000.0200	1000.0200	1000.0200
Declared on date	27-Dec-24	29-Nov-24	25-Oct-24
IDCW Yield (Direct Plan)	0.50%	0.61%	0.49%
IDCW (₹) Per Unit	5.0159	6.1148	4.8677
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.

Aditya Birla Sun Life Corporate Bond Fund Income Distribution cum capital withdrawal

Declared on date	16-Dec-24	18-Nov-24	15-Oct-24
IDCW Yield (Regular Plan)	0.49%	0.60%	0.50%
IDCW (₹) Per Unit	0.0621	0.0756	0.0621
Cum IDCW NAV	12.5472	12.5354	12.5449
Declared on date	16-Dec-24	18-Nov-24	15-Oct-24
IDCW Yield (Direct Plan)	0.49%	0.60%	0.49%
IDCW (₹) Per Unit	0.0630	0.0767	0.0629
Cum IDCW NAV	12.7309	12.7171	12.7246

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 Retirement Fund 'The 50s Plus - Debt Plan' Income Distribution cum capital withdrawal

Declared on date	23-Sep-24	22-Mar-24	
IDCW Yield (Regular Plan)	6.99%	6.99%	
IDCW (₹) Per Unit	0.8190	0.8510	
Cum IDCW NAV	11.7220	12.1748	
Declared on date	23-Sep-24	22-Mar-24	
IDCW Yield (Direct Plan)	6.99%	6.99%	
IDCW (₹) Per Unit	0.8810	0.9100	
Cum IDCW NAV	12.6059	13.0195	

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 International Equity Fund Income Distribution cum capital withdrawal

Declared on date	19-Apr-24	25-Apr-23	29-Apr-22
IDCW Yield (Regular Plan)	7.15%	7.03%	6.19%
IDCW (₹) Per Unit	1.1750	1.2090	1.0810
Cum IDCW NAV	16.4300	17.1883	17.4741

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 Pharma & Healthcare Fund Income Distribution cum capital withdrawal

Declared on date	23-Sep-24	21-Sep-23	26-Sep-22
IDCW Yield (Regular Plan)	7.05%	5.55%	6.03%
IDCW (₹) Per Unit	1.7090	0.9300	0.8590
Cum IDCW NAV	24.2300	16.7800	14.2500
Declared on date	23-Sep-24	21-Sep-23	26-Sep-22
IDCW Yield (Direct Plan)	7.06%	7.02%	6.03%
IDCW (₹) Per Unit	1.8280	1.2600	0.9080
Cum IDCW NAV	25.9100	17.9900	15.0700

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

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Aditya Birla Sun Life Nifty 50 Index Fund 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	0.8600	0.9474	1.3400
Cum IDCW NAV	15.8051	13.3683	12.9892
Declared on date	30-Mar-21	29-Mar-19	20-Mar-18
IDCW Yield (Direct Plan)	5.45%	7.04%	10.33%
IDCW (₹) Per Unit	0.6800	0.9562	1.3600
Cum IDCW NAV	16.1400	13.5803	13.1673

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

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Aditya Birla Sun Life Savings Fund Income Distribution cum capital withdrawal

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

Note: The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 100.00 Per Unit

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

Aditya Birla Sun Life ELSS Tax Saver Fund Income Distribution cum capital withdrawal

Declared on date	23-Feb-24	22-Feb-23	25-Feb-22
IDCW Yield (Regular Plan)	6.97%	4.08%	5.68%
IDCW (₹) Per Unit	13.4800	6.3000	9.2210
Cum IDCW NAV	193.2800	154.5700	162.4100

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 Business Cycle Fund Income Distribution cum capital withdrawal

Declared on date	22-Nov-24		
IDCW Yield (Regular Plan)	6.94%		
IDCW (₹) Per Unit	1.0180		
Cum IDCW NAV	14.6600		
Declared on date	22-Nov-24		
IDCW Yield (Direct Plan)	6.94%		
IDCW (₹) Per Unit	1.0610		
Cum IDCW NAV	15.2900		

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 Banking & PSU Debt Fund			
Income Distribution cum capital withdrawal			
Declared on date	27-Dec-24	29-Nov-24	25-Oct-24
IDCW Yield (Regular Plan)	0.50%	0.62%	0.50%
IDCW (₹) Per Unit	0.5559	0.6951	0.5564
Cum IDCW NAV	111.9815	112.1713	112.0837
Declared on date	27-Dec-24	29-Nov-24	25-Oct-24
IDCW Yield (Direct Plan)	0.50%	0.62%	0.50%
IDCW (₹) Per Unit	0.5752	0.7192	0.5754
Cum IDCW NAV	115.9189	116.0848	115.9562

Note: The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 100.00 Per Unit.
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Aditya Birla Sun Life Credit Risk Fund			
Income Distribution cum capital withdrawal			
Declared on date	22-Mar-24	22-Dec-23	21-Sep-23
IDCW Yield (Regular Plan)	1.75%	1.77%	1.74%
IDCW (₹) Per Unit	0.1980	0.2000	0.1970
Cum IDCW NAV	11.3023	11.2927	11.3251
Declared on date	22-Mar-24	22-Dec-23	21-Sep-23
IDCW Yield (Direct Plan)	1.75%	1.75%	1.75%
IDCW (₹) Per Unit	0.2140	0.2140	0.2140
Cum IDCW NAV	12.2623	12.2219	12.2307

Note: The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.
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Aditya Birla Sun Life Government Securities Fund			
Income Distribution cum capital withdrawal			
Declared on date	16-Dec-24	17-Sep-24	18-Jun-24
IDCW Yield (Regular Plan)	1.58%	1.57%	1.66%
IDCW (₹) Per Unit	0.1818	0.1814	0.1886
Cum IDCW NAV	11.4823	11.5258	11.3834
Declared on date	16-Dec-24	17-Sep-24	18-Jun-24
IDCW Yield (Direct Plan)	1.58%	1.57%	1.65%
IDCW (₹) Per Unit	0.1928	0.1921	0.1994
Cum IDCW NAV	12.1978	12.2242	12.0533

Note: The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.
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Aditya Birla Sun Life CRISIL Liquid Overnight ETF			
Income Distribution cum capital withdrawal			
Declared on date	31-Dec-24	29-Nov-24	31-Oct-24
IDCW Yield (Regular Plan)	0.02%	0.02%	0.02%
IDCW (₹) Per Unit	0.1706	0.1703	0.1587
Cum IDCW NAV	1000.0000	1000.0000	1000.0000

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.

Aditya Birla Sun Life Retirement Fund - 30s Plan			
Income Distribution cum capital withdrawal			
Declared on date	23-Sep-24	22-Mar-24	
IDCW Yield (Regular Plan)	6.91%	6.93%	
IDCW (₹) Per Unit	1.3160	1.1330	
Cum IDCW NAV	19.0540	16.3410	
Declared on date	23-Sep-24	22-Mar-24	
IDCW Yield (Direct Plan)	6.90%	6.93%	
IDCW (₹) Per Unit	1.4360	1.2280	
Cum IDCW NAV	20.8010	17.7160	

Note: The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.
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Aditya Birla Sun Life Medium Term Plan			
Income Distribution cum capital withdrawal			
Declared on date	16-Dec-24	17-Sep-24	18-Jun-24
IDCW Yield (Regular Plan)	1.55%	1.58%	1.65%
IDCW (₹) Per Unit	0.2000	0.2003	0.2079
Cum IDCW NAV	12.9019	12.6776	12.5703
Declared on date	16-Dec-24	17-Sep-24	18-Jun-24
IDCW Yield (Direct Plan)	1.55%	1.58%	1.65%
IDCW (₹) Per Unit	0.2082	0.2082	0.2156
Cum IDCW NAV	13.4552	13.1973	13.0613

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 Dynamic Bond Fund			
Income Distribution cum capital withdrawal			
Declared on date	27-Dec-24	29-Nov-24	25-Oct-24
IDCW Yield (Regular Plan)	0.50%	0.62%	0.50%
IDCW (₹) Per Unit	0.0527	0.0660	0.0531
Cum IDCW NAV	10.6078	10.6397	10.6389
Declared on date	27-Dec-24	29-Nov-24	25-Oct-24
IDCW Yield (Direct Plan)	0.50%	0.62%	0.50%
IDCW (₹) Per Unit	0.0547	0.0684	0.0550
Cum IDCW NAV	11.0088	11.0368	11.0296

Note: The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.
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Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme			
Income Distribution cum capital withdrawal			
Declared on date	25-Sep-14	25-Jun-14	20-Mar-14
IDCW Yield (Regular Plan)	1.40%	0.28%	0.58%
IDCW (₹) Per Unit	0.1559	0.0312	0.0623
Cum IDCW NAV	11.1669	11.0097	10.7957

Note: The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.
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Aditya Birla Sun Life Long Duration Fund			
Income Distribution cum capital withdrawal			
Declared on date	24-Nov-23		
IDCW Yield (Regular Plan)	7.01%		
IDCW (₹) Per Unit	0.7690		
Cum IDCW NAV	10.9757		
Declared on date	24-Nov-23		
IDCW Yield (Direct Plan)	7.01%		
IDCW (₹) Per Unit	0.7760		
Cum IDCW NAV	11.0700		

Note: The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.
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Aditya Birla Sun Life Retirement Fund - 40s Plan			
Income Distribution cum capital withdrawal			
Declared on date	23-Sep-24	22-Mar-24	
IDCW Yield (Regular Plan)	6.92%	6.96%	
IDCW (₹) Per Unit	1.2090	1.0970	
Cum IDCW NAV	17.4650	15.7650	
Declared on date	23-Sep-24	22-Mar-24	
IDCW Yield (Direct Plan)	6.92%	6.95%	
IDCW (₹) Per Unit	1.3140	1.1840	
Cum IDCW NAV	18.9970	17.0260	

Note: The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.
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Aditya Birla Sun Life Income Fund			
Income Distribution cum capital withdrawal			
Declared on date	16-Dec-24	17-Sep-24	18-Jun-24
IDCW Yield (Regular Plan)	1.58%	1.58%	1.66%
IDCW (₹) Per Unit	0.2123	0.2124	0.2213
Cum IDCW NAV	13.4629	13.4615	13.3279
Declared on date	16-Dec-24	17-Sep-24	18-Jun-24
IDCW Yield (Direct Plan)	1.58%	1.58%	1.66%
IDCW (₹) Per Unit	0.2272	0.2270	0.2362
Cum IDCW NAV	14.4190	14.4024	14.2447

Note: The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.
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Aditya Birla Sun Life CRISIL IBX Gilt Apr 2029 Index Fund			
Income Distribution cum capital withdrawal			
Declared on date	17-Sep-24	15-Mar-24	15-Sep-23
IDCW Yield (Regular Plan)	3.49%	3.47%	2.93%
IDCW (₹) Per Unit	0.3729	0.3659	0.3062
Cum IDCW NAV	10.6772	10.5489	10.4563
Declared on date	17-Sep-24	15-Mar-24	15-Sep-23
IDCW Yield (Direct Plan)	3.38%	3.38%	3.41%
IDCW (₹) Per Unit	0.3630	0.3577	0.3590
Cum IDCW NAV	10.7308	10.5824	10.5339

Note: The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.
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Aditya Birla Sun Life Regular Savings Fund			
Income Distribution cum capital withdrawal			
Declared on date	27-Dec-24	29-Nov-24	25-Oct-24
IDCW Yield (Regular Plan)	0.50%	0.62%	0.50%
IDCW (₹) Per Unit	0.0820	0.1023	0.0829
Cum IDCW NAV	16.4566	16.5421	16.4925
Declared on date	27-Dec-24	29-Nov-24	25-Oct-24
IDCW Yield (Direct Plan)	0.50%	0.62%	0.50%
IDCW (₹) Per Unit	0.1331	0.1659	0.1343
Cum IDCW NAV	26.7375	26.8576	26.7539

Note: The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.
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Aditya Birla Sun Life Multi Asset Allocation Fund			
Income Distribution cum capital withdrawal			
Declared on date	22-Mar-24		
IDCW Yield (Regular Plan)	3.97%		
IDCW (₹) Per Unit	0.4820		
Cum IDCW NAV	12.1332		

Note: The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.
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Aditya Birla Sun Life Retirement Fund - 50s Plan			
Income Distribution cum capital withdrawal			
Declared on date	23-Sep-24	22-Mar-24	
IDCW Yield (Regular Plan)	6.97%	6.98%	
IDCW (₹) Per Unit	0.9150	0.9090	
Cum IDCW NAV	13.1286	13.0171	
Declared on date	23-Sep-24	22-Mar-24	
IDCW Yield (Direct Plan)	6.97%	6.98%	
IDCW (₹) Per Unit	0.9880	0.9750	
Cum IDCW NAV	14.1728	13.9586	

Note: The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.
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Aditya Birla Sun Life Multi-Cap Fund			
Income Distribution cum capital withdrawal			
Declared on date	23-Sep-24		
IDCW Yield (Regular Plan)	5.93%		
IDCW (₹) Per Unit	1.2280		
Cum IDCW NAV	20.7200		
Declared on date	23-Sep-24		
IDCW Yield (Direct Plan)	5.93%		
IDCW (₹) Per Unit	1.2920		
Cum IDCW NAV	21.7900		

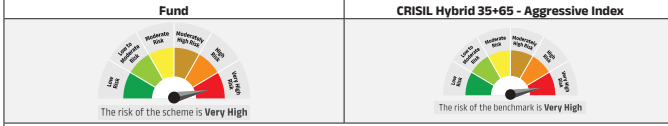
Note: The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.
The Financial Solution(s) stated above is ONLY for highlighting the many advantages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

Product Labeling Disclosures

Aditya Birla Sun Life Equity Hybrid '95 Fund

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

- long term capital growth and income
- investment predominantly in equity and equity related securities as well as debt and money market instruments



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

Product Labeling Disclosures

Aditya Birla Sun Life Nifty 50 Index Fund

(An open ended scheme tracking Nifty 50 TRI)

- long term capital growth
- 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.



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

Product Labeling Disclosures

Aditya Birla Sun Life Frontline Equity Fund

(An Open ended equity scheme predominantly investing in large cap stocks)

- Long term capital growth
- investments in equity and equity related securities, diversified across various industries in line with the benchmark index, Nifty 100 TRI



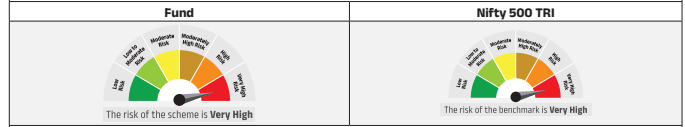
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Focused Fund

(An open ended equity scheme investing in maximum 30 stocks in Large cap, Mid Cap and Small Cap category)

- long term capital growth with exposure limited to a maximum of 30 stocks
- Investments in equity and equity related securities to form a concentrated portfolio



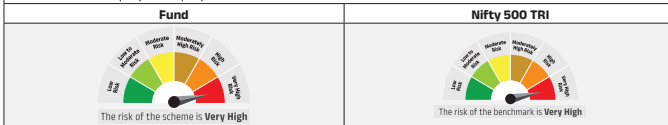
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Flexi Cap Fund

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

- long term capital growth
- investments in equity and equity related securities



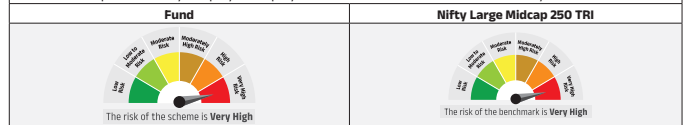
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Equity Advantage Fund

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

- long term capital growth and income
- Investments predominantly in equity and equity related securities as well as debt and money market instruments



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

Product Labeling Disclosures

Aditya Birla Sun Life MNC Fund

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

- long term capital growth
- investments primarily in equity and equity related securities of multinational companies (MNCs)



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

Product Labeling Disclosures

Aditya Birla Sun Life Midcap Fund

(An open ended equity scheme predominantly investing in mid cap stocks)

- Long term capital growth
- Investments primarily in mid cap stocks



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

Product Labeling Disclosures

Aditya Birla Sun Life Small Cap Fund

(An open ended equity scheme predominantly investing in small cap stocks)

- Long term capital growth
- Investments primarily in small cap companies



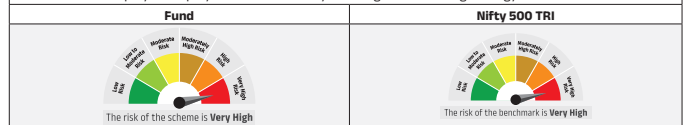
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Pure Value Fund

(An open ended equity scheme following a value investment strategy)

- long term capital growth
- Investments in equity and equity related securities by following value investing strategy



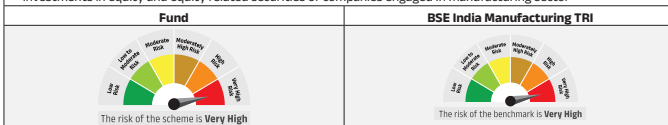
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Manufacturing Equity Fund

(An open ended equity scheme following the Manufacturing theme)

- long term capital growth
- Investments in equity and equity related securities of companies engaged in manufacturing sector



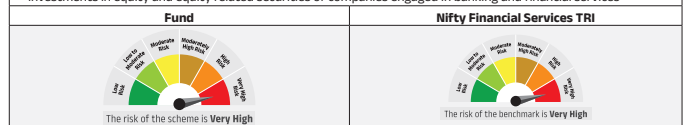
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Banking and Financial Services Fund

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

- long term capital growth
- Investments in equity and equity related securities of companies engaged in banking and financial services

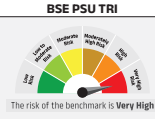


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life PSU Equity Fund
(An Open ended equity scheme following PSU theme)

- Long term capital appreciation
- Invests in stocks of Public Sector Undertakings

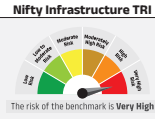


***Investors should consult their financial advisors if in doubt whether the product is suitable for them.**

Product Labeling Disclosures

Aditya Birla Sun Life Infrastructure Fund
(An open ended equity scheme investing in infrastructure sector)

- long term capital growth
- investments in equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India

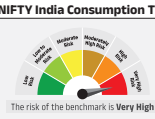


***Investors should consult their financial advisors if in doubt whether the product is suitable for them.**

Product Labeling Disclosures

Aditya Birla Sun Life India GenNext Fund
(An open ended equity scheme following Consumption theme)

- long term capital growth
- 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

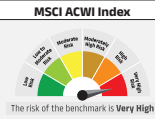
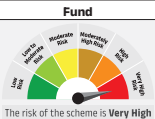


***Investors should consult their financial advisors if in doubt whether the product is suitable for them.**

Product Labeling Disclosures

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)

- Capital appreciation in the long term
- Investment in units of Julius Baer Equity Next Generation Fund

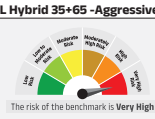


***Investors should consult their financial advisors if in doubt whether the product is suitable for them.**

Product Labeling Disclosures

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)

- 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
- investment in portfolio of mutual fund schemes (predominantly in Equity Schemes and Exchange Traded Funds)

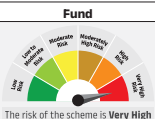


***Investors should consult their financial advisors if in doubt whether the product is suitable for them.**

Product Labeling Disclosures

Aditya Birla Sun Life US Treasury 1-3 year Bond ETFs Fund of Funds
An open ended fund of funds scheme investing in units of ETFs focused on US Treasury Bonds having maturity between 1-3 Years.

- Long term capital appreciation
- Investment in the units of ETFs focused on US Treasury Bonds having maturity between 1-3 Years

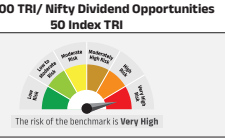
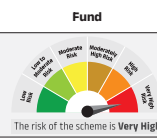


***Investors should consult their financial advisors if in doubt whether the product is suitable for them.**

Product Labeling Disclosures

Aditya Birla Sun Life Dividend Yield Fund
(An open ended equity scheme predominantly investing in dividend yielding stocks)

- long term capital growth
- investments in equity and equity related securities of companies having relatively high Dividend Yield

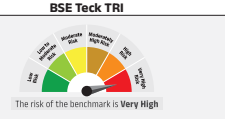
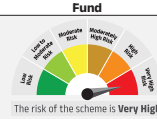


***Investors should consult their financial advisors if in doubt whether the product is suitable for them.**

Product Labeling Disclosures

Aditya Birla Sun Life Digital India Fund
(An open ended equity scheme investing in the Technology, Telecom, Media, Entertainment and other related ancillary sectors)

- long term capital growth
- Investments in equity and equity related securities with a focus on investing in IT, Media, Telecom related and other technology enabled companies

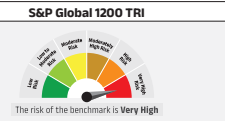
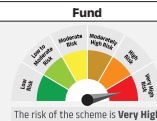


***Investors should consult their financial advisors if in doubt whether the product is suitable for them.**

Product Labeling Disclosures

Aditya Birla Sun Life International Equity Fund
(An open ended equity scheme following international theme by investing predominantly in Global Equities)

- long term capital growth
- investments predominantly in equity and equity related securities in the international markets

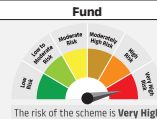


***Investors should consult their financial advisors if in doubt whether the product is suitable for them.**

Product Labeling Disclosures

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)

- Capital appreciation in the long term
- Investment in Units of Julius Baer Global Excellence Equity Fund

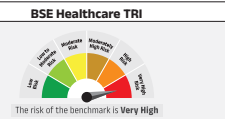
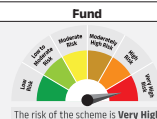


***Investors should consult their financial advisors if in doubt whether the product is suitable for them.**

Product Labeling Disclosures

Aditya Birla Sun Life Pharma & Healthcare Fund
(An Open Ended equity scheme investing in Pharma and Healthcare Services Sector)

- Long term capital growth
- investments in equity & equity related instruments of the companies in the Pharmaceuticals, Healthcare and Allied sectors in India

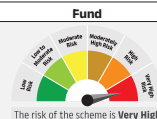


***Investors should consult their financial advisors if in doubt whether the product is suitable for them.**

Product Labeling Disclosures

Aditya Birla Sun Life US Treasury 3-10 year Bond ETFs Fund of Funds
An open ended fund of funds scheme investing in units of ETFs focused on US Treasury Bonds having maturity between 3-10 Years.

- Long term capital appreciation
- Investment in the units of ETFs focused on US Treasury Bonds having maturity between 3-10 Years



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

Product Labeling Disclosures

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)

- long term capital growth
- investment in predominantly equity and equity related securities as well as debt and money market instruments



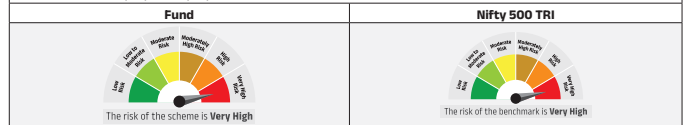
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

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)

- long term capital growth
- Investments in equity and equity related securities



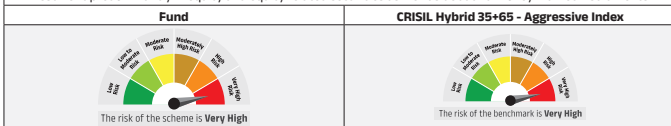
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

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)

- Long term capital growth and income
- Investment predominantly in equity and equity related securities as well as debt and money market instruments



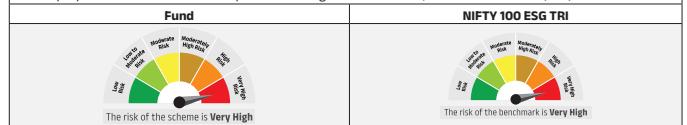
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life ESG Integration Strategy Fund

An open ended equity scheme investing in Environment, Social & Governance (ESG) theme by following Integration Strategy.

- Long Term Capital Appreciation
- An equity scheme that invests in companies following the Environment, Social & Governance (ESG) theme



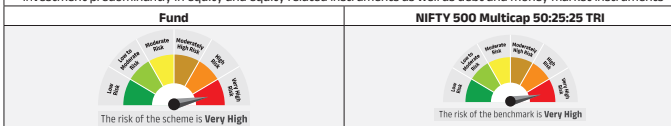
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Multi-Cap Fund

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

- Long term capital growth and income
- Investment predominantly in equity and equity related instruments as well as debt and money market instruments



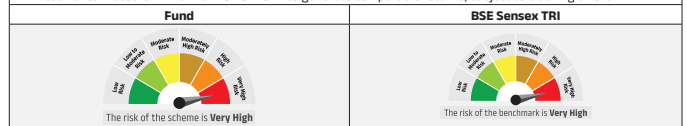
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life BSE Sensex ETF

(An open ended scheme replicating BSE SENSEX index)

- long term capital growth
- Investments in stocks in line with BSE SENSEX to generate comparable returns, subject to tracking errors



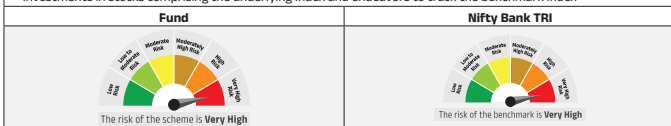
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Nifty Bank ETF

(An Open ended exchange traded fund tracking Nifty Bank Index)

- long term capital growth
- Investments in stocks comprising the underlying index and endeavors to track the benchmark index



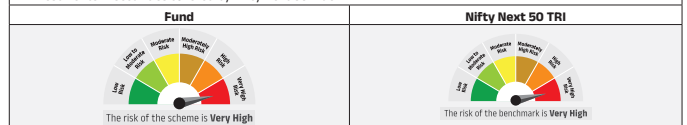
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Nifty Next 50 ETF

(An Open ended Scheme tracking Nifty Next 50 Index)

- long term investments
- Investments in securities covered by Nifty Next 50 Index



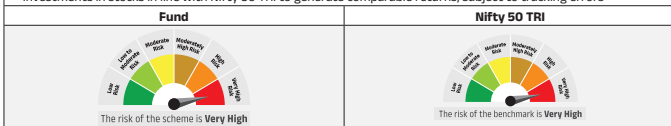
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Nifty 50 ETF

(An open ended scheme replicating NIFTY 50 TRI Index)

- long term capital growth
- Investments in stocks in line with Nifty 50 TRI to generate comparable returns, subject to tracking errors



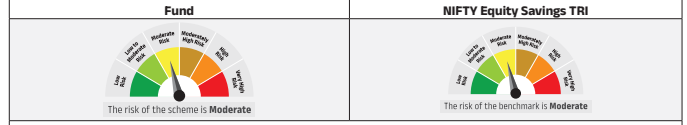
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Equity Savings Fund

(An open ended scheme investing in equity, arbitrage and debt)

- long term capital growth and income
- 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



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

Product Labeling Disclosures

Aditya Birla Sun Life Gold Fund

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

- returns in line with performance of Aditya Birla Sun Life Gold ETF (Aditya Birla Sun Life GETF) over long term
- investments predominantly in units of Aditya Birla Sun Life Gold ETF. Aditya Birla Sun Life GETF invests in physical gold of 99.5% purity (fineness)



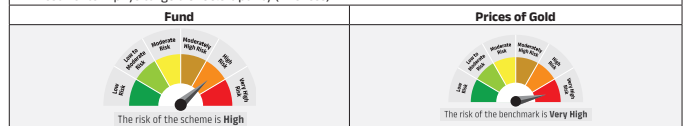
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Gold ETF

(An open ended scheme tracking physical price of Gold)

- Returns that are in line with the performance of gold over long term, subject to tracking errors.
- Investments in physical gold of 99.5% purity (fineness)



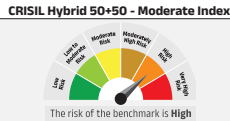
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Product Labeling Disclosures

Aditya Birla Sun Life Balanced Advantage Fund
(An open ended Dynamic Asset Allocation fund)

- Capital appreciation and regular income in the long term
- Investment in equity & equity related securities as well as fixed income securities (Debt & Money Market securities)



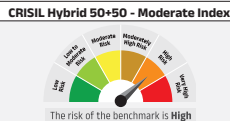
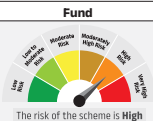
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

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

- capital appreciation in the long term
- investment in portfolio of equity schemes, Exchange Traded Funds & debt schemes



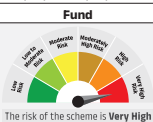
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Nifty Midcap 150 Index Fund

(An Open ended scheme tracking the Nifty Midcap 150 TR Index)

- Long term Capital Appreciation
- Investments in Equity and equity related securities replicating the composition of the Nifty Midcap 150 Index



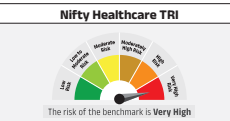
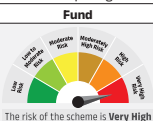
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Nifty Healthcare ETF

An open ended exchange traded fund tracking Nifty Healthcare TRI

- Long term capital growth
- Investments in stocks comprising the underlying index and endeavors to track the benchmark index



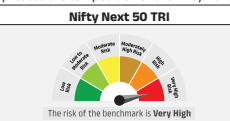
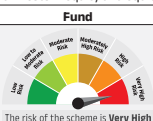
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Nifty Next 50 Index Fund

(An open-ended scheme tracking the Nifty Next 50 Index)

- Capital appreciation over the long term
- A Scheme that invests in equity and equity related securities and replicates the composition of the Nifty Next 50 Index



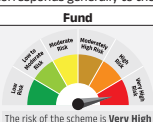
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

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)

- Long term capital appreciation
- Return that corresponds generally to the performance of the NASDAQ-100 Index, subject to tracking error



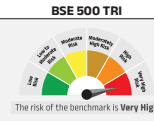
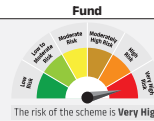
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Special Opportunities Fund

(An open-ended equity scheme following special situations theme)

- Long Term Capital Appreciation
- An Equity Scheme that invests in stocks based on special situations theme



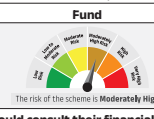
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

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)

- regular income with capital growth over medium to long term
- investments in debt and money market instruments as well as equity and equity related securities



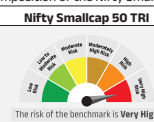
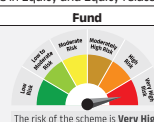
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Nifty Smallcap 50 Index Fund

(An open ended scheme tracking Nifty Smallcap 50 TR Index)

- Long Term Capital Appreciation
- Investments in Equity and Equity related securities and replicates the composition of the Nifty Smallcap 50 Index



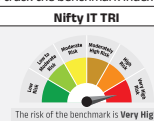
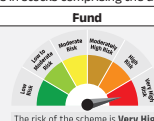
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Nifty IT ETF

(An open ended exchange traded fund tracking Nifty IT TRI)

- Long term capital growth
- Investments in stocks comprising the underlying index and endeavors to track the benchmark index



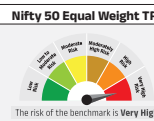
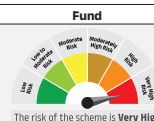
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund

An open ended scheme tracking Nifty 50 Equal Weight TR Index

- Long Term Capital Appreciation
- Investments in Equity and Equity related securities and replicates the composition of the Nifty 50 Equal Weight TR Index



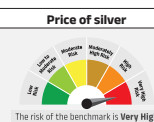
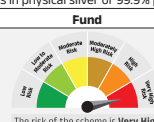
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Silver ETF

(An open ended exchange traded fund tracking physical price of Silver)

- Investors seeking returns that are in line with the performance of silver over the long term, subject to tracking errors
- Investments in physical silver of 99.9% purity (fineness)



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

Product Labeling Disclosures

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)

- Investors seeking returns that are in line with the performance of Aditya Birla Sun Life Silver ETF over the long term.
- Investments in the units of Aditya Birla Sun Life Silver ETF, which in turn invests in physical silver of 99.9% purity (fineness)



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

Product Labeling Disclosures

Aditya Birla Sun Life Nifty 200 Momentum 30 ETF

An open ended exchange traded fund tracking Nifty 200 Momentum 30 TRI

- Investors seeking returns that are in line with the performance of Nifty 200 Momentum 30 Index, subject to tracking errors.
- Investments in the stocks belonging to Nifty 200 Momentum 30 Index.



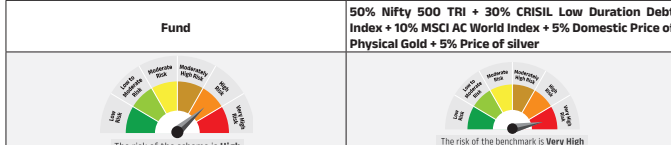
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Multi - Index Fund of Funds

An open-ended fund of Funds scheme investing in Exchange Traded Funds and Index Funds.

- Long term capital appreciation
- Investment in passively managed instruments such as ETFs and Index Funds of equity and equity related instruments (domestic index funds & ETFs as well as overseas ETFs), fixed income securities, Gold / Silver



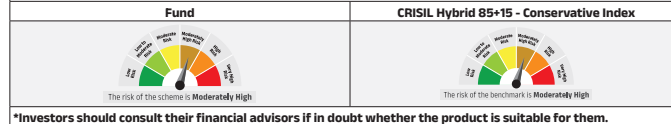
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Regular Savings Fund

(An open ended hybrid scheme investing predominantly in debt instruments)

- regular income with capital growth over medium to long term
- investments in debt and money market instruments as well as equity and equity related securities [10-15%]



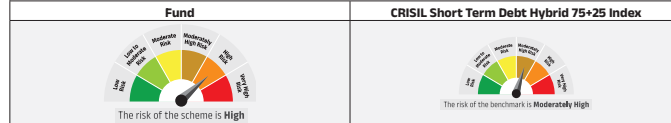
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

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).

- capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Conservative) of investors in the long term
- investment in portfolio of mutual fund schemes (predominantly in Debt and Liquid schemes)



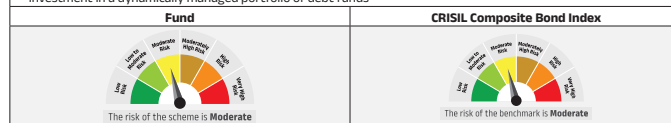
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

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)

- Capital appreciation in the long term
- Investment in a dynamically managed portfolio of debt funds



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

Product Labeling Disclosures

Aditya Birla Sun Life Business Cycle Fund

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

- Long term capital appreciation
- An equity scheme investing in Indian equity & 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



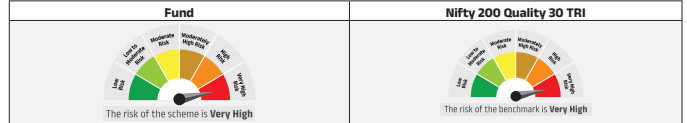
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Nifty 200 Quality 30 ETF

An open ended exchange traded fund tracking Nifty 200 Quality 30 TRI

- Investors seeking returns that are in line with the performance of Nifty 200 Quality 30 Index, subject to tracking errors.
- Investments in the stocks belonging to Nifty 200 Quality 30 Index.



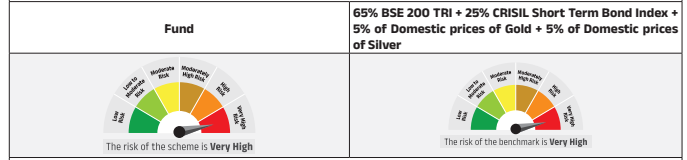
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Multi Asset Allocation Fund

An open ended scheme investing in Equity, Debt and Commodities.

- Long term capital appreciation
- Investment in equity and equity related securities, debt & money market instruments and Commodities.



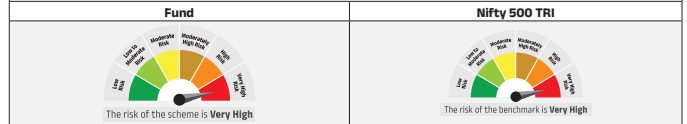
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life ELSS Tax Saver Fund

(An open ended Equity Linked Saving Scheme with a statutory lock in of 3 years and tax benefit)

- long term capital growth
- investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility



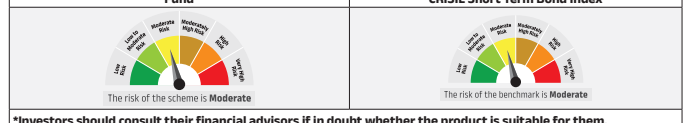
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

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)

- Capital appreciation & income over long term to achieve retirement goals
- investments in debt & money market instruments as well as equity and equity related securities



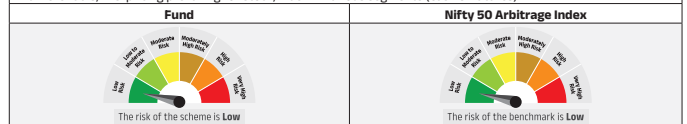
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)

- income over short term
- investments in equity and equity related securities including derivatives for taking advantage from the price differentials/mis-pricing prevailing for stock/Index in various segments (Cash & Futures)



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

Product Labeling Disclosures

Aditya Birla Sun Life Liquid Fund

(An Open Ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk.)

- reasonable returns with high levels of safety and convenience of liquidity over short term
- investments in high quality debt and money market instruments with maturity of upto 91 days



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

Potential Risk Class Matrix

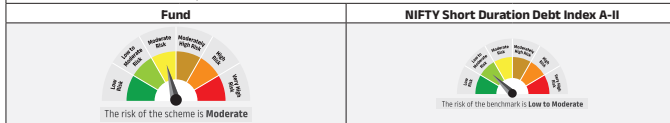
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

Product Labeling Disclosures

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.)

- Income with capital growth over short term
- investments in debt and money market instruments



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

Potential Risk Class Matrix

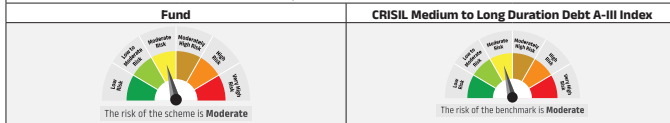
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Product Labeling Disclosures

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.)

- Income with capital growth over medium to long term
- investments in a combination of debt and money market instruments



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

Potential Risk Class Matrix

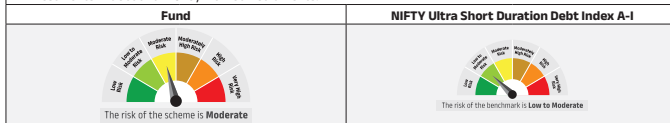
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Product Labeling Disclosures

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.)

- reasonable returns with convenience of liquidity over short term
- investments in debt and money market instruments.



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

Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)		B-II	
Relatively High (Class III)			

Product Labeling Disclosures

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.)

- reasonable returns with convenience of liquidity over short term
- investments in debt and money market instruments with maturity of upto 1 year



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

Potential Risk Class Matrix

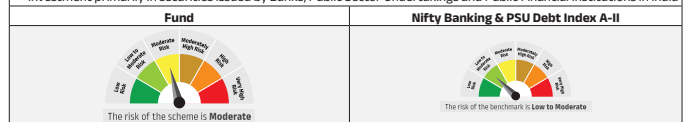
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

Product Labeling Disclosures

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.)

- Generation of reasonable returns and liquidity over short term
- investment primarily in securities issued by Banks, Public Sector Undertakings and Public Financial Institutions in India



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

Potential Risk Class Matrix

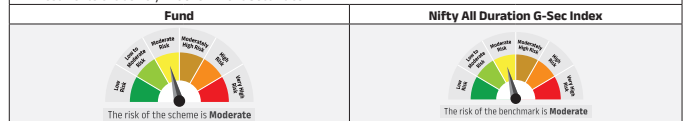
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Product Labeling Disclosures

Aditya Birla Sun Life Government Securities Fund

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

- Income with capital growth over medium to long term
- investments exclusively in Government Securities



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

Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

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.)

- Income with capital growth over short to medium term
- Investment in portfolio of corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade.



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


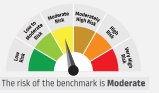
Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)			C-III

Product Labeling Disclosures

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.)

- Income with capital growth
- Investments in actively managed portfolio of debt and money market instruments including government securities

Fund	NIFTY Composite Debt Index A-III
	
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.	



Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)			C-III

Product Labeling Disclosures

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.)

- Income over longer term
- Open ended Target Maturity Index Fund that seeks to track Nifty SDL Apr 2027 Index

Fund	Nifty SDL Apr 2027 Index
	
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.	



Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

ADITYA BIRLA SUN LIFE NIFTY SDL PLUS PSU BOND Sep 2026 60:40 INDEX FUND
 (An open ended scheme tracking the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index. A relatively high interest rate risk and relatively low credit risk.)

- Income over longer term
- Open ended Target Maturity Index Fund that seeks to track Nifty SDL Plus PSU Bond Sep 2026 60:40 Index

Fund	Nifty SDL Plus PSU Bond Sep 2026 60:40 Index
	
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.	


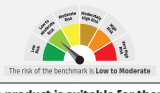
Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

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.)

- Income over the target maturity period
- An open ended Target Maturity Index Fund that seeks to track CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027

Fund	CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027
	
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.	



Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

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.)

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track CRISIL IBX 60:40 SDL + AAA PSU Index - April 2025

Fund	CRISIL IBX 60:40 SDL + AAA PSU Index - April 2025
	
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.	



Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)	A-II		
Relatively High (Class III)			

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund
 An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Index - April 2026. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track CRISIL IBX Gilt Index - April 2026

Fund	CRISIL IBX Gilt Index - April 2026
	
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.	


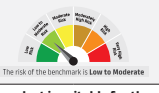
Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

Aditya Birla Sun Life Nifty SDL Sep 2025 Index Fund
 An open ended Target Maturity Index Fund tracking the Nifty SDL Sep 2025 Index. A relatively moderate interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track Nifty SDL Sep 2025 Index

Fund	Nifty SDL Sep 2025 Index
	
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.	



Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)	A-II		
Relatively High (Class III)			

Product Labeling Disclosures

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).

- capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Prudent) of investors in the long term
- investment in portfolio of mutual fund schemes (predominantly in a combination of Equity Schemes, Exchange Traded Funds and Debt & Liquid Schemes)

Fund	CRISIL Hybrid 50+50 - Moderate Index
	
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.	

Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)			

Product Labeling Disclosures

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.)

- income with capital growth over short term
- investments in debt and money market instruments



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

Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Product Labeling Disclosures

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.)

- reasonable returns with convenience of liquidity over short term
- investments in a basket of debt and money market instruments of short maturities



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

Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Product Labeling Disclosures

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.)

- Income with capital growth over medium term
- investments in debt and money market instruments



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

Potential Risk Class Matrix

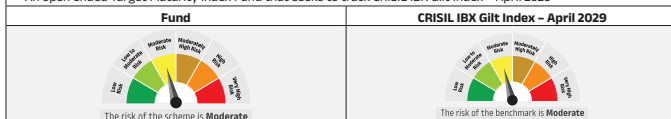
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)			C-III

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL IBX Gilt Apr 2029 Index Fund

An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Index - April 2029. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- An open ended Target Maturity Index Fund that seeks to track CRISIL IBX Gilt Index - April 2029



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

Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

Aditya Birla Sun Life Floating Rate Fund

(An open ended debt scheme predominantly investing in Floating rate instruments (including fixed rate instruments converted to Floating rate exposures using swaps /derivatives. A relatively high interest rate risk and moderate credit risk.)

- income with capital growth over short term
- investments in a mix of fixed and floating rate debt and money market instruments



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

Potential Risk Class Matrix

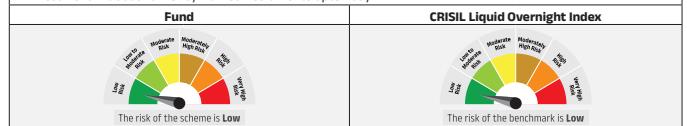
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Product Labeling Disclosures

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.)

- reasonable returns with high levels of safety and convenience of liquidity over short term
- investment in debt and Money Market Instruments upto 1 day



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

Potential Risk Class Matrix

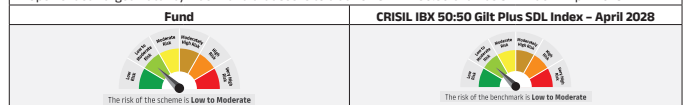
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund

An open ended Target Maturity Index Fund tracking the CRISIL IBX 50:50 Gilt Plus SDL Index - April 2028. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track CRISIL IBX 50:50 Gilt Plus SDL Index - April 2028



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

Potential Risk Class Matrix

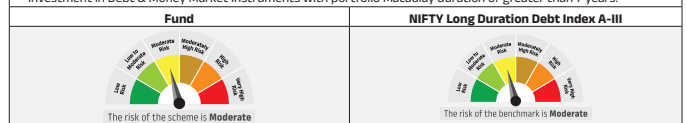
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

Aditya Birla Sun Life Long Duration Fund

An open ended debt scheme investing in instruments with Macaulay duration greater than 7 years. A relatively high interest rate risk and relatively low credit risk.

- Income over long term
- Investment in Debt & Money Market Instruments with portfolio Macaulay duration of greater than 7 years.



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



Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU Apr 2026 Index Fund
An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2026. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track CRISIL IBX 60:40 SDL + AAA PSU Index - April 2026

Fund	CRISIL IBX 60:40 SDL + AAA PSU Index - April 2026
	

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



Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund
An open ended Target Maturity Index Fund tracking the Nifty SDL Sep 2027 Index. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track Nifty SDL Sep 2027 Index

Fund	Nifty SDL Sep 2027 Index
	

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



Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund
An open ended Target Maturity Index Fund tracking the CRISIL IBX SDL Index - June 2032. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track CRISIL IBX SDL Index - June 2032

Fund	CRISIL IBX SDL Index - June 2032
	

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



Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

Aditya Birla Sun Life Fixed Term Plan - Series UJ (110 days)
A Close ended Debt Scheme. A relatively high interest rate risk and relatively low credit risk.

- Income with capital growth over Long Term
- Investments in debt and money market securities maturing on or before the tenure of the Scheme

Fund	CRISIL Medium Term Debt Index
	

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



Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund
An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Apr 2028 Index. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track CRISIL IBX Gilt Apr 2028 Index

Fund	CRISIL IBX Gilt Apr 2028 Index
	

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



Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

Aditya Birla Sun Life Transportation and Logistics Fund
An open ended equity scheme following transportation and logistics theme

- Long term Capital Appreciation
- Investment in equity and equity related instruments following transportation and logistics theme.



Fund	Nifty Transportation and Logistics TRI
	

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

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL Liquid Overnight ETF
An open-ended Exchange Traded Fund replicating the CRISIL Liquid Overnight Index. A relatively low interest rate risk and relatively low credit risk.

- Short term income with liquidity
- An open ended Exchange Traded Fund that seeks to track CRISIL Liquid Overnight Index

Fund	CRISIL Liquid Overnight Index
	

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



Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL IBX Gilt April 2033 Index Fund
An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Index - April 2033. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- An open ended Target Maturity Index Fund that seeks to track CRISIL IBX Gilt Index - April 2033

Fund	CRISIL IBX Gilt Index - April 2033
	

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

Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

Aditya Birla Sun Life Nifty PSE ETF

(An open ended exchange traded fund tracking Nifty PSE Index)

- Investors seeking returns that are in line with the performance of Nifty PSE Index, subject to tracking errors
- Investments in the stocks belonging to Nifty PSE Index



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

Product Labeling Disclosures

Aditya Birla Sun Life Quant Fund

(An open ended equity scheme following Quant based investment theme)

- Long term Capital Appreciation
- Investment in equity and equity related instruments selected based on quant model.



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

Product Labeling Disclosures

Aditya Birla Sun Life Nifty India Defence Index Fund

(An open ended Index Fund replicating the Nifty India Defence Total Return Index)

- Long term capital growth
- Investment in equity and equity related securities covered by Nifty India Defence Total Return Index, subject to tracking error



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

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL 10 Year Gilt ETF

(An open ended Debt Exchange Traded Fund tracking the CRISIL 10 Year Gilt Index. A relatively high interest rate risk and relatively low credit risk.)

- Income through exposure to Gilt securities over long term
- An open-ended Debt ETF that seeks to track CRISIL 10 Year Gilt Index



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

Potential Risk Class Matrix

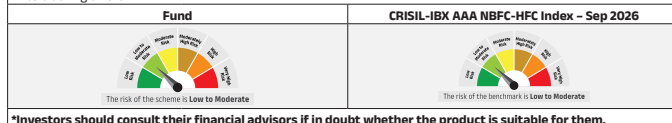
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index – Sep 2026 Fund

(An open ended Target Maturity Index Fund tracking the CRISIL-IBX AAA NBFC-HFC Index – Sep 2026. A moderate interest rate risk and relatively low credit risk.)

- Income over the target maturity period
- An open ended Target Maturity Index Fund that seeks to track CRISIL-IBX AAA NBFC-HFC Index – Sep 2026, subject to tracking errors



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

Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)	A-II		
Relatively High (Class III)			

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL IBX Gilt June 2027 Index Fund

(An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Index – June 2027. A moderate interest rate risk and relatively low credit risk.)

- Income over the target maturity period
- An open ended Target Maturity Index Fund that seeks to track CRISIL IBX Gilt Index – June 2027



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

Potential Risk Class Matrix

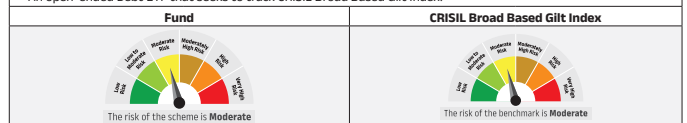
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)	A-II		
Relatively High (Class III)			

Product Labeling Disclosures

ADITYA BIRLA SUN LIFE CRISIL BROAD BASED GILT ETF

(An open ended Debt Exchange Traded Fund tracking the CRISIL Broad Based Gilt Index. A relatively high interest rate risk and relatively low credit risk.)

- Income through exposure to Gilt securities spread across different maturities.
- An open-ended Debt ETF that seeks to track CRISIL Broad Based Gilt Index.



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

Potential Risk Class Matrix

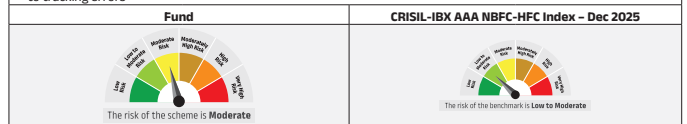
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index – Dec 2025 Fund

(An open ended Target Maturity Index Fund tracking the CRISIL-IBX AAA NBFC-HFC Index – Dec 2025. A moderate interest rate risk and relatively low credit risk.)

- Income over the target maturity period
- An open ended Target Maturity Index Fund that seeks to track CRISIL-IBX AAA NBFC-HFC Index – Dec 2025, subject to tracking errors



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

Potential Risk Class Matrix

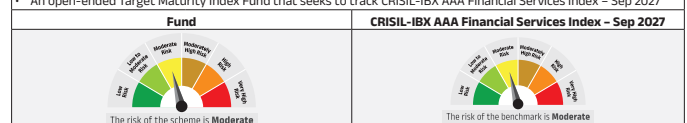
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)	A-II		
Relatively High (Class III)			

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL-IBX AAA Financial Services Index – Sep 2027 Fund

(An open ended Target Maturity Index Fund tracking the CRISIL-IBX AAA Financial Services Index – Sep 2027. A relatively moderate interest rate risk and relatively low credit risk.)

- Income over the target maturity period
- An open-ended Target Maturity Index Fund that seeks to track CRISIL-IBX AAA Financial Services Index – Sep 2027



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



Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)	A-II		
Relatively High (Class III)			

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL-IBX Financial Services 3 to 6 Months Debt Index Fund
 (An open ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 3 to 6 Months Debt Index. A relatively low interest rate risk and relatively low credit risk.)



- Income through exposure over the shorter term maturity on the yield curve
- Investment in an open ended Constant Maturity Index Fund that seeks to track CRISIL-IBX Financial Services 3 to 6 Months Debt Index

Fund	CRISIL-IBX Financial Services 3 to 6 Months Debt Index
	
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.	

Product Labeling Disclosures

Aditya Birla Sun Life BSE India Infrastructure Index Fund
 (An open ended Index Fund replicating the BSE India Infrastructure Total Return Index)

- Long term capital growth
- Investment in equity and equity related securities covered by BSE India Infrastructure Total Return Index, subject to tracking error

Fund	BSE India Infrastructure Total Return Index
	
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.	

Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

Fund Manager : An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription : This is the minimum investment amount for a new investor in a mutual fund scheme.

Minimum Additional Amount : This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity : The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

SIP : SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15th of the month in an equity fund for a period of three years.

NAV : The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark : A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load : A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: In terms of para 10.4.1.a of SEBI Master Circular on Mutual Funds dated May 19, 2023, no entry load will be charged by the Scheme to the investor effective August 1, 2009

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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Treynor ratio : The Treynor ratio, also known as the reward-to-volatility ratio, is a performance metric for determining how much excess return was generated for each unit of risk taken on by a portfolio. It is similar to Sharpe ratio though one difference is that it uses beta as a measure of a measure of volatility.

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Active Savings App

<http://onelink.to/q9s6mw>



ABSLMF Partner App

<http://partner.app.link/>



ABSLMF Investor App

<http://onelink.to/k8zksu>



ABSLMF Partner.com

<https://abslmfpartner.adityabirlacapital.com/>

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