

# EMPOWER

Monthly Factsheet | March 2025



Navigate  
market dynamics with a  
**Balanced Strategy**

Presenting

**Aditya Birla Sun Life**

**Balanced Advantage Fund**

(An open-ended Dynamic Asset Allocation Fund)

The fund dynamically balances its portfolio between equity and fixed income securities based on valuation levels to mitigate market volatility.

**Aditya Birla Sun Life  
Mutual Fund**



**ADITYA BIRLA  
CAPITAL**

**MUTUAL FUNDS**

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

(Data as on 28<sup>TH</sup> February 2025)

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Micro SIP available @ ₹ 100 per month

# EQUITY OUTLOOK

March 2025



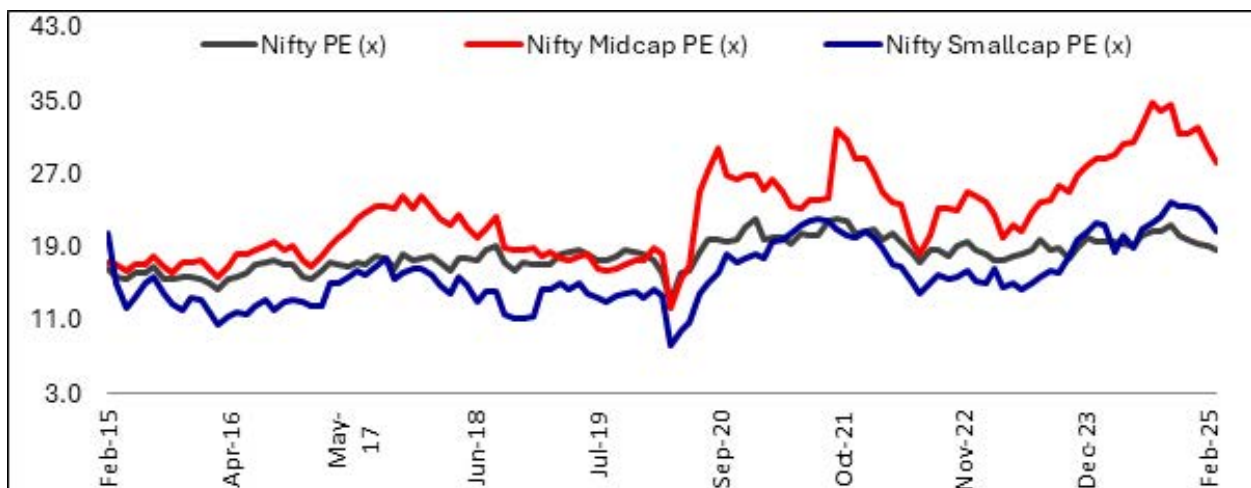
Vishal Gajwani

Fund Manager - Equity  
Aditya Birla Sun Life AMC Limited

- The month of February 2025 has brought a pivotal shift in India's monetary and fiscal policy direction. The new RBI governor kick-started a rate cut cycle with a 25bps rate cut after 2 years of stable rates. They also eased liquidity constraints, signaling a pro-growth approach. The Union Budget, while maintaining fiscal prudence, provided relief in income tax slabs. This potentially creates a base for a consumption boost of Rs.1 lakh crs. This, coupled with recent state government benefit transfers, upcoming 8th pay commission recommendations for government employees, and the expectation of a normal monsoon, can create a base for sustained consumption pickup after a subdued show over the last few years.
- On the global front, Mr. Trump's Tariff Tantrum, immigration policies, stance on global warming, withdrawal of military support to Ukraine, potential exit from NATO, etc., have led to increased uncertainty on global trade and changes in political priorities. While it may take a few quarters for the policy uncertainty to resolve, the recent correction in DXY and cooling of US treasury yields provide much needed relief to the markets.
- For Nifty 50 companies, Q3 FY25 Revenue/PAT (yoy) growth was 6%/6% vs. expectations of 8%/8%. Ex-financials, Revenue/PAT growth stood at 5%/7%. Metals, Pharma, Cement, Banks, and Telecom sectors saw earnings beating estimates. Discretionary consumption, Automobile, Energy, and Capital Goods sectors saw earnings missing estimates. Consensus EPS downgrades outnumbered upgrades during the quarter. IT services were the only sector that saw more upgrades for FY27.

## Where are we in the cycle?

- While the Nifty500 Index is down by 19%, the median stock in the NSE500 Index is down by around 33% from the peak. This signifies a larger correction in the small/mid cap space. This is also accompanied by sector rotation. The erstwhile outperforming sectors of Capital Goods, PSE, Realty, Energy, EMS, and Capital Markets have started to show signs of slowdown. Sectors like Financials, Consumption, Metals, Chemicals, and IT services, which have seen time correction over the last few years, have started to show strength on the back of an improving outlook. This bodes well for our AMC as most of our funds are overweight in these sectors which are showing signs of improvement.
- As can be seen from the chart below, despite the recent correction, Mid Cap and Small Cap indices continue to trade at a premium to their 10-year average PE Ratio. The Nifty Index PE is close to its 10-year average. This, along with more pronounced earnings downgrades in the small/mid cap space, signifies a better margin of safety in Large Cap stocks. Accordingly, we continue to prefer large cap/asset allocation schemes over small/mid cap schemes to tide over the current volatility.



Contd



## Multi-baggers Study:

- While a top-down view helps in identifying the right investing themes, it's equally important to get the bottom-up framework right. This is where our study of multi-baggers over the last two decades comes in handy. We define multi-baggers as stocks delivering at least 10x returns in 10 years (i.e., 25% annualized returns). In the last two decades, around 15% of all stocks have crossed this hurdle. Almost 95% of companies have come from the small/mid cap universe. It's interesting to note that across sectors, there are some common traits of multi-bagger stocks. Almost all multi-baggers have seen profit growth higher than sales growth. This leads to ROCE improvement and consequent PE multiple expansion, as can be seen in the below table. This highlights the importance of investing in companies with durable and improving economic moats. A strong capital allocation framework is needed to generate higher cash flows on incremental investment.

2004 to 2014 Multi Bagger							
Annual Returns	PE (2004)	PE (2014)	ROCE (2004)	ROCE (2014)	Sales Gr	Ebitda Gr	PAT Gr
More than 25%	7.61	15.13	9%	15%	24%	29%	25%
15-25%	6.78	10.94	10%	11%	23%	22%	20%
5-15%	6.24	6.93	10%	9%	17%	17%	11%
0-5%	5.67	4.13	9%	6%	16%	12%	-3%
Less than 0%	5.23	-0.06	7%	0%	14%	8%	NA
2014 to 2024 Multi Bagger							
Annual Returns	PE (2014)	PE (2024)	ROCE (2014)	ROCE (2024)	Sales Gr	Ebitda Gr	PAT Gr
More than 25%	8.15	34.05	11%	15%	11%	17%	27%
15-25%	12.55	27.13	11%	12%	8%	12%	14%
5-15%	11.38	20.79	12%	8%	8%	9%	12%
0-5%	9.21	13.87	6%	6%	9%	6%	9%
Less than 0%	11.88	0.00	6%	1%	-4%	0%	NA
(Median data)							

- Lastly, as the markets go through a phase of consolidation and sector rotation, it's important to have a balanced asset allocation. This goes a long way in achieving an investor's long-term return objectives while at the same time providing protection against drawdowns.

## Happy Investing!

Source: Bloomberg, MOFSL, ABSLAMC Internal 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.

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

# DEBT OUTLOOK

March 2025



**Harshil Suvarnkar**  
Fund Manager- Fixed Income  
Aditya Birla Sun Life AMC Limited

## Global Outlook

The global economic landscape has shifted in recent weeks. In the United States, softer economic data, fiscal restraint, and aggressive tariffs have clouded the growth outlook, leading analysts to downgrade their 2025 GDP growth projections to below 2%. The appointment of Mr. Trump has brought about a sea change in German and EU fiscal priorities, with both promising substantial increases in defence spending. This shift has resulted in the outperformance of US Treasuries versus Bunds, EU equities over US equities, and a sharp correction in the Dollar Index.

US CPI inflation data came in below consensus, with headline inflation at 22 basis points (bps) and core inflation at 23 bps. Food prices were surprisingly flat, while energy prices saw an increase due to strong piped gas and electricity inflation. Core goods inflation was close to estimates, with used cars and apparel showing notable changes. The impact of tariffs on inflation is yet to be fully seen and is expected to flow through over the next couple of quarters.

Tariffs already in place are well above all analyst expectations. Most expected it to be a negotiating tactic but these tariffs have quadrupled the earlier effective tariff rate with more to come (Pharma / auto / semis and reciprocal tariffs). Assuming no changes in the composition of imports by locality of origin, it is estimated that the overall effective tariff rate for total US imports now stands at 10.1%, up from 2.4% in 2024. Even if the tariffs on Canada and Mexico currently in place are reversed later, we are looking at a big increase in effective tariff rates which should show up in inflation over the next couple of quarters. Global growth will suffer as trade policy uncertainty clouds investment decisions.

## Domestic Outlook

3Q GDP growth came in line with expectations rebounding to 6.2% y-y, suggesting troughing of growth in 2Q at 5.6%. The key positive in number was pickup in both government and private consumption growth. However, investments moderated. On the GVA side also growth stood at 6.2% y-y. Agriculture growth was strong at 5.6% y-y reflecting the good Kharif output. Industrial growth picked up but was still weakish at 4.5%. The key component manufacturing growth stood at anaemic 3.5% y-y. Construction growth also moderated but remained strong at 7%.

Services growth picked up moderately to 7.4% with pickup in trade hotel transport which reflects the informal sector. The other two major components, viz, financial services and PADS were broadly unchanged. With deflator normalising to 3.5% the difference between real and nominal growth increased, and nominal growth stood at 9.9% after dipping to 8.3% in 2Q. Besides the 3Q number, CSO also released revised annual growth numbers with sharp revisions in FY23 (7.0 to 7.6%) and FY24 (8.2% to 9.2%), respectively.

High frequency India growth indicators remained broadly stable in February with PMI manufacturing and services at 56.3 and 59, respectively. The growth decline in 1H FY25 was led by extraordinarily sharp fiscal contraction, and tight monetary policy, both of which have turned. Government spending has picked up and RBI has taken a series of steps to ease liquidity and has also done a 25bp repo rate cut. We believe that growth has troughed in Sep-24 quarter at 5.4% and will continue to towards trend level of 6.5%.

In India, headline CPI inflation for February 2025 came in at 3.6% y-y, a seven-month low, compared to market expectations of 3.95% y-y. This was led by declines in prices of vegetables, eggs, and pulses, while prices of cereals, fruits, and sugar increased sequentially. Core inflation increased to 4.1% y-y, largely due to a rise in gold prices. The Reserve Bank of India (RBI)'s expectation of headline inflation average at 4.4% is likely to be higher by about 50 bps v/s actuals leaving room for RBI to cut rates and / or change in stance in April while being watchful of global and FX dynamics at play more near to the policy.

RBI has announced another INR 1.8trn in March of liquidity infusion via – [1] 3Y FX swap of USD 10bn to be held on 24th March and [2] OMO of INR 1.0 tn in two equal tranches to be held on 12 March and 18 March. The timing of the liquidity infusion measures coincides with the tax outflow of March, ensuring that there is no sudden tightness in liquidity at the fiscal year-end. RBI with the above has implemented enough measures to improve systemic and durable liquidity and has loosened its stance on regulations (deferral of LCR implementation by banks, etc.).

INR saw some weakness in the last few months owing with continued pressure from FII selling in Indian equity markets and RBI allowing some correction in earlier over-valuation. We believe that over-valuation has corrected now, and would thus expect USD-INR to stabilise, especially with the decline in DXY.

## Investment Recommendations

In the current favourable environment for interest rates, investors are advised to add duration through short-term funds, corporate bond funds, and Banking & PSU funds. Tactical calls can be taken through Government Securities Funds, and ultra-short-term investors should look to invest in money market, ultra-short-term funds, and low-duration funds. Investors having allocation of 1 month+ should look to allocate to Aditya Birla Sun Life CRISIL IBX 3 to 6 Months Financial Services Debt Index Fund and in our NFO of Aditya Birla Sun Life CRISIL IBX 9 to 12 Months Financial Services Debt Index Fund.

**References:** ABSLAMC Research, RBI, CSO, MOSPI

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.

### 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

March 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 28-Feb-25	
				Value of Holdings (in Rs. Cr)	% of Equity Holdings in Active Scheme.
1	ICICI Bank Ltd	Yes	Financials	7,988	6.0%
2	HDFC Bank Ltd	Yes	Financials	6,385	4.8%
3	Infosys Ltd	Yes	Information Technology	6,202	4.6%
4	Reliance Industries Ltd	Yes	Energy	4,591	3.4%
5	Bharti Airtel Ltd	Yes	Communication Services	3,939	2.9%
6	Larsen & Toubro Ltd	Yes	Industrials	3,271	2.4%
7	Axis Bank Ltd	Yes	Financials	3,196	2.4%
8	Mahindra & Mahindra Ltd	Yes	Consumer Discretionary	2,826	2.1%
9	State Bank of India	Yes	Financials	2,707	2.0%
10	Sun Pharmaceutical Industries Limited	Yes	Health Care	2,536	1.9%
11	Kotak Mahindra Bank Ltd	Yes	Financials	2,436	1.8%
12	NTPC Ltd	Yes	Utilities	2,079	1.6%
13	Bajaj Finance Limited	Yes	Financials	1,830	1.4%
14	ZOMATO LIMITED	No	Consumer Discretionary	1,811	1.4%
15	Tech Mahindra Ltd	Yes	Information Technology	1,759	1.3%
16	SHRIRAM FINANCE LTD	Yes	Financials	1,488	1.1%
17	Maruti Suzuki India Ltd	Yes	Consumer Discretionary	1,485	1.1%
18	ITC Ltd	Yes	Consumer Staples	1,406	1.1%
19	HCL Technologies Ltd	Yes	Information Technology	1,396	1.0%
20	Hindalco Industries Ltd	Yes	Materials	1,359	1.0%
21	United Spirits Ltd	No	Consumer Staples	1,296	1.0%
22	Cholamandalam Investment and Finance Company Ltd	No	Financials	1,242	0.9%
23	Fortis Healthcare Ltd	No	Health Care	1,189	0.9%
24	SBI Life Insurance Company Limited	Yes	Financials	1,178	0.9%
25	AVENUE SUPERMARTS LTD	No	Consumer Staples	990	0.7%
26	Interglobe Aviation Ltd	No	Industrials	974	0.7%
27	Bajaj Auto Limited	Yes	Consumer Discretionary	974	0.7%
28	Max Financial Services Limited	No	Financials	962	0.7%
29	Ultratech Cement Ltd	Yes	Materials	961	0.7%
30	COFORGE LIMITED	No	Information Technology	949	0.7%
31	Jindal Steel and Power Ltd	No	Materials	942	0.7%
32	Cipla Ltd	Yes	Health Care	934	0.7%
33	AU Small Finance Bank Limited	No	Financials	886	0.7%
34	Godrej Consumer Products Ltd	No	Consumer Staples	878	0.7%
35	Oil & Natural Gas Corporation Ltd	Yes	Energy	855	0.6%
36	Tata Motors Ltd	Yes	Consumer Discretionary	839	0.6%
37	Apollo Hospital Enterprise Ltd	Yes	Health Care	804	0.6%
38	Hindustan Petroleum Corporation Ltd	No	Energy	803	0.6%
39	Whirlpool of India Ltd	No	Consumer Discretionary	793	0.6%
40	Ambuja Cements Ltd	No	Materials	754	0.6%
41	Titan Company Limited	Yes	Consumer Discretionary	741	0.6%
42	Tata Consumer Products Limited	Yes	Consumer Staples	732	0.5%
43	Radico Khaitan Ltd	No	Consumer Staples	719	0.5%

Contd...

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

				As on 28-Feb-25	
Rank	Stock Name	Part of Nifty 50	GICS Sector	Value of Holdings (in Rs. Cr)	% of Equity Holdings in Active Scheme.
44	Hindustan Unilever Ltd	Yes	Consumer Staples	696	0.5%
45	BAJAJ FINSERV LTD	Yes	Financials	692	0.5%
46	Voltas Ltd	No	Industrials	677	0.5%
47	Tata Consultancy Services Ltd	Yes	Information Technology	672	0.5%
48	ICICI Lombard General Insurance Company Ltd	No	Financials	667	0.5%
49	Vedanta Ltd	No	Materials	612	0.5%
50	Cummins India Ltd	No	Industrials	598	0.4%
51	Adani Ports and Special Economic Zone Ltd	Yes	Industrials	592	0.4%
52	LTIMINDTREE LTD	No	Information Technology	591	0.4%
53	WELSPUN CORP LIMITED	No	Materials	583	0.4%
54	Bharat Forge Ltd	No	Consumer Discretionary	576	0.4%
55	United Breweries Ltd	No	Consumer Staples	551	0.4%
56	PNB Housing Finance Limited	No	Financials	539	0.4%
57	GE T&D India Limited	No	Industrials	537	0.4%
58	JK Cements Ltd	No	Materials	531	0.4%
59	Honeywell Automation India Ltd	No	Information Technology	516	0.4%
60	Cholamandalam Financial Holdings Limited	No	Financials	515	0.4%
61	Hyundai Motor India Limited	No	Consumer Discretionary	514	0.4%
62	TRENT LTD	Yes	Consumer Discretionary	501	0.4%
63	Grasim Industries Ltd	Yes	Materials	491	0.4%
64	Bharat Electronics Ltd	Yes	Industrials	467	0.3%
65	ZF COMMERCIAL VEHICLE CONTRO	No	Consumer Discretionary	465	0.3%
66	SONA BLW PRECISION FORGINGS LTD	No	Consumer Discretionary	462	0.3%
67	Crompton Greaves Consumer Electricals Limited	No	Consumer Discretionary	454	0.3%
68	Bayer Cropscience Ltd	No	Materials	445	0.3%
69	Tube Investments Of India Limited	No	Consumer Discretionary	434	0.3%
70	NMDC Ltd	No	Materials	428	0.3%
71	Bank Of Baroda	No	Financials	425	0.3%
72	Phoenix Mills Limited	No	Real Estate	416	0.3%
73	Power Grid Corporation of India Ltd	Yes	Utilities	413	0.3%
74	GLENMARK PHARMACEUTICALS LTD	No	Health Care	404	0.3%
75	SRF LIMITED	No	Materials	399	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	16	25%	33,134
Consumer Discretionary	14	10%	12,874
Information Technology	7	9%	12,085
Materials	11	6%	7,504
Consumer Staples	8	5%	7,268
Industrials	7	5%	7,116
Energy	3	5%	6,249
Health Care	5	4%	5,867
Communication Services	1	3%	3,939
Utilities	2	2%	2,492
Real Estate	1	0%	416
<b>Total</b>	<b>75</b>	<b>74%</b>	<b>98,944</b>

Nifty/Non Nifty	Count	% of AUM	Value (Rs cr)
Nifty	36	53%	71,420
Non Nifty	39	21%	27,524

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



## Tax Reckoner F.Y. 2024-25

### Snapshot of Tax rates specific to Mutual Funds

(The same is subject to change basis the recent Union Budget)

#### Income tax implications on income in respect of units of Mutual Funds

Sr. No.	Investor Type	Withholding tax rate
1	Resident <sup>***</sup>	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<sup>#</sup> 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.

<sup>#</sup>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.)<sup>\*\*\*\*</sup> 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 <sup>#</sup>			
			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
<b>Equity Oriented Fund (&gt;= 65% in equity shares of listed domestic companies)</b>										
1	Redeemed between April 01, 2024 to July 22, 2024	> 12 months	15%	10% <sup>***</sup>	15%	10% <sup>***</sup>	15%	10% <sup>***</sup>	15%	10% <sup>***</sup>
	Redeemed on or after July 23, 2024	> 12 months	20%	12.5% <sup>***</sup>	20%	12.5% <sup>***</sup>	20%	12.5% <sup>***</sup>	20%	12.5% <sup>***</sup>
<b>Specified Mutual Fund ("SMF") - upto March 31, 2025 (Mutual Fund invests &lt;= 35% of total proceeds in equity shares (listed or unlisted) of domestic company)</b>										
2	Investment before April 01, 2023 - Redeemed between April 01, 2024 to July 22, 2024	> 36 months	30% <sup>*</sup>	20% <sup>*</sup>	30%/25% <sup>**</sup> / 22% <sup>***</sup> /15% <sup>****</sup>	20% <sup>*</sup>	30% <sup>*</sup>	Listed - 20% <sup>*</sup> / Unlisted - 10% <sup>**</sup>	30%	Listed - 20% <sup>*</sup> / Unlisted - 10% <sup>**</sup>
	Investment before April 01, 2023 - Redeemed on or after July 23, 2024	> 24 months	30% <sup>*</sup>	12.5% <sup>**</sup>	30%/25% <sup>**</sup> / 22% <sup>***</sup> /15% <sup>****</sup>	12.5% <sup>**</sup>	30% <sup>*</sup>	Listed - 12.5% <sup>*</sup> / Unlisted - 12.5% <sup>**</sup>	30%	Listed - 12.5% <sup>*</sup> / Unlisted - 12.5% <sup>**</sup>
	Investment after April 01, 2023 - redeemed anytime before April 01, 2025	-	30% <sup>*</sup>	-	30%/25% <sup>**</sup> / 22% <sup>***</sup> /15% <sup>****</sup>	-	30% <sup>*</sup>	-	30%	-
<b>Hybrid / Debt oriented Fund - upto March 31, 2025 (&gt;35% and &lt; 65% in equity shares of listed domestic company OR &gt;35% in unlisted equity shares)</b>										
3	Redeemed between April 01, 2024 to July 22, 2024	> 36 months	30% <sup>*</sup>	20% <sup>*</sup>	30%/25% <sup>**</sup> / 22% <sup>***</sup> /15% <sup>****</sup>	20% <sup>*</sup>	30% <sup>*</sup>	Listed - 20% <sup>*</sup> / Unlisted - 10% <sup>**</sup>	30%	Listed - 20% <sup>*</sup> / Unlisted - 10% <sup>**</sup>
	Redeemed on or after July 23, 2024 but before April 01, 2025	> 24 months	30% <sup>*</sup>	12.5% <sup>**</sup>	30%/25% <sup>**</sup> / 22% <sup>***</sup> /15% <sup>****</sup>	12.5% <sup>**</sup>	30% <sup>*</sup>	Listed - 12.5% <sup>*</sup> / Unlisted - 12.5% <sup>**</sup>	30%	Listed - 12.5% <sup>*</sup> / Unlisted - 12.5% <sup>**</sup>
<b>Specified Mutual Fund - from April 01, 2025 (Mutual fund invests &gt; 65% of total proceeds in debt and money market instruments)</b>										
4	Investment before April 01, 2023 - redeemed anytime after April 01, 2025	> 24 months	30% <sup>*</sup>	12.5% <sup>**</sup>	30%/25% <sup>**</sup> / 22% <sup>***</sup> /15% <sup>****</sup>	12.5% <sup>**</sup>	30% <sup>*</sup>	Listed - 12.5% <sup>*</sup> / Unlisted - 12.5% <sup>**</sup>	30%	Listed - 12.5% <sup>*</sup> / Unlisted - 12.5% <sup>**</sup>
	Investment after April 01, 2023 - redeemed anytime after April 01, 2025	-	30% <sup>*</sup>	-	30%/25% <sup>**</sup> / 22% <sup>***</sup> /15% <sup>****</sup>	-	30% <sup>*</sup>	-	30%	-
<b>Hybrid / Debt oriented Fund - from April 01, 2025 (other than Equity oriented Fund as defined in Sr. No. 1 and Specified Mutual Fund as defined in Sr. No. 4)</b>										
5	Redeemed anytime after April 01, 2025	> 24 months	30% <sup>*</sup>	12.5% <sup>**</sup>	30%/25% <sup>**</sup> / 22% <sup>***</sup> /15% <sup>****</sup>	12.5% <sup>**</sup>	30% <sup>*</sup>	Listed - 12.5% <sup>*</sup> / Unlisted - 12.5% <sup>**</sup>	30%	Listed - 12.5% <sup>*</sup> / Unlisted - 12.5% <sup>**</sup>
<b>Equity Oriented Fund of Fund ("FOF") (Fund invests &gt;=90% in Fund traded on Recognised stock exchange which invests &gt;= 90% of total proceeds in equity shares of listed domestic companies)</b>										
6	Redeemed between April 01, 2024 to July 22, 2024	> 12 months	15%	10% <sup>**</sup>	15%	10% <sup>**</sup>	15%	10% <sup>**</sup>	15%	10%
	Redeemed on or after July 23, 2024	> 12 months	20%	12.5% <sup>**</sup>	20%	12.5% <sup>**</sup>	20%	12.5% <sup>**</sup>	20%	12.5%

Specified Mutual Fund (FOF) - from April 01, 2025 (Fund invests >= 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 112A	Dividend & Capital Gains covered u/s. 111A, S. 112 and 112A	Income other than Dividend & Capital Gains covered u/s. 111A, S. 112 and 112A	Dividend & Capital Gains covered u/s. 111A, S. 112 and 112A
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. 15,00,000	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

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.

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 <sup>(a)</sup>
Dividend	20%
Interest received on loans given in foreign currency to Indian concern or Government of India (not being interest referred to in section 194LB or section 194LC)	20%
Income received in respect of units purchased in foreign currency of specified mutual 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



#### 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 in 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 assesseees/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.



Navigate  
market dynamics with a  
**Balanced Strategy**

**Presenting**

**Aditya Birla Sun Life**

**Balanced Advantage Fund**

(An open-ended Dynamic Asset Allocation Fund)

The fund dynamically balances its portfolio between equity and fixed income securities based on valuation levels to mitigate market volatility.



## MUTUAL FUNDS

### Asset Class Range



#### EQUITY

The fund follows a combination of top-down and bottom-up approach, maintaining a large cap bias with opportunistic exposure to mid/small cap companies.



#### FIXED INCOME

It has a good mix of accrual and duration strategy, akin to a short-term fund, and takes quality portfolio calls basis duration and credit movements.



#### ARBITRAGE

The fund has derivative exposure to broader indices, calibrating the risk of volatility that may arise from high equity position.

### Key Reasons to Invest in Aditya Birla Sun Life Balanced Advantage Fund



#### NO NEED TO TIME THE EQUITY MARKET:

In constantly evolving scenarios, it is important to have balanced asset allocation and stay invested.

#### WELL-BALANCED RISK-REWARD PROPOSITION:

It has delivered lower drawdowns across market cycles compared to the broader index while achieving a faster recovery.



#### ACTIVELY MANAGED EQUITY PORTFOLIO:

Enhances return potential with an investment horizon of 3 years or more.


#### RULE BASED INVESTING

It adjusts equity allocation based on valuation, contrarian signals, and trends; debt follows accrual strategy.



The fund is suitable for Long-Term Equity Investors with an investment horizon of 3 years and above.



<p><b>Scheme:</b></p> <p><b>Aditya Birla Sun Life Balanced Advantage Fund</b> (An open-ended Dynamic Asset Allocation fund.)</p>	<p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Capital appreciation and regular income in the long term</li> <li>Investment in equity &amp; equity related securities as well as fixed income securities (Debt &amp; Money Market securities)</li> </ul> <p><small>*Investors should consult their financial advisors if in doubt whether the product is suitable for them.</small></p>	 <p>The risk of the scheme is <b>Very High</b></p>
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Scan to Invest

Risk-O-Meter as on February 28, 2025.

The scheme type and Risk-O-Meter(s) specified will be evaluated and updated on a monthly basis. For updated scheme type and Risk-O-Meters kindly refer to the latest factsheet.

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



## 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

19.2 years & 2.3 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	₹ 27486.96	Crores
AUM as on last day	₹ 26286.10	Crores

### Total Expense Ratio (TER)

Regular	1.67%
Direct	1.03%
Including additional expenses and goods and service tax on management fees.	

### SIP

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



### Other Parameters

Standard Deviation	12.99%
Sharpe Ratio	0.41
Beta	0.92
Portfolio Turnover	0.46
Treynor Ratio	0.06
Average P/E	24.27
Average P/BV	3.74
Average Dividend Yield	1.20

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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
<b>Banks</b>	<b>24.66%</b>
HDFC Bank Limited	8.36%
ICICI Bank Limited	7.57%
Axis Bank Limited	3.15%
Kotak Mahindra Bank Limited	2.83%
State Bank of India	2.28%
Bandhan Bank Limited	0.47%
<b>IT - Software</b>	<b>9.61%</b>
Infosys Limited	6.44%
HCL Technologies Limited	1.68%
Tech Mahindra Limited	0.76%
Tata Consultancy Services Limited	0.56%
LTI Mindtree Limited	0.14%
Hexaware Technologies limited	0.02%
<b>Automobiles</b>	<b>7.21%</b>
Mahindra & Mahindra Limited	2.95%
Maruti Suzuki India Limited	1.57%
Tata Motors Limited	1.22%
Bajaj Auto Limited	0.75%
TVS Motor Company Limited	0.43%
Hyundai Motor India Ltd	0.30%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.57%</b>
Sun Pharmaceutical Industries Limited	2.32%
Cipla Limited	1.58%
Gland Pharma Limited	0.60%
<b>SANOFI CONSUMER HEALTHCARE</b>	<b>0.51%</b>
Sanofi India Limited	0.48%
Mankind Pharma Ltd	0.09%
<b>Petroleum Products</b>	<b>5.53%</b>
Reliance Industries Limited	4.93%
Bharat Petroleum Corporation Limited	0.60%
<b>Construction</b>	<b>4.88%</b>
Larsen & Toubro Limited	4.55%
Afcons Infrastructure Ltd	0.33%
<b>Finance</b>	<b>4.84%</b>

Issuer	% to Net Assets
Bajaj Finance Limited	2.46%
Cholamandalam Investment and Finance Company Limited	1.03%
Shriram Finance Ltd	0.68%
PNB Housing Finance Limited	0.48%
Aditya Birla Capital Limited	0.20%
<b>Telecom - Services</b>	<b>4.29%</b>
Bharti Airtel Limited	3.80%
Bharti Airtel Limited	0.49%
<b>Consumer Durables</b>	<b>3.76%</b>
Titan Company Limited	1.20%
Crompton Greaves Consumer Electricals Limited	1.14%
Akzo Nobel India Limited	0.87%
Whirlpool of India Limited	0.55%
<b>Diversified FMCG</b>	<b>3.05%</b>
ITC Limited	2.48%
Hindustan Unilever Limited	0.57%
<b>Power</b>	<b>2.61%</b>
NTPC Limited	2.54%
NTPC Green Energy Ltd	0.07%
<b>Personal Products</b>	<b>2.46%</b>
Dabur India Limited	1.02%
Godrej Consumer Products Limited	0.92%
Emami Limited	0.52%
<b>Insurance</b>	<b>2.29%</b>
SBI Life Insurance Company Limited	1.51%
HDFC Life Insurance Company Limited	0.59%
ICICI Prudential Life Insurance Company Limited	0.20%
<b>Retailing</b>	<b>1.94%</b>
Zomato Limited	1.33%
Avenue Supermarts Limited	0.33%
Swiggy Ltd	0.27%
<b>Cement &amp; Cement Products</b>	<b>1.82%</b>
UltraTech Cement Limited	1.24%
ACC Limited	0.31%
Ambuja Cements Limited	0.27%



Issuer	% to Net Assets
<b>EQUITY FUTURE</b>	<b>1.46%</b>
Axis Bank Limited	0.51%
Reliance Industries Limited	0.43%
Kotak Mahindra Bank Limited	0.38%
Bajaj Finserv Limited	0.37%
Prestige Estates Projects Limited	-0.04%
Bajaj Finance Limited	-0.19%
Realty	1.39%
DLF Limited	0.76%
Prestige Estates Projects Limited	0.36%
Sobha Limited	0.27%
Transport Services	1.37%
InterGlobe Aviation Limited	1.12%
Delhivery Ltd	0.25%
Electrical Equipment	1.35%
GE Vernova T&D India Ltd	0.84%
Siemens Limited	0.51%
Non - Ferrous Metals	1.09%
Hindalco Industries Limited	1.09%
Healthcare Services	0.80%
Apollo Hospitals Enterprise Limited	0.80%
Beverages	0.65%
United Spirits Limited	0.65%
Fertilizers & Agrochemicals	0.59%
Bayer Cropscience Limited	0.59%
Exchange Traded Fund	0.59%
ADITYA BIRLA SUN LIFE NIFTY NEXT 50 ETF	0.59%
Auto Components	0.53%
Samvardhana Motherson International Limited	0.41%
Bharat Forge Limited	0.11%
Diversified Metals	0.52%
Vedanta Limited	0.52%

Issuer	% to Net Assets	
Issuer	% to Net Assets	Rating
<b>TREASURY BILLS</b>	<b>0.46%</b>	
Government of India	0.19%	SOV
Government of India	0.19%	SOV
Government of India	0.08%	SOV
Food Products	0.44%	
Britannia Industries Limited	0.44%	
<b>INDEX FUTURE</b>	<b>0.43%</b>	
Nifty 50 Index	0.23%	
Bank Nifty Index	0.20%	
Industrial Products	0.39%	
Cummins India Limited	0.39%	
Oil	0.38%	
Oil & Natural Gas Corporation Limited	0.38%	
Aerospace & Defense	0.32%	
Bharat Electronics Limited	0.32%	
Industrial Manufacturing	0.27%	
Honeywell Automation India Limited	0.27%	
Government Bond	0.23%	
7.38% GOI 20JUN2027	0.23%	SOV
Entertainment	0.16%	
Zee Entertainment Enterprises Limited	0.16%	
Leisure Services	0.10%	
ITC Hotels Ltd	0.10%	
Cash & Current Assets	1.97%	
<b>Total Net Assets</b>	<b>100.00%</b>	

## Investment Performance NAV as on February 28, 2025: ₹ 457.6900

	Since Inception	5 Years	3 Years	1 Year
<b>Inception - Aug 30, 2002</b>				
Aditya Birla Sun Life Frontline Equity Fund	18.51%	16.02%	11.76%	2.59%
Value of Std Investment of ₹ 10,000	457690	21035	13962	10259
<b>Benchmark - NIFTY 100 TRI</b>	NA	15.99%	10.94%	0.91%
Value of Std Investment of ₹ 10,000	NA	21014	13658	10092
<b>Additional Benchmark - BSE Sensex TRI</b>	16.61%	15.22%	10.56%	2.19%
Value of Std Investment of ₹ 10,000	317835	20326	13519	10220

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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
<b>Growth</b>	<b>457.6900</b>	<b>504.4900</b>
<b>IDCW<sup>1</sup>:</b>	<b>36.2000</b>	<b>86.2200</b>

<sup>1</sup>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
<b>Total Amount Invested (₹)</b>	2700000	600000	360000	120000
<b>Market Value of amount Invested</b>	20965168	851462	418077	110908
<b>Scheme Returns (CAGR)</b>	15.62%	13.99%	9.98%	-13.87%
<b>NIFTY 100 TRI returns# (CAGR)</b>	NA	13.17%	8.77%	-15.52%
<b>BSE Sensex TRI returns## (CAGR)</b>	14.06%	12.55%	8.11%	-11.29%

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 & 2.3 years

### SIP

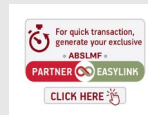
Daily/Weekly/Monthly: Minimum ₹ 100/-

### 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	₹	7237.11	Crores
AUM as on last day	₹	6940.93	Crores

### Total Expense Ratio (TER)

Regular	1.85%
Direct	0.94%
Including additional expenses and goods and service tax on management fees.	

### Other Parameters

Standard Deviation	13.23%
Sharpe Ratio	0.44
Beta	0.89
Portfolio Turnover	0.30
Treynor Ratio	0.07
Average P/E	26.12
Average P/BV	3.78
Average Dividend Yield	0.95

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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
<b>Banks</b>	21.42%
ICICI Bank Limited	7.96%
HDFC Bank Limited	5.47%
Axis Bank Limited	4.10%
State Bank of India	2.01%
AU Small Finance Bank Limited	1.87%
IT - Software	12.04%
Infosys Limited	5.71%
Coforge Limited	3.19%
Tech Mahindra Limited	3.14%
<b>Automobiles</b>	9.16%
Mahindra & Mahindra Limited	3.94%
Bajaj Auto Limited	2.89%
Tata Motors Limited	2.33%
<b>Finance</b>	6.63%
Shriram Finance Ltd	3.47%
Bajaj Finance Limited	3.15%
Telecom - Services	5.53%
Bharti Airtel Limited	5.53%
Petroleum Products	5.47%
Reliance Industries Limited	5.47%
<b>Insurance</b>	5.08%
SBI Life Insurance Company Limited	2.95%
Max Financial Services Limited	2.13%
<b>Construction</b>	4.30%

Issuer	% to Net Assets
<b>Larsen &amp; Toubro Limited</b>	4.30%
<b>Retailing</b>	3.90%
Trent Limited	2.05%
Zomato Limited	1.85%
<b>Consumer Durables</b>	3.87%
Volta Limited	2.29%
Whirlpool of India Limited	1.58%
<b>Power</b>	3.77%
NTPC Limited	3.77%
<b>Pharmaceuticals &amp; Biotechnology</b>	2.93%
Sun Pharmaceutical Industries Limited	2.93%
<b>Beverages</b>	2.86%
United Spirits Limited	2.86%
<b>Realty</b>	2.79%
Phoenix Mills Limited	2.79%
<b>Non - Ferrous Metals</b>	2.73%
Hindalco Industries Limited	2.73%
<b>Agricultural Food &amp; other Products</b>	2.47%
Tata Consumer Products Limited	2.47%
<b>Cement &amp; Cement Products</b>	1.77%
UltraTech Cement Limited	1.77%
<b>Diversified FMCG</b>	1.49%
Hindustan Unilever Limited	1.49%
<b>EQUITY FUTURE</b>	0.25%
AU Small Finance Bank Limited	0.25%
<b>Cash &amp; Current Assets</b>	1.56%
<b>Total Net Assets</b>	100.00%



## Investment Performance

NAV as on February 28, 2025: ₹ 123.9628

Inception - Oct 24, 2005	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Focused Fund	13.89%	15.62%	12.25%	3.00%
Value of Std Investment of ₹ 10,000	123963	20677	14147	10301
Benchmark - Nifty 500 TRI	13.65%	17.78%	12.70%	-0.08%
Value of Std Investment of ₹ 10,000	119043	22683	14320	9992
Additional Benchmark - BSE Sensex TRI	13.67%	15.22%	10.56%	2.19%
Value of Std Investment of ₹ 10,000	119473	20326	13519	10220

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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	123.9628	139.1451
IDCW <sup>1</sup> :	22.5451	52.9151

<sup>1</sup>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 (₹)	2320000	600000	360000	120000
Market Value of amount Invested	9603053	856497	426705	111901
Scheme Returns (CAGR)	13.09%	14.23%	11.38%	-12.39%
Nifty 500 TRI returns# (CAGR)	12.92%	14.92%	9.92%	-18.41%
BSE Sensex TRI returns## (CAGR)	NA	12.55%	8.11%	-11.29%

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

1.3 years & 2.3 Years

### SIP

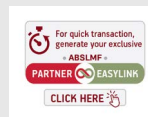
Daily/Weekly/Monthly: Minimum ₹ 100/-

### 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	₹	21016.45	Crores
AUM as on last day	₹	20079.75	Crores

### Total Expense Ratio (TER)

Regular	1.70%
Direct	0.95%

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

### Other Parameters

Standard Deviation	13.98%
Sharpe Ratio	0.40
Beta	0.95
Portfolio Turnover	0.44
Treynor Ratio	0.06
Average P/E	26.85
Average P/BV	3.82
Average Dividend Yield	0.98

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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
<b>Banks</b>	<b>22.94%</b>
ICICI Bank Limited	8.10%
HDFC Bank Limited	4.66%
Kotak Mahindra Bank Limited	4.32%
Axis Bank Limited	2.15%
State Bank of India	1.85%
AU Small Finance Bank Limited	1.13%
Bank of Baroda	0.73%
<b>IT - Software</b>	<b>10.04%</b>
Infosys Limited	5.35%
HCL Technologies Limited	2.82%
Tech Mahindra Limited	1.15%
Persistent Systems Limited	0.61%
Hexaware Technologies limited	0.10%
<b>Finance</b>	<b>5.94%</b>
Cholamandalam Investment and Finance Company Limited	2.34%
Bajaj Finserv Limited	1.68%
Shriram Finance Ltd	0.92%
REC Limited	0.44%
CreditAccess Grameen Limited	0.29%
SBFC Finance Ltd	0.22%
Aditya Birla Capital Limited	0.05%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.52%</b>
Sun Pharmaceutical Industries Limited	2.67%
Cipla Limited	1.07%
Glenmark Pharmaceuticals Limited	0.80%
Alkem Laboratories Limited	0.60%
Onesource Speciality Pharma Ltd	0.28%
Solara Active Pharma Sciences Limited	0.10%
<b>Automobiles</b>	<b>5.48%</b>
Maruti Suzuki India Limited	2.08%
Mahindra & Mahindra Limited	1.83%
Bajaj Auto Limited	1.22%

Issuer	% to Net Assets
Hyundai Motor India Ltd	0.34%
<b>Petroleum Products</b>	<b>5.39%</b>
Reliance Industries Limited	4.06%
Hindustan Petroleum Corporation Limited	1.34%
<b>Auto Components</b>	<b>4.82%</b>
Bharat Forge Limited	1.48%
Exide Industries Limited	1.10%
Sona BLW Precision Forgings Limited	1.01%
ZF Commercial Vehicle Control Systems India Limited	0.79%
Tube Investments of India Limited	0.44%
<b>Insurance</b>	<b>4.04%</b>
ICICI Lombard General Insurance Company Limited	1.68%
SBI Life Insurance Company Limited	1.64%
Max Financial Services Limited	0.72%
<b>Beverages</b>	<b>3.39%</b>
Radico Khaitan Limited	2.06%
United Spirits Limited	1.34%
<b>Industrial Products</b>	<b>3.32%</b>
WELSPUN CORP LIMITED	1.23%
RR Kabel Ltd	0.74%
Cummins India Limited	0.59%
APL Apollo Tubes Limited	0.58%
Happy Forgings Ltd	0.18%
<b>Telecom - Services</b>	<b>3.13%</b>
Bharti Airtel Limited	2.65%
Bharti Airtel Limited	0.49%
<b>Cement &amp; Cement Products</b>	<b>2.51%</b>
Ambuja Cements Limited	1.27%
Grasim Industries Limited	1.24%
<b>Chemicals &amp; Petrochemicals</b>	<b>2.51%</b>
SRF Limited	1.47%
Atul Limited	1.04%
<b>Consumer Durables</b>	<b>2.44%</b>



Issuer	% to Net Assets
Whirlpool of India Limited	0.65%
V-Guard Industries Limited	0.64%
Havells India Limited	0.60%
Asian Paints Limited	0.54%
Construction	2.34%
Larsen & Toubro Limited	2.22%
H.G. Infra Engineering Limited	0.12%
Electrical Equipment	2.20%
CG Power and Industrial Solutions Limited	1.32%
GE Vernova T&D India Ltd	0.88%
Retailing	2.07%
Avenue Supermarts Limited	1.19%
Zomato Limited	0.67%
Vedant Fashions Private Limited	0.21%
Healthcare Services	1.97%
Apollo Hospitals Enterprise Limited	1.30%
METROPOLIS HEALTHCARE LIMITED	0.55%
Fortis Healthcare Limited	0.12%
Agricultural Food & other Products	1.68%
Tata Consumer Products Limited	1.68%
Non - Ferrous Metals	1.63%
Hindalco Industries Limited	1.63%
Personal Products	1.18%
Godrej Consumer Products Limited	1.18%
Ferrous Metals	1.17%
Jindal Steel & Power Limited	1.17%

Issuer	% to Net Assets
Transport Services	0.76%
InterGlobe Aviation Limited	0.76%
Realty	0.58%
Sobha Limited	0.58%
Capital Markets	0.54%
Angel Broking Limited	0.54%
Industrial Manufacturing	0.42%
Honeywell Automation India Limited	0.42%
Fertilizers & Agrochemicals	0.40%
Sumitomo Chemical India Limited	0.40%
Minerals & Mining	0.35%
NMDC Limited	0.35%
INDEX FUTURE	0.26%
Bank Nifty Index	0.26%
EQUITY FUTURE	0.13%
Angel Broking Limited	0.13%
Miscellaneous	0.00%
MAESTROS MEDILINE SYSTEMS LIMITED	0.00%
Magnasound (I) Limited	0.00%
Mms Infrastructure Limited	0.00%
Cash & Current Assets	0.85%
<b>Total Net Assets</b>	<b>100.00%</b>

### Investment Performance

NAV as on February 28, 2025: ₹ 1533.4700

	Since Inception	5 Years	3 Years	1 Year
<b>Inception - Aug 27,1998</b>				
Aditya Birla Sun Life Flexi Cap Fund	20.89%	15.77%	12.05%	3.64%
Value of Std Investment of ₹ 10,000	1533470	20810	14074	10365
<b>Benchmark - NIFTY 500 TRI</b>	15.75%	17.78%	12.70%	-0.08%
Value of Std Investment of ₹ 10,000	484200	22683	14320	9992
<b>Additional Benchmark - Nifty 50 TRI</b>	14.46%	15.94%	10.92%	1.89%
Value of Std Investment of ₹ 10,000	359226	20966	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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
<b>Growth</b>	1533.4700	1708.4900
<b>IDCW<sup>1</sup>:</b>	140.6100	197.9900

<sup>1</sup>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
<b>Total Amount Invested (₹)</b>	3170000	600000	360000	120000
<b>Market Value of amount Invested</b>	55822989	861399	425780	111006
<b>Scheme Returns (CAGR)</b>	17.86%	14.46%	11.23%	-13.73%
<b>NIFTY 500 TRI# (CAGR)</b>	NA	14.92%	9.92%	-18.41%
<b>Nifty 50 TRI returns## (CAGR)</b>	14.08%	13.16%	8.71%	-12.15%

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

2.3 Years & 0.3 years

### SIP

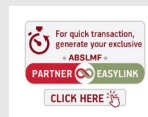
Daily/Weekly/Monthly: Minimum ₹ 100/- and in multiples of ₹ 1/- thereafter

### Fund Category

Large & 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/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	₹	5285.18	Crores
AUM as on last day	₹	5006.78	Crores

### Total Expense Ratio (TER)

Regular	1.95%
Direct	1.19%
Including additional expenses and goods and service tax on management fees.	

### Other Parameters

Standard Deviation	15.48%
Sharpe Ratio	-0.01
Beta	1.00
Portfolio Turnover	0.40
Treynor Ratio	0.00
Average P/E	28.41
Average P/BV	3.97
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 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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
<b>Banks</b>	<b>14.03%</b>
ICICI Bank Limited	4.67%
HDFC Bank Limited	2.80%
Axis Bank Limited	2.13%
State Bank of India	1.96%
AU Small Finance Bank Limited	1.50%
IndusInd Bank Limited	0.96%
<b>Finance</b>	<b>8.87%</b>
Bajaj Finance Limited	1.90%
Shriram Finance Ltd	1.48%
Cholamandalam Investment and Finance Company Limited	1.42%
LIC Housing Finance Limited	1.38%
Bajaj Finserv Limited	1.13%
REC Limited	1.03%
Muthoot Finance Limited	0.53%
<b>Auto Components</b>	<b>6.77%</b>
Schaeffler India Limited	1.42%
Minda Industries Ltd	1.37%
Samvardhana Motherson International Limited	1.34%
Tube Investments of India Limited	1.03%
Sona BLW Precision Forgings Limited	0.88%
Bharat Forge Limited	0.74%
<b>IT - Software</b>	<b>6.50%</b>
Infosys Limited	4.43%
Coforge Limited	1.30%
Tech Mahindra Limited	0.58%
LTIMindtree Limited	0.20%
<b>Retailing</b>	<b>5.39%</b>
Info Edge (India) Limited	1.48%
Trent Limited	1.28%
FSN E-Commerce Ventures Limited	0.89%
Swiggy Ltd	0.77%

Issuer	% to Net Assets
Zomato Limited	0.73%
Go Fashion India Limited	0.23%
<b>Petroleum Products</b>	<b>4.54%</b>
Reliance Industries Limited	2.87%
Hindustan Petroleum Corporation Limited	1.67%
<b>Construction</b>	<b>4.30%</b>
Larsen & Toubro Limited	2.24%
Power Mech Projects Limited	0.96%
IRB Infrastructure Developers Limited	0.59%
KEC International Limited	0.51%
<b>Industrial Products</b>	<b>3.72%</b>
APL Apollo Tubes Limited	2.20%
WELSPUN CORP LIMITED	1.52%
<b>Leisure Services</b>	<b>3.62%</b>
Jubilant Foodworks Limited	1.46%
Chalet Hotels Limited	1.29%
SAMHI Hotels Ltd	0.86%
<b>Consumer Durables</b>	<b>3.54%</b>
Voltas Limited	1.80%
Titan Company Limited	1.35%
Cello World Ltd	0.38%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>3.51%</b>
Ajanta Pharmaceuticals Limited	1.50%
Mankind Pharma Ltd	1.19%
Emcure Pharmaceuticals Ltd	0.51%
Alkem Laboratories Limited	0.30%
<b>Textiles &amp; Apparels</b>	<b>3.03%</b>
Gokaldas Exports Ltd	1.41%
K.P.R. Mill Limited	0.81%
Welspun Living Limited	0.81%
<b>Transport Services</b>	<b>2.85%</b>
InterGlobe Aviation Limited	1.61%



Issuer	% to Net Assets
Container Corporation of India Limited	1.24%
Beverages	2.75%
United Breweries Limited	1.88%
Varun Beverages Limited	0.86%
Cement & Cement Products	2.58%
JK Cement Limited	2.58%
Aerospace & Defense	2.54%
Bharat Electronics Limited	1.32%
Hindustan Aeronautics Limited	1.21%
Automobiles	2.27%
TVS Motor Company Limited	1.24%
Bajaj Auto Limited	0.62%
Mahindra & Mahindra Limited	0.41%
Healthcare Services	2.09%
Fortis Healthcare Limited	2.09%
Ferrous Metals	2.01%
Jindal Steel & Power Limited	2.01%
Telecom - Services	1.93%
Bharti Airtel Limited	1.93%
Realty	1.84%
Phoenix Mills Limited	0.99%
Sunteck Realty Limited	0.85%
Power	1.78%
NTPC Limited	1.16%
NTPC Green Energy Ltd	0.62%

Issuer	% to Net Assets
Non - Ferrous Metals	1.76%
Hindalco Industries Limited	1.76%
Insurance	1.74%
Max Financial Services Limited	1.74%
Electrical Equipment	1.57%
ABB India Limited	0.92%
Siemens Limited	0.65%
Chemicals & Petrochemicals	1.22%
Navin Fluorine International Limited	1.22%
Diversified Metals	0.77%
Vedanta Limited	0.77%
Transport Infrastructure	0.70%
JSW Infrastructure Ltd	0.70%
Miscellaneous	0.00%
Dharti Dredging	0.00%
Isprava Technologies Limited	0.00%
Cash & Current Assets	1.79%
<b>Total Net Assets</b>	<b>100.00%</b>



### Investment Performance

NAV as on February 28, 2025: ₹ 761.2200

Inception - Feb 24, 1995	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Equity Advantage Fund	16.25%	12.63%	6.25%	-1.43%
Value of Std Investment of ₹ 10,000	920949	18137	11996	9856
Benchmark - Nifty Large Midcap 250 TRI	NA	20.10%	15.26%	0.67%
Value of Std Investment of ₹ 10,000	NA	25012	15318	10067
Additional Benchmark - Nifty 50 TRI	12.26%	15.94%	10.92%	1.89%
Value of Std Investment of ₹ 10,000	322683	20966	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 185 -186 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	761.2200	844.0800
IDCW <sup>2</sup> :	118.0600	180.8900

<sup>2</sup>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 (₹)	36,00,000	600000	360000	120000
Market Value of amount Invested	66841208	775261	394879	105482
Scheme Returns (CAGR)	15.83%	10.20%	6.11%	-21.84%
Nifty Large Midcap 250 TRI# (CAGR)	NA	17.40%	12.04%	-18.78%
Nifty 50 TRI returns## (CAGR)	NA	13.16%	8.71%	-12.15%

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

3.2 years & 2.3 Years

#### SIP

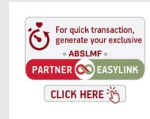
Daily/Weekly/Monthly: Minimum ₹ 100/- and in multiples of ₹ 1/- thereafter

#### 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	₹	3384.29	Crores
AUM as on last day	₹	3212.73	Crores

#### Total Expense Ratio (TER)

Regular	2.05%
Direct	1.39%
Including additional expenses and goods and service tax on management fees.	

#### Other Parameters

Standard Deviation	14.40%
Sharpe Ratio	0.11
Beta	0.86
Portfolio Turnover	0.14
Treynor Ratio	0.02
Average P/E	49.32
Average P/BV	7.65
Average Dividend Yield	1.29

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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	12.39%
GlaxoSmithKline Pharmaceuticals Limited	3.42%
Gland Pharma Limited	2.23%
Pfizer Limited	2.14%
Procter & Gamble Health Limited	1.09%
Abbott India Limited	0.97%
J.B. Chemicals & Pharmaceuticals Limited	0.73%
Sanofi India Limited	0.72%
SANOFI CONSUMER HEALTHCARE	0.66%
Suven Pharmaceuticals Limited	0.44%
Auto Components	9.40%
Schaeffler India Limited	3.41%
Bosch Limited	2.56%
CIE Automotive India Ltd	1.31%
ZF Commercial Vehicle Control Systems India Limited	1.26%
Motherson Sumi Wiring India Limited	0.86%
Consumer Durables	7.38%
Johnson Controls - Hitachi Air Conditioning India Limited	1.72%
Bata India Limited	1.50%
Whirlpool of India Limited	1.47%
Kansai Nerolac Paints Limited	1.35%
Eureka Forbes Ltd	0.89%
Akzo Nobel India Limited	0.45%
Automobiles	7.35%
Maruti Suzuki India Limited	6.11%
Hyundai Motor India Ltd	1.24%
Beverages	6.95%
United Breweries Limited	4.09%
United Spirits Limited	2.86%
Industrial Products	6.61%

Issuer	% to Net Assets
Cummins India Limited	3.03%
Grindwell Norton Limited	1.01%
TIMKEN INDIA LTD	0.84%
SKF India Limited	0.81%
RHI Magnesita India Limited	0.64%
ESAB India Ltd	0.29%
Personal Products	5.77%
Procter & Gamble Hygiene and Health Care Limited	3.06%
Gillette India Limited	2.71%
Fertilizers & Agrochemicals	5.29%
Bayer Cropscience Limited	3.96%
Sumitomo Chemical India Limited	1.32%
Electrical Equipment	5.17%
Siemens Limited	2.14%
GE Vernova T&D India Ltd	1.44%
ABB India Limited	1.41%
Hitachi Energy India Limited	0.19%
Finance	4.36%
CRISIL Limited	2.62%
Aavas Financiers Limited	0.94%
SBFC Finance Ltd	0.65%
CreditAccess Grameen Limited	0.14%
IT - Software	3.79%
Mphasis Limited	1.33%
Coforge Limited	1.16%
Hexaware Technologies limited	1.05%
Oracle Financial Services Software Limited	0.24%
Capital Markets	3.74%
ICRA Limited	3.13%
360 ONE WAM Ltd	0.41%







Issuer	% to Net Assets
Nippon Life India Asset Management Limited	0.20%
Diversified FMCG	3.45%
Hindustan Unilever Limited	3.45%
Industrial Manufacturing	3.03%
Honeywell Automation India Limited	3.03%
Leisure Services	2.72%
Sapphire Foods India Ltd	1.64%
Thomas Cook (India) Limited	1.08%
Healthcare Services	2.26%
Fortis Healthcare Limited	2.26%
Food Products	1.89%
Nestle India Limited	1.89%
Agricultural Commercial & Construction Vehicles	1.29%
Escorts Kubota Limited	1.29%
Diversified	1.18%
3M India Limited	1.18%
Transport Services	0.79%
Blue Dart Express Limited	0.79%
United States of America	0.77%
Cognizant Technology Solutions CI A Com Stk	0.77%
Agricultural Food & other Products	0.72%
Adani Wilmar Limited	0.72%
Cement & Cement Products	0.68%

Issuer	% to Net Assets
HeidelbergCement India Limited	0.68%
Commercial Services & Supplies	0.58%
Quess Corp Limited	0.58%
Chemicals & Petrochemicals	0.51%
Linde India Limited	0.51%
Household Products	0.51%
DOMS Industries Limited	0.51%
Retailing	0.37%
Swiggy Ltd	0.37%
Auto Ancillaries	0.35%
Carraro India Ltd	0.35%
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	0.68%
<b>Total Net Assets</b>	<b>100.00%</b>



### Investment Performance

NAV as on February 28, 2025: ₹ 1146.4700

	Since Inception	5 Years	3 Years	1 Year
<b>Inception - Dec 27, 1999</b>				
Aditya Birla Sun Life MNC Fund	14.71%	7.95%	8.03%	-1.25%
Value of Std Investment of ₹ 10,000	317494	14663	12611	9874
<b>Benchmark - Nifty MNC TRI</b>	12.84%	14.95%	12.02%	0.46%
Value of Std Investment of ₹ 10,000	209822	20083	14060	10046
<b>Additional Benchmark - Nifty 50 TRI</b>	13.02%	15.94%	10.92%	1.89%
Value of Std Investment of ₹ 10,000	218097	20966	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 185-186 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
<b>Growth</b>	<b>1146.4700</b>	<b>1272.4800</b>
<b>IDCW<sup>1</sup>:</b>	<b>198.0100</b>	<b>406.9000</b>

<sup>1</sup>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
<b>Total Amount Invested (₹)</b>	3660000	600000	360000	120000
<b>Market Value of amount Invested</b>	NA	715308	388102	104248
<b>Scheme Returns (CAGR)</b>	NA	6.98%	4.95%	-23.61%
<b>Nifty MNC TRI returns# (CAGR)</b>	NA	12.29%	8.19%	-23.01%
<b>Nifty 50 TRI returns## (CAGR)</b>	NA	13.16%	8.71%	-12.15%

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

0.3 years & 2.3 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	₹	5321.73	Crores
AUM as on last day	₹	5055.65	Crores

### Total Expense Ratio (TER)

Regular	1.94%
Direct	1.14%
Including additional expenses and goods and service tax on management fees.	

### Other Parameters

Standard Deviation	16.14%
Sharpe Ratio	0.45
Beta	0.91
Portfolio Turnover	0.48
Treynor Ratio	0.08
Average P/E	31.86
Average P/BV	4.33
Average Dividend Yield	0.76

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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
<b>Finance</b>	<b>10.11%</b>
Cholamandalam Financial Holdings Limited	3.13%
Shriram Finance Ltd	2.74%
Cholamandalam Investment and Finance Company Limited	1.22%
Muthoot Finance Limited	0.98%
LIC Housing Finance Limited	0.98%
SBI Cards & Payment Services Limited	0.72%
GFL Limited	0.24%
Aditya Birla Capital Limited	0.10%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>7.64%</b>
Glenmark Pharmaceuticals Limited	2.53%
Lupin Limited	1.81%
IPCA Laboratories Limited	1.48%
Ajanta Pharmaceuticals Limited	1.06%
Sanofi India Limited	0.64%
Solara Active Pharma Sciences Limited	0.12%
<b>Industrial Products</b>	<b>7.13%</b>
APL Apollo Tubes Limited	2.14%
Cummins India Limited	2.02%
AIA Engineering Limited	1.46%
Supreme Industries Limited	0.91%
RR Kabel Ltd	0.60%
<b>Banks</b>	<b>6.93%</b>
AU Small Finance Bank Limited	2.69%
The Federal Bank Limited	2.15%
Kotak Mahindra Bank Limited	0.81%
Bank of India	0.64%
ICICI Bank Limited	0.64%
<b>IT - Software</b>	<b>6.25%</b>
Mphasis Limited	2.22%
KPIT Technologies Limited	1.35%
Hexaware Technologies limited	1.03%

Issuer	% to Net Assets
LTIMindtree Limited	0.83%
Tata Elxsi Limited	0.82%
<b>Auto Components</b>	<b>5.87%</b>
Bharat Forge Limited	1.50%
Tube Investments of India Limited	1.27%
Schaeffler India Limited	1.01%
Sona BLW Precision Forgings Limited	0.86%
Exide Industries Limited	0.79%
MRF Limited	0.44%
<b>Chemicals &amp; Petrochemicals</b>	<b>4.80%</b>
Gujarat Fluorochemicals Limited	2.73%
Atul Limited	1.19%
Navin Fluorine International Limited	0.89%
<b>Healthcare Services</b>	<b>4.76%</b>
Fortis Healthcare Limited	3.56%
Apollo Hospitals Enterprise Limited	1.20%
<b>Consumer Durables</b>	<b>4.27%</b>
Volta Limited	1.41%
Whirlpool of India Limited	0.93%
Stylam Industries Ltd	0.78%
V-Guard Industries Limited	0.66%
Kansai Nerolac Paints Limited	0.49%
<b>Realty</b>	<b>3.60%</b>
Phoenix Mills Limited	1.81%
Prestige Estates Projects Limited	1.79%
<b>Textiles &amp; Apparels</b>	<b>3.34%</b>
K.P.R. Mill Limited	2.38%
Page Industries Limited	0.96%
<b>Beverages</b>	<b>3.23%</b>
United Breweries Limited	2.51%
Radico Khaitan Limited	0.72%
<b>Power</b>	<b>2.75%</b>



Issuer	% to Net Assets
Torrent Power Limited	2.75%
Retailing	2.70%
Info Edge (India) Limited	1.39%
Vishal Mega Mart Ltd	1.31%
Electrical Equipment	2.52%
Thermax Limited	1.65%
Premier Energies Ltd	0.60%
GE Vernova T&D India Ltd	0.26%
Ferrous Metals	2.47%
Jindal Steel & Power Limited	1.67%
Jindal Stainless Limited	0.80%
Insurance	2.42%
Max Financial Services Limited	2.42%
Leisure Services	2.42%
The Indian Hotels Company Limited	1.63%
Jubilant Foodworks Limited	0.79%
Minerals & Mining	1.96%
NMDC Limited	1.96%
Cement & Cement Products	1.91%
JK Cement Limited	1.91%
Fertilizers & Agrochemicals	1.73%
Coromandel International Limited	1.73%

Issuer	% to Net Assets
Capital Markets	1.60%
Computer Age Management Services Limited	0.93%
HDFC Asset Management Company Limited	0.66%
Automobiles	0.88%
TVS Motor Company Limited	0.88%
Diversified Metals	0.88%
Vedanta Limited	0.88%
Construction	0.82%
KEC International Limited	0.52%
Interarch Building Products Ltd	0.30%
Transport Services	0.81%
Container Corporation of India Limited	0.81%
Paper Forest & Jute Products	0.80%
Aditya Birla Real Estate Ltd.	0.80%
Transport Infrastructure	0.68%
Adani Ports and Special Economic Zone Limited	0.68%
IT - Services	0.61%
L&T Technology Services Limited	0.61%
Oil	0.38%
Oil India Limited	0.38%
Cash & Current Assets	3.75%
<b>Total Net Assets</b>	<b>100.00%</b>

Investment Performance		NAV as on February 28, 2025: ₹655.8200			
	Since Inception	5 Years	3 Years	1 Year	
Inception - Oct 03, 2002					
Aditya Birla Sun Life Midcap Fund	20.51%	19.25%	13.60%	2.85%	
Value of Std Investment of ₹ 10,000	655820	24143	14665	10286	
Benchmark - NIFTY Midcap 150 TRI	NA	24.05%	19.43%	0.07%	
Value of Std Investment of ₹ 10,000	NA	29406	17043	10007	
Additional Benchmark - Nifty 50 TRI	16.63%	15.94%	10.92%	1.89%	
Value of Std Investment of ₹ 10,000	314830	20966	13652	10190	

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. 185 -186 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	655.8200	728.2300
IDCW <sup>1</sup> :	48.7100	82.8400

<sup>1</sup>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 (₹)	2680000	600000	360000	120000
Market Value of amount Invested	24038604	930639	429420	106294
Scheme Returns (CAGR)	16.76%	17.62%	11.82%	-20.66%
NIFTY Midcap 150 TRI returns## (CAGR)	NA	21.52%	15.15%	-22.29%
Nifty 50 TRI returns## (CAGR)	NA	13.16%	8.71%	-12.15%

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

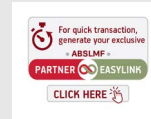
The objective of the scheme is to achieve long term growth of capital, at commensurate levels of risk through a diversified research based investment in Large, Mid & Small cap companies. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be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

0.3 Years, 3.8 Years & 2.3 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	₹	5701.71	Crores
AUM as on last day	₹	5409.92	Crores

### Total Expense Ratio (TER)

Regular	1.88%
Direct	0.84%

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

### Other Parameters

Standard Deviation	14.07%
Sharpe Ratio	0.41
Beta	0.88
Portfolio Turnover	0.53
Treynor Ratio	0.06
Average P/E	29.63
Average P/BV	4.28
Average Dividend Yield	0.81

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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
<b>Banks</b>	14.36%
HDFC Bank Limited	4.39%
ICICI Bank Limited	3.86%
Kotak Mahindra Bank Limited	2.14%
Axis Bank Limited	1.58%
State Bank of India	1.20%
Bank of Maharashtra	1.19%
<b>Finance</b>	6.82%
Power Finance Corporation Limited	2.01%
Cholamandalam Financial Holdings Limited	1.62%
SBFC Finance Ltd	1.24%
Bajaj Finserv Limited	1.21%
Home First Finance Company India Limited	0.74%
<b>IT - Software</b>	6.65%
Infosys Limited	1.97%
Coforge Limited	1.93%
Persistent Systems Limited	1.06%
Hexaware Technologies limited	0.93%
Zensar Technologies Limited	0.76%
<b>Consumer Durables</b>	5.71%
Volta Limited	2.13%
Dixon Technologies (India) Limited	1.36%
V-Guard Industries Limited	1.32%
Whirlpool of India Limited	0.90%
<b>Electrical Equipment</b>	5.67%
TRIVENI TURBINE LTD	1.16%
Hitachi Energy India Limited	1.05%
TD Power Systems Limited	0.87%
ABB India Limited	0.76%
Premier Energies Ltd	0.72%
Thermax Limited	0.72%
CG Power and Industrial Solutions Limited	0.39%

Issuer	% to Net Assets
<b>Retailing</b>	5.56%
Zomato Limited	1.72%
Avenue Supermarts Limited	1.48%
Vishal Mega Mart Ltd	1.30%
Trent Limited	1.06%
<b>Pharmaceuticals &amp; Biotechnology</b>	4.97%
Sun Pharmaceutical Industries Limited	1.18%
IPCA Laboratories Limited	0.99%
Granules India Limited	0.89%
Glenmark Pharmaceuticals Limited	0.69%
GlaxoSmithKline Pharmaceuticals Limited	0.62%
Ajanta Pharmaceuticals Limited	0.61%
<b>Auto Components</b>	3.76%
SJS Enterprises Pvt Limited	1.36%
Craftsman Automation Ltd	0.91%
Bharat Forge Limited	0.76%
Sansera Engineering Ltd	0.73%
<b>Beverages</b>	3.49%
United Spirits Limited	1.56%
Radico Khaitan Limited	1.44%
Varun Beverages Limited	0.50%
<b>Telecom - Services</b>	3.48%
Bharti Airtel Limited	2.50%
Indus Towers Limited	0.98%
<b>Insurance</b>	3.42%
Max Financial Services Limited	1.73%
ICICI Lombard General Insurance Company Limited	1.03%
Medi Assist Healthcare Services Ltd	0.66%
<b>Cement &amp; Cement Products</b>	3.30%
JK Cement Limited	1.79%
UltraTech Cement Limited	1.51%
<b>Automobiles</b>	3.16%



Issuer	% to Net Assets
Mahindra & Mahindra Limited	2.21%
Bajaj Auto Limited	0.95%
Construction	3.12%
Larsen & Toubro Limited	2.40%
Ahluwalia Contracts (India) Limited	0.72%
Healthcare Services	3.01%
Fortis Healthcare Limited	2.12%
Jupiter Life Line Hospitals Ltd	0.89%
Power	2.59%
NTPC Limited	1.88%
Torrent Power Limited	0.71%
Realty	2.56%
Brigade Enterprises Limited	1.84%
Prestige Estates Projects Limited	0.72%
Petroleum Products	1.87%
Reliance Industries Limited	1.30%
Hindustan Petroleum Corporation Limited	0.57%
Leisure Services	1.63%
The Indian Hotels Company Limited	1.11%
Westlife Development Ltd	0.52%
Chemicals & Petrochemicals	1.47%
Vinati Organics Limited	1.47%
Industrial Products	1.34%
TIMKEN INDIA LTD	0.59%
POLYCAB INDIA Limited	0.39%
Mold-Tek Packaging Limited	0.36%

Issuer	% to Net Assets
Non - Ferrous Metals	1.20%
Hindalco Industries Limited	1.20%
Personal Products	1.13%
Godrej Consumer Products Limited	1.13%
Oil	1.10%
Oil & Natural Gas Corporation Limited	1.10%
Agricultural Food & other Products	0.99%
Adani Wilmar Limited	0.99%
Paper Forest & Jute Products	0.99%
Aditya Birla Real Estate Ltd.	0.99%
Diversified FMCG	0.90%
Hindustan Unilever Limited	0.90%
Industrial Manufacturing	0.77%
Praj Industries Limited	0.77%
IT - Services	0.77%
Cyient Limited	0.77%
Food Products	0.76%
Manorama Industries Ltd	0.50%
Mrs Bectors Food Specialities Limited	0.26%
Textiles & Apparels	0.68%
Arvind Limited	0.68%
Fertilizers & Agrochemicals	0.44%
Sumitomo Chemical India Limited	0.44%
Cash & Current Assets	2.32%
<b>Total Net Assets</b>	<b>100.00%</b>

## Investment Performance NAV as on February 28, 2025: ₹ 16.5100

	Since Inception	5 Years	3 Years	1 Year
<b>Inception - May 07, 2021</b>				
Aditya Birla Sun Life Multi-Cap Fund	14.04%	NA	12.12%	0.24%
Value of Std Investment of ₹ 10,000	16510	NA	14099	10024
Benchmark - NIFTY 500 Multicap 50:25:25 TRI	15.90%	NA	14.69%	-1.03%
Value of Std Investment of ₹ 10,000	17561	NA	15094	9897
Additional Benchmark - Nifty 50 TRI	12.43%	NA	10.92%	1.89%
Value of Std Investment of ₹ 10,000	15639	NA	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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
<b>Growth</b>	<b>16.5100</b>	<b>17.4500</b>
<b>IDCW<sup>1</sup></b>	<b>15.5300</b>	<b>16.4100</b>

<sup>1</sup>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 (₹)	450000	NA	360000	120000
Market Value of amount Invested	539220	NA	413985	106201
Scheme Returns (CAGR)	9.64%	NA	9.31%	-20.80%
NIFTY 500 Multicap 50:25:25 TRI returns# (CAGR)	11.86%	NA	11.47%	-20.93%
Nifty 50 TRI returns## (CAGR)	9.05%	NA	8.71%	-12.15%

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

0.3 years & 2.3 Years

### SIP

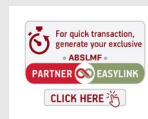
Daily/Weekly/Monthly: Minimum ₹ 100/-

### 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	₹	4355.29	Crores
AUM as on last day	₹	4053.50	Crores

### Total Expense Ratio (TER)

Regular	1.95%
Direct	1.04%

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

### Other Parameters

Standard Deviation	17.58%
Sharpe Ratio	0.30
Beta	0.86
Portfolio Turnover	0.39
Treynor Ratio	0.06
Average P/E	32.02
Average P/BV	4.32
Average Dividend Yield	0.61

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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
Consumer Durables	7.06%
Crompton Greaves Consumer Electricals Limited	1.47%
Whirlpool of India Limited	1.30%
PG Electroplast Ltd	1.24%
Stylam Industries Ltd	1.11%
Kajaria Ceramics Limited	0.61%
Orient Electric Ltd.	0.57%
VIP Industries Limited	0.54%
SHEELA FOAM LIMITED	0.19%
Butterfly Gandhimathi Appliances Ltd	0.01%
Auto Components	6.91%
SJS Enterprises Pvt Limited	1.47%
CEAT Limited	1.42%
Minda Corporation Limited	1.34%
Craftsman Automation Ltd	0.96%
Endurance Technologies Limited	0.79%
Samvardhana Motherson International Limited	0.38%
Steel Strips Wheels Limited	0.37%
Rolex Rings Limited	0.19%
Finance	6.41%
Cholamandalam Financial Holdings Limited	1.86%
Home First Finance Company India Limited	1.42%
Power Finance Corporation Limited	1.24%
PNB Housing Finance Limited	1.03%
Repco Home Finance Limited	0.85%
Chemicals & Petrochemicals	5.63%
Navin Fluorine International Limited	2.36%
Neogen Chemicals Ltd	1.33%
Phillips Carbon Black Ltd	0.97%
Clean Science & Technology Limited	0.97%
Pharmaceuticals & Biotechnology	5.15%
SANOFI CONSUMER HEALTHCARE	1.29%
Granules India Limited	1.26%
Eris Lifesciences Limited	1.00%

Issuer	% to Net Assets
Sanofi India Limited	0.86%
Piramal Pharma Ltd	0.74%
Electrical Equipment	4.91%
Hitachi Energy India Limited	2.04%
TD Power Systems Limited	1.89%
Transformers & Rectifiers India Ltd	0.98%
Realty	4.81%
Brigade Enterprises Limited	2.01%
Sunteck Realty Limited	0.93%
Sobha Limited	0.93%
Prestige Estates Projects Limited	0.91%
KEYSTONE REALTORS LIMITED	0.02%
Industrial Manufacturing	4.74%
Tega Industries Limited	2.00%
Praj Industries Limited	1.22%
Pitti Engineering Ltd	0.87%
DEE Development Engineers Ltd	0.64%
Textiles & Apparels	4.44%
Arvind Limited	1.74%
Gokaldas Exports Ltd	1.49%
K.P.R. Mill Limited	0.71%
Welspun Living Limited	0.50%
Banks	4.33%
Axis Bank Limited	1.88%
Karur Vysya Bank Ltd/The	1.14%
Indian Bank	0.96%
Bank of India	0.35%
Industrial Products	4.30%
Kirloskar Pneumatic Co Ltd	1.87%
Shivalik Bimetal Controls Ltd	1.04%
RHI Magnesita India Limited	0.97%
IFGL Refractories Limited	0.41%
Cement & Cement Products	3.49%
JK Cement Limited	1.97%





Issuer	% to Net Assets
Orient Cement Limited	1.14%
The Ramco Cements Limited	0.37%
Food Products	3.33%
Manorama Industries Ltd	1.28%
Bikaji Foods International Ltd	1.25%
Mrs Bectors Food Specialities Limited	0.80%
Healthcare Services	3.17%
Fortis Healthcare Limited	1.68%
Krishna Institute of Medical Sciences Ltd	1.49%
Capital Markets	2.99%
Multi Commodity Exchange of India Limited	1.99%
Angel Broking Limited	0.74%
Central Depository Services (India) Limited	0.27%
Construction	2.97%
KEC International Limited	1.53%
Power Mech Projects Limited	1.11%
PNC Infratech Limited	0.32%
Commercial Services & Supplies	2.31%
TeamLease Services Limited	1.39%
CMS Info Systems Limited	0.92%
IT - Software	2.08%
Latent View Analytics Limited	0.94%
Sonata Software Limited	0.60%
Rategain Travel Technologies Limited	0.54%
IT - Services	1.82%
Cyient Limited	1.32%
eMUDHRA LTD	0.50%
Agricultural Food & other Products	1.82%
CCL Products (India) Limited	1.82%
Retailing	1.75%
Aditya Birla Fashion and Retail Limited	0.88%
Go Fashion India Limited	0.87%
Paper Forest & Jute Products	1.69%
Aditya Birla Real Estate Ltd.	1.69%

Issuer	% to Net Assets
Beverages	1.64%
Radico Khaitan Limited	1.64%
Power	1.29%
CESC Limited	1.29%
Leisure Services	1.28%
Chalet Hotels Limited	0.93%
SAMHI Hotels Ltd	0.35%
Non - Ferrous Metals	1.14%
National Aluminium Company Limited	1.14%
Personal Products	0.88%
Emami Limited	0.88%
Financial Technology (Fintech)	0.80%
PB Fintech Limited	0.80%
Insurance	0.71%
Medi Assist Healthcare Services Ltd	0.71%
Minerals & Mining	0.69%
Moil Limited	0.69%
Healthcare Equipment & Supplies	0.35%
Laxmi Dental Ltd	0.35%
Cash & Current Assets	5.10%
<b>Total Net Assets</b>	<b>100.00%</b>

## Investment Performance NAV as on February 28, 2025: ₹ 69.6604

Inception - May 31, 2007	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Small Cap Fund	11.55%	18.39%	11.59%	-5.59%
Value of Std Investment of ₹ 10,000	69660	23284	13901	9440
Benchmark - BSE 250 SmallCap TRI	9.92%	23.95%	16.58%	-6.91%
Value of Std Investment of ₹ 10,000	53661	29295	15851	9307
Additional Benchmark - Nifty 50 TRI	10.98%	15.94%	10.92%	1.89%
Value of Std Investment of ₹ 10,000	63582	20966	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 185-186 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	69.6604	78.8270
IDCW <sup>1</sup> :	30.6610	58.8441

<sup>1</sup>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 (₹)	2130000	600000	360000	120000
Market Value of amount Invested	8328978	868104	399697	99562
Scheme Returns (CAGR)	13.80%	14.78%	6.93%	-30.23%
BSE 250 SmallCap TRI returns## (CAGR)	13.14%	20.45%	11.48%	-30.97%
Nifty 50 TRI returns## (CAGR)	12.31%	13.16%	8.71%	-12.15%

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

2.4 years & 2.3 Years

### SIP

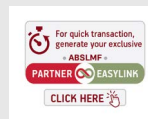
Daily/Weekly/Monthly: Minimum ₹ 100/-

### Fund Category

Value 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	₹	5680.03	Crores
AUM as on last day	₹	5300.41	Crores

### Total Expense Ratio (TER)

Regular	1.93%
Direct	1.12%
Including additional expenses and goods and service tax on management fees.	

### Other Parameters

Standard Deviation	17.40%
Sharpe Ratio	0.58
Beta	1.13
Portfolio Turnover	0.52
Treynor Ratio	0.09
Average P/E	25.17
Average P/BV	3.45
Average Dividend Yield	1.16

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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	9.23%
Tech Mahindra Limited	3.36%
Infosys Limited	2.96%
LTIMindtree Limited	1.52%
Sonata Software Limited	1.24%
Hexaware Technologies limited	0.15%
Auto Components	9.03%
Minda Corporation Limited	3.36%
Ramkrishna Forgings Limited	2.78%
Pricol Limited	1.49%
Tube Investments of India Limited	0.96%
Craftsman Automation Ltd	0.45%
Banks	8.16%
ICICI Bank Limited	3.04%
Axis Bank Limited	2.86%
The Federal Bank Limited	0.99%
IndusInd Bank Limited	0.78%
State Bank of India	0.49%
Pharmaceuticals & Biotechnology	7.75%
Sun Pharmaceutical Industries Limited	3.06%
Granules India Limited	2.22%
Onesource Speciality Pharma Ltd	0.72%
Strides Pharma Science Limited	0.70%
Torrent Pharmaceuticals Limited	0.67%
Akums Drugs & Pharmaceuticals Ltd	0.38%
Finance	6.79%
Shriram Finance Ltd	3.54%
PNB Housing Finance Limited	0.71%
REC Limited	0.65%
Poonawalla Fincorp Limited	0.56%

Issuer	% to Net Assets
Cholamandalam Financial Holdings Limited	0.52%
SBI Cards & Payment Services Limited	0.52%
LIC Housing Finance Limited	0.29%
Cement & Cement Products	5.66%
Ambuja Cements Limited	2.01%
Orient Cement Limited	1.93%
Grasim Industries Limited	1.72%
Petroleum Products	4.87%
Reliance Industries Limited	3.38%
Hindustan Petroleum Corporation Limited	1.49%
Automobiles	4.84%
Mahindra & Mahindra Limited	3.03%
Hero MotoCorp Limited	1.02%
Tata Motors Limited	0.79%
Industrial Products	4.42%
WELSPUN CORP LIMITED	3.00%
Carborundum Universal Limited	1.19%
Shivalik Bimetal Controls Ltd	0.22%
Construction	3.49%
Larsen & Toubro Limited	1.36%
Kalpataru Projects International Ltd.	1.35%
Power Mech Projects Limited	0.78%
Capital Markets	3.09%
Multi Commodity Exchange of India Limited	1.85%
Angel Broking Limited	1.24%
Power	2.91%
NTPC Limited	2.91%
Gas	2.91%
Indraprastha Gas Limited	1.56%
Mahanagar Gas Limited	1.34%



Issuer	% to Net Assets
Realty	2.67%
Sobha Limited	1.56%
Anant Raj Ltd	1.10%
Electrical Equipment	2.44%
Bharat Heavy Electricals Limited	1.43%
GE Vernova T&D India Ltd	0.68%
Premier Energies Ltd	0.34%
Industrial Manufacturing	2.36%
Praj Industries Limited	0.85%
Cyient DLM Ltd	0.82%
Pitti Engineering Ltd	0.69%
Ferrous Metals	2.18%
Jindal Steel & Power Limited	2.18%
Insurance	2.06%
Max Financial Services Limited	1.65%
SBI Life Insurance Company Limited	0.41%
Diversified Metals	1.59%
Vedanta Limited	1.59%
Textiles & Apparels	1.59%
Welspun Living Limited	0.89%
K.P.R. Mill Limited	0.70%
Diversified FMCG	1.58%
ITC Limited	1.58%
IT - Services	1.43%
Cyient Limited	1.43%
Agricultural Food & other Products	1.19%
Balrampur Chini Mills Limited	0.97%

Issuer	% to Net Assets
Nath Bio-Genes (India) Limited	0.22%
Transport Infrastructure	1.15%
Adani Ports and Special Economic Zone Limited	1.15%
Telecom - Services	1.14%
Indus Towers Limited	1.14%
Retailing	0.93%
Aditya Birla Fashion and Retail Limited	0.93%
Fertilizers & Agrochemicals	0.75%
PI Industries Limited	0.75%
Leisure Services	0.67%
Chalet Hotels Limited	0.67%
Chemicals & Petrochemicals	0.58%
Phillips Carbon Black Ltd	0.43%
IG Petrochemicals limited	0.15%
Transport Services	0.42%
VRL Logistics Limited	0.42%
Aerospace & Defense	0.41%
MTAR Technologies Limited	0.41%
Paper Forest & Jute Products	0.07%
Tamil Nadu Newsprint & Papers Limited	0.07%
Cash & Current Assets	1.65%
<b>Total Net Assets</b>	<b>100.00%</b>

## Investment Performance NAV as on February 28, 2025: ₹ 105.9934

	Since Inception	5 Years	3 Years	1 Year
Inception - Mar 27, 2008				
Aditya Birla Sun Life Pure Value Fund	14.96%	20.02%	16.51%	-6.16%
Value of Std Investment of ₹ 10,000	105993	24932	15822	9382
Benchmark - Nifty 500 TRI	11.42%	17.78%	12.70%	-0.08%
Value of Std Investment of ₹ 10,000	62404	22683	14320	9992
Additional Benchmark - Nifty 50 TRI	10.72%	15.94%	10.92%	1.89%
Value of Std Investment of ₹ 10,000	56083	20966	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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	105.9934	118.9471
IDCW <sup>2</sup> :	37.1986	67.6719

<sup>2</sup>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 (₹)	2030000	600000	360000	120000
Market Value of amount Invested	8285278	916484	429044	102719
Scheme Returns (CAGR)	14.95%	16.99%	11.76%	-25.79%
Nifty 500 TRI returns# (CAGR)	13.51%	14.92%	9.92%	-18.41%
Nifty 50 TRI returns## (CAGR)	12.63%	13.16%	8.71%	-12.15%

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

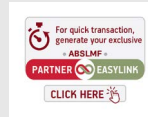
1.3 years

### 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 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	₹	1069.56	Crores
AUM as on last day	₹	1000.77	Crores

### Total Expense Ratio (TER)

Regular	2.31%
Direct	1.37%
Including additional expenses and goods and service tax on management fees.	

### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

### Other Parameters

Standard Deviation	15.99%
Sharpe Ratio	0.40
Beta	0.91
Portfolio Turnover	0.39
Treynor Ratio	0.7
Average P/E	33.72
Average P/BV	4.12
Average Dividend Yield	0.86

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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	13.82%
Cummins India Limited	2.93%
AIA Engineering Limited	2.11%
Shyam Metals & Energy Limited	1.88%
Carborundum Universal Limited	1.73%
WELSPUN CORP LIMITED	1.47%
Happy Forgings Ltd	1.20%
Shivalik Bimetal Controls Ltd	1.07%
RHI Magnesita India Limited	0.53%
Finolex Industries Limited	0.43%
TIMKEN INDIA LTD	0.36%
APL Apollo Tubes Limited	0.12%
Auto Components	10.80%
Sona BLW Precision Forgings Limited	1.86%
Bharat Forge Limited	1.52%
Samvardhana Motherson International Limited	1.52%
Tube Investments of India Limited	1.48%
Endurance Technologies Limited	1.31%
Sundram Fasteners Limited	1.31%
Sansera Engineering Ltd	1.12%
Craftsman Automation Ltd	0.69%
Automobiles	9.91%
Maruti Suzuki India Limited	4.18%
Mahindra & Mahindra Limited	3.87%
Bajaj Auto Limited	1.86%
Consumer Durables	7.93%
Voltas Limited	2.64%
Titan Company Limited	1.67%
Asian Paints Limited	1.41%
V-Guard Industries Limited	0.93%
Cello World Ltd	0.89%
Eureka Forbes Ltd	0.40%
Pharmaceuticals & Biotechnology	7.52%
Sun Pharmaceutical Industries Limited	2.12%
Glenmark Pharmaceuticals Limited	1.71%
IPCA Laboratories Limited	1.53%
Ajanta Pharmaceuticals Limited	1.12%
Onesource Speciality Pharma Ltd	0.73%
Solara Active Pharma Sciences Limited	0.31%
Beverages	7.12%
United Breweries Limited	3.79%
Radico Khaitan Limited	2.28%
United Spirits Limited	1.05%
Construction	6.61%
Larsen & Toubro Limited	2.34%
Interarch Building Products Ltd	2.26%

Issuer	% to Net Assets
H.G. Infra Engineering Limited	0.90%
Techno Electric & Engineering Company Limited	0.68%
KEC International Limited	0.43%
Petroleum Products	5.99%
Reliance Industries Limited	5.99%
Ferrous Metals	4.94%
Tata Steel Limited	2.82%
Jindal Steel & Power Limited	2.12%
Non - Ferrous Metals	4.36%
Hindalco Industries Limited	4.36%
Electrical Equipment	4.33%
TD Power Systems Limited	1.39%
GE Vernova T&D India Ltd	0.94%
TRIVENI TURBINE LTD	0.83%
Premier Energies Ltd	0.69%
ABB India Limited	0.49%
Industrial Manufacturing	4.07%
Cyient DLM Ltd	1.29%
Praj Industries Limited	1.17%
Pitti Engineering Ltd	0.58%
DEE Development Engineers Ltd	0.53%
LAKSHMI MACHINE WORKS LTD	0.49%
Diversified Metals	2.32%
Vedanta Limited	2.32%
Textiles & Apparels	2.17%
Gokaldas Exports Ltd	1.44%
Kewal Kiran Clothing Limited	0.73%
Aerospace & Defense	1.85%
Bharat Electronics Limited	1.85%
Agricultural Food & other Products	1.52%
Tata Consumer Products Limited	1.52%
Minerals & Mining	1.31%
NMDC Limited	1.31%
Paper Forest & Jute Products	1.12%
Aditya Birla Real Estate Ltd.	1.12%
Chemicals & Petrochemicals	0.78%
NOCIL Limited	0.78%
Healthcare Equipment & Supplies	0.28%
Laxmi Dental Ltd	0.28%
Cash & Current Assets	1.26%
<b>Total Net Assets</b>	<b>100.00%</b>



## Investment Performance

NAV as on February 28, 2025: ₹ 26.9900

Inception - January 31, 2015	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Manufacturing Equity Fund	10.35%	16.66%	12.84%	1.39%
Value of Std Investment of ₹ 10,000	26990	21627	14372	10139
Benchmark - BSE India Manufacturing TRI	11.25%	20.06%	15.93%	-5.07%
Value of Std Investment of ₹ 10,000	29305	24973	15588	9492
Additional Benchmark - Nifty 50 TRI	10.91%	15.94%	10.92%	1.89%
Value of Std Investment of ₹ 10,000	28421	20966	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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	26.9900	29.5700
IDCW <sup>2</sup> :	17.1200	18.6400

<sup>2</sup>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 (₹)	1210000	600000	360000	120000
Market Value of amount Invested	2232175	841939	422707	104144
Scheme Returns (CAGR)	11.68%	13.54%	10.74%	-23.76%
BSE India Manufacturing TRI returns# (CAGR)	13.95%	16.27%	10.94%	-22.65%
Nifty 50 TRI returns## (CAGR)	12.95%	13.16%	8.71%	-12.15%

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

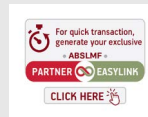
9.5 years & 2.3 Years

#### 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	₹	3073.44	Crores
AUM as on last day	₹	3010.61	Crores

#### Total Expense Ratio (TER)

Regular	2.01%
Direct	1.10%
Including additional expenses and goods and service tax on management fees.	

#### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

#### Other Parameters

Standard Deviation	14.93%
Sharpe Ratio	0.42
Beta	0.98
Portfolio Turnover	0.16
Treynor Ratio	0.06
Average P/E	15.83
Average P/BV	2.32
Average Dividend Yield	0.85

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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
<b>Banks</b>	<b>62.71%</b>
ICICI Bank Limited	19.97%
HDFC Bank Limited	19.20%
Axis Bank Limited	6.50%
State Bank of India	5.38%
Kotak Mahindra Bank Limited	2.97%
AU Small Finance Bank Limited	2.46%
Bank of Baroda	1.52%
Bank of India	1.50%
IndusInd Bank Limited	1.31%
The Federal Bank Limited	0.89%
RBL Bank Limited	0.67%
City Union Bank Limited	0.20%
Utkarsh Small Finance Bank Ltd	0.14%
<b>Finance</b>	<b>27.20%</b>
Bajaj Finance Limited	6.62%
Cholamandalam Financial Holdings Limited	3.64%
Shriram Finance Ltd	3.23%
Repco Home Finance Limited	1.92%
PNB Housing Finance Limited	1.37%
SBFC Finance Ltd	1.32%
LIC Housing Finance Limited	1.32%
SBI Cards & Payment Services Limited	1.25%
Bajaj Finserv Limited	1.24%

Issuer	% to Net Assets
Cholamandalam Investment and Finance Company Limited	1.20%
Muthoot Finance Limited	0.89%
Home First Finance Company India Limited	0.87%
Poonawalla Fincorp Limited	0.86%
Bajaj Housing Finance Limited	0.66%
Mas Financial Services Limited	0.41%
Fusion Finance Ltd	0.39%
<b>Insurance</b>	<b>4.55%</b>
ICICI Lombard General Insurance Company Limited	1.72%
SBI Life Insurance Company Limited	1.64%
Max Financial Services Limited	0.73%
Star Health & Allied Insurance Limited	0.46%
<b>Capital Markets</b>	<b>3.65%</b>
Central Depository Services (India) Limited	1.65%
Computer Age Management Services Limited	1.09%
DAM Capital Advisors Ltd	0.34%
360 ONE WAM Ltd	0.33%
PRUDENT CORPORATE ADVISORY SERVICES LTD	0.24%
<b>MUTUAL FUNDS</b>	<b>0.46%</b>
Aditya Birla Sun Life Liquid Fund - Growth - Direct Plan	0.46%
<b>EQUITY FUTURE</b>	<b>0.26%</b>
AU Small Finance Bank Limited	0.26%
<b>Cash &amp; Current Assets</b>	<b>1.17%</b>
<b>Total Net Assets</b>	<b>100.00%</b>





### Investment Performance

NAV as on February 28, 2025: ₹ 51.9200

Inception - Dec 14, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Banking and Financial Services Fund</b>	15.82%	12.35%	12.67%	3.88%
<b>Value of Std Investment of ₹ 10,000</b>	51920	17910	14307	10389
<b>Benchmark - Nifty Financial Services TRI</b>	16.10%	11.96%	11.82%	13.98%
<b>Value of Std Investment of ₹ 10,000</b>	53331	17604	13987	11403
<b>Additional Benchmark - Nifty 50 TRI</b>	13.42%	15.94%	10.92%	1.89%
<b>Value of Std Investment of ₹ 10,000</b>	41059	20966	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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
<b>Growth</b>	<b>51.9200</b>	<b>58.0300</b>
<b>IDCW<sup>1</sup>:</b>	<b>20.2300</b>	<b>27.2600</b>

<sup>1</sup>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
<b>Total Amount Invested (₹)</b>	1340000	600000	360000	120000
<b>Market Value of amount Invested</b>	2804825	849775	416961	113722
<b>Scheme Returns (CAGR)</b>	12.59%	13.91%	9.80%	-9.65%
<b>Nifty Financial Services TRI returns# (CAGR)</b>	13.82%	13.39%	11.07%	1.01%
<b>Nifty 50 TRI returns## (CAGR)</b>	12.80%	13.16%	8.71%	-12.15%

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

2.9 Years & 2.3 Years

### SIP

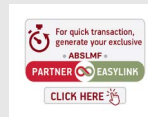
Daily/Weekly/Monthly: Minimum ₹ 100/-

### 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	₹	1415.44	Crores
AUM as on last day	₹	1338.82	Crores

### Total Expense Ratio (TER)

Regular	2.24%
Direct	1.45%
Including additional expenses and goods and service tax on management fees.	

### Other Parameters

Standard Deviation	15.67%
Sharpe Ratio	0.73
Beta	1.02
Portfolio Turnover	0.32
Treynor Ratio	0.11
Average P/E	18.45
Average P/BV	3.31
Average Dividend Yield	2.51

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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	17.78%
Infosys Limited	6.03%
Tech Mahindra Limited	3.57%
Tata Consultancy Services Limited	3.21%
HCL Technologies Limited	1.83%
Wipro Limited	1.24%
LTIMindtree Limited	0.95%
Coforge Limited	0.94%
Diversified FMCG	10.39%
ITC Limited	5.79%
Hindustan Unilever Limited	4.60%
Power	8.20%
NTPC Limited	4.50%
Power Grid Corporation of India Limited	1.84%
NLC India Limited	1.08%
CESC Limited	0.78%
Banks	7.52%
State Bank of India	1.81%
Axis Bank Limited	1.71%
HDFC Bank Limited	1.62%
Bank of Baroda	0.84%
Bank of India	0.81%
IndusInd Bank Limited	0.74%
Finance	4.86%
Shriram Finance Ltd	1.60%
Muthoot Finance Limited	1.19%
Power Finance Corporation Limited	1.14%
LIC Housing Finance Limited	0.92%
Capital Markets	4.74%
Multi Commodity Exchange of India Limited	2.55%
Central Depository Services (India) Limited	1.06%
Computer Age Management Services Limited	0.76%
360 ONE WAM Ltd	0.37%
Angel Broking Limited	0.00%

Issuer	% to Net Assets
Automobiles	4.44%
Bajaj Auto Limited	2.04%
Hero MotoCorp Limited	1.87%
Hyundai Motor India Ltd	0.52%
United States of America	3.48%
Starbucks ORD	2.12%
Accenture PLC	1.36%
FRANCE	3.06%
LVMH MOET HENNESSY LOUIS VUITTON SE	1.58%
L'OREAL	1.49%
Consumable Fuels	2.99%
Coal India Limited	2.99%
Petroleum Products	2.86%
Bharat Petroleum Corporation Limited	1.77%
Castrol India Limited	1.08%
Food Products	2.84%
Britannia Industries Limited	2.12%
Avanti Feeds Limited	0.72%
Aerospace & Defense	2.79%
Bharat Electronics Limited	1.88%
Hindustan Aeronautics Limited	0.91%
Commercial Services & Supplies	2.59%
CMS Info Systems Limited	2.59%
Pharmaceuticals & Biotechnology	2.25%
Granules India Limited	0.86%
Sanofi India Limited	0.73%
SANOFI CONSUMER HEALTHCARE	0.66%
Minerals & Mining	2.05%
NMDC Limited	2.05%
Oil	1.95%
Oil & Natural Gas Corporation Limited	1.95%
Diversified Metals	1.88%
Vedanta Limited	1.88%
Gas	1.86%



Issuer	% to Net Assets
Mahanagar Gas Limited	0.72%
GAIL (India) Limited	0.70%
Indraprastha Gas Limited	0.45%
Fertilizers & Agrochemicals	1.73%
Dhanuka Agritech Limited	1.73%
Textiles & Apparels	1.51%
Kewal Kiran Clothing Limited	1.51%
Realty	1.17%
Anant Raj Ltd	1.17%
Personal Products	1.01%
Emami Limited	1.01%
EQUITY FUTURE	0.99%
Angel Broking Limited	0.99%
Industrial Products	0.85%
RHI Magnesita India Limited	0.85%
Consumer Durables	0.81%
Blue Star Limited	0.81%

Issuer	% to Net Assets
Telecom - Services	0.72%
Indus Towers Limited	0.72%
Agricultural Food & other Products	0.70%
Balrampur Chini Mills Limited	0.70%
Cash & Current Assets	1.96%
<b>Total Net Assets</b>	<b>100.00%</b>

Investment Performance		NAV as on February 28, 2025: ₹ 395.5200			
	Since Inception	5 Years	3 Years	1 Year	
Inception - Feb 26, 2003					
Aditya Birla Sun Life Dividend Yield Fund	18.18%	20.62%	17.81%	-2.35%	
Value of Std Investment of ₹ 10,000	395520	25559	16,359	9,765	
Benchmark - Nifty 500 TRI	17.59%	17.78%	12.70%	-0.08%	
Value of Std Investment of ₹ 10,000	354737	22683	14,320	9,992	
Benchmark - Nifty Dividend Opportunities 50 Index TRI	NA	21.78%	18.00%	-2.63%	
Value of Std Investment of ₹ 10,000	NA	26810	16,438	9,736	
Additional Benchmark - Nifty 50 TRI	16.40%	15.94%	10.92%	1.89%	
Value of Std Investment of ₹ 10,000	NA	NA	NA	NA	

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes 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. 183-184 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	395.5200	433.0500
IDCW <sup>1</sup> :	24.3200	43.9800

<sup>1</sup>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 (₹)	2640000	600000	360000	120000
Market Value of amount Invested	16350861	959598	446109	106525
Scheme Returns (CAGR)	14.37%	18.87%	14.47%	-20.32%
Nifty 500 TRI returns# (CAGR)	14.10%	14.92%	9.92%	-18.41%
Nifty Dividend Opportunities 50 Index TRI returns# (CAGR)	13.47%	13.16%	8.71%	-12.15%
Nifty 50 TRI returns## (CAGR)	NA	19.24%	14.74%	-21.44%

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

2.5 years, 2.5 years & 2.3 Years

### SIP

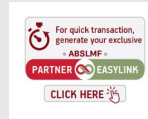
Daily/Weekly/Monthly: Minimum ₹ 100/-

### 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	₹	1020.15	Crores
AUM as on last day	₹	950.86	Crores

### Total Expense Ratio (TER)

Regular	2.35%
Direct	1.49%
Including additional expenses and goods and service tax on management fees.	

### Other Parameters

Standard Deviation	17.19%
Sharpe Ratio	0.69
Beta	0.93
Portfolio Turnover	0.51
Treynor Ratio	0.13
Average P/E	28.05
Average P/BV	3.69
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 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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	15.76%
Larsen & Toubro Limited	6.16%
H.G. Infra Engineering Limited	1.68%
Power Mech Projects Limited	1.50%
PNC Infratech Limited	1.44%
Ahluwalia Contracts (India) Limited	1.24%
KEC International Limited	1.08%
NCC Limited	1.02%
Afcons Infrastructure Ltd	1.00%
IRB Infrastructure Developers Limited	0.65%
Electrical Equipment	8.09%
ABB India Limited	1.54%
TD Power Systems Limited	1.30%
Siemens Limited	1.29%
Premier Energies Ltd	1.07%
Bharat Heavy Electricals Limited	1.04%
GE Vernova T&D India Ltd	0.93%
CG Power and Industrial Solutions Limited	0.51%
Thermax Limited	0.40%
Industrial Products	7.81%
Carborundum Universal Limited	1.93%
RHI Magnesita India Limited	1.25%
Shivalik Bimetal Controls Ltd	1.25%
AIA Engineering Limited	1.15%
Kirloskar Pneumatic Co Ltd	1.02%
Cummins India Limited	0.94%
Grindwell Norton Limited	0.27%
Industrial Manufacturing	6.87%
Tega Industries Limited	2.00%
Pitti Engineering Ltd	1.62%
Honeywell Automation India Limited	1.28%
DEE Development Engineers Ltd	1.00%

Issuer	% to Net Assets
Praj Industries Limited	0.97%
Telecom - Services	6.86%
Bharti Airtel Limited	6.48%
Bharti Airtel Limited	0.38%
Cement & Cement Products	6.67%
UltraTech Cement Limited	4.12%
JK Cement Limited	2.56%
Transport Services	5.22%
InterGlobe Aviation Limited	1.87%
VRL Logistics Limited	1.55%
Container Corporation of India Limited	0.70%
Western Carriers India Ltd	0.55%
Delhivery Ltd	0.55%
Banks	4.86%
State Bank of India	2.04%
Axis Bank Limited	1.97%
ICICI Bank Limited	0.84%
Power	4.85%
NTPC Limited	4.03%
NTPC Green Energy Ltd	0.82%
Petroleum Products	4.73%
Reliance Industries Limited	4.13%
Hindustan Petroleum Corporation Limited	0.60%
Auto Components	4.70%
ZF Commercial Vehicle Control Systems India Limited	1.61%
Schaeffler India Limited	1.60%
Sundram Fasteners Limited	1.48%
Aerospace & Defense	4.12%
Bharat Electronics Limited	1.91%
MTAR Technologies Limited	1.37%
Hindustan Aeronautics Limited	0.83%
Oil	2.95%



Issuer	% to Net Assets
Oil & Natural Gas Corporation Limited	2.95%
Realty	2.20%
Sobha Limited	1.94%
Marathon Nextgen Realty Ltd.	0.26%
Ferrous Metals	2.01%
Jindal Steel & Power Limited	2.01%
Gas	1.53%
Indraprastha Gas Limited	1.04%
Gujarat Gas Limited	0.48%
Transport Infrastructure	1.47%

Issuer	% to Net Assets
Adani Ports and Special Economic Zone Limited	1.47%
Leisure Services	1.46%
SAMHI Hotels Ltd	1.46%
Finance	1.30%
Shriram Finance Ltd	1.30%
Healthcare Services	1.22%
Apollo Hospitals Enterprise Limited	1.22%
Diversified Metals	1.13%
Vedanta Limited	1.13%
Cash & Current Assets	4.21%
<b>Total Net Assets</b>	<b>100.00%</b>

## Investment Performance NAV as on February 28, 2025: ₹ 77.0800

Inception - Mar 17, 2006	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Infrastructure Fund</b>	11.37%	21.83%	18.20%	-6.46%
Value of Std Investment of ₹ 10,000	77080	26867	16520	9353
<b>Benchmark - Nifty Infrastructure TRI</b>	7.36%	22.10%	17.91%	-4.44%
Value of Std Investment of ₹ 10,000	38432	27171	16399	9555
<b>Additional Benchmark - BSE Sensex TRI</b>	12.08%	15.22%	10.56%	2.19%
Value of Std Investment of ₹ 10,000	86993	20326	13519	10220

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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
<b>Growth</b>	77.0800	84.7300
<b>IDCW<sup>1</sup>:</b>	22.5100	37.7600

<sup>1</sup>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
<b>Total Amount Invested (₹)</b>	2270000	600000	360000	120000
<b>Market Value of amount Invested</b>	8462022	990659	433210	98711
<b>Scheme Returns (CAGR)</b>	12.48%	20.19%	12.43%	-31.41%
<b>Nifty Infrastructure TRI returns## (CAGR)</b>	9.46%	19.43%	14.68%	-23.28%
<b>BSE Sensex TRI returns## (CAGR)</b>	12.24%	12.55%	8.11%	-11.29%

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

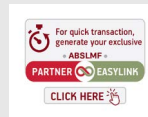
11.2 years & 2.4 Years

### 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	₹	4980.31	Crores
AUM as on last day	₹	4576.43	Crores

### Total Expense Ratio (TER)

Regular	1.90%
Direct	0.87%

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

### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-and in multiples of ₹ 1/- thereafter

### Other Parameters

Standard Deviation	18.63%
Sharpe Ratio	0.06
Beta	0.97
Portfolio Turnover	0.34
Treynor Ratio	0.01
Average P/E	38.13
Average P/BV	6.84
Average Dividend Yield	1.59

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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	59.79%
Infosys Limited	19.98%
Tata Consultancy Services Limited	9.09%
Tech Mahindra Limited	7.71%
LTIMindtree Limited	5.73%
HCL Technologies Limited	4.27%
Coforge Limited	3.45%
Sonata Software Limited	1.66%
Rategain Travel Technologies Limited	1.48%
Latent View Analytics Limited	1.43%
Wipro Limited	1.40%
Persistent Systems Limited	1.15%
KPIT Technologies Limited	1.01%
Hexaware Technologies limited	0.92%
Zensar Technologies Limited	0.52%
Telecom - Services	12.11%
Bharti Airtel Limited	9.86%
Indus Towers Limited	1.70%
Bharti Airtel Limited	0.55%
Retailing	8.15%
Zomato Limited	4.95%
Swiggy Ltd	1.65%
Info Edge (India) Limited	1.56%
IT - Services	6.01%
Cyient Limited	3.32%
L&T Technology Services Limited	1.48%
Inventurus Knowledge Solutions Ltd	0.73%

Issuer	% to Net Assets
Affle (India) Limited	0.48%
Commercial Services & Supplies	5.49%
Firstsource Solutions Limited	2.88%
CMS Info Systems Limited	1.83%
eClerx Services Ltd.	0.78%
United States of America	3.35%
Cognizant Technology Solutions CI A Com Stk	1.66%
Adobe Inc	0.64%
MICROSOFT CORPORATION	0.56%
Apple Inc.	0.48%
Capital Markets	1.43%
Angel Broking Limited	1.43%
MUTUAL FUNDS	1.34%
BMO GLOBAL INNOVATORS FUND SERIES - I	1.34%
Entertainment	0.91%
Zee Entertainment Enterprises Limited	0.91%
Industrial Manufacturing	0.81%
Cyient DLM Ltd	0.81%
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	0.17%
<b>Total Net Assets</b>	<b>100.00%</b>





## Investment Performance

NAV as on February 28, 2025: ₹ 159.8200

Inception - Jan 15, 2000	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Digital India Fund	11.65%	23.88%	7.50%	-2.60%
Value of Std Investment of ₹ 10,000	159820	29207	12426	9740
Benchmark - BSE Teck TRI	NA	19.92%	6.71%	2.78%
Value of Std Investment of ₹ 10,000	NA	24824	12152	10278
Additional Benchmark - Nifty 50 TRI	12.46%	15.94%	10.92%	1.89%
Value of Std Investment of ₹ 10,000	191551	20966	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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	159.8200	179.1100
IDCW <sup>1</sup> :	42.2600	57.2500

<sup>1</sup>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 (₹)	3000000	600000	360000	120000
Market Value of amount Invested	32861589	888591	416732	111952
Scheme Returns (CAGR)	16.07%	15.73%	9.76%	-12.32%
BSE Teck TRI returns# (CAGR)	NA	13.65%	10.49%	-7.40%
Nifty 50 TRI returns## (CAGR)	NA	13.16%	8.71%	-12.15%

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	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	₹	5545.46	Crores
AUM as on last day	₹	5266.89	Crores

### Total Expense Ratio (TER)

Regular	1.89%
Direct	0.86%

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

### Experience in Managing the Fund

9.5 years & 2.5 Years



### Other Parameters

Standard Deviation	14.36%
Sharpe Ratio	0.46
Beta	0.87
Portfolio Turnover	0.16
Treynor Ratio	0.08
Average P/E	37.17
Average P/BV	5.91
Average Dividend Yield	0.82

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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/-and in multiples of ₹ 1/- thereafter

## PORTFOLIO

Issuer	% to Net Assets
<b>Retailing</b>	<b>14.94%</b>
Zomato Limited	3.66%
Trent Limited	3.10%
Avenue Supermarts Limited	2.43%
Info Edge (India) Limited	1.57%
Aditya Birla Fashion and Retail Limited	1.07%
FSN E-Commerce Ventures Limited	0.93%
Vishal Mega Mart Ltd	0.73%
Swiggy Ltd	0.58%
Go Fashion India Limited	0.50%
BrainBees Solutions Ltd	0.38%
<b>Banks</b>	<b>12.71%</b>
ICICI Bank Limited	4.39%
HDFC Bank Limited	3.15%
Axis Bank Limited	2.05%
Kotak Mahindra Bank Limited	1.65%
AU Small Finance Bank Limited	0.79%
IndusInd Bank Limited	0.67%
<b>Automobiles</b>	<b>12.20%</b>
Maruti Suzuki India Limited	3.44%
Mahindra & Mahindra Limited	3.05%
TVS Motor Company Limited	2.10%
Tata Motors Limited	1.63%
Hero MotoCorp Limited	1.01%
Hyundai Motor India Ltd	0.98%
<b>Consumer Durables</b>	<b>10.46%</b>
Titan Company Limited	1.82%
Voltas Limited	1.13%
Metro Brands Limited	1.05%
Whirlpool of India Limited	0.94%
Eureka Forbes Ltd	0.87%

Issuer	% to Net Assets
Asian Paints Limited	0.78%
Cello World Ltd	0.73%
V-Guard Industries Limited	0.71%
Havells India Limited	0.63%
Crompton Greaves Consumer Electricals Limited	0.61%
Bata India Limited	0.61%
Campus Activewear Limited	0.33%
VIP Industries Limited	0.26%
<b>Diversified FMCG</b>	<b>7.14%</b>
ITC Limited	4.67%
Hindustan Unilever Limited	2.48%
<b>Beverages</b>	<b>6.57%</b>
United Spirits Limited	2.17%
United Breweries Limited	2.03%
Radico Khaitan Limited	1.60%
Varun Beverages Limited	0.77%
<b>Telecom - Services</b>	<b>5.19%</b>
Bharti Airtel Limited	5.19%
<b>Personal Products</b>	<b>4.69%</b>
Godrej Consumer Products Limited	1.51%
Dabur India Limited	1.07%
Procter & Gamble Hygiene and Health Care Limited	1.00%
Gillette India Limited	0.58%
Emami Limited	0.53%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.35%</b>
Sun Pharmaceutical Industries Limited	1.62%
Torrent Pharmaceuticals Limited	1.14%
Sanofi India Limited	0.71%
<b>SANOFI CONSUMER HEALTHCARE</b>	<b>0.66%</b>
Mankind Pharma Ltd	0.23%
<b>Food Products</b>	<b>3.60%</b>



Issuer	% to Net Assets
Nestle India Limited	1.32%
Britannia Industries Limited	1.07%
Mrs Bectors Food Specialities Limited	0.67%
Bikaji Foods International Ltd	0.53%
<b>Finance</b>	<b>3.47%</b>
Bajaj Finserv Limited	1.59%
Cholamandalam Financial Holdings Limited	1.07%
Bajaj Finance Limited	0.76%
Aditya Birla Capital Limited	0.05%
<b>Insurance</b>	<b>3.36%</b>
SBI Life Insurance Company Limited	1.32%
ICICI Lombard General Insurance Company Limited	1.05%
Max Financial Services Limited	0.99%
<b>Leisure Services</b>	<b>2.57%</b>
Jubilant Foodworks Limited	1.13%
Devyani International Limited	0.99%
ITC Hotels Ltd	0.46%
<b>Agricultural Food &amp; other Products</b>	<b>1.85%</b>
Tata Consumer Products Limited	1.85%
<b>Healthcare Services</b>	<b>1.56%</b>
Fortis Healthcare Limited	0.99%
Apollo Hospitals Enterprise Limited	0.57%

Issuer	% to Net Assets
<b>Cement &amp; Cement Products</b>	<b>1.09%</b>
UltraTech Cement Limited	1.09%
<b>Transport Services</b>	<b>0.95%</b>
InterGlobe Aviation Limited	0.95%
<b>Auto Components</b>	<b>0.68%</b>
MRF Limited	0.68%
<b>Realty</b>	<b>0.60%</b>
Phoenix Mills Limited	0.60%
<b>Textiles &amp; Apparels</b>	<b>0.53%</b>
Page Industries Limited	0.53%
<b>Industrial Products</b>	<b>0.49%</b>
Astral Limited	0.49%
<b>Entertainment</b>	<b>0.30%</b>
Zee Entertainment Enterprises Limited	0.30%
<b>Miscellaneous</b>	<b>0.00%</b>
Magnasound (I) Limited	0.00%
<b>Cash &amp; Current Assets</b>	<b>0.68%</b>
<b>Total Net Assets</b>	<b>100.00%</b>

## Investment Performance NAV as on February 28, 2025: ₹ 186.5900

Inception - Aug 05, 2005	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life India GenNext Fund	16.12%	15.72%	13.00%	3.70%
Value of Std Investment of ₹ 10,000	186590	20771	14432	10371
Benchmark - NIFTY India Consumption TRI	NA	17.13%	15.58%	4.63%
Value of Std Investment of ₹ 10,000	NA	22065	15445	10465
Additional Benchmark - BSE Sensex TRI	13.65%	15.22%	10.56%	2.19%
Value of Std Investment of ₹ 10,000	122408	20326	13519	10220

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 185-186 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
<b>Growth</b>	186.5900	212.5200
<b>IDCW*</b>	37.0200	46.7600

\*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 (₹)	2340000	600000	360000	120000
Market Value of amount Invested	13234919	856463	415187	109224
Scheme Returns (CAGR)	15.60%	14.23%	9.51%	-16.37%
NIFTY India Consumption TRI returns## (CAGR)	NA	15.44%	11.89%	-15.93%
BSE Sensex TRI returns## (CAGR)	12.33%	12.55%	8.11%	-11.29%

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

2.3 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.

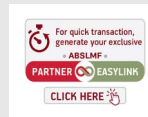
#### AUM

Monthly Average AUM	₹	195.39	Crores
AUM as on last day	₹	198.79	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	0.66
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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	43.24%
Corteva Inc	2.02%
TransUnion	1.95%
Taiwan Semiconductor Manufacturing Co Ltd	1.83%
The Walt Disney Company	1.80%
Masco Corp	1.78%
VEEVA SYSTEMS INC	1.77%
EMERSON ELECTRIC CO	1.76%
Allegion PLC	1.75%
Huntington Ingalls Industries	1.70%
International Flavors & Fragrances Inc	1.55%
Alibaba Group Holding Limited	1.40%
The Bank of New York Mellon Corporation	1.29%
GILEAD SCIENCES INC	1.16%
Berkshire Hathaway Inc	1.13%
Tyler Technologies Inc	1.07%
Starbucks ORD	1.07%
INTERCONTINENTAL EXCHANGE INC	1.07%
SCHWAB (CHARLES) CORP	1.05%
Workday Inc	1.04%
US Bancorp	1.03%
Rockwell Automation Inc	1.01%
Altria Group Inc	1.01%
Alphabet Inc A	0.97%
Equifax Inc	0.97%
Autodesk Inc	0.96%
Adobe Inc	0.96%
Honeywell International Inc	0.94%
Agilent Technologies Inc	0.90%
Blackrock Inc	0.86%
NXP Semiconductors NV	0.85%

Issuer	% to Net Assets
Comcast Corp	0.84%
Campbell Soup Co	0.83%
Teradyne Inc	0.82%
Northrop Grumman Corp	0.81%
Microchip Technology Inc	0.67%
CONSTELLATION BRANDS INC-A	0.62%
FRANCE	10.42%
Rheinmetall AG	3.22%
Adyen NV	1.59%
Dassault Aviation SA	1.13%
Universal Music Group NV	1.02%
ASMLHOLDING NV	0.93%
Siemens Healthineers AG	0.91%
DSM-Firmenich AG	0.85%
Koninklijke Philips NV	0.78%
United Kingdom	10.18%
Imperial Brands	2.26%
British American Tobacco PLC	2.20%
Melrose Industries PLC	2.01%
GSK PLC	1.70%
LONDON STOCK EXCHANGE GROUP	1.11%
EXPERIAN PLC	0.90%
Japan	7.13%
Kao Corporation	1.87%
Sony Group Corp	1.30%
Fanuc Corporation	1.11%
Daifuku Co Ltd	1.09%
Murata Manufacturing Co Ltd	0.91%
Kubota Corp	0.85%
Australia	5.87%
Brambles Limited	2.21%



Issuer	% to Net Assets
ASX Ltd	1.76%
Westpac Banking Corp	1.09%
Endeavour Group Ltd/Australia	0.81%
France	5.12%
Sanofi	2.00%
Airbus SE	1.97%
SAFRAN SA	1.14%
Switzerland	4.35%
Cie Financiere Richemont SA	2.41%
Roche Holdings Ag Genus Bearer Shs	1.02%
Julius Baer Group Limited	0.91%
Poland	2.49%
Allegro.eu SA	2.49%
Singapore	2.24%
Singapore Exchange Ltd	2.24%

Issuer	% to Net Assets
HongKong	2.11%
Tencent Holdings	2.11%
Belgium	1.76%
Anheuser-Busch InBev SA/NV	1.76%
Sweden	1.69%
Assa Abloy AB	0.96%
Elekta AB	0.73%
Germany	1.17%
GEA GROUP AG	1.17%
Canada	1.00%
THE TORONTO-DOMINION BANK	1.00%
Cash & Current Assets	1.23%
<b>Total Net Assets</b>	<b>100.00%</b>



### Investment Performance

NAV as on February 28, 2025: ₹ 38.0042

Inception - Oct 31, 2007	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life International Equity Fund	8.00%	11.31%	8.57%	17.33%
Value of Std Investment of ₹ 10,000	38004	17099	12800	11738
Benchmark - S&P Global 1200 TRI	12.39%	18.53%	16.15%	22.61%
Value of Std Investment of ₹ 10,000	75784	23416	15676	12268
Additional Benchmark - Nifty 50 TRI	9.20%	15.94%	10.92%	1.89%
Value of Std Investment of ₹ 10,000	46031	20966	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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	38.0042	40.9002
IDCW <sup>2</sup> :	18.4973	40.9245

<sup>2</sup>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 (₹)	2070000	600000	360000	120000
Market Value of amount Invested	5297057	787573	442136	133859
Scheme Returns (CAGR)	10.03%	10.84%	13.84%	22.33%
S&P Global 1200 TRI returns# (CAGR)	15.34%	18.12%	22.15%	22.39%
Nifty 50 TRI returns## (CAGR)	12.47%	13.16%	8.71%	-12.15%

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 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

5.7 Years & 2.3 Years

### SIP

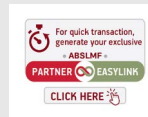
Daily/Weekly/Monthly: Minimum ₹ 100/-

### Fund Category

Thematic (Equity)

### 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/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	₹	797.71	Crores
AUM as on last day	₹	754.75	Crores

### Total Expense Ratio (TER)

Regular	2.38%
Direct	1.10%

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

### Other Parameters

Standard Deviation	16.59%
Sharpe Ratio	0.60
Beta	0.96
Portfolio Turnover	0.24
Treynor Ratio	0.10
Average P/E	43.02
Average P/BV	6.78
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 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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	78.81%
Sun Pharmaceutical Industries Limited	14.49%
Cipla Limited	8.90%
Torrent Pharmaceuticals Limited	7.60%
Abbott India Limited	6.56%
Lupin Limited	4.95%
Aurobindo Pharma Limited	4.78%
Ajanta Pharmaceuticals Limited	4.26%
IPCA Laboratories Limited	3.95%
J.B. Chemicals & Pharmaceuticals Limited	3.07%
Alkem Laboratories Limited	3.06%
Mankind Pharma Ltd	3.05%
GlaxoSmithKline Pharmaceuticals Limited	2.46%
ALEMBIC PHARMACEUTICALS LIMITED	2.37%
SAI Life Sciences Ltd	2.33%
Emcure Pharmaceuticals Ltd	2.10%
Dr. Reddys Laboratories Limited	1.46%

Issuer	% to Net Assets
Procter & Gamble Health Limited	1.27%
Sanofi India Limited	1.10%
Akums Drugs & Pharmaceuticals Ltd	1.04%
Healthcare Services	17.45%
Apollo Hospitals Enterprise Limited	5.93%
Fortis Healthcare Limited	4.28%
Vijaya Diagnostic Centre Limited	2.68%
Jupiter Life Line Hospitals Ltd	2.50%
METROPOLIS HEALTHCARE LIMITED	1.28%
Suraksha Diagnostic Ltd	0.77%
Insurance	1.57%
Medi Assist Healthcare Services Ltd	1.57%
Chemicals & Petrochemicals	0.79%
Vinati Organics Limited	0.79%
Cash & Current Assets	1.38%
<b>Total Net Assets</b>	<b>100.00%</b>

### Investment Performance

	NAV as on February 28, 2025: ₹ 27.3900			
Inception - July 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Pharma & Healthcare Fund	19.55%	19.86%	16.29%	3.36%
Value of Std Investment of ₹ 10,000	27390	24765	15732	10337
Benchmark - BSE Healthcare TRI	22.34%	23.93%	18.58%	9.53%
Value of Std Investment of ₹ 10,000	31205	29262	16682	10955
Additional Benchmark - Nifty 50 TRI	13.62%	15.94%	10.92%	1.89%
Value of Std Investment of ₹ 10,000	20563	20966	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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	27.3900	29.9200
IDCW <sup>2</sup> :	19.2300	20.6900

<sup>2</sup>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 (₹)	670000	600000	360000	120000
Market Value of amount Invested	1078697	895293	470810	113182
Scheme Returns (CAGR)	17.01%	16.03%	18.27%	-10.47%
BSE Healthcare TRI# (CAGR)	19.97%	18.84%	21.46%	-6.29%
Nifty 50 TRI## (CAGR)	13.43%	13.16%	8.71%	-12.15%

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

3.9 years, 0.3 years & 2.3 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	₹	1005.83	Crores
AUM as on last day	₹	955.83	Crores

### Total Expense Ratio (TER)

Regular	2.21%
Direct	0.96%

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



### Other Parameters

Standard Deviation	13.76%
Sharpe Ratio	0.22
Beta	0.93
Portfolio Turnover	0.52
Treynor Ratio	0.03

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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
<b>Banks</b>	<b>21.86%</b>
ICICI Bank Limited	6.80%
HDFC Bank Limited	5.45%
Axis Bank Limited	3.04%
State Bank of India	1.68%
AU Small Finance Bank Limited	1.53%
Kotak Mahindra Bank Limited	1.19%
IndusInd Bank Limited	1.10%
Bank of Baroda	1.07%
<b>IT - Software</b>	<b>8.30%</b>
Infosys Limited	5.14%
LTIMindtree Limited	1.73%
CE Info Systems Limited	1.04%
Tech Mahindra Limited	0.39%
<b>Automobiles</b>	<b>5.49%</b>
Maruti Suzuki India Limited	2.48%
Mahindra & Mahindra Limited	2.06%
Tata Motors Limited	0.94%
<b>Petroleum Products</b>	<b>5.42%</b>
Reliance Industries Limited	4.16%
Hindustan Petroleum Corporation Limited	1.27%
<b>Retailing</b>	<b>4.89%</b>
Zomato Limited	1.80%
Trent Limited	1.22%
FSN E-Commerce Ventures Limited	1.10%
Go Fashion India Limited	0.76%
<b>Finance</b>	<b>4.82%</b>
Shriram Finance Ltd	1.55%
Bajaj Finance Limited	1.24%
REC Limited	1.04%
Mas Financial Services Limited	0.99%
<b>Power</b>	<b>3.06%</b>
CESC Limited	1.18%

Issuer	% to Net Assets
Tata Power Company Limited	1.06%
NTPC Limited	0.81%
<b>Industrial Products</b>	<b>3.03%</b>
WELSPUN CORP LIMITED	2.21%
TIMKEN INDIA LTD	0.82%
<b>IT - Services</b>	<b>3.00%</b>
Inventurus Knowledge Solutions Ltd	1.79%
Cyient Limited	1.21%
<b>Consumer Durables</b>	<b>2.84%</b>
V-Guard Industries Limited	1.46%
Cello World Ltd	0.92%
Greenply Industries Ltd	0.46%
<b>Textiles &amp; Apparels</b>	<b>2.77%</b>
Welspun Living Limited	1.57%
Gokaldas Exports Ltd	1.20%
<b>Telecom - Services</b>	<b>2.75%</b>
Bharti Airtel Limited	2.75%
<b>Construction</b>	<b>2.54%</b>
Larsen & Toubro Limited	2.54%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>2.29%</b>
Emcure Pharmaceuticals Ltd	1.02%
Akums Drugs & Pharmaceuticals Ltd	0.86%
Mankind Pharma Ltd	0.41%
<b>Electrical Equipment</b>	<b>2.18%</b>
TD Power Systems Limited	1.13%
Siemens Limited	1.05%
<b>Leisure Services</b>	<b>2.12%</b>
SAMHI Hotels Ltd	1.19%
Chalet Hotels Limited	0.93%
<b>Non - Ferrous Metals</b>	<b>1.92%</b>
Hindalco Industries Limited	1.92%
<b>Insurance</b>	<b>1.75%</b>
Max Financial Services Limited	1.31%



Issuer	% to Net Assets
Star Health & Allied Insurance Limited	0.45%
Beverages	1.60%
United Breweries Limited	1.60%
Fertilizers & Agrochemicals	1.60%
Sumitomo Chemical India Limited	1.60%
Personal Products	1.55%
Dabur India Limited	1.29%
Godrej Consumer Products Limited	0.26%
Entertainment	1.42%
NAZARA TECHNOLOGIES LTD	1.42%
Diversified FMCG	1.41%
ITC Limited	1.41%
Healthcare Services	1.40%
Fortis Healthcare Limited	1.40%
Gas	1.22%
GAIL (India) Limited	1.22%
Diversified Metals	1.20%
Vedanta Limited	1.20%

Issuer	% to Net Assets
Cement & Cement Products	1.09%
Ambuja Cements Limited	1.09%
Food Products	0.99%
Bikaji Foods International Ltd	0.99%
Auto Components	0.96%
Samvardhana Motherson International Limited	0.96%
Agricultural Food & other Products	0.73%
Balrampur Chini Mills Limited	0.73%
Chemicals & Petrochemicals	0.55%
Laxmi Organic Industries Ltd	0.55%
Realty	0.50%
Marathon Nextgen Realty Ltd.	0.50%
Industrial Manufacturing	0.34%
Cyient DLM Ltd	0.34%
Cash & Current Assets	2.42%
<b>Total Net Assets</b>	<b>100.00%</b>

### Investment Performance NAV as on February 28, 2025: ₹ 16.8900

Inception - February 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Bal Bhavishya Yojna	9.05%	10.11%	9.36%	-1.46%
Value of Std Investment of ₹ 10,000	16890	16194	13083	9854
Benchmark - Nifty 500 TRI	15.28%	17.78%	12.70%	-0.08%
Value of Std Investment of ₹ 10,000	23647	22683	14320	9992
Additional Benchmark - Nifty 50 TRI	13.77%	15.94%	10.92%	1.89%
Value of Std Investment of ₹ 10,000	21836	20966	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Suvankar is 18. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 183-184 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	16.8900	18.7200
IDCW <sup>1</sup> :	15.7300	17.4300

<sup>1</sup>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 (₹)	720000	600000	360000	120000
Market Value of amount Invested	940387	745219	395391	106444
Scheme Returns (CAGR)	8.81%	8.62%	6.20%	-20.44%
Nifty 500 TRI# (CAGR)	15.13%	14.92%	9.92%	-18.41%
Nifty 50 TRI## (CAGR)	13.36%	13.16%	8.71%	-12.15%

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

0.3 years & 2.3 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	₹	361.06	Crores
AUM as on last day	₹	342.56	Crores

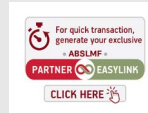
#### Total Expense Ratio (TER)

Regular	2.41%
Direct	1.16%

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

#### SIP

Monthly/Weekly: Minimum ₹ 500/-



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#### Other Parameters

Standard Deviation	13.71%
Sharpe Ratio	0.25
Beta	0.91
Portfolio Turnover	0.78
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 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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
<b>Banks</b>	<b>14.93%</b>	
ICICI Bank Limited	4.65%	
HDFC Bank Limited	2.46%	
AU Small Finance Bank Limited	2.23%	
State Bank of India	2.00%	
Axis Bank Limited	1.95%	
Kotak Mahindra Bank Limited	1.63%	
Bank of Baroda	0.01%	
<b>Consumer Durables</b>	<b>7.28%</b>	
Kajaria Ceramics Limited	1.44%	
V-Guard Industries Limited	1.29%	
Titan Company Limited	1.10%	
Whirlpool of India Limited	1.08%	
Greenply Industries Ltd	0.98%	
Eureka Forbes Ltd	0.87%	
Metro Brands Limited	0.39%	
Amber Enterprises India Limited	0.11%	
<b>IT - Software</b>	<b>6.54%</b>	
Tech Mahindra Limited	2.26%	
LTIMindtree Limited	2.18%	
Coforge Limited	2.10%	
<b>Finance</b>	<b>6.10%</b>	
Bajaj Finance Limited	1.79%	
Bajaj Finserv Limited	1.17%	
Home First Finance Company India Limited	1.14%	
Cholamandalam Investment and Finance Company Limited	1.02%	
PNB Housing Finance Limited	0.96%	
SBFC Finance Ltd	0.02%	

Issuer	% to Net Assets	Rating
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.92%</b>	
Cipla Limited	2.12%	
Sun Pharmaceutical Industries Limited	2.00%	
IPCA Laboratories Limited	0.95%	
Emcure Pharmaceuticals Ltd	0.86%	
Torrent Pharmaceuticals Limited	0.01%	
<b>Petroleum Products</b>	<b>5.42%</b>	
Hindustan Petroleum Corporation Limited	1.96%	
Bharat Petroleum Corporation Limited	1.73%	
Reliance Industries Limited	1.72%	
<b>Construction</b>	<b>5.29%</b>	
Larsen & Toubro Limited	4.21%	
H.G. Infra Engineering Limited	1.08%	
<b>Auto Components</b>	<b>3.56%</b>	
SJS Enterprises Pvt Limited	1.42%	
Craftsman Automation Ltd	1.16%	
Sona BLW Precision Forgings Limited	0.98%	
<b>Insurance</b>	<b>3.51%</b>	
ICICI Lombard General Insurance Company Limited	1.97%	
SBI Life Insurance Company Limited	1.50%	
Max Financial Services Limited	0.03%	
Star Health & Allied Insurance Limited	0.00%	
<b>Realty</b>	<b>3.46%</b>	
Prestige Estates Projects Limited	1.30%	
Brigade Enterprises Limited	1.21%	
Sobha Limited	0.95%	
<b>Retailing</b>	<b>3.24%</b>	
Zomato Limited	2.20%	



# 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
Avenue Supermarts Limited	1.03%	
Transport Services	2.86%	
InterGlobe Aviation Limited	1.58%	
Container Corporation of India Limited	0.77%	
VRL Logistics Limited	0.51%	
Industrial Products	2.41%	
AIA Engineering Limited	0.73%	
RHI Magnesita India Limited	0.70%	
Supreme Industries Limited	0.45%	
Shivalik Bimetal Controls Ltd	0.39%	
Cummins India Limited	0.13%	
TIMKEN INDIA LTD	0.01%	
Gas	2.38%	
GAIL (India) Limited	1.37%	
Mahanagar Gas Limited	1.01%	
Ferrous Metals	2.22%	
Jindal Steel & Power Limited	2.22%	
Non - Ferrous Metals	2.12%	
Hindalco Industries Limited	2.12%	
Food Products	2.07%	
Mrs Bectors Food Specialities Limited	1.37%	
Bikaji Foods International Ltd	0.70%	
Electrical Equipment	1.79%	
TD Power Systems Limited	1.71%	
Thermax Limited	0.08%	
Transport Infrastructure	1.50%	
Adani Ports and Special Economic Zone Limited	1.50%	
Personal Products	1.39%	

Issuer	% to Net Assets	Rating
Godrej Consumer Products Limited	1.39%	
Industrial Manufacturing	1.33%	
Praj Industries Limited	1.33%	
Healthcare Services	1.31%	
Fortis Healthcare Limited	1.31%	
IT - Services	1.12%	
Cyient Limited	1.12%	
Power	1.07%	
NTPC Limited	1.07%	
Commercial Services & Supplies	1.04%	
eClerx Services Ltd.	1.04%	
Automobiles	0.97%	
TVS Motor Company Limited	0.97%	
Agricultural Food & other Products	0.52%	
Balrampur Chini Mills Limited	0.52%	
Government Bond	0.30%	
7.17% GOVERNMENT OF INDIA 17APR30	0.30%	SOV
Beverages	0.26%	
United Breweries Limited	0.26%	
Telecom - Services	0.07%	
Bharti Hexacom Limited	0.07%	
Cement & Cement Products	0.02%	
UltraTech Cement Limited	0.02%	
Chemicals & Petrochemicals	0.01%	
Vinati Organics Limited	0.01%	
Cash & Current Assets	8.03%	
<b>Total Net Assets</b>	<b>100.00%</b>	



## Investment Performance

NAV as on February 28, 2025: ₹ 16.5370

	Since Inception	5 Years	3 Years	1 Year
<b>Inception - March 11, 2019</b>				
Aditya Birla Sun Life Retirement Fund - The 30s Plan	8.78%	10.50%	9.76%	0.61%
Value of Std Investment of ₹ 10,000	16537	16486	13226	10062
Benchmark - NIFTY 500 TRI	14.68%	17.78%	12.70%	-0.08%
Value of Std Investment of ₹ 10,000	22672	22683	14320	9992
Additional Benchmark - Nifty 50 TRI	13.46%	15.94%	10.92%	1.89%
Value of Std Investment of ₹ 10,000	21272	20966	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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
<b>Growth</b>	16.5370	18.1550
<b>IDCW<sup>1</sup>:</b>	14.3160	15.7160

<sup>1</sup>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
<b>Total Amount Invested (₹)</b>	710000	600000	360000	120000
<b>Market Value of amount Invested</b>	936558	754718	399763	107183
<b>Scheme Returns (CAGR)</b>	9.27%	9.12%	6.94%	-19.37%
<b>Nifty 500 TRI# (CAGR)</b>	15.12%	14.92%	9.92%	-18.41%
<b>Nifty 50 TRI## (CAGR)</b>	13.34%	13.16%	8.71%	-12.15%

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

3.9 years, 0.3 years & 2.3 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	₹	106.93	Crores
AUM as on last day	₹	102.95	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/-



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### Other Parameters

Modified Duration	4.69 years
Average Maturity	9.42 years
Yield to Maturity	6.79%
Macaulay Duration	4.86 years
Standard Deviation	10.80%
Sharpe Ratio	0.33
Beta	1.05
Portfolio Turnover	0.33
Treynor Ratio	0.03

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) for calculating Sharpe Ratio

### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

### Min. Add. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
<b>Banks</b>	<b>20.04%</b>	
ICICI Bank Limited	6.99%	
HDFC Bank Limited	5.31%	
Kotak Mahindra Bank Limited	2.25%	
Axis Bank Limited	1.97%	
State Bank of India	1.92%	
Bank of Maharashtra	1.02%	
Bank of Baroda	0.57%	
<b>Government Bond</b>	<b>14.92%</b>	
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	8.46%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	3.48%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	1.98%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	1.00%	SOV
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>9.29%</b>	
SAI Life Sciences Ltd	5.23%	
Sun Pharmaceutical Industries Limited	2.58%	
Torrent Pharmaceuticals Limited	1.15%	
Cipla Limited	0.34%	
<b>IT - Software</b>	<b>7.85%</b>	
Infosys Limited	5.63%	
CoForge Limited	1.78%	
Birlasoft Limited	0.45%	
<b>Consumer Durables</b>	<b>4.13%</b>	
Dixon Technologies (India) Limited	1.51%	
Voltas Limited	1.03%	
Titan Company Limited	0.87%	
Whirlpool of India Limited	0.72%	
<b>Construction</b>	<b>4.10%</b>	

Issuer	% to Net Assets	Rating
<b>Larsen &amp; Toubro Limited</b>	<b>3.39%</b>	
H.G. Infra Engineering Limited	0.72%	
<b>Petroleum Products</b>	<b>3.07%</b>	
Reliance Industries Limited	3.07%	
<b>Insurance</b>	<b>2.90%</b>	
ICICI Lombard General Insurance Company Limited	1.81%	
Max Financial Services Limited	0.87%	
Medi Assist Healthcare Services Ltd	0.22%	
<b>Cement &amp; Cement Products</b>	<b>2.79%</b>	
UltraTech Cement Limited	2.79%	
<b>Telecom - Services</b>	<b>2.53%</b>	
Bharti Hexacom Limited	2.53%	
<b>Auto Components</b>	<b>2.53%</b>	
CIE Automotive India Ltd	0.95%	
SJS Enterprises Pvt Limited	0.91%	
Sona BLW Precision Forgings Limited	0.67%	
<b>Retailing</b>	<b>2.40%</b>	
Avenue Supermarts Limited	1.32%	
Zomato Limited	1.08%	
<b>Electrical Equipment</b>	<b>2.39%</b>	
TD Power Systems Limited	1.52%	
Thermax Limited	0.86%	
<b>Realty</b>	<b>2.21%</b>	
Brigade Enterprises Limited	2.21%	
<b>Finance</b>	<b>2.21%</b>	
SBFC Finance Ltd	1.08%	
Bajaj Finance Limited	0.90%	
Cholamandalam Investment and Finance Company Limited	0.23%	



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# 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
<b>Healthcare Services</b>	<b>2.12%</b>	
Fortis Healthcare Limited	2.12%	
State Government bond	1.95%	
TAMIL NADU 08.21% 24JUN25 SDL	1.95%	SOV
Power	1.54%	
NTPC Limited	1.54%	
Automobiles	1.48%	
Bajaj Auto Limited	1.48%	
Oil	1.23%	
Oil & Natural Gas Corporation Limited	1.23%	
Fixed rates bonds - Corporate	1.00%	
HDFC Bank Limited	1.00%	CRISIL AAA
Food Products	0.91%	
Mrs Bectors Food Specialities Limited	0.91%	

Issuer	% to Net Assets	Rating
<b>Chemicals &amp; Petrochemicals</b>	<b>0.68%</b>	
Vinati Organics Limited	0.68%	
Personal Products	0.63%	
Godrej Consumer Products Limited	0.63%	
Industrial Products	0.53%	
TIMKEN INDIA LTD	0.53%	
Transport Services	0.30%	
Container Corporation of India Limited	0.30%	
Cash Management Bills	0.28%	
Government of India	0.28%	SOV
Cash & Current Assets	4.00%	
<b>Total Net Assets</b>	<b>100.00%</b>	

Investment Performance		NAV as on February 28, 2025: ₹ 16.6270			
Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year	
Aditya Birla Sun Life Retirement Fund - The 40s Plan	8.88%	10.28%	9.99%	4.68%	
Value of Std Investment of ₹ 10,000	16627	16317	13311	10469	
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	12.57%	14.07%	10.50%	3.30%	
Value of Std Investment of ₹ 10,000	20289	19324	13497	10331	
Additional Benchmark - Nifty 50 TRI	13.46%	15.94%	10.92%	1.89%	
Value of Std Investment of ₹ 10,000	21272	20966	13652	10190	

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Suvarnkhar is 18. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 183-184 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
<b>Growth</b>	16.6270	18.1950
<b>IDCW<sup>2</sup>:</b>	14.3950	15.7520

<sup>2</sup>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 (₹)	710000	600000	360000	120000
Market Value of amount Invested	946488	764890	412834	114326
Scheme Returns (CAGR)	9.62%	9.66%	9.12%	-8.74%
CRISIL Hybrid 35+65 - Aggressive Index# (CAGR)	12.05%	11.69%	9.18%	-8.04%
Nifty 50 TRI## (CAGR)	13.34%	13.16%	8.71%	-12.15%

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.





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

3.9 years & 0.3 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	₹	25.35	Crores
AUM as on last day	₹	25.09	Crores

#### Total Expense Ratio (TER)

Regular	1.93%
Direct	0.61%

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



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#### Other Parameters

Modified Duration	2.73 years
Average Maturity	3.59 years
Yield to Maturity	6.73%
Macaulay Duration	2.84 years
Portfolio Turnover	0.13

#### 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
<b>Government Bond</b>	<b>56.69%</b>	
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	20.41%	SOV
7.27% GOI 08APR26	20.07%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	9.23%	SOV
6.57% GOI (MD 05/12/2033)	3.93%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	3.05%	SOV
<b>Fixed rates bonds - Corporate</b>	<b>8.23%</b>	
HDFC Bank Limited	8.23%	CRISIL AAA
<b>Banks</b>	<b>7.00%</b>	
ICICI Bank Limited	2.34%	
HDFC Bank Limited	2.27%	
State Bank of India	0.78%	
Axis Bank Limited	0.69%	
Bank of Maharashtra	0.31%	
Bank of Baroda	0.31%	
Kotak Mahindra Bank Limited	0.30%	
State Government bond	6.01%	
TAMIL NADU 08.21% 24JUN25 SDL	6.01%	SOV
<b>Finance</b>	<b>2.61%</b>	
Bajaj Finance Limited	2.19%	
SBFC Finance Ltd	0.33%	
Cholamandalam Investment and Finance Company Limited	0.09%	
<b>IT - Software</b>	<b>1.74%</b>	
Infosys Limited	1.55%	
Birlasoft Limited	0.19%	
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>1.60%</b>	
Sun Pharmaceutical Industries Limited	0.74%	
Torrent Pharmaceuticals Limited	0.43%	
Abbott India Limited	0.25%	
Cipla Limited	0.18%	
Telecom - Services	0.94%	
Bharti Airtel Limited	0.94%	
<b>Consumer Durables</b>	<b>0.82%</b>	
Dixon Technologies (India) Limited	0.51%	
Whirlpool of India Limited	0.25%	
V-Guard Industries Limited	0.06%	
<b>Healthcare Services</b>	<b>0.80%</b>	
Fortis Healthcare Limited	0.80%	
<b>Cement &amp; Cement Products</b>	<b>0.76%</b>	
UltraTech Cement Limited	0.76%	

Issuer	% to Net Assets	Rating
<b>Non - Ferrous Metals</b>	<b>0.76%</b>	
Hindalco Industries Limited	0.76%	
<b>Construction</b>	<b>0.71%</b>	
Larsen & Toubro Limited	0.46%	
H.G. Infra Engineering Limited	0.25%	
<b>Auto Components</b>	<b>0.65%</b>	
SJS Enterprises Pvt Limited	0.34%	
Sona BLW Precision Forgings Limited	0.31%	
<b>Insurance</b>	<b>0.59%</b>	
Max Financial Services Limited	0.59%	
<b>Retailing</b>	<b>0.55%</b>	
Avenue Supermarts Limited	0.33%	
Zomato Limited	0.22%	
<b>Automobiles</b>	<b>0.53%</b>	
Bajaj Auto Limited	0.53%	
<b>Personal Products</b>	<b>0.45%</b>	
Godrej Consumer Products Limited	0.45%	
<b>Electrical Equipment</b>	<b>0.37%</b>	
TD Power Systems Limited	0.37%	
<b>Chemicals &amp; Petrochemicals</b>	<b>0.37%</b>	
Vinati Organics Limited	0.37%	
<b>Food Products</b>	<b>0.28%</b>	
Mrs Bectors Food Specialities Limited	0.28%	
<b>Household Products</b>	<b>0.28%</b>	
Flair Writing Industries Ltd	0.28%	
<b>Industrial Manufacturing</b>	<b>0.26%</b>	
Praj Industries Limited	0.26%	
<b>Power</b>	<b>0.20%</b>	
NTPC Limited	0.20%	
<b>Capital Markets</b>	<b>0.18%</b>	
BSE Limited	0.18%	
<b>Transport Services</b>	<b>0.13%</b>	
Container Corporation of India Limited	0.13%	
<b>Cash &amp; Current Assets</b>	<b>6.52%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	





# 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 February 28, 2025: ₹ 13.7085

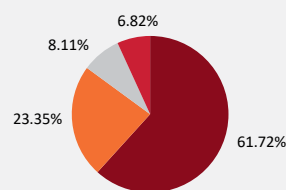
Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Retirement Fund - The 50s Plan	5.42%	5.08%	6.44%	5.46%
Value of Std Investment of ₹ 10,000	13708	12815	12060	10548
Benchmark - CRISIL Short Term Debt Hybrid 75+25 Index	9.33%	9.58%	8.07%	6.19%
Value of Std Investment of ₹ 10,000	17040	15810	12625	10621
Additional Benchmark - CRISIL 10 Year Gilt Index	6.60%	5.40%	6.76%	9.06%
Value of Std Investment of ₹ 10,000	14650	13012	12172	10909

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 185-186 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



■ Sovereign ■ Unrated ■ AAA ■ Cash & Current Assets



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	710000	600000	360000	120000
Market Value of amount Invested	837484	691455	398230	120304
Scheme Returns (CAGR)	5.52%	5.62%	6.68%	0.48%
CRISIL Short Term Debt Hybrid 75+25 Index# (CAGR)	8.78%	8.54%	8.11%	1.56%
CRISIL 10 Year Gilt Index## (CAGR)	6.19%	6.32%	8.40%	8.93%

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.



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	13.7085	14.8827
IDCW <sup>1</sup> :	11.8616	12.8779

<sup>1</sup>Income 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

2.4 years & 2.5 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	₹	4916.14	Crores
AUM as on last day	₹	4650.81	Crores

### Total Expense Ratio (TER)

Regular	1.80%
Direct	0.54%
Including additional expenses and goods and service tax on management fees.	

### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

### Other Parameters

Standard Deviation	21.71%
Sharpe Ratio	0.84
Beta	0.97
Portfolio Turnover	0.15
Treynor Ratio	0.19
Average P/E	11.32
Average P/BV	1.66
Average Dividend Yield	3.08

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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
<b>Banks</b>	<b>20.39%</b>
State Bank of India	11.92%
Bank of Baroda	3.81%
Bank of India	3.40%
The Jammu & Kashmir Bank Limited	0.74%
Bank of Maharashtra	0.52%
<b>Power</b>	<b>17.58%</b>
NTPC Limited	8.74%
Power Grid Corporation of India Limited	7.17%
NLC India Limited	1.03%
NTPC Green Energy Ltd	0.64%
<b>Finance</b>	<b>9.93%</b>
PNB Housing Finance Limited	4.77%
LIC Housing Finance Limited	1.89%
SBI Cards & Payment Services Limited	1.42%
Power Finance Corporation Limited	1.40%
REC Limited	0.45%
<b>Gas</b>	<b>8.92%</b>
GAIL (India) Limited	4.84%
Mahanagar Gas Limited	1.88%
Indraprastha Gas Limited	1.63%
Gujarat Gas Limited	0.57%
<b>Oil</b>	<b>7.91%</b>
Oil & Natural Gas Corporation Limited	6.42%
Oil India Limited	1.49%
Petroleum Products	6.39%
Bharat Petroleum Corporation Limited	3.42%
Indian Oil Corporation Limited	1.87%
Hindustan Petroleum Corporation Limited	1.11%

Issuer	% to Net Assets
<b>Aerospace &amp; Defense</b>	<b>6.00%</b>
Bharat Electronics Limited	3.78%
Hindustan Aeronautics Limited	2.22%
<b>Minerals &amp; Mining</b>	<b>3.84%</b>
NMDC Limited	3.84%
<b>Consumable Fuels</b>	<b>3.81%</b>
Coal India Limited	3.81%
<b>Insurance</b>	<b>3.67%</b>
Life Insurance Corp of India	3.67%
<b>Electrical Equipment</b>	<b>2.62%</b>
Bharat Heavy Electricals Limited	2.62%
<b>Fertilizers &amp; Agrochemicals</b>	<b>0.83%</b>
Gujarat State Fertilizers & Chemicals Limited	0.83%
<b>Leisure Services</b>	<b>0.78%</b>
Indian Railway Catering & Tourism Corporation Limited	0.78%
<b>Non - Ferrous Metals</b>	<b>0.77%</b>
National Aluminium Company Limited	0.77%
<b>Construction</b>	<b>0.66%</b>
Engineers India Limited	0.63%
<b>RITES Limited</b>	<b>0.03%</b>
<b>Transport Services</b>	<b>0.63%</b>
Container Corporation of India Limited	0.63%
<b>Agricultural Commercial &amp; Construction Vehicles</b>	<b>0.60%</b>
BEML Limited	0.60%
<b>Cash &amp; Current Assets</b>	<b>4.69%</b>
<b>Total Net Assets</b>	<b>100.00%</b>



## Investment Performance

NAV as on February 28, 2025: ₹ 27.2700

Inception - December 30, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life PSU Equity Fund	21.42%	25.10%	24.63%	-14.38%
Value of Std Investment of ₹ 10,000	27270	30675	19368	8558
Benchmark - BSE PSU TRI	22.32%	26.98%	27.97%	-10.99%
Value of Std Investment of ₹ 10,000	28336	33049	20970	8898
Additional Benchmark - Nifty 50 TRI	13.42%	15.94%	10.92%	1.89%
Value of Std Investment of ₹ 10,000	19171	20966	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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 (₹)	620000	600000	360000	120000
Market Value of amount Invested	1167050	1110719	470631	96348
Scheme Returns (CAGR)	24.72%	24.93%	18.24%	-34.66%
BSE PSU TRI## (CAGR)	28.77%	29.25%	22.26%	-35.36%
Nifty 50 TRI## (CAGR)	13.23%	13.16%	8.71%	-12.15%

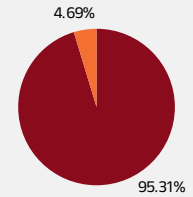
Past Performance may or may not be sustained in future. The fund's inception date is December 30, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# 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	27.2700	29.6500
IDCW <sup>2</sup> :	20.8200	23.9800

<sup>2</sup>Income 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

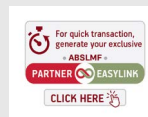
0.3 years & 2.3 Years

### 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 /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	₹	717.00	Crores
AUM as on last day	₹	680.22	Crores

#### Total Expense Ratio (TER)

Regular	2.43%
Direct	1.39%
Including additional expenses and goods and service tax on management fees.	

#### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

#### Other Parameters

Standard Deviation	15.16%
Sharpe Ratio	0.41
Beta	1.02
Portfolio Turnover	0.26
Treynor Ratio	0.06
Average P/E	27.12
Average P/BV	3.71
Average Dividend Yield	1.02

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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	13.18%
ICICI Bank Limited	5.31%
HDFC Bank Limited	2.72%
Axis Bank Limited	1.79%
IndusInd Bank Limited	1.46%
State Bank of India	1.01%
RBL Bank Limited	0.89%
IT - Software	10.96%
Infosys Limited	6.35%
Tech Mahindra Limited	2.19%
Coforge Limited	1.08%
Wipro Limited	0.82%
Sonata Software Limited	0.53%
Telecom - Services	7.16%
Bharti Airtel Limited	7.16%
Finance	5.58%
Shriram Finance Ltd	2.57%
Bajaj Finserv Limited	2.44%
Aptus Value Housing Finance India Ltd	0.57%
Cement & Cement Products	5.35%
Grasim Industries Limited	2.33%
Ambuja Cements Limited	1.54%
The Ramco Cements Limited	1.48%
Pharmaceuticals & Biotechnology	4.97%
Sun Pharmaceutical Industries Limited	2.58%
Granules India Limited	0.93%
Glenmark Pharmaceuticals Limited	0.85%
Onesource Speciality Pharma Ltd	0.62%
Automobiles	4.55%
Mahindra & Mahindra Limited	2.28%
Tata Motors Limited	1.72%
Hero MotoCorp Limited	0.54%
Auto Components	3.34%
CEAT Limited	1.68%
Bharat Forge Limited	0.97%
Sundram Fasteners Limited	0.69%
Insurance	3.30%
Max Financial Services Limited	1.83%

Issuer	% to Net Assets
ICICI Lombard General Insurance Company Limited	1.47%
Retailing	3.13%
Zomato Limited	1.76%
Aditya Birla Fashion and Retail Limited	1.37%
Chemicals & Petrochemicals	3.04%
Navin Fluorine International Limited	1.44%
Aarti Industries Limited	0.81%
Atul Limited	0.78%
Consumer Durables	2.66%
Safari Industries India Ltd	1.20%
Crompton Greaves Consumer Electricals Limited	0.88%
Orient Electric Ltd.	0.57%
Beverages	2.54%
United Breweries Limited	1.59%
United Spirits Limited	0.94%
Healthcare Services	2.51%
Fortis Healthcare Limited	2.51%
Diversified Metals	2.18%
Vedanta Limited	2.18%
Realty	2.12%
Sobha Limited	2.12%
Agricultural Food & other Products	2.08%
Tata Consumer Products Limited	2.08%
Industrial Products	1.98%
AIA Engineering Limited	0.92%
Carborundum Universal Limited	0.62%
WELSPUN CORP LIMITED	0.45%
Petroleum Products	1.89%
Reliance Industries Limited	1.89%
Construction	1.68%
PNC Infratech Limited	1.14%
Power Mech Projects Limited	0.54%
Non - Ferrous Metals	1.63%
Hindalco Industries Limited	1.63%
Capital Markets	1.48%
UTI ASSET MANAGEMENT COMPANY Limited	1.48%
IT - Services	1.19%
Inventurus Knowledge Solutions Ltd	1.19%



Issuer	% to Net Assets
Leisure Services	1.14%
SAMHI Hotels Ltd	1.14%
Transport Services	1.12%
VRL Logistics Limited	1.12%
Electrical Equipment	1.00%
Premier Energies Ltd	1.00%
Ferrous Metals	1.00%
Jindal Steel & Power Limited	1.00%
Textiles & Apparels	0.94%
K.P.R. Mill Limited	0.94%
Industrial Manufacturing	0.82%

Issuer	% to Net Assets
Pitti Engineering Ltd	0.82%
Power	0.78%
Torrent Power Limited	0.78%
Cash & Current Assets	4.70%
<b>Total Net Assets</b>	<b>100.00%</b>



### Investment Performance

NAV as on February 28, 2025: ₹ 21.0500

Inception - October 23, 2020	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Special Opportunities Fund	18.65%	NA	12.57%	3.29%
Value of Std Investment of ₹ 10,000	21050	NA	14271	10330
Benchmark - BSE 500 TRI	18.89%	NA	12.64%	-0.41%
Value of Std Investment of ₹ 10,000	21237	NA	14295	9958
Additional Benchmark - Nifty 50 TRI	16.59%	NA	10.92%	1.89%
Value of Std Investment of ₹ 10,000	19507	NA	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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
<b>Growth</b>	21.0500	22.4500
<b>IDCW<sup>2</sup>:</b>	17.4200	18.5800

<sup>2</sup>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 (₹)	520000	NA	360000	120000
Market Value of amount Invested	683478	NA	431374	110606
Scheme Returns (CAGR)	12.64%	NA	12.13%	-14.32%
BSE 500 TRI# (CAGR)	11.72%	NA	9.66%	-18.64%
Nifty 50 TRI## (CAGR)	10.36%	NA	8.71%	-12.15%

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

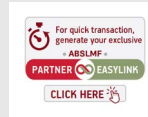
2.3 Years & 0.3 years

### Fund Category

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	₹	614.17	Crores
AUM as on last day	₹	577.14	Crores

### Total Expense Ratio (TER)

Regular	2.46%
Direct	1.45%
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	15.24%
Sharpe Ratio	0.09
Beta	0.98
Treynor Ratio	0.01
Average P/E	27.57
Average P/BV	4.45
Average Dividend Yield	0.97

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) for calculating Sharpe Ratio

## PORTFOLIO

Issuer	% to Net Assets
<b>Banks</b>	<b>27.31%</b>
ICICI Bank Limited	9.53%
HDFC Bank Limited	5.06%
Kotak Mahindra Bank Limited	4.66%
Axis Bank Limited	2.89%
State Bank of India	2.04%
AU Small Finance Bank Limited	1.96%
RBL Bank Limited	0.74%
IndusInd Bank Limited	0.43%
<b>IT - Software</b>	<b>18.68%</b>
Infosys Limited	7.60%
LTIMindtree Limited	3.56%
Tata Consultancy Services Limited	3.38%
HCL Technologies Limited	2.24%
Coforge Limited	1.29%
Tech Mahindra Limited	0.62%
<b>Consumer Durables</b>	<b>7.08%</b>
Titan Company Limited	3.05%
Voltas Limited	2.06%
Kajaria Ceramics Limited	1.59%
Whirlpool of India Limited	0.38%
<b>Retailing</b>	<b>7.00%</b>
V-Mart Retail Limited	2.40%
Aditya Birla Fashion and Retail Limited	1.80%
Zomato Limited	1.54%
Avenue Supermarts Limited	1.27%
<b>Automobiles</b>	<b>5.64%</b>
Mahindra & Mahindra Limited	2.32%
TVS Motor Company Limited	1.93%
Hero MotoCorp Limited	1.38%
<b>Finance</b>	<b>5.52%</b>
Bajaj Finance Limited	2.17%
Shriram Finance Ltd	1.30%
PNB Housing Finance Limited	0.77%
SBI Cards & Payment Services Limited	0.73%
Mas Financial Services Limited	0.55%
<b>Auto Components</b>	<b>3.79%</b>
Sona BLW Precision Forgings Limited	1.90%

Issuer	% to Net Assets
<b>Samvardhana Motherson International Limited</b>	<b>1.12%</b>
Schaeffler India Limited	0.77%
<b>Telecom - Services</b>	<b>3.68%</b>
Bharti Airtel Limited	3.68%
<b>Electrical Equipment</b>	<b>3.26%</b>
ABB India Limited	1.90%
<b>Premier Energies Ltd</b>	<b>1.36%</b>
<b>Cement &amp; Cement Products</b>	<b>2.23%</b>
JK Cement Limited	2.23%
<b>Realty</b>	<b>2.17%</b>
Anant Raj Ltd	1.20%
Oberoi Realty Limited	0.96%
<b>Insurance</b>	<b>2.07%</b>
SBI Life Insurance Company Limited	1.19%
ICICI Lombard General Insurance Company Limited	0.88%
<b>Diversified FMCG</b>	<b>2.03%</b>
Hindustan Unilever Limited	2.03%
<b>Power</b>	<b>1.43%</b>
NTPC Green Energy Ltd	1.43%
<b>Textiles &amp; Apparels</b>	<b>1.40%</b>
Page Industries Limited	1.40%
<b>Agricultural Food &amp; other Products</b>	<b>1.20%</b>
Tata Consumer Products Limited	1.20%
<b>Non - Ferrous Metals</b>	<b>1.10%</b>
Hindalco Industries Limited	1.10%
<b>Personal Products</b>	<b>0.87%</b>
Godrej Consumer Products Limited	0.87%
<b>Transport Services</b>	<b>0.72%</b>
InterGlobe Aviation Limited	0.72%
<b>Commercial Services &amp; Supplies</b>	<b>0.54%</b>
TeamLease Services Limited	0.54%
<b>Industrial Manufacturing</b>	<b>0.51%</b>
Pitti Engineering Ltd	0.51%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>0.43%</b>
Cipla Limited	0.43%
<b>Cash &amp; Current Assets</b>	<b>1.34%</b>
<b>Total Net Assets</b>	<b>100.00%</b>





# 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 February 28, 2025: ₹ 15.5900

Inception - December 24, 2020	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life ESG Integration Strategy Fund</b>	11.20%	NA	7.72%	5.27%
<b>Value of Std Investment of ₹ 10,000</b>	15590	NA	12502	10528
<b>Benchmark - Nifty 100 ESG TRI</b>	13.07%	NA	9.57%	0.77%
<b>Value of Std Investment of ₹ 10,000</b>	16715	NA	13159	10077
<b>Additional Benchmark - Nifty 50 TRI</b>	13.37%	NA	10.92%	1.89%
<b>Value of Std Investment of ₹ 10,000</b>	16906	NA	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 185-186 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
<b>Growth</b>	15.5900	16.6000
<b>IDCW<sup>1</sup>:</b>	14.4600	15.4000

<sup>1</sup>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
<b>Total Amount Invested (₹)</b>	500000	NA	360000	120000
<b>Market Value of amount Invested</b>	599371	NA	413113	111984
<b>Scheme Returns (CAGR)</b>	8.67%	NA	9.17%	-12.27%
<b>Nifty 100 ESG TRI# (CAGR)</b>	9.36%	NA	8.91%	-14.70%
<b>Nifty 50 TRI## (CAGR)</b>	9.79%	NA	8.71%	-12.15%

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

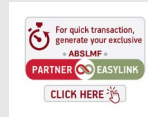
November 03, 2023, November 21, 2022, February 17, 2023

### 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	₹	1668.87	Crores
AUM as on last day	₹	1585.61	Crores

### Experience in Managing the Fund

1.3 Years, 2.3 Years & 2.0 years

### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

### Total Expense Ratio (TER)

Regular	2.16%
Direct	1.17%
Including additional expenses and goods and service tax on management fees.	

### Other Parameters

Average P/E	26.22
Average P/BV	3.82
Average Dividend Yield	1.00

## PORTFOLIO

Issuer	% to Net Assets
<b>Banks</b>	<b>22.90%</b>
ICICI Bank Limited	7.78%
Kotak Mahindra Bank Limited	5.40%
HDFC Bank Limited	3.56%
Axis Bank Limited	2.24%
State Bank of India	2.07%
AU Small Finance Bank Limited	1.65%
Bandhan Bank Limited	0.20%
<b>IT - Software</b>	<b>9.18%</b>
Infosys Limited	4.94%
HCL Technologies Limited	2.14%
Tech Mahindra Limited	1.43%
Persistent Systems Limited	0.67%
<b>Industrial Products</b>	<b>6.50%</b>
WELSPUN CORP LIMITED	1.74%
AIA Engineering Limited	1.18%
Shivalik Bimetal Controls Ltd	1.14%
Happy Forgings Ltd	1.03%
APL Apollo Tubes Limited	0.55%
RHI Magnesita India Limited	0.49%
Finolex Industries Limited	0.37%
<b>Petroleum Products</b>	<b>5.85%</b>
Reliance Industries Limited	4.92%
Hindustan Petroleum Corporation Limited	0.93%
<b>Finance</b>	<b>5.42%</b>
Cholamandalam Investment and Finance Company Limited	1.55%
SBFC Finance Ltd	1.48%
Shriram Finance Ltd	1.27%
LIC Housing Finance Limited	0.79%
SBI Cards & Payment Services Limited	0.34%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.67%</b>
Sun Pharmaceutical Industries Limited	2.66%
Ajanta Pharmaceuticals Limited	1.10%
Cipla Limited	0.92%
<b>Auto Components</b>	<b>4.29%</b>
Bharat Forge Limited	1.12%
Sundram Fasteners Limited	1.12%
Schaeffler India Limited	1.06%
Sona BLW Precision Forgings Limited	0.55%
Craftsman Automation Ltd	0.43%
<b>Consumer Durables</b>	<b>4.23%</b>
Blue Star Limited	1.21%
V-Guard Industries Limited	0.98%
Whirlpool of India Limited	0.84%
Cello World Ltd	0.80%
Kajaria Ceramics Limited	0.40%
Cement & Cement Products	4.07%
JK Cement Limited	1.66%
Ambuja Cements Limited	1.25%
UltraTech Cement Limited	1.12%
Grasim Industries Limited	0.05%
<b>Automobiles</b>	<b>3.90%</b>
Mahindra & Mahindra Limited	2.20%
Maruti Suzuki India Limited	1.70%
Electrical Equipment	2.63%

Issuer	% to Net Assets
CG Power and Industrial Solutions Limited	1.63%
WAAREE Energies Ltd	1.00%
Telecom - Services	2.57%
Bharti Airtel Limited	2.57%
Construction	2.34%
Larsen & Toubro Limited	1.98%
KEC International Limited	0.36%
<b>Insurance</b>	<b>2.01%</b>
ICICI Lombard General Insurance Company Limited	2.01%
United States of America	1.92%
Cognizant Technology Solutions CI A Com Stk	1.92%
<b>Ferrous Metals</b>	<b>1.91%</b>
Jindal Steel & Power Limited	1.91%
<b>Retailing</b>	<b>1.80%</b>
Zomato Limited	1.12%
Vishal Mega Mart Ltd	0.68%
<b>Diversified Metals</b>	<b>1.21%</b>
Vedanta Limited	1.21%
<b>Commercial Services &amp; Supplies</b>	<b>1.16%</b>
CMS Info Systems Limited	1.16%
<b>Beverages</b>	<b>1.11%</b>
Radico Khaitan Limited	1.11%
<b>Industrial Manufacturing</b>	<b>1.09%</b>
LAKSHMI MACHINE WORKS LTD	0.62%
Praj Industries Limited	0.46%
<b>Textiles &amp; Apparels</b>	<b>1.05%</b>
Gokaldas Exports Ltd	1.05%
<b>Personal Products</b>	<b>1.01%</b>
Godrej Consumer Products Limited	1.01%
<b>INDEX FUTURE</b>	<b>0.98%</b>
Bank Nifty Index	0.98%
<b>Chemicals &amp; Petrochemicals</b>	<b>0.98%</b>
NOCIL Limited	0.98%
<b>Healthcare Services</b>	<b>0.95%</b>
Apollo Hospitals Enterprise Limited	0.95%
<b>Capital Markets</b>	<b>0.91%</b>
Angel Broking Limited	0.91%
<b>Gas</b>	<b>0.76%</b>
Gujarat Gas Limited	0.76%
<b>Realty</b>	<b>0.76%</b>
Sobha Limited	0.76%
<b>Transport Services</b>	<b>0.47%</b>
Ecos India Mobility & Hospitality Ltd	0.47%
<b>Agricultural Commercial &amp; Construction Vehicles</b>	<b>0.33%</b>
V.S.T Tillers Tractors Limited	0.33%
<b>MUTUAL FUNDS</b>	<b>0.32%</b>
XTRACKERS HARVEST CSI 500 CH	0.32%
<b>IT - Services</b>	<b>0.04%</b>
Cyient Limited	0.04%
<b>Cash &amp; Current Assets</b>	<b>0.70%</b>
<b>Total Net Assets</b>	<b>100.00%</b>



### Investment Performance

NAV as on February 28, 2025: ₹ 13.1100

Inception - December 03, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Business Cycle Fund	8.71%	NA	10.25%	1.00%
Value of Std Investment of ₹ 10,000	13110	NA	13405	10100
Benchmark - BSE 500 TRI	10.48%	NA	12.64%	-0.41%
Value of Std Investment of ₹ 10,000	13813	NA	14295	9958
Additional Benchmark - Nifty 50 TRI	9.36%	NA	10.92%	1.89%
Value of Std Investment of ₹ 10,000	13363	NA	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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 (₹)	380000	NA	360000	120000
Market Value of amount Invested	432992	NA	407311	108918
Scheme Returns (CAGR)	8.22%	NA	8.20%	-16.82%
BSE 500 TRI returns# (CAGR)	9.72%	NA	9.66%	-18.64%
Nifty 50 TRI returns## (CAGR)	8.73%	NA	8.71%	-12.15%

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	13.1100	13.7200
IDCW <sup>2</sup> :	12.2100	12.7800

<sup>2</sup>Income 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)

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

#### AUM

<b>Monthly Average AUM</b>	₹	1392.44	Crores
<b>AUM as on last day</b>	₹	1297.95	Crores

#### Experience in Managing the Fund

1.3 Years



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#### 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)

<b>Regular</b>	2.18%
<b>Direct</b>	0.99%

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

## PORTFOLIO

Issuer	% to Net Assets
<b>Automobiles</b>	<b>44.56%</b>
Mahindra & Mahindra Limited	10.73%
Tata Motors Limited	8.84%
Maruti Suzuki India Limited	8.24%
Bajaj Auto Limited	5.41%
Hero MotoCorp Limited	4.11%
TVS Motor Company Limited	3.78%
Hyundai Motor India Ltd	3.45%
<b>Auto Components</b>	<b>23.69%</b>
Samvardhana Motherson International Limited	5.03%
Minda Corporation Limited	3.62%
Tube Investments of India Limited	2.39%
CEAT Limited	2.20%
Craftsman Automation Ltd	2.16%
Sona BLW Precision Forgings Limited	1.80%
Exide Industries Limited	1.49%
Sansera Engineering Ltd	1.41%
ZF Commercial Vehicle Control Systems India Limited	1.18%
Bharat Forge Limited	1.02%
Ramkrishna Forgings Limited	1.00%
Schaeffler India Limited	0.36%
Rolex Rings Limited	0.03%
<b>Retailing</b>	<b>9.44%</b>
Zomato Limited	7.85%

Issuer	% to Net Assets
<b>Swiggy Ltd</b>	<b>1.59%</b>
<b>Transport Services</b>	<b>9.34%</b>
InterGlobe Aviation Limited	6.55%
Delhivery Ltd	1.30%
VRL Logistics Limited	1.08%
Western Carriers India Ltd	0.41%
<b>Industrial Manufacturing</b>	<b>3.17%</b>
Pitti Engineering Ltd	2.27%
Cyient DLM Ltd	0.90%
<b>Transport Infrastructure</b>	<b>2.74%</b>
Adani Ports and Special Economic Zone Limited	2.74%
<b>Industrial Products</b>	<b>1.52%</b>
Happy Forgings Ltd	1.52%
<b>Agricultural Commercial &amp; Construction Vehicles</b>	<b>1.51%</b>
Ashok Leyland Limited	1.51%
<b>Commercial Services &amp; Supplies</b>	<b>1.41%</b>
CMS Info Systems Limited	1.41%
<b>Leisure Services</b>	<b>0.91%</b>
Indian Railway Catering & Tourism Corporation Limited	0.91%
<b>Cash &amp; Current Assets</b>	<b>1.72%</b>
<b>Total Net Assets</b>	<b>100.00%</b>

### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
<b>Growth</b>	11.6300	11.8700
<b>IDCW<sup>§</sup></b>	11.6400	11.8700

<sup>§</sup>Income Distribution cum capital withdrawal



### Investment Performance

NAV as on February 28, 2025: ₹ 11.6300

	Since Inception	5 Years	3 Years	1 Year
<b>Inception - November 17, 2023</b>				
<b>Aditya Birla Sun Life Transportation and Logistics Fund</b>	12.47%	NA	NA	-3.24%
<b>Value of Std Investment of ₹ 10,000</b>	11630	NA	NA	9675
<b>Benchmark - Nifty Transportation and Logistics TRI</b>	16.89%	NA	NA	-0.65%
<b>Value of Std Investment of ₹ 10,000</b>	12220	NA	NA	9935
<b>Additional Benchmark - Nifty 50 TRI</b>	10.52%	NA	NA	1.89%
<b>Value of Std Investment of ₹ 10,000</b>	11372	NA	NA	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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.





## 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

0.7 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	₹	2337.92	Crores
AUM as on last day	₹	2220.89	Crores

#### Total Expense Ratio (TER)

Regular	2.01%
Direct	0.56%

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



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#### 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
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>16.23%</b>
Sun Pharmaceutical Industries Limited	3.90%
Divi's Laboratories Limited	3.43%
Lupin Limited	3.41%
Glenmark Pharmaceuticals Limited	2.53%
Alkem Laboratories Limited	2.37%
Torrent Pharmaceuticals Limited	0.59%
<b>Banks</b>	<b>12.49%</b>
HDFC Bank Limited	4.33%
ICICI Bank Limited	4.27%
The Federal Bank Limited	3.88%
<b>Finance</b>	<b>6.06%</b>
Muthoot Finance Limited	3.06%
Shriram Finance Ltd	3.00%
<b>Power</b>	<b>5.45%</b>
Power Grid Corporation of India Limited	2.47%
Torrent Power Limited	2.20%
NLC India Limited	0.78%
<b>IT - Software</b>	<b>4.94%</b>
HCL Technologies Limited	3.07%
Oracle Financial Services Software Limited	1.25%
Wipro Limited	0.62%
<b>Cement &amp; Cement Products</b>	<b>4.35%</b>
Grasim Industries Limited	3.88%
JK Cement Limited	0.47%
<b>Consumer Durables</b>	<b>4.30%</b>
Blue Star Limited	2.17%
Voltas Limited	2.14%
<b>Realty</b>	<b>4.18%</b>
Phoenix Mills Limited	2.23%
Oberoi Realty Limited	1.95%
<b>Capital Markets</b>	<b>3.82%</b>
HDFC Asset Management Company Limited	1.92%
Multi Commodity Exchange of India Limited	1.90%
Fertilizers & Agrochemicals	3.58%
Coromandel International Limited	3.58%

Issuer	% to Net Assets
<b>Beverages</b>	<b>3.42%</b>
United Spirits Limited	3.42%
<b>Telecom - Services</b>	<b>3.34%</b>
Bharti Airtel Limited	3.34%
<b>Healthcare Services</b>	<b>3.23%</b>
Apollo Hospitals Enterprise Limited	3.23%
<b>Agricultural Commercial &amp; Construction Vehicles</b>	<b>3.10%</b>
Ashok Leyland Limited	3.10%
<b>Auto Components</b>	<b>2.66%</b>
Samvardhana Motherson International Limited	2.22%
<b>Bosch Limited</b>	<b>0.44%</b>
<b>Insurance</b>	<b>2.59%</b>
ICICI Prudential Life Insurance Company Limited	2.59%
<b>Automobiles</b>	<b>2.51%</b>
Bajaj Auto Limited	2.51%
<b>Personal Products</b>	<b>2.40%</b>
Colgate Palmolive (India) Limited	2.40%
<b>Gas</b>	<b>2.36%</b>
Petronet LNG Limited	2.36%
<b>Retailing</b>	<b>2.01%</b>
Zomato Limited	2.01%
<b>Oil</b>	<b>2.01%</b>
Oil & Natural Gas Corporation Limited	2.01%
<b>Petroleum Products</b>	<b>1.43%</b>
Hindustan Petroleum Corporation Limited	1.43%
<b>Electrical Equipment</b>	<b>1.13%</b>
Siemens Limited	1.13%
<b>INDEX FUTURE</b>	<b>0.78%</b>
Bank Nifty Index	0.78%
<b>IT - Services</b>	<b>0.55%</b>
L&T Technology Services Limited	0.55%
<b>Chemicals &amp; Petrochemicals</b>	<b>0.45%</b>
Deepak Nitrite Limited	0.45%
<b>Cash &amp; Current Assets</b>	<b>0.65%</b>
<b>Total Net Assets</b>	<b>100.00%</b>

### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	8.2000	8.2900
IDCW <sup>1</sup> :	8.2000	8.2800

<sup>1</sup>Income Distribution cum capital withdrawal

Data as on February 28, 2025 unless otherwise specified





## Fund Details

### Investment Objective

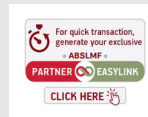
The investment objective of the Scheme is to achieve long term capital appreciation by investing in equity and equity related securities of companies that follow conglomerate theme.

### Fund Category

Thematic Fund

### Investment Style

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



### Fund Manager

Mr. Harish Krishnan and Kunal Sangoi

### Date of Allotment

December 27, 2024

### Benchmark

BSE Select Business Groups Index

### Managing Fund Since

December 27, 2024 & December 27, 2024

### Experience in Managing the Fund

0.2 years & 0.2 years

### 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	₹	1415.20	Crores
AUM as on last day	₹	1353.89	Crores

### Total Expense Ratio (TER)

Regular	2.09%
Direct	0.54%

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

### Application Amount for fresh subscription

Minimum of ₹ 100/- and in multiples of ₹ 1/- thereafter

### Min. Addl. Investment

Minimum of ₹ 100/- and in multiples of ₹ 1/- thereafter

### SIP

Daily: Minimum ₹ 100/-

Weekly/Monthly: Minimum ₹ 100/-

## PORTFOLIO

Issuer	% to Net Assets
Petroleum Products	15.81%
Reliance Industries Limited	15.81%
Finance	15.14%
Bajaj Finserv Limited	5.58%
Bajaj Finance Limited	5.19%
Cholamandalam Investment and Finance Company Limited	2.94%
TVS HOLDINGS LIMITED	1.43%
Automobiles	9.44%
Mahindra & Mahindra Limited	6.75%
Bajaj Auto Limited	1.39%
Tata Motors Limited	1.31%
Construction	8.09%
Larsen & Toubro Limited	8.09%
IT - Software	7.57%
Tech Mahindra Limited	3.54%
LTI Mindtree Limited	2.02%
Zensar Technologies Limited	1.52%
Sonata Software Limited	0.48%
Cement & Cement Products	7.03%
Grasim Industries Limited	3.56%
Ambuja Cements Limited	1.97%
UltraTech Cement Limited	1.50%
Retailing	4.38%
Trent Limited	3.40%
Aditya Birla Fashion and Retail Limited	0.99%
Industrial Products	4.00%
WELSPUN CORP LIMITED	2.55%
Carborundum Universal Limited	0.94%

Issuer	% to Net Assets
Finolex Industries Limited	0.50%
Transport Infrastructure	3.03%
Adani Ports and Special Economic Zone Limited	3.03%
Auto Components	2.84%
Tube Investments of India Limited	2.84%
Commercial Services & Supplies	2.73%
Firstsource Solutions Limited	2.73%
Electrical Equipment	2.68%
CG Power and Industrial Solutions Limited	2.68%
Agricultural Food & other Products	1.97%
Tata Consumer Products Limited	1.97%
Metals & Minerals Trading	1.96%
Adani Enterprises Limited	1.96%
Agricultural Commercial & Construction Vehicles	1.62%
Ashok Leyland Limited	1.62%
Consumer Durables	1.55%
Volta Limited	1.55%
Ferrous Metals	1.52%
Jindal Steel & Power Limited	1.52%
IT - Services	1.51%
L&T Technology Services Limited	1.51%
Textiles & Apparels	1.35%
Arvind Limited	1.35%
Chemicals & Petrochemicals	0.99%
Phillips Carbon Black Ltd	0.99%
Non - Ferrous Metals	0.59%
Hindalco Industries Limited	0.59%
Cash & Current Assets	4.21%
<b>Total Net Assets</b>	<b>100.00%</b>

### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	9.2800	9.3000
IDCW <sup>1</sup> :	9.2800	9.3000

<sup>1</sup>Income Distribution cum capital withdrawal





### 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

0.3 years & 2.3 Years

#### SIP

Monthly: Minimum ₹ 500/-

#### Fund Category

ELSS

#### Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



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

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	14308.88	Crores
AUM as on last day	₹	13629.04	Crores

#### Total Expense Ratio (TER)

Regular	1.72%
Direct	1.04%

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

#### Other Parameters

Standard Deviation	13.37%
Sharpe Ratio	0.23
Beta	0.91
Portfolio Turnover	0.28
Treynor Ratio	0.03
Average P/E	26.11
Average P/BV	3.78
Average Dividend Yield	1.27

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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
<b>Banks</b>	<b>20.98%</b>
ICICI Bank Limited	8.07%
HDFC Bank Limited	4.98%
Axis Bank Limited	3.77%
State Bank of India	2.44%
IndusInd Bank Limited	1.08%
AU Small Finance Bank Limited	0.64%
<b>IT - Software</b>	<b>8.82%</b>
Infosys Limited	5.74%
Tech Mahindra Limited	2.05%
Coforge Limited	1.03%
<b>Finance</b>	<b>7.17%</b>
TVS HOLDINGS LIMITED	1.82%
Bajaj Finance Limited	1.61%
Cholamandalam Investment and Finance Company Limited	1.38%
Shriram Finance Ltd	1.19%
REC Limited	0.75%
SBFC Finance Ltd	0.32%
Aditya Birla Capital Limited	0.10%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>6.01%</b>
Sun Pharmaceutical Industries Limited	2.31%
GlaxoSmithKline Pharmaceuticals Limited	1.71%
Cipla Limited	1.29%
Mankind Pharma Ltd	0.41%
Emcure Pharmaceuticals Ltd	0.30%
<b>Petroleum Products</b>	<b>5.59%</b>
Reliance Industries Limited	4.51%
Hindustan Petroleum Corporation Limited	1.08%
<b>Retailing</b>	<b>4.24%</b>
Zomato Limited	2.13%
Avenue Supermarts Limited	2.11%
<b>Automobiles</b>	<b>3.89%</b>
Mahindra & Mahindra Limited	2.25%

Issuer	% to Net Assets
Hyundai Motor India Ltd	1.65%
<b>Healthcare Services</b>	<b>3.75%</b>
Fortis Healthcare Limited	3.44%
Suraksha Diagnostic Ltd	0.32%
<b>Telecom - Services</b>	<b>3.62%</b>
Bharti Airtel Limited	3.62%
<b>Construction</b>	<b>3.17%</b>
Larsen & Toubro Limited	3.17%
<b>Consumer Durables</b>	<b>2.74%</b>
Titan Company Limited	1.06%
Johnson Controls - Hitachi Air Conditioning India Limited	1.00%
Whirlpool of India Limited	0.67%
<b>Transport Services</b>	<b>2.22%</b>
InterGlobe Aviation Limited	1.46%
Container Corporation of India Limited	0.76%
<b>Cement &amp; Cement Products</b>	<b>2.22%</b>
Ambuja Cements Limited	1.14%
UltraTech Cement Limited	1.08%
<b>Personal Products</b>	<b>2.21%</b>
Gillette India Limited	1.77%
Godrej Consumer Products Limited	0.44%
<b>Leisure Services</b>	<b>2.08%</b>
Thomas Cook (India) Limited	0.97%
Devyani International Limited	0.58%
Chalet Hotels Limited	0.53%
<b>Transport Infrastructure</b>	<b>1.96%</b>
Adani Ports and Special Economic Zone Limited	1.96%
<b>Auto Components</b>	<b>1.74%</b>
ZF Commercial Vehicle Control Systems India Limited	1.43%
Tube Investments of India Limited	0.31%
<b>Oil</b>	<b>1.59%</b>
Oil & Natural Gas Corporation Limited	1.59%
<b>Ferrous Metals</b>	<b>1.51%</b>





Issuer	% to Net Assets
Jindal Steel & Power Limited	1.51%
Industrial Manufacturing	1.49%
Honeywell Automation India Limited	1.49%
Power	1.30%
NTPC Limited	1.30%
Diversified FMCG	1.24%
ITC Limited	1.24%
Fertilizers & Agrochemicals	1.19%
Bayer Cropscience Limited	1.19%
Chemicals & Petrochemicals	1.18%
Navin Fluorine International Limited	0.92%
Vinati Organics Limited	0.25%
Insurance	1.06%
Max Financial Services Limited	0.69%
Medi Assist Healthcare Services Ltd	0.36%
Industrial Products	1.02%
Cummins India Limited	1.02%
Paper Forest & Jute Products	1.01%
Aditya Birla Real Estate Ltd.	1.01%
Diversified Metals	0.94%

Issuer	% to Net Assets
Vedanta Limited	0.94%
Non - Ferrous Metals	0.87%
Hindalco Industries Limited	0.87%
Beverages	0.62%
United Spirits Limited	0.62%
United Breweries (Holdings) Limited	0.00%
Capital Markets	0.59%
ICRA Limited	0.59%
Realty	0.58%
Prestige Estates Projects Limited	0.47%
Marathon Nextgen Realty Ltd.	0.12%
Miscellaneous	0.00%
Magnasound (I) Limited	0.00%
Cash & Current Assets	1.40%
<b>Total Net Assets</b>	<b>100.00%</b>

Investment Performance		NAV as on February 28, 2025: ₹ 51.3100			
	Since Inception	5 Years	3 Years	1 Year	
Inception - Mar 29, 1996					
Aditya Birla Sun Life ELSS Tax Saver Fund	20.96%	10.34%	9.42%	1.33%	
Value of Std Investment of ₹ 10,000	2463229	16361	13104	10133	
Benchmark - NIFTY 500 TRI	13.75%	17.78%	12.70%	-0.08%	
Value of Std Investment of ₹ 10,000	415885	22683	14320	9992	
Additional Benchmark - Nifty 50 TRI	12.89%	15.94%	10.92%	1.89%	
Value of Std Investment of ₹ 10,000	334452	20966	13652	10190	

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. 183-184 to know more on performance of scheme 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	51.3100	57.1000
IDCW <sup>1</sup> :	167.4800	381.8300

<sup>1</sup>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 (₹)	34,70,000	600000	360000	120000
Market Value of amount Invested	95107524	756623	404560	108838
Scheme Returns (CAGR)	18.46%	9.22%	7.75%	-16.94%
NIFTY 500 TRI returns# (CAGR)	NA	14.92%	9.92%	-18.41%
Nifty 50 TRI returns## (CAGR)	13.79%	13.16%	8.71%	-12.15%

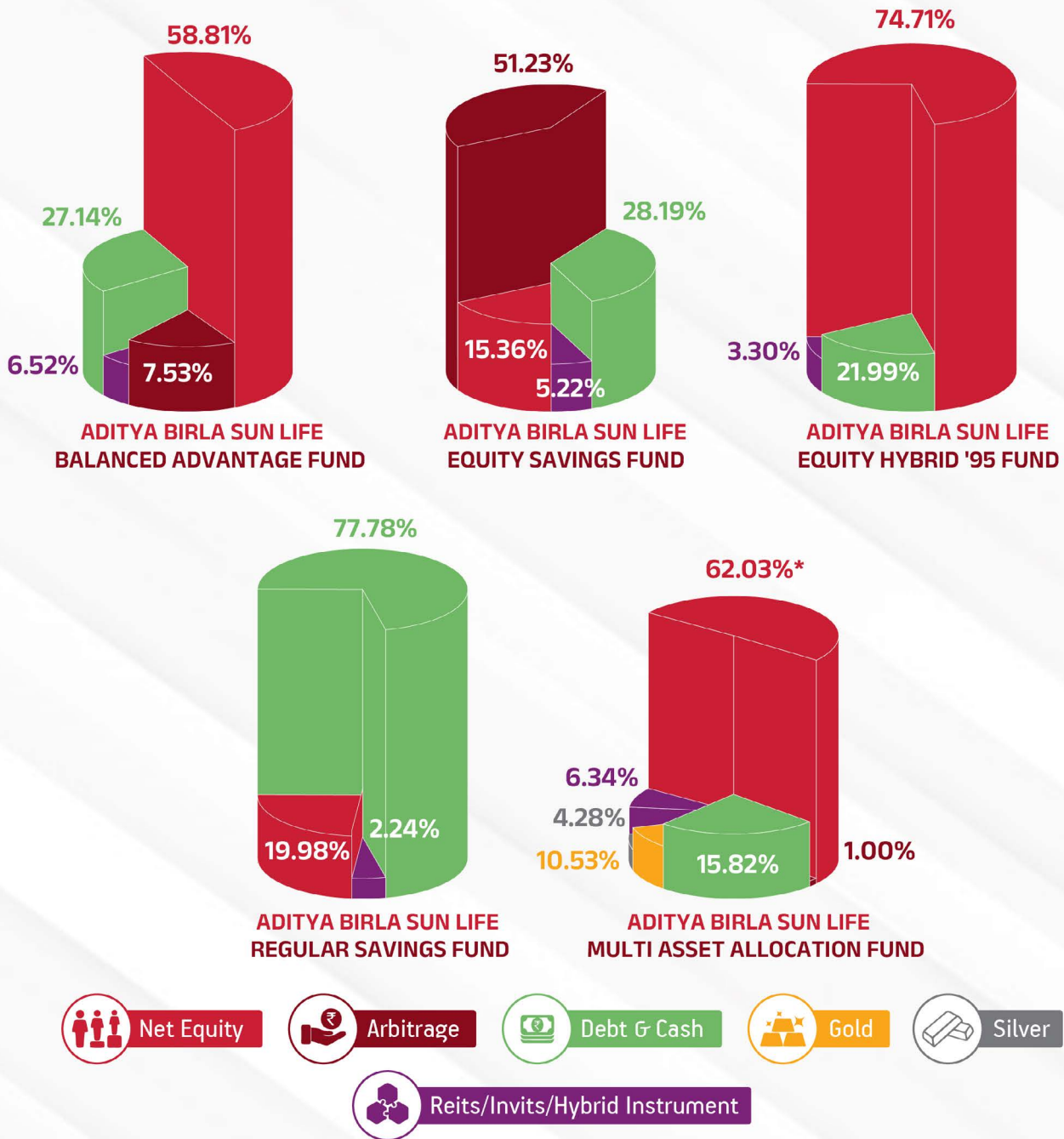
Past Performance may or may not be sustained in future. The fund's inception date is March 06, 2008, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# 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 February 28, 2025. For Product labelling of the schemes mentioned here refer to page no. 202-212. 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

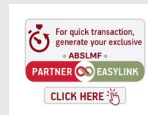
8.3 years, 2.3 Years & 2.0 years

### Fund Category

Aggressive Hybrid Fund

### Investment Style

Large Cap	Orange	Yellow	Green
Mid Cap	Orange	Yellow	Green
Small Cap	Orange	Yellow	Green
	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	₹	7165.75	Crores
AUM as on last day	₹	6874.45	Crores

### Total Expense Ratio (TER)

Regular	1.87%
Direct	1.12%

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

### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

### Other Parameters

Modified Duration	4.33 years
Average Maturity	6.18 years
Yield to Maturity	7.50%
Macaulay Duration	4.59 years
Portfolio Turnover	0.70
Standard Deviation	10.64%
Sharpe Ratio	0.15
Beta	1.07
Treynor Ratio	0.01
Average P/E	28.16
Average P/BV	4.16
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 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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

Issuer	% to Net Assets
<b>Equity &amp; Equity Related</b>	
<b>Banks</b>	<b>16.90%</b>
ICICI Bank Limited	6.48%
HDFC Bank Limited	5.60%
Axis Bank Limited	1.91%
Kotak Mahindra Bank Limited	1.48%
State Bank of India	1.44%
<b>IT - Software</b>	<b>7.92%</b>
Infosys Limited	3.99%
Coforge Limited	1.37%
LTIMindtree Limited	0.80%
Tech Mahindra Limited	0.72%
Persistent Systems Limited	0.37%
HCL Technologies Limited	0.34%
Rategain Travel Technologies Limited	0.32%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.45%</b>
Sun Pharmaceutical Industries Limited	2.24%
Eris Lifesciences Limited	0.78%
Gland Pharma Limited	0.63%
<b>SANOFI CONSUMER HEALTHCARE</b>	<b>0.42%</b>
Sanofi India Limited	0.39%
<b>Automobiles</b>	<b>4.30%</b>
Mahindra & Mahindra Limited	2.13%
Maruti Suzuki India Limited	1.14%
Tata Motors Limited	0.78%
Bajaj Auto Limited	0.25%
<b>Finance</b>	<b>4.27%</b>
Bajaj Finance Limited	1.71%
Cholamandalam Investment and Finance Company Limited	1.11%
PNB Housing Finance Limited	0.74%
Shriram Finance Ltd	0.46%
Aditya Birla Capital Limited	0.25%
<b>Petroleum Products</b>	<b>3.72%</b>
Reliance Industries Limited	3.72%
<b>Telecom - Services</b>	<b>3.09%</b>
Bharti Airtel Limited	3.09%
<b>Consumer Durables</b>	<b>2.96%</b>
Titan Company Limited	1.11%
Voltas Limited	0.61%
Crompton Greaves Consumer Electricals Limited	0.59%
Cello World Ltd	0.41%
Whirlpool of India Limited	0.25%
<b>Auto Components</b>	<b>2.71%</b>
Sundram Fasteners Limited	0.69%

Minda Industries Ltd	0.63%
Bharat Forge Limited	0.44%
Sona BLW Precision Forgings Limited	0.40%
Rolex Rings Limited	0.30%
Tube Investments of India Limited	0.25%
<b>Construction</b>	<b>2.49%</b>
Larsen & Toubro Limited	2.18%
Kalpataru Projects International Ltd.	0.30%
<b>Retailing</b>	<b>2.41%</b>
Zomato Limited	1.09%
Avenue Supermarts Limited	0.74%
Trent Limited	0.25%
Swiggy Ltd	0.19%
Go Fashion India Limited	0.16%
<b>Cement &amp; Cement Products</b>	<b>2.11%</b>
UltraTech Cement Limited	1.05%
Ambuja Cements Limited	0.64%
JK Cement Limited	0.42%
<b>Transport Infrastructure</b>	<b>2.07%</b>
IRB InvIT Fund	1.59%
Bharat Highways Invit	0.49%
<b>Chemicals &amp; Petrochemicals</b>	<b>1.62%</b>
SRF Limited	0.69%
Clean Science & Technology Limited	0.54%
Atul Limited	0.39%
<b>Electrical Equipment</b>	<b>1.59%</b>
Siemens Limited	1.01%
ABB India Limited	0.58%
<b>Diversified FMCG</b>	<b>1.49%</b>
ITC Limited	1.02%
Hindustan Unilever Limited	0.46%
<b>Insurance</b>	<b>1.23%</b>
Max Financial Services Limited	0.75%
ICICI Lombard General Insurance Company Limited	0.48%
<b>Industrial Manufacturing</b>	<b>1.13%</b>
Honeywell Automation India Limited	0.71%
Cyient DLM Ltd	0.42%
<b>Non - Ferrous Metals</b>	<b>1.11%</b>
Hindalco Industries Limited	1.11%
<b>Beverages</b>	<b>1.10%</b>
United Spirits Limited	1.10%
<b>Healthcare Services</b>	<b>1.09%</b>
Apollo Hospitals Enterprise Limited	0.58%
Fortis Healthcare Limited	0.51%
<b>Aerospace &amp; Defense</b>	<b>1.07%</b>
Bharat Electronics Limited	1.07%





# Aditya Birla Sun Life Equity Hybrid '95 Fund

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



Wealth Solutions

Power	1.03%	
NTPC Limited	0.67%	
India Grid Trust	0.36%	
Agricultural Food & other Products	0.91%	
Tata Consumer Products Limited	0.91%	
Personal Products	0.77%	
Godrej Consumer Products Limited	0.77%	
REITS	0.72%	
Nexus Select Trust	0.65%	
Brookfield India Real Estate Trust	0.07%	
IT - Services	0.57%	
Cyient Limited	0.57%	
Realty	0.54%	
Sobha Limited	0.54%	
Transport Services	0.54%	
InterGlobe Aviation Limited	0.54%	
Fertilizers & Agrochemicals	0.44%	
Sumitomo Chemical India Limited	0.44%	
Diversified Metals	0.42%	
Vedanta Limited	0.42%	
Leisure Services	0.42%	
Jubilant Foodworks Limited	0.42%	
Ferrous Metals	0.24%	
Jindal Steel & Power Limited	0.24%	
Textiles & Apparels	0.23%	
Gokaldas Exports Ltd	0.23%	
Industrial Products	0.21%	
TIMKEN INDIA LTD	0.21%	
MUTUAL FUNDS	0.15%	
ADITYA BIRLA SL APR33 IND-DG	0.15%	
Miscellaneous	0.00%	
Globsyn Technologies Limited	0.00%	
Magnasound (I) Limited	0.00%	
Issuer	% to Net Assets	Rating
<b>Debt &amp; Debt Related</b>		
Fixed rates bonds - Corporate	13.50%	
LIC Housing Finance Limited	2.35%	CRISIL AAA
LIC Housing Finance Limited	0.73%	CRISIL AAA
ONGC Petro Additions Limited	0.73%	ICRA AA
Bajaj Finance Limited	0.66%	CRISIL AAA
Cholamandalam Investment and Finance Company Limited	0.58%	ICRA AA+
Bajaj Finance Limited	0.51%	CRISIL AAA
Shriram Finance Ltd	0.51%	CRISIL AA+
Nexus Select Trust	0.44%	ICRA AAA
Bajaj Housing Finance Limited	0.37%	CRISIL AAA
Aditya Birla Finance Limited	0.37%	ICRA AAA
Mahindra & Mahindra Financial Services Limited	0.36%	ICRA AAA
HDFC Bank Limited	0.36%	ICRA AAA
ICICI Home Finance Company Limited	0.36%	ICRA AAA
Bank of Baroda - Tier II - Basel III	0.36%	CRISIL AAA
State Bank of India - Tier II - Basel III	0.36%	ICRA AAA
Bajaj Finance Limited	0.29%	CRISIL AAA
Small Industries Development Bank of India	0.29%	CRISIL AAA
Shriram Finance Ltd	0.29%	CRISIL AA+
LIC Housing Finance Limited	0.29%	CRISIL AAA
LIC Housing Finance Limited	0.25%	CRISIL AAA
Union Bank of India - Tier I - Basel III	0.23%	IND AA+
Tata Capital Housing Finance Limited	0.22%	CRISIL AAA
Bajaj Finance Limited	0.22%	CRISIL AAA
REC Limited	0.22%	ICRA AAA
State Bank of India - Tier II - Basel III	0.22%	ICRA AAA
Bajaj Finance Limited	0.18%	CRISIL AAA
Union Bank of India - Tier II - Basel III	0.18%	CRISIL AAA
REC Limited	0.15%	CRISIL AAA
Cholamandalam Investment and Finance Company Limited	0.15%	ICRA AA+
Bajaj Housing Finance Limited	0.15%	CRISIL AAA
HDFC Bank Limited	0.15%	ICRA AAA
Tata Capital Limited	0.15%	ICRA AAA
Small Industries Development Bank of India	0.15%	CRISIL AAA
LIC Housing Finance Limited	0.15%	CRISIL AAA
Small Industries Development Bank of India	0.14%	ICRA AAA
LIC Housing Finance Limited	0.14%	CRISIL AAA
Bajaj Finance Limited	0.09%	CRISIL AAA
SMFG India Credit Co. Ltd.	0.07%	ICRA AAA
Tata Capital Housing Finance Limited	0.07%	ICRA AAA
National Bank For Agriculture and Rural Development	0.01%	CRISIL AAA
State Government bond	3.88%	

7.39% TAMIL NADU 12JUN2032 SDL	0.30%	SOV
7.10% UTTAR PRADESH 21NOV2032 SDL	0.29%	SOV
7.11% MAHARASHTRA 08JAN38 SDL	0.29%	SOV
7.34% RAJASTHAN 26JUN2034 SDL	0.22%	SOV
7.16% UTTAR PRADESH 20FEB2039 SDL	0.22%	SOV
7.40 % MAHARASHTRA 06MAR2035 SDL	0.15%	SOV
7.43% TAMIL NADU 27MAR2034 SDL	0.15%	SOV
7.44% KARNATAKA 27MAR2033 SDL	0.15%	SOV
7.25% HARYANA 04SEP2036 SDL	0.15%	SOV
7.24% HARYANA 28AUG2036 SDL	0.15%	SOV
7.27% MAHARASHTRA 31JUL2034 SDL	0.15%	SOV
7.06% TAMIL NADU 04SEP2029 SDL	0.15%	SOV
7.06% TAMIL NADU 28AUG2029 SDL	0.15%	SOV
7.23% ANDHRA PRADESH 04SEP2034 SDL	0.15%	SOV
7.00% KARNATAKA 03OCT2030 SDL	0.15%	SOV
7.34% TAMIL NADU 29MAY2029 SDL	0.14%	SOV
6.75% KARNATAKA 04NOV35 SDL	0.14%	SOV
7.10% TAMIL NADU 19SEP2034 SDL	0.10%	SOV
7.78% UTTAR PRADESH 23MAR36 SDL	0.08%	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
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
TAMIL NADU 08.21% 24JUN25 SDL	0.07%	SOV
7.20% UTTAR PRADESH 25JAN2027 SDL	0.06%	SOV
7.35% TAMIL NADU 14JUN2033 SDL	0.04%	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	1.26%	
Government of India	0.27%	
Government of India	0.24%	SOV
Government of India	0.21%	SOV
Government of India	0.20%	SOV
Government of India	0.11%	SOV
Government of India	0.09%	SOV
Government of India	0.07%	SOV
Government of India	0.06%	SOV
Government of India	0.01%	SOV
Government Bond	1.11%	
7.25% GOI 12JUN63	0.36%	SOV
6.79% INDIA GOV BOND 07OCT2034 GSEC	0.29%	SOV
7.30% GOI 19JUN53	0.16%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	0.08%	SOV
6.92% INDIA GOVT BOND 18NOV2039 GSEC	0.07%	SOV
8.15% GOI (MD 24/11/2026)	0.04%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	0.03%	
7.26% GOI 22AUG2032	0.02%	
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
7.10% GOVT 08-Apr-2034	0.01%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.00%	SOV
SECURITISED DEBT	1.01%	
India Universal Trust A12	0.34%	IND AAA(SO)
India Universal Trust A12	0.33%	IND AAA(SO)
India Universal Trust A12	0.33%	IND AAA(SO)
Cash & Current Assets	1.23%	
<b>Total Net Assets</b>	<b>100.00%</b>	



# 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 February 28, 2025: ₹ 1346.1700

Inception - Feb 10, 1995	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Equity Hybrid '95 Fund	17.88%	13.40%	7.97%	3.50%
Value of Std Investment of ₹ 10,000	1407401	18766	12590	10350
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	NA	14.07%	10.50%	3.30%
Value of Std Investment of ₹ 10,000	NA	19324	13497	10331
Additional Benchmark - Nifty 50 TRI	12.19%	15.94%	10.92%	1.89%
Value of Std Investment of ₹ 10,000	317921	20966	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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 (₹)	3590000	600000	360000	120000
Market Value of amount Invested	83642378	798304	409113	112677
Scheme Returns (CAGR)	17.00%	11.38%	8.50%	-11.23%
CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)	NA	11.69%	9.18%	-8.04%
Nifty 50 TRI returns## (CAGR)	NA	13.16%	8.71%	-12.15%

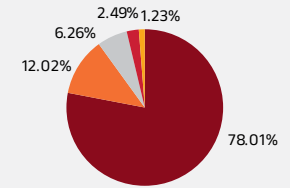
Past Performance may or may not be sustained in future. The fund's inception date is February 10, 1995, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# 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



■ Unrated ■ AAA ■ Sovereign ■ AA ■ Cash & Current Assets



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	1346.1700	1503.2000
IDCW <sup>1</sup> :	163.9700	279.3200

<sup>1</sup>Income Distribution cum capital withdrawal

Company Name	ISIN	YTM	YTC
Bank of Baroda - Tier II - Basel III **	INE028A08364	7.49%	7.52%
State Bank of India - Tier II - Basel III **	INE062A08264	6.18%	8.39%
State Bank of India - Tier II - Basel III **	INE062A08256	6.50%	8.32%
Union Bank of India - Tier II - Basel III **	INE692A08094	7.57%	8.53%

\*\* 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 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

0.3 years, 3.9 years & 0.4 Years

### SIP

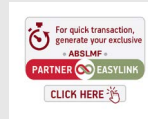
Daily/Weekly/Monthly: Minimum ₹ 100/- and in multiples of ₹ 1/- thereafter

### Fund Category

Equity Savings

### Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Value	Blend	Growth



### 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	₹	655.94	Crores
AUM as on last day	₹	653.00	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	3.09 years
Average Maturity	3.99 years
Yield to Maturity	6.79%
Macaulay Duration	3.21 years
Portfolio Turnover	6.71
Net Equity Exposure	51.23%
Average P/E	17.46
Average P/BV	2.49
Average Dividend Yield	1.44

### 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
<b>Equity &amp; Equity Related</b>	
<b>Banks</b>	<b>20.23%</b>
HDFC Bank Limited	7.30%
State Bank of India	2.94%
IndusInd Bank Limited	2.93%
Axis Bank Limited	2.35%
ICICI Bank Limited	1.89%
Canara Bank	1.50%
Kotak Mahindra Bank Limited	0.99%
Bandhan Bank Limited	0.27%
Bank of Baroda	0.03%
Punjab National Bank	0.02%
<b>Transport Infrastructure</b>	<b>6.58%</b>
GMR Airport Ltd	3.14%
Adani Ports and Special Economic Zone Limited	2.72%
Bharat Highways Invit	0.72%
<b>Petroleum Products</b>	<b>6.09%</b>
Reliance Industries Limited	4.70%
Hindustan Petroleum Corporation Limited	1.14%
Bharat Petroleum Corporation Limited	0.21%
Indian Oil Corporation Limited	0.04%
<b>MUTUAL FUNDS</b>	<b>5.84%</b>
Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan	5.84%
<b>Telecom - Services</b>	<b>4.55%</b>
Bharti Airtel Limited	4.28%
Vodafone Idea Limited	0.27%
<b>Automobiles</b>	<b>4.53%</b>
Tata Motors Limited	1.69%
Mahindra & Mahindra Limited	1.56%
Maruti Suzuki India Limited	1.03%
Bajaj Auto Limited	0.08%
Eicher Motors Limited	0.06%
TVS Motor Company Limited	0.05%
Hero MotoCorp Limited	0.05%
<b>IT - Software</b>	<b>3.52%</b>
Tata Consultancy Services Limited	2.09%
Infosys Limited	0.89%
Birlasoft Limited	0.18%
HCL Technologies Limited	0.16%
Tech Mahindra Limited	0.09%
Wipro Limited	0.07%
LTIMindtree Limited	0.04%
<b>Diversified FMCG</b>	<b>2.73%</b>
ITC Limited	2.20%

Issuer	% to Net Assets
Hindustan Unilever Limited	0.53%
<b>REITS</b>	<b>2.67%</b>
Nexus Select Trust	2.67%
<b>Realty</b>	<b>2.25%</b>
DLF Limited	1.86%
Brigade Enterprises Limited	0.39%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>2.13%</b>
SAI Life Sciences Ltd	1.35%
Glenmark Pharmaceuticals Limited	0.37%
Sun Pharmaceutical Industries Limited	0.16%
Cipla Limited	0.07%
Divi's Laboratories Limited	0.07%
Dr. Reddys Laboratories Limited	0.06%
Torrent Pharmaceuticals Limited	0.03%
Zydus Lifesciences Limited	0.02%
Alkem Laboratories Limited	0.00%
<b>Power</b>	<b>2.07%</b>
India Grid Trust	0.93%
NTPC Limited	0.65%
Tata Power Company Limited	0.36%
Power Grid Corporation of India Limited	0.11%
Adani Energy Solutions Limited	0.02%
<b>Gas</b>	<b>1.94%</b>
GAIL (India) Limited	1.55%
Petronet LNG Limited	0.39%
<b>Ferrous Metals</b>	<b>1.82%</b>
Steel Authority of India Limited	1.11%
Tata Steel Limited	0.60%
JSW Steel Limited	0.09%
Jindal Steel & Power Limited	0.03%
<b>Finance</b>	<b>1.75%</b>
Power Finance Corporation Limited	1.00%
Bajaj Finance Limited	0.23%
REC Limited	0.21%
Bajaj Finserv Limited	0.10%
Shriram Finance Ltd	0.08%
Cholamandalam Investment and Finance Company Limited	0.05%
SBI Cards & Payment Services Limited	0.02%
Bajaj Housing Finance Limited	0.02%
Muthoot Finance Limited	0.02%
Northern Arc Capital Ltd	0.01%
<b>Cement &amp; Cement Products</b>	<b>1.73%</b>
ACC Limited	1.47%
UltraTech Cement Limited	0.11%
Grasim Industries Limited	0.08%



Issuer	% to Net Assets
Shree Cement Limited	0.04%
Ambuja Cements Limited	0.03%
Oil	1.17%
Oil & Natural Gas Corporation Limited	1.17%
Aerospace & Defense	0.72%
Hindustan Aeronautics Limited	0.41%
Bharat Electronics Limited	0.31%
Construction	0.65%
Larsen & Toubro Limited	0.65%
Retailing	0.61%
Trent Limited	0.40%
Zomato Limited	0.11%
Info Edge (India) Limited	0.05%
Avenue Supermarts Limited	0.05%
Insurance	0.60%
HDFC Life Insurance Company Limited	0.46%
SBI Life Insurance Company Limited	0.06%
ICICI Lombard General Insurance Company Limited	0.04%
ICICI Prudential Life Insurance Company Limited	0.02%
Life Insurance Corp of India	0.02%
Transport Services	0.51%
InterGlobe Aviation Limited	0.51%
Capital Markets	0.35%
HDFC Asset Management Company Limited	0.35%
Consumer Durables	0.26%
Titan Company Limited	0.12%
Asian Paints Limited	0.09%
Havells India Limited	0.03%
Berger Paints (I) Limited	0.01%
Electrical Equipment	0.22%
Bharat Heavy Electricals Limited	0.16%
Siemens Limited	0.04%
ABB India Limited	0.02%
Minerals & Mining	0.21%
NMDC Limited	0.21%
Food Products	0.13%
Nestle India Limited	0.07%
Britannia Industries Limited	0.05%
Leisure Services	0.11%
ITC Hotels Ltd	0.09%
Indian Railway Catering & Tourism Corporation Limited	0.02%
Personal Products	0.11%
Godrej Consumer Products Limited	0.04%
Colgate Palmolive (India) Limited	0.03%
Dabur India Limited	0.03%
Procter & Gamble Hygiene and Health Care Limited	0.01%
Non - Ferrous Metals	0.09%
Hindalco Industries Limited	0.09%
Agricultural Food & other Products	0.09%
Tata Consumer Products Limited	0.06%
Marico Limited	0.03%
Beverages	0.09%
Varun Beverages Limited	0.05%
United Spirits Limited	0.03%
Consumable Fuels	0.08%
Coal India Limited	0.08%
Chemicals & Petrochemicals	0.08%
SRF Limited	0.04%
Pidilite Industries Limited	0.04%
Healthcare Services	0.06%
Apollo Hospitals Enterprise Limited	0.06%
Fertilizers & Agrochemicals	0.05%
UPL Limited	0.03%
PI Industries Limited	0.02%
Diversified Metals	0.05%
Vedanta Limited	0.05%
Agricultural Commercial & Construction Vehicles	0.05%
Ashok Leyland Limited	0.05%
Auto Components	0.05%
Samvardhana Motherson International Limited	0.03%
Bosch Limited	0.02%
EQUITY FUTURE	-51.23%
Bharat Heavy Electricals Limited	-0.16%
Birlasoft Limited	-0.18%
NMDC Limited	-0.21%
REC Limited	-0.21%
Bandhan Bank Limited	-0.27%
Vodafone Idea Limited	-0.27%

Issuer	% to Net Assets
Larsen & Toubro Limited	-0.29%
Trent Limited	-0.30%
Tata Power Company Limited	-0.30%
Infosys Limited	-0.31%
Hindustan Unilever Limited	-0.34%
HDFC ASSET MANAGEMENT COMPANY Limited	-0.35%
Hindustan Aeronautics Limited	-0.36%
Glenmark Pharmaceuticals Limited	-0.37%
Petronet LNG Limited	-0.39%
HDFC Life Insurance Company Limited	-0.40%
Tata Steel Limited	-0.50%
NTPC Limited	-0.50%
Kotak Mahindra Bank Limited	-0.73%
Maruti Suzuki India Limited	-0.88%
Power Finance Corporation Limited	-1.01%
Oil & Natural Gas Corporation Limited	-1.10%
ICICI Bank Limited	-1.10%
Steel Authority of India Limited	-1.11%
Hindustan Petroleum Corporation Limited	-1.15%
Mahindra & Mahindra Limited	-1.35%
ACC Limited	-1.47%
Canara Bank	-1.48%
GAIL (India) Limited	-1.52%
Tata Motors Limited	-1.60%
Tata Consultancy Services Limited	-1.77%
DLF Limited	-1.83%
Axis Bank Limited	-2.06%
Adani Ports and Special Economic Zone Limited	-2.66%
State Bank of India	-2.71%
IndusInd Bank Limited	-2.89%
GMR Airport Ltd	-3.14%
Bharti Airtel Limited	-3.93%
Reliance Industries Limited	-3.95%
HDFC Bank Limited	-6.09%

Debt & Debt Related		
Issuer	% to Net Assets	Rating
<b>Government Bond</b>	<b>13.68%</b>	
7.32% GOI BOND 13NOV2030	3.15%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	3.14%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	2.54%	SOV
7.10% GOVT 08-Apr-2034	1.56%	SOV
7.38% GOI 20JUN2027	1.56%	SOV
7.10% GOVERNMENT OF INDIA 18APR29	0.78%	SOV
7.06% GOI 10APR28	0.78%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.17%	SOV
<b>Fixed rates bonds - Corporate</b>	<b>3.21%</b>	
Cholamandalam Investment and Finance Company Limited	0.90%	ICRA AA+
Bajaj Finance Limited	0.77%	CRISIL AAA
Bajaj Finance Limited	0.77%	CRISIL AAA
Nexus Select Trust	0.77%	ICRA AAA
<b>State Government bond</b>	<b>0.77%</b>	
7.16% UTTAR PRADESH 20FEB2039 SDL	0.77%	SOV
<b>Cash Management Bills</b>	<b>0.71%</b>	
Government of India	0.65%	SOV
Government of India	0.06%	SOV
<b>Cash &amp; Current Assets</b>	<b>56.10%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	



# Aditya Birla Sun Life Equity Savings Fund

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



Wealth Solutions



## Investment Performance

NAV as on February 28, 2025 ₹ 20.8300

Inception - Nov 28, 2014	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Equity Savings Fund	7.41%	8.08%	6.90%	6.66%
Value of Std Investment of ₹ 10,000	20830	14752	12217	10668
Benchmark - NIFTY Equity Savings TRI	8.43%	9.89%	8.33%	5.92%
Value of Std Investment of ₹ 10,000	22944	16031	12715	10594
Additional Benchmark - CRISIL 10 Year Gilt Index	6.82%	5.40%	6.76%	9.06%
Value of Std Investment of ₹ 10,000	19678	13012	12172	10909

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Lovellish Solanki is 3. Total Schemes managed by Mr. Atul Penkar is 1. Refer annexure on page no. 183-184 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	20.8300	23.0300
IDCW <sup>3</sup> :	13.0300	15.3000

<sup>3</sup>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 (₹)	1230000	600000	360000	120000
Market Value of amount Invested	1826939	730692	403975	121939
Scheme Returns (CAGR)	7.49%	7.83%	7.65%	3.04%
NIFTY Equity Savings TRI returns# (CAGR)	8.93%	8.87%	8.07%	0.74%
CRISIL 10 Year Gilt Index returns## (CAGR)	6.33%	6.32%	8.40%	8.93%

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

0.3 years & 3.9 years

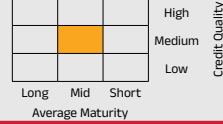
### SIP

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	₹	1386.28	Crores
AUM as on last day	₹	1373.98	Crores

### Total Expense Ratio (TER)

Regular	1.92%
Direct	1.02%

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



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### Other Parameters

Modified Duration	4.81 years
Average Maturity	7.98 years
Yield to Maturity (for Debt Component)	7.66%
Macaulay Duration	5.06 years
Portfolio Turnover (for Equity Component)	1.55

### 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
<b>Equity &amp; Equity Related</b>	
Banks	5.76%
HDFC Bank Limited	2.14%
ICICI Bank Limited	2.04%
Axis Bank Limited	1.02%
State Bank of India	0.57%
IT - Software	2.36%
Infosys Limited	1.45%
Coforge Limited	0.56%
Tech Mahindra Limited	0.35%
Finance	1.96%
Bajaj Finserv Limited	1.02%
Bajaj Finance Limited	0.66%
SBFC Finance Ltd	0.28%
Petroleum Products	1.48%
Reliance Industries Limited	1.48%
REITS	1.31%
Nexus Select Trust	1.31%
Telecom - Services	1.03%
Bharti Airtel Limited	1.03%
Pharmaceuticals & Biotechnology	0.97%
Sun Pharmaceutical Industries Limited	0.77%
Abbott India Limited	0.20%
Automobiles	0.95%
Mahindra & Mahindra Limited	0.52%
Bajaj Auto Limited	0.43%
Power	0.76%
India Grid Trust	0.59%
NTPC Limited	0.17%
Cement & Cement Products	0.74%
UltraTech Cement Limited	0.74%
Transport Infrastructure	0.60%
IRB InvIT Fund	0.35%
Adani Ports and Special Economic Zone Limited	0.25%
Retailing	0.59%
Avenue Supermarts Limited	0.35%
Zomato Limited	0.24%
Non - Ferrous Metals	0.57%
Hindalco Industries Limited	0.57%
Consumer Durables	0.55%
Whirlpool of India Limited	0.23%
Dixon Technologies (India) Limited	0.21%
V-Guard Industries Limited	0.11%
Construction	0.35%
Larsen & Toubro Limited	0.35%
Healthcare Services	0.34%
Fortis Healthcare Limited	0.20%

Vijaya Diagnostic Centre Limited	0.14%
Alternative Investment Funds (AIF)	0.34%
Corporate Debt Market Development Fund	0.34%
Auto Components	0.31%
SJS Enterprises Pvt Limited	0.31%
Personal Products	0.31%
Godrej Consumer Products Limited	0.31%
Electrical Equipment	0.30%
TD Power Systems Limited	0.30%
Industrial Products	0.24%
Cummins India Limited	0.24%
Chemicals & Petrochemicals	0.22%
Vinati Organics Limited	0.22%
Food Products	0.20%
Mrs Bectors Food Specialities Limited	0.20%
Capital Markets	0.17%
BSE Limited	0.17%
Insurance	0.16%
Max Financial Services Limited	0.16%
Miscellaneous	0.00%
Magnasound (I) Limited	0.00%

Issuer	% to Net Assets	Rating
<b>Debt &amp; Debt Related</b>		
Fixed rates bonds - Corporate	42.57%	
Cholamandalam Investment and Finance Company Limited	4.35%	ICRA AA+
Bajaj Housing Finance Limited	2.21%	CRISIL AAA
LIC Housing Finance Limited	2.20%	CRISIL AAA
Nuvama Wealth Finance Ltd	2.18%	CARE AA-
REC Limited	1.88%	CRISIL AAA
Bharti Telecom Limited	1.85%	CARE AAA
Tata Capital Housing Finance Limited	1.84%	ICRA AAA
Aditya Birla Finance Limited	1.83%	ICRA AAA
Small Industries Development Bank of India	1.82%	CRISIL AAA
Narayana Hrudayalaya Limited	1.82%	ICRA AA
Small Industries Development Bank of India	1.81%	ICRA AAA
Vedanta Limited	1.81%	ICRA AA
State Bank of India - Tier II - Basel III	1.79%	ICRA AAA
Nexus Select Trust	1.09%	ICRA AAA
Shriram Finance Ltd	1.09%	CRISIL AA+
Bajaj Finance Limited	0.91%	CRISIL AAA
Union Bank of India - Tier II - Basel III	0.90%	CRISIL AAA
LIC Housing Finance Limited	0.73%	CRISIL AAA
LIC Housing Finance Limited	0.73%	CRISIL AAA
Tata Capital Housing Finance Limited	0.73%	CRISIL AAA
Bajaj Finance Limited	0.73%	CRISIL AAA
Bajaj Finance Limited	0.73%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	0.73%	ICRA AAA



# Aditya Birla Sun Life Regular Savings Fund

An open ended hybrid scheme investing predominantly in debt instruments



Regular Income Solutions

Company Name	Yield (%)	Rating
HDFC Bank Limited	0.73%	ICRA AAA
Kotak Mahindra Investments Limited	0.73%	CRISIL AAA
REC Limited	0.73%	ICRA AAA
State Bank of India - Tier II - Basel III	0.72%	ICRA AAA
Summit Digital Infrastructure Private Limited	0.72%	CRISIL AAA
Tata Capital Housing Finance Limited	0.44%	ICRA AAA
REC Limited	0.38%	CRISIL AAA
Bajaj Housing Finance Limited	0.37%	CRISIL AAA
Bajaj Finance Limited	0.37%	CRISIL AAA
Embassy Office Parks REIT	0.37%	CRISIL AAA
SMFG India Credit Co. Ltd.	0.36%	ICRA AAA
Tata Capital Housing Finance Limited	0.36%	ICRA AAA
Mahindra & Mahindra Financial Services Limited	0.36%	CRISIL 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%	
<b>Government Bond</b>	<b>13.45%</b>	
7.10% GOVT 08-Apr-2034	2.45%	SOV
6.79% INDIA GOV BOND 07OCT2034 GSEC	1.83%	SOV
7.46% GOVERNMENT OF INDIA 06NOV73 G-SEC	1.51%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	1.49%	SOV
7.30% GOI 19JUN53	1.21%	SOV
7.18% GOI 24-Jul-2037	1.18%	SOV
7.25% GOI 12JUN63	1.11%	SOV
7.23% INDIA GOVERNMENT BOND 15APR2039	0.75%	SOV
5.15% GOVERNMENT OF INDIA 09NOV25 G-SEC	0.72%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	0.37%	SOV
7.17% GOI (MD 08/01/2028)	0.37%	SOV
7.02% GOVERNMENT OF INDIA 18JUN31 G-SEC	0.37%	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
<b>State Government bond</b>	<b>11.56%</b>	
7.49% TAMIL NADU 24APR2034 SDL	2.23%	SOV
7.13% TAMIL NADU 30OCT2034 SDL	1.45%	SOV
7.11% MAHARASHTRA 25SEP2036 SDL	1.45%	SOV
7.15% KARNATAKA 30OCT2036 SDL	1.09%	SOV
7.37% RAJASTHAN 29MAY2034 SDL	0.74%	SOV
7.00% KARNATAKA 03OCT2030 SDL	0.73%	SOV

7.10% TAMIL NADU 19SEP2034 SDL	0.72%	SOV
6.75% KARNATAKA 04NOV35 SDL	0.71%	SOV
7.19% TAMIL NADU 21AUG2034 SDL	0.47%	SOV
7.23% TAMIL NADU 14JUN2027 SDL	0.37%	SOV
7.06% GUJARAT 14AUG2029 SDL	0.37%	SOV
7.16% UTTAR PRADESH 20FEB2039 SDL	0.36%	SOV
7.10% UTTAR PRADESH 21NOV2032 SDL	0.36%	SOV
8.29% ANDHRA PRADESH - 13JAN26 SDL	0.30%	SOV
HARYANA 08.21% 31MAR2026 SDL	0.18%	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
8.07% Telangana UDAY BOND (MD 22/03/2029)	0.00%	SOV
8.27% Telangana UDAY BOND (MD 22/03/2028)	0.00%	SOV
7.95% Telangana UDAY BOND (MD 22/03/2032)	0.00%	SOV
<b>Cash Management Bills</b>	<b>4.44%</b>	
Government of India	1.20%	SOV
Government of India	0.68%	SOV
Government of India	0.66%	SOV
Government of India	0.66%	SOV
Government of India	0.55%	SOV
Government of India	0.34%	SOV
Government of India	0.28%	SOV
Government of India	0.07%	SOV
<b>SECURITISED DEBT</b>	<b>2.35%</b>	
India Universal Trust AI2	0.81%	IND AAA(SO)
India Universal Trust AI2	0.79%	IND AAA(SO)
India Universal Trust AI2	0.75%	IND AAA(SO)
<b>Cash &amp; Current Assets</b>	<b>3.07%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	



## Investment Performance

NAV as on February 28, 2025: ₹62.9173

	Since Inception	5 Years	3 Years	1 Year
<b>Inception - May 22, 2004</b>				
Aditya Birla Sun Life Regular Savings Fund	9.25%	9.69%	7.27%	7.87%
Value of Std Investment of ₹ 10,000	62917	15888	12345	10789
<b>Benchmark - CRISIL Hybrid 85+15 - Conservative Index</b>	8.42%	8.29%	7.42%	6.86%
Value of Std Investment of ₹ 10,000	53653	14896	12398	10688
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	5.76%	5.40%	6.76%	9.06%
Value of Std Investment of ₹ 10,000	32035	13012	12172	10909

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 185-186 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
<b>Total Amount Invested (₹)</b>	2490000	600000	360000	120000
<b>Market Value of amount Invested</b>	7091553	751100	404941	122152
<b>Scheme Returns (CAGR)</b>	9.15%	8.93%	7.81%	3.38%
<b>CRISIL Hybrid 85+15 - Conservative Index# (CAGR)</b>	8.61%	7.71%	8.04%	3.73%
<b>CRISIL 10 Year Gilt Index returns## (CAGR)</b>	6.49%	6.32%	8.40%	8.93%

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

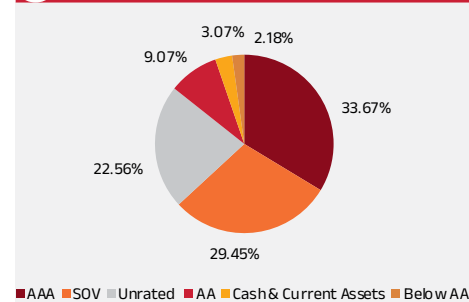
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR 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
State Bank of India - Tier II - Basel III **	INE062A08264	6.18%	8.39%
Union Bank of India - Tier II - Basel III **	INE692A08094	7.57%	8.53%
State Bank of India - Tier II - Basel III	INE062A08256	6.50%	8.32%

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



## Rating Profile of Portfolio



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
<b>Growth</b>	62.9173	70.0664
<b>Monthly IDCW<sup>1</sup>:</b>	16.0247	26.0767

<sup>1</sup>Income 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

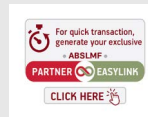
0.3 Years & 2.0 years

### Fund Category

Hybrid - Multi Asset Allocation

### 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 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	₹	3689.74	Crores
AUM as on last day	₹	3586.59	Crores

### Total Expense Ratio (TER)

Regular	1.85%
Direct	0.61%

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

### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/- and in multiples of ₹ 1/- thereafter

### Other Parameters

Modified Duration	1.46 years
Average Maturity	1.61 years
Yield to Maturity	7.46%
Macaulay Duration	1.55 years
Average P/E	26.46
Average P/BV	3.87
Average Dividend Yield	0.94

### 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	14.82%
Aditya Birla Sun Life Gold ETF	10.53%
ADITYA BIRLA SUN LIFE SILVER ETF	4.28%
Banks	13.01%
HDFC Bank Limited	3.55%
ICICI Bank Limited	3.17%
Kotak Mahindra Bank Limited	3.02%
Axis Bank Limited	1.23%
State Bank of India	1.18%
Bank of Maharashtra	0.86%
IT - Software	4.53%
Infosys Limited	2.91%
Coforge Limited	1.62%
Pharmaceuticals & Biotechnology	4.00%
Torrent Pharmaceuticals Limited	1.41%
IPCA Laboratories Limited	0.99%
Sun Pharmaceutical Industries Limited	0.99%
Mankind Pharma Ltd	0.35%
Cipla Limited	0.25%
Petroleum Products	3.87%
Reliance Industries Limited	3.87%
REITS	3.07%
Nexus Select Trust	1.72%
Embassy Office Parks REIT	0.76%
Brookfield India Real Estate Trust	0.58%
Finance	2.84%
Bajaj Finance Limited	1.83%
SBI Cards & Payment Services Limited	1.01%
Retailing	2.74%
Vishal Mega Mart Ltd	1.01%
Avenue Supermarts Limited	0.95%
Zomato Limited	0.78%
Automobiles	2.71%
Mahindra & Mahindra Limited	1.63%
Bajaj Auto Limited	1.08%
Construction	2.63%
Larsen & Toubro Limited	1.89%
H.G. Infra Engineering Limited	0.74%
Telecom - Services	2.46%
Bharti Airtel Limited	2.46%

Power	2.34%
NTPC Limited	1.37%
India Grid Trust	0.96%
Consumer Durables	2.30%
Dixon Technologies (India) Limited	1.39%
Voltas Limited	0.91%
Diversified FMCG	2.17%
Hindustan Unilever Limited	1.15%
ITC Limited	1.02%
Auto Components	1.76%
SJS Enterprises Pvt Limited	0.82%
Sansera Engineering Ltd	0.59%
Sona BLW Precision Forgings Limited	0.34%
Electrical Equipment	1.67%
TD Power Systems Limited	1.17%
Thermax Limited	0.49%
Cement & Cement Products	1.57%
UltraTech Cement Limited	0.86%
JK Cement Limited	0.71%
Transport Infrastructure	1.56%
Adani Ports and Special Economic Zone Limited	1.12%
Bharat Highways Invit	0.44%
Insurance	1.53%
Max Financial Services Limited	0.95%
Star Health & Allied Insurance Limited	0.59%
Leisure Services	1.25%
The Indian Hotels Company Limited	0.68%
Westlife Development Ltd	0.57%
Beverages	1.24%
United Spirits Limited	1.24%
Realty	1.15%
Brigade Enterprises Limited	1.15%
Oil	1.06%
Oil & Natural Gas Corporation Limited	1.06%
Non - Ferrous Metals	1.03%
Hindalco Industries Limited	1.03%
Personal Products	0.94%
Godrej Consumer Products Limited	0.94%
United States of America	0.94%
MICROSOFT CORPORATION	0.94%
Healthcare Services	0.80%
Apollo Hospitals Enterprise Limited	0.80%



# Aditya Birla Sun Life Multi Asset Allocation Fund

An open ended scheme investing in Equity, Debt and Commodities.



Wealth Solutions

Industrial Products	0.76%	
TIMKEN INDIA LTD	0.76%	
Transport Services	0.57%	
Container Corporation of India Limited	0.57%	
Consumable Fuels	0.51%	
Coal India Limited	0.51%	
Industrial Manufacturing	0.27%	
Pitti Engineering Ltd	0.27%	
IT - Services	0.26%	
Inventurus Knowledge Solutions Ltd	0.26%	
EQUITY FUTURE	-1.00%	
Infosys Limited	-0.39%	
Coforge Limited	-0.62%	
Issuer	% to Net Assets	Rating
<b>Debt &amp; Debt Related</b>		
Fixed rates bonds - Corporate 12.04%		
Cholamandam Investment and Finance Company Limited	1.87%	ICRA AA+
Small Industries Development Bank of India	1.40%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.40%	ICRA AAA
LIC Housing Finance Limited	0.98%	CRISIL AAA
Sikka Ports and Terminals Limited	0.70%	CRISIL AAA
HDFC Bank Limited	0.70%	ICRA AAA
Tata Capital Housing Finance Limited	0.70%	ICRA AAA
REC Limited	0.70%	ICRA AAA
Small Industries Development Bank of India	0.70%	ICRA AAA

Small Industries Development Bank of India	0.69%	ICRA AAA
Power Finance Corporation Limited	0.42%	ICRA AAA
HDFC Bank Limited	0.42%	ICRA AAA
National Bank For Agriculture and Rural Development	0.42%	ICRA AAA
National Bank For Agriculture and Rural Development	0.42%	ICRA AAA
State Bank of India - Tier II - Basel III	0.41%	ICRA AAA
LIC Housing Finance Limited	0.14%	CRISIL AAA
Government Bond	1.14%	
5.74% GOI 15NOV2026	0.82%	SOV
7.38% GOI 20JUN2027	0.31%	SOV
SECURITISED DEBT	0.64%	
India Universal Trust AI2	0.22%	IND AAA(SO)
India Universal Trust AI2	0.21%	IND AAA(SO)
India Universal Trust AI2	0.21%	IND AAA(SO)
Money Market Instruments	0.39%	
National Bank For Agriculture and Rural Development	0.39%	ICRA A1+
Cash & Current Assets	4.48%	
<b>Total Net Assets</b>	<b>100.00%</b>	

NAV of Plans / Options (₹)		
	Regular Plan	Direct Plan
Growth	13.1047	13.5240
IDCW <sup>1</sup> :	12.5850	13.5239

<sup>1</sup>Income Distribution cum capital withdrawal

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III **	INE062A08264	6.18%	8.39%

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

Investment Performance		NAV as on February 28, 2025: ₹ 13.1047			
Inception - January 31, 2023	Since Inception	5 Years	3 Years	1 Year	
Aditya Birla Sun Life Multi Asset Allocation Fund	13.89%	NA	NA	8.31%	
Value of Std Investment of ₹ 10,000	13105	NA	NA	10834	
Benchmark - 65% BSE 200 TRI + 25% CRISIL Short Term Bond Index + 5% of Domestic prices of Gold + 5% of Domestic prices of Silver	13.99%	NA	NA	5.93%	
Value of Std Investment of ₹ 10,000	13130	NA	NA	10595	
Additional Benchmark - Nifty 50 TRI	12.76%	NA	NA	1.89%	
Value of Std Investment of ₹ 10,000	12837	NA	NA	10190	

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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 (₹)	250000	NA	NA	120000
Market Value of amount Invested	274648	NA	NA	117157
Scheme Returns (CAGR)	8.99%	NA	NA	-4.41%
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)	5.62%	NA	NA	-12.15%

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.

Data as on February 28, 2025 unless otherwise specified



@abslmutualfund



@abslmf



<https://mutualfund.adityabirlacapital.com>



## 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

7.9 years, 5.3 years & 0.3 years

### SIP

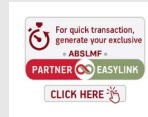
Daily/Weekly/Monthly: Minimum ₹ 100/-

### 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	₹	7166.74	Crores
AUM as on last day	₹	6988.25	Crores

### Total Expense Ratio (TER)

Regular	1.82%
Direct	0.76%

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

### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

### Other Parameters

Modified Duration	3.00 years
Average Maturity	3.86 years
Yield to Maturity	7.48%
Macaulay Duration	3.16 years
Portfolio Turnover	3.08
Standard Deviation	7.38%
Sharpe Ratio	0.50
Beta	0.94
Net Equity Exposure	58.81%
Treynor Ratio	0.04
Average P/E	23.84
Average P/BV	3.50
Average Dividend Yield	1.16

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) for calculating Sharpe Ratio

### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
<b>Equity &amp; Equity Related</b>	
<b>Banks</b>	14.92%
ICICI Bank Limited	4.09%
HDFC Bank Limited	3.86%
Kotak Mahindra Bank Limited	2.14%
State Bank of India	1.38%
Axis Bank Limited	1.37%
AU Small Finance Bank Limited	0.78%
IndusInd Bank Limited	0.66%
Bank of Baroda	0.48%
The Federal Bank Limited	0.10%
Canara Bank	0.06%
<b>IT - Software</b>	6.01%
Infosys Limited	2.53%
Tech Mahindra Limited	1.03%
Tata Consultancy Services Limited	0.67%
Coforge Limited	0.49%
HCL Technologies Limited	0.40%
Mphasis Limited	0.39%
LTI Mindtree Limited	0.28%
KPIT Technologies Limited	0.21%
<b>Petroleum Products</b>	4.64%
Reliance Industries Limited	3.53%
Hindustan Petroleum Corporation Limited	1.02%
Bharat Petroleum Corporation Limited	0.09%
<b>INDEX FUTURE</b>	3.85%
Nifty 50 Index	2.84%
Bank Nifty Index	1.01%
<b>Pharmaceuticals &amp; Biotechnology</b>	3.49%
Sun Pharmaceutical Industries Limited	1.23%
IPCA Laboratories Limited	0.98%
Ajanta Pharmaceuticals Limited	0.65%
Cipla Limited	0.38%
Akums Drugs & Pharmaceuticals Ltd	0.13%
Sanofi India Limited	0.11%
<b>Auto Components</b>	3.04%
Sona BLW Precision Forgings Limited	0.94%
Samvardhana Motherson International Limited	0.85%
ZF Commercial Vehicle Control Systems India Limited	0.57%
Tube Investments of India Limited	0.50%
Bharat Forge Limited	0.18%
<b>Finance</b>	3.00%
Bajaj Finance Limited	1.78%
Shriram Finance Ltd	0.47%
SBI Cards & Payment Services Limited	0.32%
Bajaj Finserv Limited	0.22%
PNB Housing Finance Limited	0.18%

LIC Housing Finance Limited	0.03%
<b>Retailing</b>	2.50%
Avenue Supermarts Limited	1.01%
Vishal Mega Mart Ltd	0.67%
Zomato Limited	0.64%
Aditya Birla Fashion and Retail Limited	0.18%
<b>Insurance</b>	2.47%
SBI Life Insurance Company Limited	1.36%
ICICI Lombard General Insurance Company Limited	1.11%
<b>Transport Infrastructure</b>	2.26%
Adani Ports and Special Economic Zone Limited	1.35%
Bharat Highways Invit	0.37%
GMR Airport Ltd	0.33%
IRB InvIT Fund	0.21%
<b>Power</b>	2.26%
India Grid Trust	1.63%
NTPC Limited	0.63%
<b>REITS</b>	2.26%
Nexus Select Trust	1.46%
Brookfield India Real Estate Trust	0.46%
Embassy Office Parks REIT	0.34%
<b>Personal Products</b>	1.84%
Godrej Consumer Products Limited	1.20%
Gillette India Limited	0.57%
Dabur India Limited	0.06%
<b>Telecom - Services</b>	1.65%
Bharti Airtel Limited	1.24%
Indus Towers Limited	0.24%
Vodafone Idea Limited	0.14%
Bharti Airtel Limited	0.03%
<b>Automobiles</b>	1.59%
Mahindra & Mahindra Limited	1.19%
Tata Motors Limited	0.34%
Hero MotoCorp Limited	0.06%
<b>Cement &amp; Cement Products</b>	1.56%
Ambuja Cements Limited	0.78%
UltraTech Cement Limited	0.60%
ACC Limited	0.19%
<b>Non - Ferrous Metals</b>	1.56%
Hindalco Industries Limited	1.12%
National Aluminium Company Limited	0.44%
<b>Electrical Equipment</b>	1.49%
Siemens Limited	0.51%
CG Power and Industrial Solutions Limited	0.51%
GE Vernova T&D India Ltd	0.38%
Bharat Heavy Electricals Limited	0.08%
<b>Construction</b>	1.47%
Larsen & Toubro Limited	1.47%





<b>Industrial Products</b>	<b>1.44%</b>
APL Apollo Tubes Limited	0.72%
Carborundum Universal Limited	0.67%
IFGL Refractories Limited	0.05%
<b>Beverages</b>	<b>1.40%</b>
United Spirits Limited	1.02%
United Breweries Limited	0.38%
<b>Ferrous Metals</b>	<b>1.38%</b>
Jindal Steel & Power Limited	1.14%
Tata Steel Limited	0.13%
Steel Authority of India Limited	0.11%
Consumer Durables	1.34%
Havells India Limited	0.60%
Whirlpool of India Limited	0.50%
Crompton Greaves Consumer Electricals Limited	0.23%
Titan Company Limited	0.02%
<b>Healthcare Services</b>	<b>0.96%</b>
Vijaya Diagnostic Centre Limited	0.53%
Apollo Hospitals Enterprise Limited	0.43%
Diversified FMCG	0.93%
ITC Limited	0.86%
Hindustan Unilever Limited	0.08%
Chemicals & Petrochemicals	0.83%
SRF Limited	0.83%
Aarti Industries Limited	0.00%
Transport Services	0.66%
InterGlobe Aviation Limited	0.66%
Diversified Metals	0.66%
Vedanta Limited	0.66%
Minerals & Mining	0.58%
NMDC Limited	0.58%
<b>Oil</b>	<b>0.58%</b>
Oil & Natural Gas Corporation Limited	0.58%
Fertilizers & Agrochemicals	0.53%
Sumitomo Chemical India Limited	0.53%
Realty	0.41%
Brigade Enterprises Limited	0.25%
DLF Limited	0.16%
Leisure Services	0.40%
Jubilant Foodworks Limited	0.36%
ITC Hotels Ltd	0.04%
Consumable Fuels	0.31%
Coal India Limited	0.31%
Aerospace & Defense	0.28%
Hindustan Aeronautics Limited	0.21%
Bharat Electronics Limited	0.07%
Metals & Minerals Trading	0.13%
Adani Enterprises Limited	0.13%
<b>EQUITY FUTURE</b>	<b>-11.38%</b>
ABB India Limited	0.11%
Zomato Limited	0.02%
Aarti Industries Limited	-0.00%
Oil & Natural Gas Corporation Limited	-0.01%
NTPC Limited	-0.01%
SRF Limited	-0.01%
Titan Company Limited	-0.02%
Kotak Mahindra Bank Limited	-0.03%
LIC Housing Finance Limited	-0.03%
ICICI Lombard General Insurance Company Limited	-0.04%
Vedanta Limited	-0.04%
Jubilant Foodworks Limited	-0.06%
Canara Bank	-0.06%
Dabur India Limited	-0.06%
Hero MotoCorp Limited	-0.07%
Bharat Electronics Limited	-0.07%
Mphasis Limited	-0.07%
Hindustan Unilever Limited	-0.08%
Bharat Heavy Electricals Limited	-0.09%
Ambuja Cements Limited	-0.09%
Bharat Petroleum Corporation Limited	-0.09%
Sun Pharmaceutical Industries Limited	-0.09%
Infosys Limited	-0.09%
The Federal Bank Limited	-0.10%
State Bank of India	-0.11%
Steel Authority of India Limited	-0.11%
Mahindra & Mahindra Limited	-0.12%
UltraTech Cement Limited	-0.13%
Adani Enterprises Limited	-0.13%
Samvardhana Motherhood International Limited	-0.13%
Tata Steel Limited	-0.13%
Vodafone Idea Limited	-0.14%
DLF Limited	-0.16%
Aditya Birla Fashion and Retail Limited	-0.18%

Bharat Forge Limited		-0.18%
ACC Limited		-0.19%
Siemens Limited		-0.19%
Hindustan Aeronautics Limited		-0.21%
Bajaj Finserv Limited		-0.22%
Crompton Greaves Consumer Electricals Limited		-0.23%
NMDC Limited		-0.23%
Tata Consultancy Services Limited		-0.24%
Indus Towers Limited		-0.24%
Apollo Hospitals Enterprise Limited		-0.26%
United Spirits Limited		-0.28%
LTIMindtree Limited		-0.28%
SBI Life Insurance Company Limited		-0.29%
Coal India Limited		-0.31%
GMR Airport Ltd		-0.33%
Tata Motors Limited		-0.34%
Axis Bank Limited		-0.43%
Coforge Limited		-0.49%
ICICI Bank Limited		-0.58%
Bajaj Finance Limited		-0.60%
HDFC Bank Limited		-0.71%
Reliance Industries Limited		-1.07%
Adani Ports and Special Economic Zone Limited		-1.08%
<b>Issuer</b>	<b>% to Net Assets</b>	<b>Rating</b>
<b>Debt &amp; Debt Related</b>		
<b>Fixed rates bonds - Corporate</b>	<b>15.90%</b>	
Cholamandalam Investment and Finance Company Limited	2.05%	ICRA AA+
Shriram Finance Ltd	1.72%	CRISIL AA+
Small Industries Development Bank of India	1.44%	CRISIL AAA
Bajaj Finance Limited	1.08%	CRISIL AAA
Bharti Telecom Limited	1.07%	CRISIL AA+
State Bank of India - Tier II - Basel III	0.98%	ICRA AAA
Bajaj Housing Finance Limited	0.87%	CRISIL AAA
Tata Capital Limited	0.86%	CRISIL AAA
Bharti Telecom Limited	0.73%	CARE AAA
Aditya Birla Finance Limited	0.72%	ICRA AAA
Muthoot Finance Limited	0.72%	ICRA AA+
Power Finance Corporation Limited	0.71%	ICRA AAA
Small Industries Development Bank of India	0.57%	CRISIL AAA
Tata Capital Limited	0.57%	ICRA AAA
REC Limited	0.37%	CRISIL AAA
Small Industries Development Bank of India	0.36%	ICRA AAA
Small Industries Development Bank of India	0.29%	CRISIL AAA
Power Finance Corporation Limited	0.22%	ICRA AAA
REC Limited	0.15%	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
<b>Government Bond</b>	<b>6.31%</b>	
7.18% GOI 24-Jul-2037	2.63%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	1.77%	SOV
7.37% GOI 23OCT2028	1.10%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	0.81%	SOV
<b>SECURITISED DEBT</b>	<b>1.42%</b>	
India Universal Trust A12	1.42%	IND AAA(SO)
<b>Cash &amp; Current Assets</b>	<b>13.10%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	





## Investment Performance

NAV as on February 28, 2025 ₹ 95.1600

Inception - Apr 25, 2000	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Balanced Advantage Fund	9.48%	11.92%	10.11%	5.63%
Value of Std Investment of ₹ 10,000	95160	17573	13352	10564
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	NA	12.43%	9.62%	4.40%
Value of Std Investment of ₹ 10,000	NA	17975	13175	10442
Additional Benchmark - BSE Sensex TRI	13.51%	15.22%	10.56%	2.19%
Value of Std Investment of ₹ 10,000	233492	20326	13519	10220

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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	95.1600	107.5600
IDCW <sup>1</sup> :	24.5600	27.8000

<sup>1</sup>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 (₹)	2970000	600000	360000	120000
Market Value of amount Invested	14757935	783855	412881	116620
Scheme Returns (CAGR)	11.28%	10.65%	9.13%	-5.23%
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	NA	10.49%	8.86%	-4.59%
BSE Sensex TRI returns## (CAGR)	NA	12.55%	8.11%	-11.29%

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

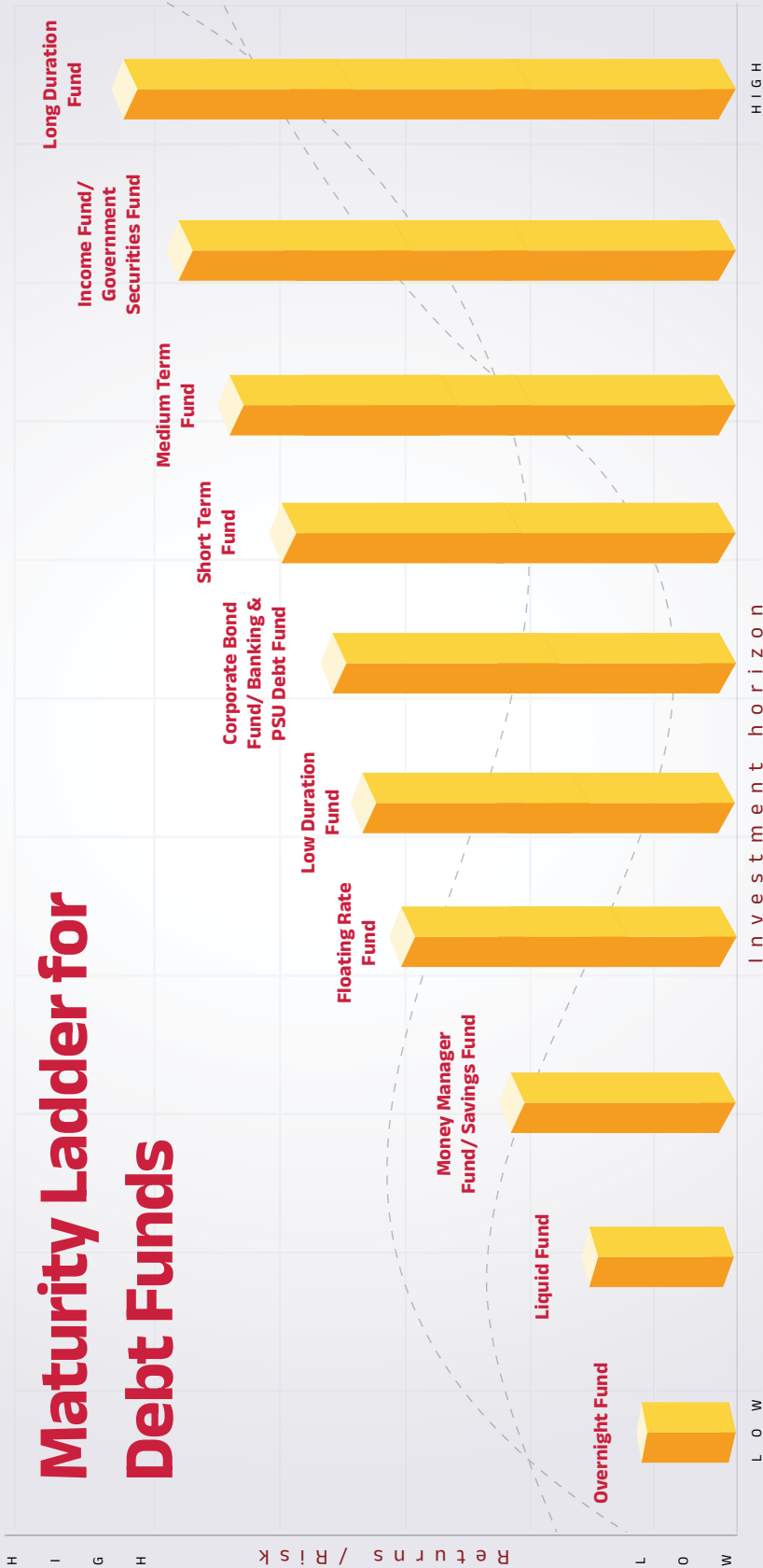
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR 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	6.18%	8.39%

\*\* 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

6.3 years

#### Fund Category

Overnight Fund (Debt)

**Scheme Rating**  
[ICRA]A1+mfs/ Care A1+ mfs

#### 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	₹	9783.21	Crores
AUM as on last day	₹	7933.82	Crores

#### Total Expense Ratio (TER)

Regular	0.16%
Direct	0.05%

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



#### Other Parameters

Modified Duration	0.01 years
Average Maturity	0.01 years
Yield to Maturity	6.35%
Macaulay Duration	0.01 years
Portfolio Turnover	0.00

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

#### Application Amount for fresh subscription

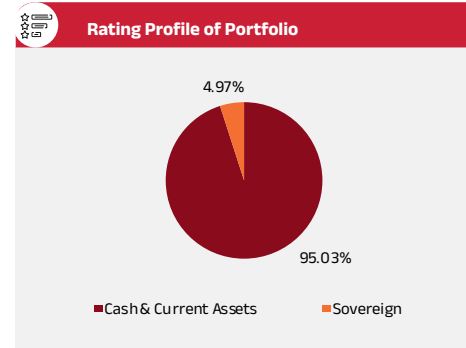
₹ 500 (plus in multiples of ₹ 500)

#### Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 500)

## PORTFOLIO

Issuer	% to Net Assets	Rating
<b>TREASURY BILLS</b>	<b>4.97%</b>	
Government of India	3.13%	SOV
Government of India	1.84%	SOV
<b>Cash &amp; Current Assets</b>	<b>95.03%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	



#### Investment Performance

NAV as on February 28, 2025: ₹ 1363.6849

Inception - November 1, 2018	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Overnight Fund	5.02%	4.87%	6.09%	6.56%
Value of Std Investment of ₹ 10,000	13637	12689	11944	10658
Benchmark - CRISIL Liquid Overnight Index	5.19%	5.03%	6.25%	6.68%
Value of Std Investment of ₹ 10,000	13772	12786	11997	10670
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.04%	5.62%	6.35%	7.50%
Value of Std Investment of ₹ 10,000	14500	13151	12029	10753

#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	1363.6849	1373.7176
Daily IDCW <sup>1</sup> :	1000.0200	1000.0200
Weekly IDCW <sup>1</sup> :	1000.0200	1000.0192
Monthly IDCW <sup>1</sup> :	1000.0200	1000.0200

<sup>1</sup>Income Distribution cum capital withdrawal

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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 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-I

#### Managing Fund Since

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

#### Experience in Managing the Fund

13.6 years, 13.6 years, 2.7 Year

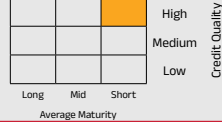
#### Fund Category

Liquid Fund

#### Scheme Rating

[ICRA]A1+mfs/ Care A1+ mfs

#### Investment Style



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

Entry Load	Investor Exit upon subscription	Exit load as % of redemption proceeds
Nil	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	₹ 54960.87	Crores
AUM as on last day <sup>^</sup>	₹ 56984.59	Crores

<sup>^</sup>Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 106.85 Crs as on February 28, 2025.



#### Other Parameters

Modified Duration	0.11 years
Average Maturity	0.11 years
Yield to Maturity	7.18%
Macaulay Duration	0.11 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	79.90%	
Punjab National Bank	3.45%	CRISIL A1+
L&T Metro Rail Hyderabad Ltd	2.45%	CRISIL A1+
Reliance Industries Limited	2.18%	ICRA A1+
HDFC Bank Limited	2.15%	ICRA A1+
Bank of Baroda	2.01%	IND A1+
Bank of Baroda	1.75%	IND A1+
Reliance Retail Ventures Limited	1.74%	CRISIL A1+
National Bank For Agriculture and Rural Development	1.73%	ICRA A1+
Indian Bank	1.70%	CRISIL A1+
HDFC Bank Limited	1.49%	ICRA A1+
Small Industries Development Bank of India	1.48%	CARE A1+
Godrej Consumer Products Limited	1.39%	ICRA A1+
Reliance Industries Limited	1.31%	ICRA A1+
Bank of India	1.22%	CRISIL A1+
Export Import Bank of India	1.20%	ICRA A1+
Bank of Baroda	1.05%	IND A1+
Reliance Retail Ventures Limited	1.03%	CRISIL A1+
Tata Motors Finance Limited	0.95%	ICRA A1+
Bank of Baroda	0.91%	IND A1+
Small Industries Development Bank of India	0.87%	CRISIL A1+
Titan Company Limited	0.87%	ICRA A1+
PNB Housing Finance Limited	0.87%	CRISIL A1+
Reliance Industries Limited	0.87%	ICRA A1+
Karur Vysya Bank Ltd/The	0.87%	CRISIL A1+
Punjab & Sind Bank	0.87%	ICRA A1+
ICICI Securities Limited	0.87%	ICRA A1+
RBL Bank Limited	0.87%	ICRA A1+
Small Industries Development Bank of India	0.87%	CRISIL A1+
Can Fin Homes Limited	0.87%	ICRA A1+
Punjab & Sind Bank	0.86%	ICRA A1+
Reliance Retail Ventures Limited	0.86%	CRISIL A1+
IndusInd Bank Limited	0.86%	CRISIL A1+
Reliance Jio Infocomm Limited	0.86%	CRISIL A1+
Bharti Telecom Limited	0.86%	ICRA A1+
Can Fin Homes Limited	0.86%	ICRA A1+
Punjab National Bank	0.82%	ICRA A1+
Can Fin Homes Limited	0.79%	ICRA A1+
Bank of Baroda	0.74%	IND A1+
Standard Chartered Capital Limited	0.69%	ICRA A1+
Cholamandalam Investment and Finance Company Limited	0.69%	ICRA A1+
IndusInd Bank Limited	0.69%	CRISIL A1+
RBL Bank Limited	0.65%	ICRA A1+
Muthoot Finance Limited	0.60%	ICRA A1+
ICICI Securities Limited	0.53%	ICRA A1+

Issuer	% to Net Assets	Rating
HDFC Securities Limited	0.52%	ICRA A1+
HDFC Bank Limited	0.52%	ICRA A1+
RBL Bank Limited	0.52%	ICRA A1+
Barclays Invest & Loans India Limited	0.52%	ICRA A1+
DCB Bank Limited	0.52%	CRISIL A1+
Motilal Oswal Finvest Limited	0.52%	CRISIL A1+
Poonawalla Fincorp Limited	0.52%	CRISIL A1+
L&T Finance Limited	0.52%	ICRA A1+
TATA Realty & Infrastructure Limited	0.51%	ICRA A1+
Tata Housing Development Company Limited	0.44%	CARE A1+
Bajaj Financial Securities Limited	0.44%	BRISIL A1+
Piramal Capital & Housing Finance Limited	0.43%	CRISIL A1+
Axis Bank Limited	0.43%	ICRA A1+
Piramal Capital & Housing Finance Limited	0.43%	CRISIL A1+
IndusInd Bank Limited	0.43%	CRISIL A1+
Mindspace Business Parks REIT	0.43%	ICRA A1+
Birla Group Holdings Private Limited	0.43%	ICRA A1+
Piramal Capital & Housing Finance Limited	0.43%	CRISIL A1+
Canara Bank	0.39%	CRISIL A1+
Hero Fincorp Limited	0.35%	ICRA A1+
SBICAP Securities Limited	0.35%	ICRA A1+
Reliance Retail Ventures Limited	0.35%	CRISIL A1+
Tata Housing Development Company Limited	0.35%	CARE A1+
The Federal Bank Limited	0.35%	CRISIL A1+
Birla Group Holdings Private Limited	0.35%	ICRA A1+
Birla Group Holdings Private Limited	0.35%	ICRA A1+
Motilal Oswal Financial Services Limited	0.35%	ICRA A1+
SBICAP Securities Limited	0.35%	ICRA A1+
IDBI Bank Limited	0.35%	ICRA A1+
LIC Housing Finance Limited	0.35%	ICRA A1+
Julius Baer Capital India Private Limited	0.35%	ICRA A1+
Poonawalla Fincorp Limited	0.35%	CRISIL A1+
Bank of Baroda	0.35%	IND A1+
Motilal Oswal Financial Services Limited	0.35%	ICRA A1+
Tata Teleservices Limited	0.34%	CRISIL A1+
Pilani Investment & Industries Corporation Limited	0.34%	CRISIL A1+
Tata Housing Development Company Limited	0.34%	CARE A1+
Indian Bank	0.31%	CRISIL A1+
Barclays Invest & Loans India Limited	0.31%	ICRA A1+
Canara Bank	0.30%	CRISIL A1+
Birla Group Holdings Private Limited	0.30%	ICRA A1+
Kotak Mahindra Bank Limited	0.26%	CRISIL A1+
HDFC Bank Limited	0.26%	IND A1+
Aseem Infrastructure Finance Ltd	0.26%	CARE A1+
IGH Holdings Private Limited	0.26%	CRISIL A1+





# Aditya Birla Sun Life Liquid Fund

An Open Ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk.



## Savings Solutions

Issuer	% to Net Assets	Rating
Godrej Properties Limited	0.26%	ICRA A1+
Bajaj Financial Securities Limited	0.26%	CRISIL A1+
Deutsche Investments India Private Limited	0.26%	ICRA A1+
Bajaj Financial Securities Limited	0.26%	CRISIL A1+
Can Fin Homes Limited	0.26%	ICRA A1+
GIC Housing Finance Limited	0.26%	ICRA A1+
Bank of Baroda	0.26%	IND A1+
Kotak Mahindra Prime Limited	0.26%	ICRA A1+
Piramal Capital & Housing Finance Limited	0.26%	CRISIL A1+
Tata Motors Finance Limited	0.26%	ICRA A1+
IGH Holdings Private Limited	0.26%	CRISIL A1+
Bank of Baroda	0.22%	IND A1+
Mirae Asset Capital Markets India Pvt Ltd	0.22%	CRISIL A1+
Union Bank of India	0.22%	ICRA A1+
Union Bank of India	0.18%	ICRA A1+
Bank of India	0.17%	CRISIL A1+
Hero Fincorp Limited	0.17%	ICRA A1+
Canara Bank	0.17%	CRISIL A1+
Birla Group Holdings Private Limited	0.17%	ICRA A1+
Bajaj Financial Securities Limited	0.17%	CRISIL A1+
HSBC InvestDirect Financial Services India Ltd	0.17%	CRISIL A1+
ICICI Securities Limited	0.17%	ICRA A1+
SBICAP Securities Limited	0.17%	ICRA A1+
IGH Holdings Private Limited	0.17%	CRISIL A1+
Tata Housing Development Company Limited	0.17%	CARE A1+
Birla Group Holdings Private Limited	0.17%	ICRA A1+
Punjab National Bank	0.17%	ICRA A1+
ICICI Home Finance Company Limited	0.17%	ICRA A1+
Infina Finance Private Limited	0.17%	ICRA A1+
Barclays Invest & Loans India Limited	0.17%	ICRA A1+
Infina Finance Private Limited	0.17%	ICRA A1+
Barclays Invest & Loans India Limited	0.17%	ICRA A1+
Tata Capital Housing Finance Limited	0.17%	ICRA A1+
Godrej Properties Limited	0.17%	ICRA A1+
Godrej Properties Limited	0.17%	ICRA A1+
GIC Housing Finance Limited	0.17%	ICRA A1+
Aditya Birla Finance Limited	0.17%	ICRA A1+
Piramal Capital & Housing Finance Limited	0.17%	CRISIL A1+
Canara Bank	0.16%	CRISIL A1+
Bank of India	0.13%	CRISIL A1+
Pilani Investment & Industries Corporation Limited	0.13%	CRISIL A1+
Godrej Industries Limited	0.13%	ICRA A1+
Pilani Investment & Industries Corporation Limited	0.13%	CRISIL A1+
Godrej Industries Limited	0.13%	ICRA A1+
Godrej Industries Limited	0.13%	ICRA A1+
Godrej Industries Limited	0.13%	ICRA A1+
Mirae Asset Financial Services India Pvt Ltd	0.13%	CRISIL A1+
Godrej Industries Limited	0.13%	ICRA A1+
Godrej Industries Limited	0.13%	ICRA A1+
Godrej Industries Limited	0.13%	ICRA A1+
Godrej Industries Limited	0.13%	ICRA A1+
Godrej Industries Limited	0.13%	ICRA A1+
Godrej Industries Limited	0.13%	ICRA A1+

Issuer	% to Net Assets	Rating
Godrej Industries Limited	0.13%	ICRA A1+
Godrej Industries Limited	0.13%	ICRA A1+
Godrej Industries Limited	0.13%	ICRA A1+
Godrej Industries Limited	0.13%	ICRA A1+
HSBC InvestDirect Financial Services India Ltd	0.12%	CRISIL A1+
Export Import Bank of India	0.09%	ICRA A1+
Canara Bank	0.09%	CRISIL A1+
LIC Housing Finance Limited	0.09%	ICRA A1+
Export Import Bank of India	0.09%	ICRA A1+
IDBI Capital Markets & Securities Ltd	0.09%	CARE A1+
Infina Finance Private Limited	0.09%	ICRA A1+
Tata Motors Finance Limited	0.09%	ICRA A1+
Hero Housing Finance Ltd	0.09%	ICRA A1+
Bank of Baroda	0.04%	
ICICI Securities Limited	0.04%	ICRA A1+
Union Bank of India	0.04%	ICRA A1+
IDBI Capital Markets & Securities Ltd	0.04%	CARE A1+
Reliance Retail Ventures Limited	0.04%	CRISIL A1+
BOB Financial Solutions Limited	0.04%	CRISIL A1+
<b>TREASURY BILLS</b>	<b>15.51%</b>	
Government of India	3.47%	SOV
Government of India	2.20%	SOV
Government of India	2.17%	SOV
Government of India	1.97%	SOV
Government of India	1.39%	SOV
Government of India	1.32%	SOV
Government of India	1.04%	SOV
Government of India	0.76%	SOV
Government of India	0.52%	SOV
Government of India	0.35%	SOV
Government of India	0.33%	SOV
<b>Fixed rates bonds - Corporate</b>	<b>0.41%</b>	
Tata Steel Limited	0.21%	IND AAA
Torrent Power Limited	0.11%	CRISIL AA+
Export Import Bank of India	0.09%	CRISIL AAA
<b>Alternative Investment Funds (AIF)</b>	<b>0.19%</b>	
<b>Corporate Debt Market Development Fund</b>	<b>0.19%</b>	
<b>Government Bond</b>	<b>0.01%</b>	
7.72% GOI (MD 25/05/2025)	0.01%	SOV
<b>State Government bond</b>	<b>0.01%</b>	
8.10% JHARKHAND 11MAR2025 SDL	0.01%	SOV
<b>Cash &amp; Current Assets</b>	<b>3.97%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	



### Investment Performance

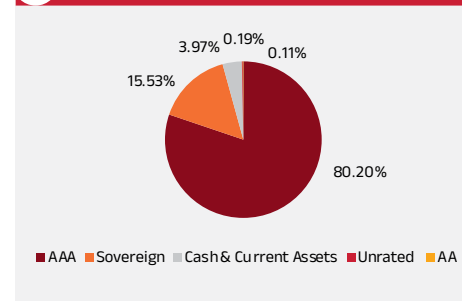
NAV as on February 28, 2025: ₹ 411.1117

	Since Inception	5 Years	3 Years	1 Year
Inception - June 16, 1997				
Aditya Birla Sun Life Liquid Fund	6.99%	5.40%	6.60%	7.29%
Value of Std Investment of ₹ 10,000	41111	13013	12115	10731
Benchmark - NIFTY Liquid Index A-I	7.04%	5.44%	6.68%	7.31%
Value of Std Investment of ₹ 10,000	41548	13035	12144	10733
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.01%	5.62%	6.35%	7.50%
Value of Std Investment of ₹ 10,000	33908	13151	12029	10753

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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 <sup>®</sup>	Institutional Plan	Direct Plan
Growth	411.1117	667.1490	684.6329	415.8783
IDCW <sup>‡</sup>	137.6612	-	-	180.6866
Weekly IDCW <sup>‡</sup>	100.2250	-	108.0680	100.2250
Daily IDCW <sup>‡</sup>	100.1950	163.6940	108.0230	100.1950

<sup>‡</sup>Income Distribution cum capital withdrawal

<sup>‡</sup>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 February 28, 2025 unless otherwise specified



@abslmutualfund



@abslmf



<https://mutualfund.adityabirlacapital.com>



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

13.6 years, 7.9 years, 3.9 years

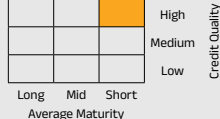
#### Fund Category

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 ₹ 25474.60 Crores  
AUM as on last day\* ₹ 24936.75 Crores

\*Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 1,815.41 Crs as on February 28, 2025.

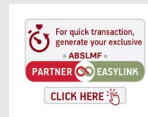
#### Total Expense Ratio (TER)

Regular 0.35%  
Direct 0.22%

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

#### SIP

Monthly: Minimum ₹ 1000/-



#### Other Parameters

Modified Duration 0.67 years  
Average Maturity 0.67 years  
Yield to Maturity 7.63%  
Macaulay Duration 0.67 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	86.57%	
Kotak Mahindra Bank Limited	2.80%	CRISIL A1+
HDFC Bank Limited	2.47%	ICRA A1+
IDBI Bank Limited	2.47%	ICRA A1+
Union Bank of India	1.59%	ICRA A1+
Tata Teleservices Limited	1.49%	CRISIL A1+
Bharti Telecom Limited	1.42%	ICRA A1+
Small Industries Development Bank of India	1.39%	CRISIL A1+
Canara Bank	1.31%	CRISIL A1+
IndusInd Bank Limited	1.24%	CRISIL A1+
The Federal Bank Limited	1.24%	CRISIL A1+
The Federal Bank Limited	1.23%	CRISIL A1+
Indian Bank	1.23%	CRISIL A1+
Axis Bank Limited	1.22%	ICRA A1+
Bank of India	1.06%	CRISIL A1+
Kotak Mahindra Bank Limited	1.06%	CRISIL A1+
Indian Bank	1.06%	CRISIL A1+
Small Industries Development Bank of India	1.06%	CRISIL A1+
Small Industries Development Bank of India	1.05%	CARE A1+
The Federal Bank Limited	1.05%	CRISIL A1+
Export Import Bank of India	1.05%	ICRA A1+
IDFC First Bank Limited	1.05%	CRISIL A1+
IndusInd Bank Limited	1.05%	CRISIL A1+
Muthoot Finance Limited	1.05%	ICRA A1+
IndusInd Bank Limited	1.05%	CRISIL A1+
Embassy Office Parks REIT	1.04%	CRISIL A1+
Piramal Capital & Housing Finance Limited	1.04%	CRISIL A1+
Kotak Mahindra Bank Limited	1.03%	CRISIL A1+
AU Small Finance Bank Limited	1.01%	CRISIL A1+
IndusInd Bank Limited	0.97%	CRISIL A1+
Bank of Baroda	0.92%	IND A1+
Export Import Bank of India	0.92%	ICRA A1+
IndusInd Bank Limited	0.90%	CRISIL A1+
ICICI Bank Limited	0.89%	ICRA A1+
IDFC First Bank Limited	0.89%	CRISIL A1+
Hero Fincorp Limited	0.88%	ICRA A1+
IndusInd Bank Limited	0.87%	CRISIL A1+
Bank of India	0.87%	CRISIL A1+
HDFC Bank Limited	0.87%	ICRA A1+
Small Industries Development Bank of India	0.87%	CRISIL A1+
The Federal Bank Limited	0.87%	CRISIL A1+
Bharti Telecom Limited	0.87%	ICRA A1+
Piramal Capital & Housing Finance Limited	0.86%	CRISIL A1+
The Federal Bank Limited	0.83%	CRISIL A1+
Shriram Housing Finance Ltd	0.75%	CARE A1+
ONGC Petro Additions Limited	0.75%	ICRA A1+

Issuer	% to Net Assets	Rating
Infina Finance Private Limited	0.73%	ICRA A1+
Deutsche Investments India Private Limited	0.73%	ICRA A1+
Tata Projects Limited	0.73%	CRISIL A1+
Barclays Invest & Loans India Limited	0.73%	ICRA A1+
Axis Bank Limited	0.72%	ICRA A1+
Small Industries Development Bank of India	0.71%	CRISIL A1+
Axis Bank Limited	0.71%	ICRA A1+
Infina Finance Private Limited	0.71%	ICRA A1+
Union Bank of India	0.70%	IND A1+
National Bank For Agriculture and Rural Development	0.70%	CRISIL A1+
Julius Baer Capital India Private Limited	0.70%	ICRA A1+
Union Bank of India	0.70%	ICRA A1+
IDFC First Bank Limited	0.70%	CRISIL A1+
IDFC First Bank Limited	0.70%	CRISIL A1+
Indian Bank	0.70%	CRISIL A1+
Bank of India	0.70%	CRISIL A1+
Kotak Mahindra Bank Limited	0.64%	CRISIL A1+
IndusInd Bank Limited	0.63%	CRISIL A1+
HDFC Bank Limited	0.63%	ICRA A1+
ICICI Securities Limited	0.56%	ICRA A1+
Sundaram Home Finance Limited	0.55%	ICRA A1+
Deutsche Investments India Private Limited	0.55%	ICRA A1+
Axis Bank Limited	0.54%	ICRA A1+
Bahadur Chand Investments Pvt Limited	0.54%	ICRA A1+
Small Industries Development Bank of India	0.53%	CRISIL A1+
Standard Chartered Capital Limited	0.53%	ICRA A1+
AU Small Finance Bank Limited	0.53%	IND A1+
AU Small Finance Bank Limited	0.53%	CRISIL A1+
Punjab National Bank	0.53%	CRISIL A1+
Punjab & Sind Bank	0.52%	ICRA A1+
Birla Group Holdings Private Limited	0.52%	ICRA A1+
Muthoot Finance Limited	0.52%	ICRA A1+
Bahadur Chand Investments Pvt Limited	0.52%	ICRA A1+
Highways Infrastructure Trust	0.49%	CRISIL A1+
Barclays Invest & Loans India Limited	0.46%	ICRA A1+
Sharekhan Ltd	0.45%	ICRA A1+
Sharekhan Ltd	0.45%	ICRA A1+
Barclays Invest & Loans India Limited	0.37%	ICRA A1+
ICICI Securities Limited	0.37%	ICRA A1+
AU Small Finance Bank Limited	0.37%	CRISIL A1+
Barclays Invest & Loans India Limited	0.36%	ICRA A1+
Axis Bank Limited	0.36%	CRISIL A1+
Canara Bank	0.36%	CRISIL A1+
Infina Finance Private Limited	0.36%	ICRA A1+
Axis Bank Limited	0.36%	ICRA A1+
Standard Chartered Capital Limited	0.35%	ICRA 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
AU Small Finance Bank Limited	0.35%	CRISIL A1+
Export Import Bank of India	0.35%	ICRA A1+
Hero Fincorp Limited	0.35%	ICRA A1+
Muthoot Finance Limited	0.35%	ICRA A1+
Muthoot Finance Limited	0.35%	ICRA A1+
Nuvama Wealth & Investment Ltd	0.35%	CRISIL A1+
Canara Bank	0.35%	CRISIL A1+
Infina Finance Private Limited	0.35%	ICRA A1+
Punjab & Sind Bank	0.35%	ICRA A1+
Hero Fincorp Limited	0.35%	ICRA A1+
Kotak Mahindra Bank Limited	0.35%	CRISIL A1+
Julius Baer Capital India Private Limited	0.35%	ICRA A1+
Hero Fincorp Limited	0.35%	ICRA A1+
Mankind Pharma Ltd	0.33%	CRISIL A1+
Mankind Pharma Ltd	0.30%	CRISIL A1+
Barclays Invest & Loans India Limited	0.19%	ICRA A1+
Arka Fincap Limited	0.19%	CRISIL A1+
Motilal Oswal Financial Services Limited	0.19%	ICRA A1+
LIC Housing Finance Limited	0.19%	ICRA A1+
Export Import Bank of India	0.19%	ICRA A1+
Canara Bank	0.19%	CRISIL A1+
The Federal Bank Limited	0.18%	CRISIL A1+
AU Small Finance Bank Limited	0.18%	CARE A1+
Sundaram Home Finance Limited	0.18%	ICRA A1+
The Federal Bank Limited	0.18%	CRISIL A1+
AU Small Finance Bank Limited	0.18%	CRISIL A1+
Hero Fincorp Limited	0.18%	ICRA A1+
HDFC Bank Limited	0.18%	ICRA A1+
Hero Housing Finance Ltd	0.18%	CRISIL A1+
Kotak Mahindra Prime Limited	0.18%	ICRA A1+
Union Bank of India	0.17%	ICRA A1+
Muthoot Finance Limited	0.17%	ICRA A1+
Sundaram Finance Limited	0.17%	ICRA A1+
Standard Chartered Capital Limited	0.17%	ICRA A1+
AU Small Finance Bank Limited	0.17%	CARE A1+
Motilal Oswal Financial Services Limited	0.09%	ICRA A1+
Axis Bank Limited	0.09%	ICRA A1+
AU Small Finance Bank Limited	0.09%	CRISIL A1+
Hero Fincorp Limited	0.09%	ICRA A1+
<b>TREASURY BILLS</b>	<b>8.57%</b>	
Government of India	4.16%	SOV
Government of India	2.38%	SOV
Government of India	1.85%	SOV
Government of India	0.19%	
State Government bond	5.30%	

Issuer	% to Net Assets	Rating
7.38% MADHYAPRADESH 15 Mar 2025 SDL	1.74%	SOV
8.16% KARNATAKA 26NOV2025 SDL	0.68%	SOV
KARNATAKA SDL 08.14% 13NOV25	0.49%	SOV
8.53% UTTAR PRADESH 10FEB26 SDL	0.48%	SOV
7.89% GUJARAT 15MAY2025 SDL	0.37%	SOV
5.32% CHATTISGARH 25NOV25 SDL	0.37%	
6.05% ASSAM 16SEP2025 SDL	0.34%	SOV
8.59% KARNATAKA 06NOV2025 SDL	0.23%	SOV
7.47% GUJARAT 27OCT2025 SDL	0.23%	SOV
8.39% UTTAR PRADESH 27JAN2026 SDL	0.19%	SOV
7.99% MAHARASHTRA 28OCT2025 SDL	0.19%	SOV
<b>Government Bond</b>	<b>0.87%</b>	
7.59% GOI(MD 11/01/2026)	0.87%	SOV
<b>Alternative Investment Funds (AIF)</b>	<b>0.25%</b>	
<b>Corporate Debt Market Development Fund</b>	<b>0.25%</b>	
<b>Interest Rate Swaps</b>	<b>0.00%</b>	
HSBC Bank	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
Standard Chartered Bank	0.00%	
Standard Chartered Bank	0.00%	
<b>Cash &amp; Current Assets</b>	<b>-1.56%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	



## Investment Performance

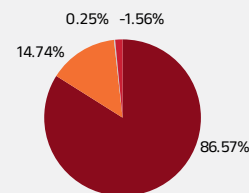
NAV as on February 28, 2025: ₹ 359.9790

Inception - June 05, 2003	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Money Manager Fund	7.44%	6.11%	6.84%	7.65%
Value of Std Investment of ₹ 10,000	40269	13455	12198	10767
Benchmark - CRISIL Money Market A-I Index	7.10%	5.77%	6.77%	7.31%
Value of Std Investment of ₹ 10,000	37841	13242	12174	10733
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.16%	5.62%	6.35%	7.50%
Value of Std Investment of ₹ 10,000	31873	13151	12029	10753

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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



■ AAA ■ Sovereign ■ Unrated ■ Cash & Current Assets



## NAV of Plans / Options (₹)

	Regular Plan	Retail Plan*	Direct Plan
<b>Growth</b>	359.9790	443.6838	364.5035
<b>Daily IDCW<sup>2</sup>:</b>	100.0200	103.8925	100.0200
<b>Weekly IDCW<sup>2</sup>:</b>	100.2125	-	100.2150

<sup>1</sup>Income Distribution cum capital withdrawal

<sup>2</sup>The 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 lighter 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

13.6 years, 7.9 years

#### SIP

Monthly: Minimum ₹ 100/-

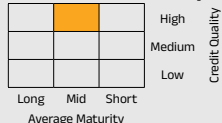
#### Fund Category

Low Duration Fund

#### Scheme Rating

[ICRA]AAAmfs

#### Investment Style



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

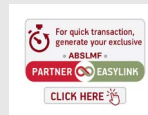
Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	12157.55	Crores
AUM as on last day	₹	12214.04	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	0.94 years
Average Maturity	1.20 years
Yield to Maturity	7.69%
Macaulay Duration	1.00 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
<b>Fixed rates bonds - Corporate</b>	<b>56.21%</b>	
National Housing Bank	3.27%	CRISIL AAA
National Bank For Agriculture and Rural Development	2.70%	ICRA AAA
National Housing Bank	2.46%	CARE AAA
Power Finance Corporation Limited	2.17%	ICRA AAA
National Bank For Agriculture and Rural Development	2.05%	ICRA AAA
Shriram Finance Ltd	1.89%	CRISIL AA+
Small Industries Development Bank of India	1.64%	CRISIL AAA
REC Limited	1.64%	ICRA AAA
REC Limited	1.64%	ICRA AAA
LIC Housing Finance Limited	1.60%	CRISIL AAA
Bharti Telecom Limited	1.40%	CRISIL AA+
National Bank For Agriculture and Rural Development	1.39%	CRISIL AAA
Small Industries Development Bank of India	1.35%	CRISIL AAA
ICICI Home Finance Company Limited	1.31%	ICRA AAA
Power Finance Corporation Limited	1.26%	ICRA AAA
Muthoot Finance Limited	1.25%	ICRA AA+
Kotak Mahindra Prime Limited	1.23%	CRISIL AAA
REC Limited	1.07%	ICRA AAA
Small Industries Development Bank of India	1.02%	CRISIL AAA
HDB Financial Services Limited	0.91%	CRISIL AAA
CreditAccess Grameen Limited	0.86%	IND AA-
Bajaj Housing Finance Limited	0.83%	CRISIL AAA
LIC Housing Finance Limited	0.82%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.82%	ICRA AAA
Shriram Finance Ltd	0.82%	CRISIL AA+
Aditya Birla Finance Limited	0.77%	ICRA AAA
Hinduja Leyland Finance Limited	0.77%	CRISIL AA+
SMFG India Home Finance Company Limited	0.74%	CARE AAA
National Bank For Agriculture and Rural Development	0.73%	ICRA AAA
National Bank For Agriculture and Rural Development	0.69%	ICRA AAA
Bharti Telecom Limited	0.66%	CARE AAA
HDB Financial Services Limited	0.63%	CRISIL AAA
Tata Capital Limited	0.62%	ICRA AAA
Small Industries Development Bank of India	0.62%	CRISIL AAA

Issuer	% to Net Assets	Rating
Tata Projects Limited	0.61%	IND AA
LIC Housing Finance Limited	0.61%	CRISIL AAA
Small Industries Development Bank of India	0.61%	ICRA AAA
National Bank For Agriculture and Rural Development	0.57%	CRISIL AAA
HDB Financial Services Limited	0.53%	CRISIL AAA
LIC Housing Finance Limited	0.53%	CRISIL AAA
State Bank of India - Tier II - Basel III	0.52%	ICRA AAA
National Bank For Agriculture and Rural Development	0.48%	ICRA AAA
SMFG India Home Finance Company Limited	0.41%	CRISIL AAA
Tata Capital Housing Finance Limited	0.41%	ICRA AAA
REC Limited	0.41%	CARE AAA
REC Limited	0.41%	ICRA AAA
Small Industries Development Bank of India	0.41%	ICRA AAA
Small Industries Development Bank of India	0.41%	ICRA AAA
HDB Financial Services Limited	0.41%	CRISIL AAA
Kotak Mahindra Prime Limited	0.37%	ICRA AAA
Small Industries Development Bank of India	0.33%	CRISIL AAA
Avanse Financial Services Ltd	0.33%	CARE AA-
HDB Financial Services Limited	0.33%	CRISIL AAA
Small Industries Development Bank of India	0.33%	ICRA AAA
Bharti Telecom Limited	0.29%	CARE AAA
REC Limited	0.21%	ICRA AAA
Nexus Select Trust	0.20%	ICRA AAA
HDB Financial Services Limited	0.20%	CRISIL AAA
Cholamandalam Investment and Finance Company Limited	0.20%	ICRA AA+
HDB Financial Services Limited	0.20%	CRISIL AAA
REC Limited	0.20%	CRISIL AAA
Small Industries Development Bank of India	0.20%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.20%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.20%	ICRA AAA
Summit Digital Infrastructure Private Limited	0.17%	CRISIL AAA
Tata Projects Limited	0.16%	CRISIL AA
REC Limited	0.16%	ICRA AAA
Bharti Telecom Limited	0.12%	CARE AAA
REC Limited	0.12%	ICRA AAA



Issuer	% to Net Assets	Rating
HDB Financial Services Limited	0.12%	CRISIL AAA
Mindspace Business Parks REIT	0.12%	ICRA AAA
National Bank For Agriculture and Rural Development	0.12%	ICRA AAA
Small Industries Development Bank of India	0.12%	ICRA AAA
REC Limited	0.08%	CRISIL AAA
DLF Home Developers Ltd	0.04%	ICRA AA
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%	
Money Market Instruments	24.08%	
Kotak Mahindra Bank Limited	3.81%	CRISIL A1+
Bank of Baroda	3.22%	IND A1+
Axis Bank Limited	2.01%	ICRA A1+
HDFC Bank Limited	1.71%	ICRA A1+
Small Industries Development Bank of India	1.61%	CARE A1+
Kotak Mahindra Bank Limited	1.40%	CRISIL A1+
IndusInd Bank Limited	1.16%	CRISIL A1+
Canara Bank	0.99%	CRISIL A1+
Axis Bank Limited	0.80%	ICRA A1+
Sharekhan Ltd	0.78%	ICRA A1+
ICICI Bank Limited	0.78%	ICRA A1+
Axis Bank Limited	0.78%	ICRA A1+
Canara Bank	0.77%	CRISIL A1+
Union Bank of India	0.77%	ICRA A1+
Export Import Bank of India	0.77%	ICRA A1+
Kotak Mahindra Bank Limited	0.76%	CRISIL A1+
National Bank For Agriculture and Rural Development	0.76%	ICRA A1+
Sharekhan Ltd	0.39%	ICRA A1+
Small Industries Development Bank of India	0.39%	CRISIL A1+
ICICI Bank Limited	0.20%	ICRA A1+
Canara Bank	0.20%	CRISIL A1+
<b>TREASURY BILLS</b>	<b>9.08%</b>	
Government of India	2.84%	
Government of India	2.04%	SOV
Government of India	1.59%	SOV
Government of India	1.02%	SOV

Issuer	% to Net Assets	Rating
Government of India	0.81%	SOV
Government of India	0.78%	
<b>Floating rates notes - Corporate</b>	<b>3.39%</b>	
ICICI Home Finance Company Limited	1.72%	ICRA AAA
DME Development Limited	0.17%	CRISIL AAA
DME Development Limited	0.17%	
DME Development Limited	0.17%	CARE AAA
DME Development Limited	0.17%	CRISIL AAA
DME Development Limited	0.17%	CRISIL AAA
DME Development Limited	0.17%	CRISIL AAA
DME Development Limited	0.17%	CRISIL AAA
DME Development Limited	0.17%	CRISIL AAA
DME Development Limited	0.17%	CRISIL AAA
DME Development Limited	0.17%	CRISIL AAA
DME Development Limited	0.17%	CRISIL AAA
DME Development Limited	0.16%	CRISIL AAA
<b>SECURITISED DEBT</b>	<b>3.01%</b>	
India Universal Trust A12	1.52%	IND AAA(SO)
India Universal Trust A12	1.49%	IND AAA(SO)
<b>Government Bond</b>	<b>2.04%</b>	
5.63% GOI 12APR2026	2.03%	SOV
7.38% GOI 20JUN2027	0.02%	SOV
<b>Alternative Investment Funds (AIF)</b>	<b>0.27%</b>	
Corporate Debt Market Development Fund	0.27%	
<b>State Government bond</b>	<b>0.04%</b>	
8.48% UTTAR PRADESH 29MAR2025 SDL	0.04%	SOV
<b>Interest Rate Swaps</b>	<b>0.00%</b>	
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%	
BNP Paribas - Indian branches	-0.00%	
Standard Chartered Bank	-0.00%	
ICICI Securities Primary Dealership Limited	-0.00%	
IDFC First Bank Limited	-0.00%	
BNP Paribas - Indian branches	-0.00%	
<b>Cash &amp; Current Assets</b>	<b>1.88%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	



### Investment Performance

NAV as on February 28, 2025: ₹ 638.5645

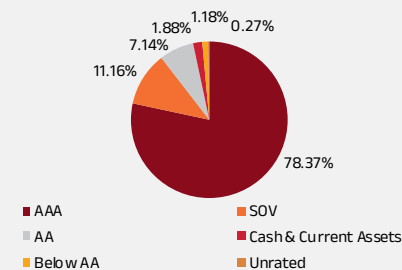
	Since Inception	5 Years	3 Years	1 Year
Inception - May 14, 1998				
Aditya Birla Sun Life Low Duration Fund	7.16%	5.81%	6.18%	6.99%
Value of Std Investment of ₹ 10,000	63856	13267	11971	10701
Benchmark - NIFTY Low Duration Debt Index A-I	NA	5.76%	6.55%	7.54%
Value of Std Investment of ₹ 10,000	NA	13237	12100	10756
Additional Benchmark - CRISIL 1 Year T-Bill Index	NA	5.62%	6.35%	7.50%
Value of Std Investment of ₹ 10,000	NA	13151	12029	10753

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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	638.5645	447.7403	705.5281
Daily IDCW <sup>‡</sup>	100.5498	100.5578	100.5585
IDCW <sup>‡</sup>	100.6247	-	100.6643

<sup>‡</sup>Income Distribution cum capital withdrawal

<sup>‡</sup>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	6.18%	8.39%

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



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

13.6 years, 10.7 years, 3.9 years

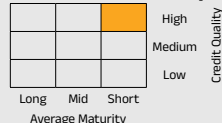
#### Fund Category

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	₹	15816.74	Crores
AUM as on last day	₹	14987.55	Crores

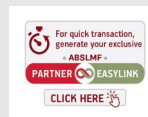
#### Total Expense Ratio (TER)

Regular	0.55%
Direct	0.34%

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

#### SIP

Monthly: Minimum ₹ 1,000/-



INVEST NOW

#### Other Parameters

Modified Duration	0.45 years
Average Maturity	0.55 years
Yield to Maturity	7.74%
Macaulay Duration	0.49 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	46.07%	
Shriram Finance Ltd	4.02%	CRISIL AA+
Nirma Limited	3.24%	CRISIL AA
National Housing Bank	2.67%	CARE AAA
Mankind Pharma Ltd	2.04%	CRISIL AA+
Bajaj Housing Finance Limited	2.01%	CRISIL AAA
Avanse Financial Services Ltd	1.99%	CRISIL AA-
Sk Finance Ltd	1.65%	IND AA-
Godrej Industries Limited	1.60%	ICRA AA+
Hinduja Leyland Finance Limited	1.56%	CRISIL AA+
Small Industries Development Bank of India	1.33%	ICRA AAA
Tata Housing Development Company Limited	1.27%	CARE AA
Bharti Telecom Limited	1.10%	CRISIL AA+
Small Industries Development Bank of India	1.10%	ICRA AAA
Shriram Finance Ltd	1.00%	CRISIL AA+
GIC Housing Finance Limited	1.00%	ICRA AA+
Godrej Industries Limited	0.87%	ICRA AA+
Hinduja Housing Finance Ltd	0.84%	CARE AA+
Mankind Pharma Ltd	0.83%	CRISIL AA+
JM Financial Products Limited	0.83%	ICRA AA
Bharti Telecom Limited	0.80%	CARE AAA
Godrej Properties Limited	0.74%	ICRA AA+
SMFG India Home Finance Company Limited	0.67%	CRISIL AAA
GIC Housing Finance Limited	0.67%	ICRA AA+
Sundaram Home Finance Limited	0.67%	ICRA AAA
TATA Realty & Infrastructure Limited	0.67%	ICRA AA+
LIC Housing Finance Limited	0.67%	CARE AAA
Arka Fincap Limited	0.67%	CRISIL AA
PNB Housing Finance Limited	0.63%	ICRA AA+
Bharti Telecom Limited	0.50%	CRISIL AA+
Bharti Telecom Limited	0.50%	CRISIL AA+
LIC Housing Finance Limited	0.50%	CRISIL AAA
REC Limited	0.46%	ICRA AAA
REC Limited	0.33%	ICRA AAA
Bharti Telecom Limited	0.33%	CRISIL AA+
LIC Housing Finance Limited	0.33%	CRISIL AAA
Aditya Birla Housing Finance Limited	0.33%	ICRA AAA
Reliance Life Sciences Pvt Ltd	0.33%	CARE AAA
LIC Housing Finance Limited	0.33%	CRISIL AAA
JM Financial Credit Solutions Ltd	0.33%	ICRA AA
Small Industries Development Bank of India	0.33%	CRISIL AAA
Can Fin Homes Limited	0.33%	ICRA AAA
Can Fin Homes Limited	0.33%	CARE AAA

Issuer	% to Net Assets	Rating
Vedanta Limited	0.33%	ICRA AA
Torrent Power Limited	0.33%	CRISIL AA+
REC Limited	0.33%	ICRA AAA
Torrent Power Limited	0.30%	CRISIL AA+
Torrent Power Limited	0.17%	CRISIL AA+
Small Industries Development Bank of India	0.17%	CRISIL AAA
Godrej Properties Limited	0.17%	ICRA AA+
Shriram Finance Ltd	0.17%	CRISIL AA+
Reliance Life Sciences Pvt Ltd	0.17%	CARE AAA
HDFC Bank Limited	0.17%	ICRA AAA
Small Industries Development Bank of India	0.17%	CRISIL AAA
Sikka Ports and Terminals Limited	0.16%	CRISIL AAA
Aditya Birla Finance Limited	0.16%	ICRA AAA
LIC Housing Finance Limited	0.11%	CRISIL AAA
Pipeline Infrastructure Limited	0.10%	CRISIL AAA
Godrej Industries Limited	0.10%	ICRA AA+
REC Limited	0.10%	ICRA AAA
Torrent Power Limited	0.07%	CRISIL AA+
Torrent Power Limited	0.07%	CRISIL AA+
Nuvama Wealth Finance Ltd	0.07%	CARE AA-
Cholamandalam Investment and Finance Company Limited	0.07%	ICRA AA+
National Bank For Agriculture and Rural Development	0.07%	ICRA AAA
Muthoot Finance Limited	0.03%	ICRA AA+
Small Industries Development Bank of India	0.03%	ICRA AAA
National Bank For Agriculture and Rural Development	0.02%	
Money Market Instruments	32.99%	
JSW Energy Limited	2.66%	ICRA A1+
ONGC Petro Additions Limited	2.61%	CRISIL A1+
Canara Bank	2.20%	CRISIL A1+
Canara Bank	1.99%	CRISIL A1+
TATA Realty & Infrastructure Limited	1.66%	ICRA A1+
Canara Bank	1.57%	CRISIL A1+
IndusInd Bank Limited	1.56%	CRISIL A1+
Tata Housing Development Company Limited	1.50%	CARE A1+
Punjab National Bank	1.26%	CRISIL A1+
Bank of India	1.26%	CRISIL A1+
Axis Bank Limited	1.25%	CRISIL A1+
Export Import Bank of India	1.25%	ICRA A1+
Canara Bank	1.00%	CRISIL A1+
Union Bank of India	0.94%	ICRA A1+
Deutsche Investments India Private Limited	0.94%	ICRA A1+
Utkarsh Small Finance Bank Ltd	0.67%	ICRA A1+
Reliance Jio Infocomm Limited	0.67%	CRISIL 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
Tata Teleservices Maharashtra Limited	0.66%	CRISIL A1+
IndusInd Bank Limited	0.63%	CRISIL A1+
Canara Bank	0.63%	CRISIL A1+
Export Import Bank of India	0.63%	ICRA A1+
IndusInd Bank Limited	0.62%	CRISIL A1+
Axis Bank Limited	0.58%	ICRA A1+
Godrej Industries Limited	0.50%	ICRA A1+
Indian Bank	0.50%	CRISIL A1+
The Federal Bank Limited	0.33%	CRISIL A1+
Bank of India	0.33%	CRISIL A1+
Axis Bank Limited	0.33%	ICRA A1+
Indian Bank	0.33%	CRISIL A1+
Axis Bank Limited	0.32%	ICRA A1+
ICICI Bank Limited	0.32%	ICRA A1+
Bank of India	0.17%	CRISIL A1+
Export Import Bank of India	0.17%	ICRA A1+
Bank of Baroda	0.16%	IND A1+
Standard Chartered Securities India Ltd	0.16%	ICRA A1+
Standard Chartered Securities India Ltd	0.16%	ICRA A1+
Axis Bank Limited	0.16%	ICRA A1+
Barclays Invest & Loans India Limited	0.10%	ICRA A1+
Export Import Bank of India	0.07%	ICRA A1+
Barclays Invest & Loans India Limited	0.07%	ICRA A1+
Deutsche Investments India Private Limited	0.07%	ICRA A1+
Union Bank of India	0.03%	ICRA A1+
<b>TREASURY BILLS</b>	<b>8.33%</b>	
Government of India	3.13%	SOV
Government of India	2.26%	SOV
Government of India	1.27%	SOV
Government of India	0.99%	SOV
Government of India	0.67%	SOV
<b>State Government bond</b>	<b>2.67%</b>	
5.88% GUJARAT 31MAR25 SDL	1.00%	
7.89% GUJARAT 15MAY2025 SDL	0.74%	SOV
5.95% TAMIL NADU 13MAY25 SDL	0.67%	SOV
6.69% MADHYA PRADESH 17MAR25 SDL	0.17%	SOV
MAHARASHTRA 08.16% 23SEP25 SDL	0.03%	SOV
TAMIL NADU 08.24% 09SEP25 SDL	0.03%	SOV
MAHARASHTRA 08.23% 09SEP25 SDL	0.03%	SOV
<b>Floating rates notes - Corporate</b>	<b>2.20%</b>	
ICICI Home Finance Company Limited	1.80%	
Shriram Housing Finance Ltd	0.40%	IND AA
<b>Government Bond</b>	<b>1.65%</b>	
5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC	0.98%	SOV
4.04% GOI FRB 04OCT2028	0.67%	SOV
<b>Alternative Investment Funds (AIF)</b>	<b>0.30%</b>	
Corporate Debt Market Development Fund	0.30%	
<b>Cash Management Bills</b>	<b>0.17%</b>	
Government of India	0.17%	SOV
<b>Interest Rate Swaps</b>	<b>-0.01%</b>	
Clearing Corporation of India Limited	0.00%	

Issuer	% to Net Assets	Rating
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
BNP Paribas - Indian branches	0.00%	
ICICI Bank Limited	0.00%	
Standard Chartered Bank	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%	
HSBC Bank	0.00%	
BNP Paribas - Indian branches	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%	
BNP Paribas - Indian branches	-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%	
BNP Paribas - Indian branches	-0.00%	
DBS Bank Ltd/India	-0.00%	
Standard Chartered Bank	-0.00%	
BNP Paribas - Indian branches	-0.00%	
BNP Paribas - Indian branches	-0.00%	
Standard Chartered Bank	-0.00%	
ICICI Bank Limited	-0.00%	
HSBC Bank	-0.00%	
Clearing Corporation of India Limited	-0.00%	
HSBC Bank	-0.00%	
Standard Chartered Bank	-0.00%	
HSBC Bank	-0.00%	
Standard Chartered Bank	-0.00%	
BNP Paribas - Indian branches	-0.00%	
HSBC Bank	-0.00%	
Standard Chartered Bank	-0.00%	
HSBC Bank	-0.00%	
<b>Cash &amp; Current Assets</b>	<b>5.64%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	

### Investment Performance

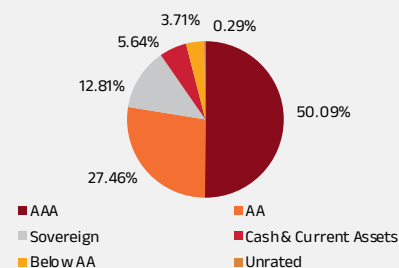
NAV as on February 28, 2025: ₹ 533.1255

Inception - Apr 15, 2003	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Savings Fund	7.41%	6.13%	6.72%	7.71%
Value of Std Investment of ₹ 10,000	52768	13466	12158	10773
Benchmark - NIFTY Ultra Short Duration Debt Index A-1	7.38%	5.83%	6.83%	7.62%
Value of Std Investment of ₹ 10,000	52380	13281	12195	10764
Additional Benchmark - CRISIL 1 Year T-Bill Index	NA	5.62%	6.35%	7.50%
Value of Std Investment of ₹ 10,000	NA	13151	12029	10753

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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 <sup>®</sup>	Direct Plan
<b>Growth</b>	533.1255	515.8978	542.2734
<b>Daily IDCW\$:</b>	100.2594	100.2679	100.2586
<b>Weekly IDCW\$:</b>	100.3788	100.8210	100.4429

<sup>1</sup>Income Distribution cum capital withdrawal

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

Data as on February 28, 2025 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

10.7 years, 3.9 years

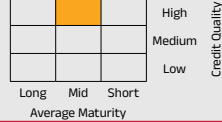
#### Fund Category

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	₹	11873.47	Crores
AUM as on last day <sup>a</sup>	₹	11903.04	Crores

<sup>a</sup>Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 1,287.30 Crs as on February 28, 2025.

#### Total Expense Ratio (TER)

Regular	0.43%
Direct	0.22%

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

#### SIP

Monthly: Minimum ₹ 1,000/- and in multiples thereafter.



#### Other Parameters

Modified Duration	1.10 years
Average Maturity	2.15 years
Yield to Maturity	7.67%
Macaulay Duration	1.17 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	58.14%	
LIC Housing Finance Limited	2.41%	CRISIL AAA
ICICI Home Finance Company Limited	1.90%	ICRA AAA
National Bank For Agriculture and Rural Development	1.88%	ICRA AAA
National Bank For Agriculture and Rural Development	1.85%	ICRA AAA
Bajaj Housing Finance Limited	1.83%	CRISIL AAA
REC Limited	1.70%	ICRA AAA
REC Limited	1.70%	ICRA AAA
HDB Financial Services Limited	1.52%	CRISIL AAA
Small Industries Development Bank of India	1.51%	CRISIL AAA
Embassy Office Parks REIT	1.30%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.14%	ICRA AAA
National Bank For Agriculture and Rural Development	1.14%	ICRA AAA
SMFG India Home Finance Company Limited	1.14%	CARE AAA
Small Industries Development Bank of India	1.14%	ICRA AAA
National Bank For Agriculture and Rural Development	1.13%	ICRA AAA
Bajaj Housing Finance Limited	1.06%	CRISIL AAA
State Bank of India - Tier II - Basel III	1.04%	ICRA AAA
Embassy Office Parks REIT	1.02%	CRISIL AAA
REC Limited	1.02%	CRISIL AAA
HDB Financial Services Limited	0.95%	CRISIL AAA
Small Industries Development Bank of India	0.95%	ICRA AAA
Power Finance Corporation Limited	0.91%	ICRA AAA
LIC Housing Finance Limited	0.87%	CRISIL AAA
State Bank of India - Tier II - Basel III	0.86%	ICRA AAA
REC Limited	0.79%	ICRA AAA
Axis Finance Limited	0.76%	CARE AAA
Small Industries Development Bank of India	0.76%	CRISIL AAA
HDB Financial Services Limited	0.76%	CRISIL AAA
REC Limited	0.76%	ICRA AAA
Nexus Select Trust	0.76%	ICRA AAA
ICICI Home Finance Company Limited	0.72%	CRISIL AAA
Small Industries Development Bank of India	0.68%	CRISIL AAA
REC Limited	0.67%	ICRA AAA
Small Industries Development Bank of India	0.64%	ICRA AAA
Mindspace Business Parks REIT	0.63%	ICRA AAA
REC Limited	0.61%	ICRA AAA
Tata Capital Limited	0.57%	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	0.57%	CRISIL AAA
REC Limited	0.57%	ICRA AAA
REC Limited	0.57%	ICRA AAA
National Bank For Agriculture and Rural Development	0.57%	CRISIL AAA
Tata Capital Housing Finance Limited	0.53%	CRISIL AAA
HDB Financial Services Limited	0.53%	CRISIL AAA

Issuer	% to Net Assets	Rating
Tata Capital Housing Finance Limited	0.49%	ICRA AAA
LIC Housing Finance Limited	0.49%	CRISIL AAA
Jamnagar Utilities & Power Private Limited	0.38%	CRISIL AAA
Small Industries Development Bank of India	0.38%	CRISIL AAA
REC Limited	0.38%	ICRA AAA
Aditya Birla Housing Finance Limited	0.38%	ICRA AAA
Kotak Mahindra Prime Limited	0.38%	CRISIL AAA
Nexus Select Trust	0.38%	ICRA AAA
National Bank For Agriculture and Rural Development	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
Sikka Ports and Terminals Limited	0.37%	CRISIL AAA
Bajaj Finance Limited	0.34%	CRISIL AAA
REC Limited	0.27%	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
Indian Railway Finance Corporation Limited	0.19%	ICRA AAA
REC Limited	0.19%	ICRA AAA
Reliance Life Sciences Pvt Ltd	0.19%	CARE AAA
REC Limited	0.19%	ICRA AAA
National Bank For Agriculture and Rural Development	0.19%	ICRA AAA
National Housing Bank	0.19%	CRISIL AAA
Indian Railway Finance Corporation Limited	0.19%	ICRA AAA
Tata Capital Housing Finance Limited	0.19%	ICRA AAA
Small Industries Development Bank of India	0.19%	CRISIL AAA
National Housing Bank	0.19%	CRISIL AAA
Small Industries Development Bank of India	0.19%	ICRA AAA
LIC Housing Finance Limited	0.19%	CRISIL AAA
Mangalore Refinery and Petrochemicals Limited	0.19%	CARE AAA
Mahindra & Mahindra Financial Services Limited	0.18%	CRISIL AAA
Small Industries Development Bank of India	0.17%	CRISIL AAA
Aditya Birla Finance Limited	0.15%	ICRA AAA
REC Limited	0.15%	ICRA AAA
Power Finance Corporation Limited	0.15%	ICRA AAA
Kotak Mahindra Prime Limited	0.15%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.14%	ICRA AAA
Bajaj Finance Limited	0.11%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	0.11%	CRISIL 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
LIC Housing Finance Limited	0.11%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.11%	ICRA AAA
National Bank For Agriculture and Rural Development	0.11%	ICRA AAA
Kotak Mahindra Prime Limited	0.10%	CRISIL AAA
Highways Infrastructure Trust	0.10%	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	0.08%	ICRA AAA
Kotak Mahindra Investments Limited	0.04%	CRISIL AAA
REC Limited	0.04%	CRISIL AAA
Tata Capital Housing Finance Limited	0.04%	ICRA AAA
Tata Capital Housing Finance Limited	0.04%	ICRA AAA
Toyota Financial Services India Ltd	0.04%	ICRA AAA
HDFC Bank Limited	0.04%	ICRA AAA
REC Limited	0.02%	ICRA AAA
LIC Housing Finance Limited	0.02%	CRISIL AAA
<b>Money Market Instruments</b>	<b>18.88%</b>	
Small Industries Development Bank of India	1.45%	CRISIL A1+
Punjab National Bank	1.43%	CRISIL A1+
Union Bank of India	1.42%	ICRA A1+
ICICI Bank Limited	1.08%	ICRA A1+
Export Import Bank of India	1.07%	ICRA A1+
Canara Bank	1.06%	CRISIL A1+
Axis Bank Limited	0.90%	ICRA A1+
National Bank For Agriculture and Rural Development	0.88%	CRISIL A1+
Axis Bank Limited	0.73%	ICRA A1+
Axis Bank Limited	0.72%	ICRA A1+
Canara Bank	0.72%	CRISIL A1+
Small Industries Development Bank of India	0.72%	CRISIL A1+
Punjab National Bank	0.71%	CRISIL A1+
Axis Bank Limited	0.71%	CRISIL A1+
Axis Bank Limited	0.71%	ICRA A1+
Canara Bank	0.57%	CRISIL A1+
Small Industries Development Bank of India	0.54%	CRISIL A1+
Union Bank of India	0.54%	ICRA A1+
Canara Bank	0.54%	CRISIL A1+
National Bank For Agriculture and Rural Development	0.53%	ICRA A1+
Canara Bank	0.37%	CRISIL A1+
Canara Bank	0.36%	CRISIL A1+
Canara Bank	0.35%	CRISIL A1+
HDFC Bank Limited	0.35%	ICRA A1+
SMFG India Credit Co. Ltd.	0.18%	
National Bank For Agriculture and Rural Development	0.18%	CRISIL A1+
Bank of Baroda	0.07%	IND A1+
<b>Government Bond</b>	<b>10.28%</b>	
4.70% INDIA GOVT BOND 22SEP2033 FRB	7.12%	SOV
7.02% GOVERNMENT OF INDIA 18JUN31 G-SEC	0.77%	SOV
4.45% GOI FRB 30OCT2034	0.65%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	0.50%	SOV
7.17% GOI (MD 08/01/2028)	0.42%	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
7.32% GOI BOND 13NOV2030	0.10%	SOV
7.04% GOVERNMENT OF INDIA 03JUN29 G-SEC	0.03%	SOV
<b>SECURITISED DEBT</b>	<b>3.95%</b>	
India Universal Trust AI2	0.63%	IND AAA(SO)
India Universal Trust AI2	0.62%	IND AAA(SO)
India Universal Trust AI1	0.61%	IND AAA(SO)
India Universal Trust AI2	0.61%	IND AAA(SO)
First Business Receivables Trust	0.57%	IND AAA(SO)
India Universal Trust AI1	0.44%	
India Universal Trust AI1	0.29%	IND AAA(SO)
First Business Receivables Trust	0.19%	IND AAA(SO)
<b>Floating rates notes - Corporate</b>	<b>3.89%</b>	
ICICI Home Finance Company Limited	0.91%	ICRA AAA
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	0.30%	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
<b>Cash Management Bills</b>	<b>0.66%</b>	
Government of India	0.21%	SOV
Government of India	0.11%	SOV
Government of India	0.08%	SOV

Issuer	% to Net Assets	Rating
Government of India	0.07%	SOV
Government of India	0.06%	SOV
Government of India	0.05%	SOV
Government of India	0.03%	SOV
Government of India	0.03%	SOV
Government of India	0.01%	
<b>State Government bond</b>	<b>0.32%</b>	
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%	
<b>Alternative Investment Funds (AIF)</b>	<b>0.28%</b>	
Corporate Debt Market Development Fund	0.28%	
<b>Interest Rate Swaps</b>	<b>-0.05%</b>	
HSBC Bank	0.00%	
DBS Bank Ltd/India	0.00%	
IDFC First Bank Limited	0.00%	
BNP Paribas - Indian branches	0.00%	
DBS Bank Ltd/India	0.00%	
Standard Chartered Bank	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%	
Standard Chartered Bank	0.00%	
BNP Paribas - Indian branches	0.00%	
Standard Chartered Bank	0.00%	
BNP Paribas - Indian branches	0.00%	
HSBC Bank	0.00%	
DBS Bank Ltd/India	0.00%	
BNP Paribas - Indian branches	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
DBS Bank Ltd/India	-0.00%	
DBS Bank Ltd/India	-0.00%	
DBS Bank Ltd/India	-0.00%	
Standard Chartered Bank	-0.00%	
HSBC Bank	-0.00%	
Standard Chartered Bank	-0.00%	
HSBC Bank	-0.00%	
Standard Chartered Bank	-0.00%	
BNP Paribas - Indian branches	-0.00%	
DBS Bank Ltd/India	-0.00%	
Standard Chartered Bank	-0.00%	
BNP Paribas - Indian branches	-0.00%	
IDFC First Bank Limited	-0.00%	
HSBC Bank	-0.00%	
ICICI Securities Primary Dealership Limited	-0.00%	
HSBC 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%	
BNP Paribas - Indian branches	-0.00%	
Standard Chartered Bank	-0.00%	
Standard Chartered Bank	-0.00%	
DBS Bank Ltd/India	-0.00%	
Standard Chartered Bank	-0.00%	
DBS Bank Ltd/India	-0.01%	
ICICI Securities Primary Dealership Limited	-0.01%	
Cash & Current Assets	3.65%	
<b>Total Net Assets</b>	<b>100.00%</b>	

# Aditya Birla Sun Life Floating Rate Fund

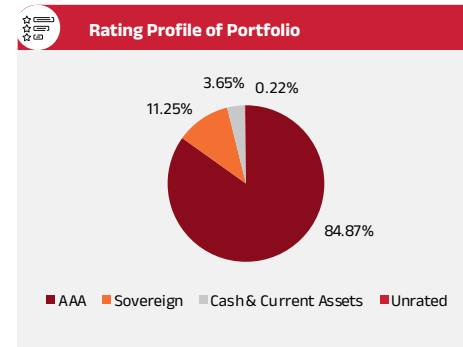
An open ended debt scheme predominantly investing in floating rate instruments including fixed rate instruments converted to floating rate exposures using swaps /derivatives. A relatively high interest rate risk and moderate credit risk.



Savings Solutions

Investment Performance	NAV as on February 28, 2025: ₹ 337.5335			
Inception - June 05, 2003	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Floating Rate Fund</b>	7.93%	6.43%	6.91%	7.82%
<b>Value of Std Investment of ₹ 10,000</b>	33753	13663	12221	10784
<b>Benchmark - NIFTY Low Duration Debt Index A-I</b>	7.43%	5.76%	6.55%	7.54%
<b>Value of Std Investment of ₹ 10,000</b>	31344	13237	12100	10756
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	6.18%	5.62%	6.35%	7.50%
<b>Value of Std Investment of ₹ 10,000</b>	26002	13151	12029	10753

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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 <sup>®</sup>	Direct Plan
<b>Growth</b>	337.5335	488.1971	346.6476
<b>Daily IDCW<sup>‡</sup>:</b>	100.7744	-	100.7520
<b>Weekly IDCW<sup>‡</sup>:</b>	100.7990	100.8539	100.8124

<sup>‡</sup>Income Distribution cum capital withdrawal

<sup>^</sup>The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Floating Rate Fund is ₹ 100/-

Note<sup>@</sup>: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	6.18%	8.39%
State Bank of India - Tier II - Basel III **	INE062A08256	6.50%	8.32%

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







### 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

7.9 years

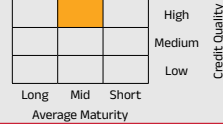
#### Fund Category

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	₹	25402.17	Crores
AUM as on last day	₹	25293.29	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	3.82 years
Average Maturity	5.75 years
Yield to Maturity	7.49%
Macaulay Duration	4.02 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
<b>Fixed rates bonds - Corporate</b>	<b>65.01%</b>	
Small Industries Development Bank of India	3.04%	CRISIL AAA
Small Industries Development Bank of India	2.37%	ICRA AAA
Bajaj Housing Finance Limited	2.20%	CRISIL AAA
Bajaj Finance Limited	1.79%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.73%	ICRA AAA
Tata Capital Limited	1.48%	ICRA AAA
REC Limited	1.46%	ICRA AAA
Power Finance Corporation Limited	1.39%	ICRA AAA
LIC Housing Finance Limited	1.39%	CRISIL AAA
LIC Housing Finance Limited	1.31%	CRISIL AAA
LIC Housing Finance Limited	1.27%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.18%	ICRA AAA
HDFC Bank Limited	1.09%	ICRA AAA
Small Industries Development Bank of India	1.09%	ICRA AAA
National Bank For Agriculture and Rural Development	1.03%	ICRA AAA
Jamnagar Utilities & Power Private Limited	1.03%	CRISIL AAA
Embassy Office Parks REIT	1.01%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.01%	CRISIL AAA
LIC Housing Finance Limited	1.00%	CRISIL AAA
LIC Housing Finance Limited	0.99%	CRISIL AAA
REC Limited	0.99%	ICRA AAA
Indian Railway Finance Corporation Limited	0.95%	ICRA AAA
National Bank For Agriculture and Rural Development	0.95%	ICRA AAA
LIC Housing Finance Limited	0.95%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.93%	CRISIL AAA
Bajaj Finance Limited	0.90%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	0.88%	CRISIL AAA
State Bank of India - Tier II - Basel III	0.86%	ICRA AAA
Small Industries Development Bank of India	0.79%	CRISIL AAA
LIC Housing Finance Limited	0.79%	CRISIL AAA
Small Industries Development Bank of India	0.79%	CRISIL AAA
LIC Housing Finance Limited	0.77%	CRISIL AAA
Bajaj Housing Finance Limited	0.74%	CRISIL AAA
Summit Digital Infrastructure Private Limited	0.68%	CRISIL AAA
Bajaj Finance Limited	0.63%	CRISIL AAA
Summit Digital Infrastructure Private Limited	0.60%	CRISIL AAA

Issuer	% to Net Assets	Rating
Tata Capital Limited	0.60%	ICRA AAA
Mahindra & Mahindra Financial Services Limited	0.59%	ICRA AAA
Power Finance Corporation Limited	0.59%	ICRA AAA
Aditya Birla Housing Finance Limited	0.59%	ICRA AAA
HDB Financial Services Limited	0.59%	CRISIL AAA
LIC Housing Finance Limited	0.59%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.59%	CRISIL AAA
Small Industries Development Bank of India	0.59%	CRISIL AAA
LIC Housing Finance Limited	0.57%	CRISIL AAA
State Bank of India - Tier II - Basel III	0.53%	ICRA AAA
LIC Housing Finance Limited	0.51%	CRISIL AAA
Embassy Office Parks REIT	0.49%	CRISIL AAA
Tata Capital Limited	0.48%	ICRA AAA
Small Industries Development Bank of India	0.47%	CRISIL AAA
REC Limited	0.44%	ICRA AAA
REC Limited	0.43%	ICRA AAA
HDFC Bank Limited	0.43%	CRISIL AAA
Jamnagar Utilities & Power Private Limited	0.43%	CRISIL AAA
Indian Renewable Energy Development Agency Ltd	0.40%	ICRA AAA
Bajaj Finance Limited	0.40%	CRISIL AAA
Export Import Bank of India	0.40%	ICRA AAA
National Bank For Agriculture and Rural Development	0.40%	ICRA AAA
Nexus Select Trust	0.40%	ICRA AAA
HDB Financial Services Limited	0.39%	CRISIL AAA
Power Finance Corporation Limited	0.39%	ICRA AAA
Power Finance Corporation Limited	0.39%	ICRA AAA
REC Limited	0.39%	ICRA AAA
IndInfravit Trust	0.38%	ICRA AAA
Sikka Ports and Terminals Limited	0.37%	CRISIL AAA
Small Industries Development Bank of India	0.35%	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
Power Finance Corporation Limited	0.30%	ICRA AAA
Small Industries Development Bank of India	0.30%	CRISIL AAA
LIC Housing Finance Limited	0.28%	CRISIL AAA



# 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.)



## Savings Solutions

Issuer	% to Net Assets	Rating
REC Limited	0.28%	ICRA AAA
Sundaram Home Finance Limited	0.27%	ICRA AAA
Sundaram Home Finance Limited	0.26%	ICRA AAA
India Grid Trust	0.25%	ICRA AAA
Nexus Select Trust	0.24%	ICRA AAA
Mindspace Business Parks REIT	0.24%	ICRA AAA
Power Finance Corporation Limited	0.24%	ICRA AAA
National Bank For Agriculture and Rural Development	0.24%	ICRA AAA
Aditya Birla Finance Limited	0.22%	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
National Bank For Agriculture and Rural Development	0.20%	ICRA AAA
Aditya Birla Housing Finance Limited	0.20%	ICRA AAA
Reliance Life Sciences Pvt Ltd	0.20%	CARE AAA
Power Finance Corporation Limited	0.20%	ICRA AAA
Sundaram Home Finance Limited	0.18%	ICRA AAA
Small Industries Development Bank of India	0.18%	ICRA AAA
Bajaj Housing Finance Limited	0.16%	CRISIL AAA
Power Finance Corporation Limited	0.16%	ICRA AAA
Summit Digital Infrastructure Private Limited	0.15%	ICRA AAA
Bajaj Housing Finance Limited	0.12%	CRISIL AAA
National Bank For Agriculture and Rural Development	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
REC Limited	0.10%	ICRA AAA
Sundaram Finance Limited	0.10%	ICRA AAA
Sundaram Home Finance 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
LIC Housing Finance Limited	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
Aditya Birla Finance Limited	0.04%	ICRA AAA
LIC Housing Finance Limited	0.04%	CRISIL 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
Kotak Mahindra Prime Limited	0.02%	CRISIL 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
Kotak Mahindra Prime Limited	0.01%	CRISIL AAA
LIC Housing Finance Limited	0.01%	CRISIL AAA
REC Limited	0.00%	CRISIL AAA
Tata Capital Housing Finance Limited	0.00%	
National Bank For Agriculture and Rural Development	0.00%	ICRA AAA
<b>Government Bond</b>	<b>27.93%</b>	
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	8.24%	SOV
7.10% GOVT 08-Apr-2034	8.02%	SOV
7.18% GOI 24-Jul-2037	6.19%	SOV
6.92% INDIA GOVT BOND 18NOV2039 GSEC	2.07%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	1.74%	SOV
6.79% INDIA GOV BOND 07OCT2034 GSEC	0.60%	SOV
4.45% GOI FRB 30OCT2034	0.36%	SOV

Issuer	% to Net Assets	Rating
6.79% INDIA GOVT BOND 02DEC2034 GSEC	0.26%	SOV
GOI 06.79% 26DEC2029	0.12%	SOV
8.60% GOI (MD 02/06/2028)	0.10%	SOV
7.26% GOI 22AUG2032	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
8.33% GOI (MD 09/07/2026)	0.00%	SOV
4.04% GOI FRB 04OCT2028	0.00%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	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
<b>Floating rates notes - Corporate</b>	<b>2.24%</b>	
DME Development Limited	0.22%	CRISIL AAA
DME Development Limited	0.22%	CRISIL AAA
DME Development Limited	0.22%	CARE AAA
DME Development Limited	0.21%	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
ICICI Home Finance Company Limited	0.10%	ICRA AAA
<b>SECURITISED DEBT</b>	<b>1.39%</b>	
India Universal Trust A12	0.31%	IND AAA(SO)
India Universal Trust A12	0.31%	IND AAA(SO)
India Universal Trust A12	0.30%	IND AAA(SO)
First Business Receivables Trust	0.28%	IND AAA(SO)
First Business Receivables Trust	0.10%	IND AAA(SO)
First Business Receivables Trust	0.10%	IND AAA(SO)
<b>Alternative Investment Funds (AIF)</b>	<b>0.27%</b>	
<b>Corporate Debt Market Development Fund</b>	<b>0.27%</b>	
<b>State Government bond</b>	<b>0.25%</b>	
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 GUJARA 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
<b>Cash Management Bills</b>	<b>0.13%</b>	
Government of India	0.05%	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
<b>Interest Rate Swaps</b>	<b>0.02%</b>	
DBS Bank Ltd/India	0.00%	
ICICI Securities Primary Dealership Limited	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%	







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

10.5 years, 4.5 years

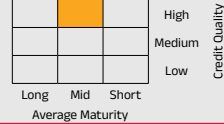
#### Fund Category

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	₹	8578.13	Crores
AUM as on last day	₹	8689.03	Crores

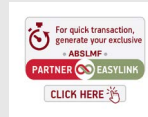
#### Total Expense Ratio (TER)

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	2.82 years
Average Maturity	3.76 years
Yield to Maturity	7.65%
Macaulay Duration	2.96 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	60.95%	
National Bank For Agriculture and Rural Development	5.48%	ICRA AAA
Small Industries Development Bank of India	2.71%	CRISIL AAA
Bajaj Housing Finance Limited	2.32%	CRISIL AAA
National Bank For Agriculture and Rural Development	2.30%	CRISIL AAA
Small Industries Development Bank of India	2.12%	ICRA AAA
Embassy Office Parks REIT	2.08%	CRISIL AAA
Bharti Telecom Limited	1.73%	CRISIL AA+
Small Industries Development Bank of India	1.72%	ICRA AAA
Cholamandalam Investment and Finance Company Limited	1.67%	ICRA AA+
Embassy Office Parks REIT	1.67%	CRISIL AAA
Bharti Telecom Limited	1.58%	CARE AAA
Muthoot Finance Limited	1.41%	ICRA AA+
National Bank For Agriculture and Rural Development	1.27%	ICRA AAA
Small Industries Development Bank of India	1.21%	CRISIL AAA
JM Financial Credit Solutions Ltd	1.16%	ICRA AA
Shriram Finance Ltd	1.16%	CRISIL AA+
Bajaj Finance Limited	1.16%	CRISIL AAA
Bajaj Finance Limited	1.16%	CRISIL AAA
Shriram Finance Ltd	1.16%	CRISIL AA+
Tata Capital Housing Finance Limited	1.15%	ICRA AAA
Shriram Finance Ltd	1.15%	CRISIL AA+
Nexus Select Trust	1.15%	ICRA AAA
LIC Housing Finance Limited	1.15%	CARE AAA
LIC Housing Finance Limited	1.13%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	0.98%	ICRA AAA
Small Industries Development Bank of India	0.86%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.81%	ICRA AAA
Summit Digital Infrastructure Private Limited	0.80%	CRISIL AAA
Indinfravit Trust	0.77%	ICRA AAA
JM Financial Products Limited	0.75%	ICRA AA
Mindspace Business Parks REIT	0.68%	ICRA AAA
State Bank of India	0.63%	ICRA AAA
Bajaj Finance Limited	0.58%	CRISIL AAA
SMFG India Home Finance Company Limited	0.58%	CRISIL AAA

Issuer	% to Net Assets	Rating
Tata Capital Limited	0.58%	ICRA AAA
Hinduja Housing Finance Ltd	0.58%	CARE AA+
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	0.57%	ICRA AAA
JM Financial Credit Solutions Ltd	0.57%	ICRA AA
REC Limited	0.57%	ICRA AAA
Small Industries Development Bank of India	0.57%	CRISIL 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
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	0.40%	CARE AAA
Narayana Hrudayalaya Limited	0.40%	ICRA AA
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+
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	0.26%	CRISIL AAA
REC Limited	0.17%	ICRA AAA
Reliance Industries Limited	0.11%	CRISIL AAA
Punjab National Bank - Tier II - Basel III	0.11%	IND AAA
REC Limited	0.06%	CRISIL AAA
Small Industries Development Bank of India	0.06%	ICRA AAA
REC Limited	0.06%	CRISIL AAA
Bajaj Finance Limited	0.06%	CRISIL AAA
NTPC Limited	0.06%	ICRA 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
<b>Power Finance Corporation Limited</b>	<b>0.05%</b>	
<b>Government Bond</b>	<b>25.77%</b>	
<b>7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC</b>	<b>11.89%</b>	<b>SOV</b>
<b>7.10% GOVT 08-Apr-2034</b>	<b>4.57%</b>	<b>SOV</b>
<b>7.26% GOVERNMENT OF INDIA 06FEB33</b>	<b>3.85%</b>	<b>SOV</b>
<b>7.17% GOVERNMENT OF INDIA 17APR30</b>	<b>1.70%</b>	<b>SOV</b>
<b>7.10% GOVERNMENT OF INDIA 18APR29</b>	<b>1.05%</b>	<b>SOV</b>
<b>7.18% GOI 24-Jul-2037</b>	<b>0.82%</b>	<b>SOV</b>
<b>7.17% GOI (MD 08/01/2028)</b>	<b>0.79%</b>	<b>SOV</b>
<b>7.23% INDIA GOVERNMENT BOND 15APR2039</b>	<b>0.65%</b>	<b>SOV</b>
<b>6.79% INDIA GOV BOND 07OCT2034 GSEC</b>	<b>0.29%</b>	<b>SOV</b>
<b>6.92% INDIA GOVT BOND 18NOV2039 GSEC</b>	<b>0.12%</b>	<b>SOV</b>
<b>7.06% GOI 10APR28</b>	<b>0.03%</b>	
<b>SECURITISED DEBT</b>	<b>2.69%</b>	
<b>India Universal Trust AI2</b>	<b>1.00%</b>	<b>IND AAA(SO)</b>
<b>First Business Receivables Trust</b>	<b>0.85%</b>	<b>IND AAA(SO)</b>
<b>First Business Receivables Trust</b>	<b>0.83%</b>	
<b>Money Market Instruments</b>	<b>2.46%</b>	
<b>Kotak Mahindra Bank Limited</b>	<b>1.07%</b>	<b>CRISIL A1+</b>
<b>Sharekhan Ltd</b>	<b>0.55%</b>	<b>ICRA A1+</b>
<b>Canara Bank</b>	<b>0.55%</b>	<b>CRISIL A1+</b>
<b>ICICI Bank Limited</b>	<b>0.28%</b>	<b>ICRA A1+</b>
<b>Floating rates notes - Corporate</b>	<b>2.12%</b>	
<b>DME Development Limited</b>	<b>0.21%</b>	<b>CRISIL AAA</b>
<b>DME Development Limited</b>	<b>0.21%</b>	<b>CRISIL AAA</b>
<b>DME Development Limited</b>	<b>0.21%</b>	<b>CARE AAA</b>
<b>DME Development Limited</b>	<b>0.21%</b>	<b>CRISIL AAA</b>
<b>DME Development Limited</b>	<b>0.21%</b>	
<b>DME Development Limited</b>	<b>0.21%</b>	<b>CRISIL AAA</b>
<b>DME Development Limited</b>	<b>0.21%</b>	<b>CRISIL AAA</b>
<b>DME Development Limited</b>	<b>0.21%</b>	<b>CRISIL AAA</b>
<b>DME Development Limited</b>	<b>0.21%</b>	<b>CRISIL AAA</b>
<b>DME Development Limited</b>	<b>0.21%</b>	<b>CRISIL AAA</b>
<b>DME Development Limited</b>	<b>0.21%</b>	<b>CRISIL AAA</b>
<b>Cash Management Bills</b>	<b>1.28%</b>	
<b>Government of India</b>	<b>0.26%</b>	<b>SOV</b>
<b>Government of India</b>	<b>0.24%</b>	<b>SOV</b>

Issuer	% to Net Assets	Rating
<b>Government of India</b>	<b>0.11%</b>	<b>SOV</b>
<b>Government of India</b>	<b>0.11%</b>	<b>SOV</b>
<b>Government of India</b>	<b>0.11%</b>	<b>SOV</b>
<b>Government of India</b>	<b>0.10%</b>	<b>SOV</b>
<b>Government of India</b>	<b>0.10%</b>	<b>SOV</b>
<b>Government of India</b>	<b>0.10%</b>	<b>SOV</b>
<b>Government of India</b>	<b>0.09%</b>	<b>SOV</b>
<b>Government of India</b>	<b>0.04%</b>	
<b>Government of India</b>	<b>0.00%</b>	
<b>Alternative Investment Funds (AIF)</b>	<b>0.27%</b>	
<b>Corporate Debt Market Development Fund</b>	<b>0.27%</b>	
<b>State Government bond</b>	<b>0.15%</b>	
<b>8.32% UTTAR PRADESH 02JUN2025 SDL</b>	<b>0.06%</b>	<b>SOV</b>
<b>07.64% HARYANA 29MAR27 SDL</b>	<b>0.03%</b>	<b>SOV</b>
<b>8.25% GJ 25APR28 SDL</b>	<b>0.03%</b>	<b>SOV</b>
<b>8.60% BIHAR 09MAR2026 SDL</b>	<b>0.01%</b>	<b>SOV</b>
<b>7.51% UTTAR PRADESH 27MAR2038 SDL</b>	<b>0.01%</b>	<b>SOV</b>
<b>7.88% Chattisgarh SDL (MD 15/03/2027)</b>	<b>0.01%</b>	
<b>Interest Rate Swaps</b>	<b>0.00%</b>	
<b>BNP Paribas - Indian branches</b>	<b>0.01%</b>	
<b>BNP Paribas - Indian branches</b>	<b>-0.00%</b>	
<b>IDFC First Bank Limited</b>	<b>-0.00%</b>	
<b>Cash &amp; Current Assets</b>	<b>4.31%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	

## Investment Performance

NAV as on February 28, 2025: ₹ 46.0152

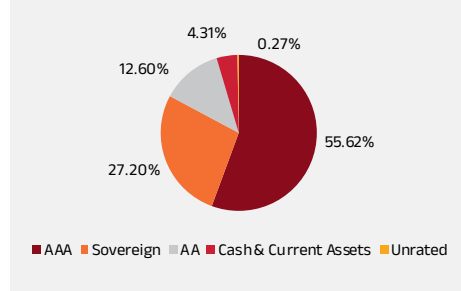
Inception - May 09, 2003	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Short Term Fund</b>	7.24%	6.77%	6.50%	7.67%
<b>Value of Std Investment of ₹ 10,000</b>	46015	13878	12081	10769
<b>Benchmark - NIFTY Short Duration Debt Index A-II</b>	7.32%	6.10%	6.18%	7.50%
<b>Value of Std Investment of ₹ 10,000</b>	46766	13451	11973	10752
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	5.99%	5.40%	6.76%	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	35615	13012	12172	10909

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 184 - 185 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	7.48%	7.50%
Punjab National Bank - Tier II - Basel III **	INE160A08167	7.44%	8.58%

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

## Rating Profile of Portfolio



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
<b>Growth</b>	46.0152	49.6864
<b>IDCW<sup>§</sup>:</b>	14.6243	10.6308
<b>Quarterly IDCW<sup>§</sup>:</b>	10.3539	10.7673

<sup>§</sup>Income 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

15.4 years & 3.9 years

#### SIP

Monthly: Minimum ₹ 1,000/-

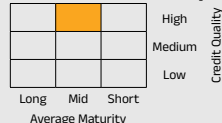
#### Fund Category

Banking and PSU Fund

#### Scheme Rating

[ICRA]AAAmfs

#### Investment Style



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

Entry Load	Nil
Exit Load	Nil

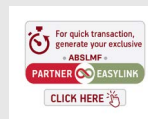
#### AUM

Monthly Average AUM	₹	9545.20	Crores
AUM as on last day	₹	9585.97	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	3.45 years
Average Maturity	4.79 years
Yield to Maturity	7.44%
Macaulay Duration	3.65 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	69.21%	
Power Finance Corporation Limited	3.14%	ICRA AAA
Power Finance Corporation Limited	2.62%	ICRA AAA
Small Industries Development Bank of India	2.55%	CRISIL AAA
State Bank of India - Tier II - Basel III	2.18%	ICRA AAA
REC Limited	2.04%	ICRA AAA
National Bank For Agriculture and Rural Development	1.93%	ICRA AAA
REC Limited	1.82%	ICRA AAA
Small Industries Development Bank of India	1.82%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.77%	CRISIL AAA
Small Industries Development Bank of India	1.73%	ICRA AAA
Bajaj Finance Limited	1.73%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.72%	ICRA AAA
REC Limited	1.72%	ICRA AAA
HDFC Bank Limited	1.66%	ICRA AAA
State Bank of India - Tier II - Basel III	1.64%	ICRA AAA
National Bank For Agriculture and Rural Development	1.57%	ICRA AAA
Indian Railway Finance Corporation Limited	1.51%	ICRA AAA
Bajaj Finance Limited	1.42%	CRISIL AAA
LIC Housing Finance Limited	1.41%	CRISIL AAA
Tata Capital Housing Finance Limited	1.32%	ICRA AAA
Power Finance Corporation Limited	1.29%	ICRA AAA
Small Industries Development Bank of India	1.26%	CRISIL AAA
HDFC Bank Limited	1.06%	ICRA AAA
Indian Renewable Energy Development Agency Ltd	1.06%	ICRA AAA
Small Industries Development Bank of India	1.05%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.04%	ICRA AAA
REC Limited	0.99%	ICRA AAA
REC Limited	0.94%	ICRA AAA
REC Limited	0.89%	ICRA AAA
HDFC Bank Limited	0.85%	CRISIL AAA
LIC Housing Finance Limited	0.79%	CRISIL AAA
LIC Housing Finance Limited	0.79%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.79%	ICRA AAA
Power Finance Corporation Limited	0.78%	ICRA AAA
State Bank of India - Tier II - Basel III	0.77%	ICRA AAA
LIC Housing Finance Limited	0.68%	CRISIL AAA
Bank of Baroda - Tier II - Basel III	0.67%	CRISIL AAA
Mangalore Refinery and Petrochemicals Limited	0.66%	CARE AAA
HDFC Bank Limited	0.53%	ICRA AAA
Small Industries Development Bank of India	0.52%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.52%	ICRA AAA
REC Limited	0.52%	ICRA AAA

Issuer	% to Net Assets	Rating
REC Limited	0.52%	ICRA AAA
REC Limited	0.52%	ICRA AAA
National Housing Bank	0.52%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.52%	ICRA AAA
Power Finance Corporation Limited	0.52%	ICRA AAA
Small Industries Development Bank of India	0.52%	ICRA AAA
Bank of Baroda	0.52%	CRISIL AAA
Embassy Office Parks REIT	0.42%	CRISIL AAA
Indian Railway Finance Corporation Limited	0.42%	ICRA AAA
Small Industries Development Bank of India	0.42%	CRISIL AAA
LIC Housing Finance Limited	0.37%	CRISIL AAA
SMFG India Home Finance Company Limited	0.37%	CARE AAA
Bajaj Housing Finance Limited	0.32%	CRISIL AAA
Tata Capital Limited	0.26%	ICRA AAA
REC Limited	0.26%	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
Axis Finance Limited	0.26%	CARE AAA
Small Industries Development Bank of India	0.26%	CRISIL AAA
Power Finance Corporation Limited	0.26%	ICRA AAA
Tata Capital Housing Finance Limited	0.26%	ICRA AAA
Small Industries Development Bank of India	0.26%	CRISIL AAA
REC Limited	0.26%	ICRA AAA
REC Limited	0.26%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.26%	CRISIL AAA
Indian Railway Finance Corporation Limited	0.26%	ICRA AAA
HDB Financial Services Limited	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	0.21%	CRISIL AAA
Tata Capital Limited	0.21%	ICRA AAA
Aditya Birla Finance Limited	0.21%	ICRA AAA
Power Finance Corporation 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
Small Industries Development Bank of India	0.16%	ICRA AAA
National Bank For Agriculture and Rural Development	0.11%	CRISIL AAA





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.



Issuer	% to Net Assets	Rating
Indian Railway Finance Corporation Limited	0.11%	CRISIL AAA
NUCLEAR POWER CORPORATION OF INDIA LTD	0.11%	CRISIL 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
Bajaj Housing Finance Limited	0.05%	CRISIL AAA
HDFC Bank Limited	0.05%	CRISIL AAA
Power Grid Corporation of India 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
<b>Government Bond</b>	<b>12.24%</b>	
7.10% GOVT 08-Apr-2034	2.60%	SOV
7.18% GOI 24-Jul-2037	2.34%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	1.93%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	1.34%	SOV
6.79% INDIA GOV BOND 07OCT2034 GSEC	1.17%	SOV
7.30% GOI 19JUN53	0.54%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	0.47%	SOV
7.23% INDIA GOVERNMENT BOND 15APR2039	0.46%	SOV
6.92% INDIA GOVT BOND 18NOV2039 GSEC	0.42%	SOV
7.46% GOVERNMENT OF INDIA 06NOV73 G-SEC	0.16%	SOV
7.26% GOI 22AUG2032	0.13%	SOV
7.09% GOI 05AUG2054	0.12%	SOV
7.17% GOI (MD 08/01/2028)	0.11%	SOV
7.09% GOVERNMENT OF INDIA 25NOV74 G-SEC	0.10%	SOV
7.32% GOI BOND 13NOV2030	0.05%	SOV
7.02% GOVERNMENT OF INDIA 18JUN31 G-SEC	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
<b>Money Market Instruments</b>	<b>10.35%</b>	
Canara Bank	2.71%	CRISIL A1+
Canara Bank	1.22%	CRISIL A1+
Axis Bank Limited	1.00%	ICRA A1+
Canara Bank	0.99%	CRISIL A1+
Axis Bank Limited	0.74%	
National Bank For Agriculture and Rural Development	0.73%	CRISIL A1+
Canara Bank	0.69%	CRISIL A1+
HDFC Bank Limited	0.50%	ICRA A1+
ICICI Bank Limited	0.50%	ICRA A1+
HDFC Bank Limited	0.49%	ICRA A1+
Union Bank of India	0.25%	ICRA A1+
Canara Bank	0.25%	CRISIL A1+
Punjab National Bank	0.10%	IND A1+
HDFC Bank Limited	0.10%	ICRA A1+
Axis Bank Limited	0.10%	ICRA A1+
<b>Cash Management Bills</b>	<b>2.23%</b>	
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
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	0.09%	SOV
Government of India	0.08%	SOV
Government of India	0.04%	SOV

Issuer	% to Net Assets	Rating
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	0.00%	SOV
Government of India	0.00%	SOV
<b>State Government bond</b>	<b>2.04%</b>	
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%	
7.16% UTTAR PRADESH 20FEB2039 SDL	0.10%	SOV
7.09% RAJASTHAN 16OCT2035 SDL	0.10%	SOV
6.47% MAHARASHTRA 21OCT2028 SDL	0.06%	SOV
8.42% KERALA 27JAN2026 SDL	0.05%	SOV
7.36% KARNATAKA 13MAR2034 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
7.98% KARNATAKA 14OCT25 SDL	0.02%	SOV
7.51% UTTAR PRADESH 27MAR2040 SDL	0.02%	SOV
7.49% UTTAR PRADESH 27MAR2036 SDL	0.02%	SOV
7.46% MADHYA PRADESH 14SEP2032 SDL	0.01%	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
<b>SECURITISED DEBT</b>	<b>0.71%</b>	
India Universal Trust AL1	0.21%	IND AAA(SO)
India Universal Trust AL1	0.16%	IND AAA(SO)
India Universal Trust AL1	0.10%	IND AAA(SO)
India Universal Trust AI2	0.08%	IND AAA(SO)
India Universal Trust AI2	0.08%	IND AAA(SO)
India Universal Trust AI2	0.08%	
<b>Alternative Investment Funds (AIF)</b>	<b>0.27%</b>	
<b>Corporate Debt Market Development Fund</b>	<b>0.27%</b>	
<b>Interest Rate Swaps</b>	<b>-0.00%</b>	
Standard Chartered Bank	-0.00%	
Standard Chartered Bank	-0.00%	
Clearing Corporation of India Limited	-0.00%	
<b>Cash &amp; Current Assets</b>	<b>2.95%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	







# 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 February 28, 2025: ₹ 354.2031

Inception - April 19, 2002	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Banking & PSU Debt Fund	8.00%	6.30%	6.23%	7.44%
Value of Std Investment of ₹ 10,000	36579	13580	11990	10746
Benchmark - Nifty Banking & PSU Debt Index A-II	7.74%	6.03%	5.83%	7.44%
Value of Std Investment of ₹ 10,000	35122	13404	11855	10747
Additional Benchmark - CRISIL 10 Year Gilt Index	6.65%	5.40%	6.76%	9.06%
Value of Std Investment of ₹ 10,000	29599	13012	12172	10909

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 184 -185 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 <sup>@</sup>	Direct Plan
Growth	354.2031	531.7063	367.2021
Monthly IDCW <sup>‡</sup> :	111.8791	111.6596	115.8818
Quarterly IDCW <sup>‡</sup> :	102.0824	103.1686	103.8678
IDCW <sup>‡</sup> :	145.4913	-	103.4542

<sup>‡</sup>Income Distribution cum capital withdrawal

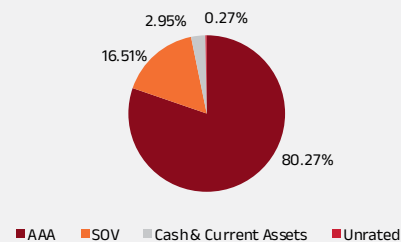
<sup>@</sup>Retail Plan has been discontinued and does not accept fresh subscriptions/Switch in.

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III **	INE062A08447	7.48%	7.50%
State Bank of India - Tier I - Basel III **	INE062A08264	6.18%	8.39%
State Bank of India - Tier II - Basel III	INE062A08256	6.50%	8.32%
Bank of Baroda - Tier II - Basel III **	INE028A08364	7.49%	7.52%

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



### Rating Profile of Portfolio





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

10.4 years & 4.5 years

#### Total Expense Ratio (TER)

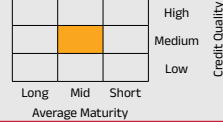
Regular	1.56%
Direct	0.86%

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	₹	2105.90	Crores
AUM as on last day	₹	2144.49	Crores



#### Other Parameters

Modified Duration	3.79 years
Average Maturity	5.03 years
Yield to Maturity	7.84%
Macaulay Duration	3.96 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
Fixed rates bonds - Corporate	46.22%	
Nuvama Wealth Finance Ltd	3.73%	CARE AA-
Narayana Hrudayalaya Limited	2.79%	ICRA AA
Vedanta Limited	2.79%	ICRA AA
LIC Housing Finance Limited	2.35%	CRISIL AAA
CreditAccess Grameen Limited	2.34%	IND AA-
Small Industries Development Bank of India	2.33%	CRISIL AAA
Small Industries Development Bank of India	2.33%	ICRA AAA
JSW Steel Limited	2.33%	ICRA AA
GMR Airport Ltd	2.32%	CARE BBB+
Sk Finance Ltd	2.31%	ICRA AA-
Adani Airport Holdings Ltd	2.29%	CRISIL A+
Hinduja Housing Finance Ltd	2.15%	CARE AA+
JM Financial Products Limited	1.86%	ICRA AA
State Bank of India - Tier II - Basel III	1.83%	ICRA AAA
IndInfraTrust	1.34%	ICRA AAA
Arka Fincap Limited	1.17%	CRISIL AA
DLF Home Developers Ltd	1.17%	ICRA AA
Avanse Financial Services Ltd	1.16%	CARE AA-
Eris Lifesciences Limited	1.12%	IND AA-
Eris Lifesciences Limited	1.12%	IND AA-
National Bank For Agriculture and Rural Development	0.94%	ICRA AAA
Oxyzo Financial Services Pvt Ltd	0.93%	ICRA A+
Union Bank of India - Tier I - Basel III	0.89%	IND AA+
Phillips Carbon Black Ltd	0.79%	CRISIL AA
Punjab National Bank - Tier II - Basel III	0.69%	IND AAA
Highways Infrastructure Trust	0.59%	CRISIL AAA
Godrej Industries Limited	0.47%	CRISIL AA+
REC Limited	0.05%	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%	
Union Bank of India - Tier I - Basel III	0.93%	IND AA+

Issuer	% to Net Assets	Rating
Phillips Carbon Black Ltd	0.83%	CRISIL AA
Punjab National Bank - Tier II - Basel III	0.73%	IND AAA
Highways Infrastructure Trust	0.62%	CRISIL AAA
Godrej Industries Limited	0.49%	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%	
Government Bond	42.90%	
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	23.17%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	9.60%	SOV
7.10% GOVT 08-Apr-2034	4.14%	SOV
7.23% INDIA GOVERNMENT BOND 15APR2039	2.40%	SOV
7.18% GOI 24-Jul-2037	1.91%	SOV
7.10% GOVERNMENT OF INDIA 18APR29	0.95%	SOV
6.92% INDIA GOVT BOND 18NOV2039 GSEC	0.70%	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
Transport Infrastructure	2.50%	
IRB Invit Fund	1.48%	
Bharat Highways Invit	1.02%	
Floating rates notes - Corporate	1.96%	
DME Development Limited	0.20%	CRISIL AAA
DME Development Limited	0.20%	CRISIL AAA
DME Development Limited	0.20%	CARE AAA
DME Development Limited	0.20%	CRISIL AAA
DME Development Limited	0.20%	CRISIL AAA
DME Development Limited	0.20%	CRISIL AAA
DME Development Limited	0.20%	CRISIL AAA
DME Development Limited	0.19%	CRISIL AAA
DME Development Limited	0.19%	CRISIL AAA
DME Development Limited	0.19%	CRISIL AAA
REITS	1.61%	



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
Nexus Select Trust	1.11%	
Embassy Office Parks REIT	0.51%	
Power	0.59%	
India Grid Trust	0.59%	
Alternative Investment Funds (AIF)	0.25%	
Corporate Debt Market Development Fund	0.25%	
State Government bond	0.16%	

Issuer	% to Net Assets	Rating
6.97% KARNATAKA 26FEB2028 SDL	0.08%	SOV
8.08% MAHARASHTRA 26DEC28 SDL	0.05%	SOV
6.97% MAHARASHTRA 18FEB2028 SDL	0.01%	SOV
8.73% UTTAR PRADESH - 24OCT28 SDL	0.01%	SOV
Cash & Current Assets	3.80%	
<b>Total Net Assets</b>	<b>100.00%</b>	

### Investment Performance NAV as on February 28, 2025: ₹ 38.3871

	Since Inception	5 Years	3 Years	1 Year
<b>Inception - March 25, 2009</b>				
<b>Aditya Birla Sun Life Medium Term Plan</b>	8.80%	11.73%	13.39%	12.48%
<b>Value of Std Investment of ₹ 10,000</b>	38387	17419	14584	11252
<b>Benchmark - CRISIL Medium Duration Debt A-III Index</b>	8.03%	6.34%	5.62%	7.61%
<b>Value of Std Investment of ₹ 10,000</b>	34259	13600	11784	10763
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.14%	5.40%	6.76%	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	25863	13012	12172	10909

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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
Punjab National Bank - Tier II - Basel III **	INE160A08167	7.44%	8.58%
State Bank of India - Tier II - Basel III **	INE062A08264	6.18%	8.39%

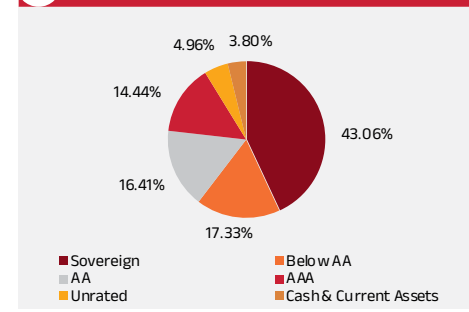
\*\* Represents thinly traded/ non traded securities and illiquid securities.

### 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
<b>Growth</b>	38.3871	41.6413
<b>Quarterly IDCW<sup>2</sup>:</b>	13.1301	13.7131
<b>Half Yearly IDCW<sup>2</sup>:</b>	13.5055	14.2932
<b>IDCW<sup>2</sup>:</b>	16.5761	18.0492

<sup>2</sup>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

9.9 years, 4.6 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			

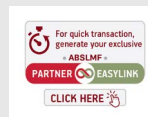
#### Load Structure (as % of NAV) (Incl. for SIP)

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	₹	946.34	Crores
AUM as on last day	₹	963.57	Crores



#### Other Parameters

Modified Duration	2.48 years
Average Maturity	3.85 years
Yield to Maturity	8.24%
Macaulay Duration	2.61 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
<b>Fixed rates bonds - Corporate</b>	<b>58.19%</b>	
JSW Steel Limited	5.70%	ICRA AA
Aditya Birla Real Estate Ltd.	5.18%	CRISIL AA
Narayana Hrudayalaya Limited	3.11%	ICRA AA
Vedanta Limited	3.10%	ICRA AA
Hinduja Housing Finance Ltd	3.02%	CARE AA+
Godrej Industries Limited	2.60%	CRISIL AA+
Arka Fincap Limited	2.60%	CRISIL AA
ONGC Petro Additions Limited	2.60%	ICRA AA
DLF Home Developers Ltd	2.60%	ICRA AA
Adani Airport Holdings Ltd	2.60%	CRISIL A+
Delhi International Airport Ltd	2.60%	ICRA AA-
Tata Projects Limited	2.59%	IND AA
Avanse Financial Services Ltd	2.59%	CARE AA-
GMR Airport Ltd	2.58%	CARE BBB+
Sk Finance Ltd	2.57%	ICRA AA-
CreditAccess Grameen Limited	2.14%	IND AA-
JM Financial Products Limited	2.07%	ICRA AA
Avanse Financial Services Ltd	2.06%	CRISIL AA-
Nuvama Wealth Finance Ltd	1.56%	CARE AA-
Eris Lifesciences Limited	1.41%	IND AA-
Eris Lifesciences Limited	1.40%	IND AA-
Phillips Carbon Black Ltd	1.32%	CRISIL AA
Power Finance Corporation Limited	0.12%	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%	
<b>Government Bond</b>	<b>20.93%</b>	
7.23% INDIA GOVERNMENT BOND 15APR2039	5.87%	SOV
7.18% GOI 24-Jul-2037	5.30%	SOV

Issuer	% to Net Assets	Rating
7.10% GOVT 08-Apr-2034	4.77%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	4.47%	SOV
6.92% INDIA GOVT BOND 18NOV2039 GSEC	0.52%	SOV
<b>Floating rates notes - Corporate</b>	<b>4.36%</b>	
DME Development Limited	0.44%	CRISIL AAA
DME Development Limited	0.44%	CRISIL AAA
DME Development Limited	0.44%	CARE AAA
DME Development Limited	0.44%	CRISIL AAA
DME Development Limited	0.44%	CRISIL AAA
DME Development Limited	0.44%	CRISIL AAA
DME Development Limited	0.44%	CRISIL AAA
DME Development Limited	0.44%	CRISIL AAA
DME Development Limited	0.44%	CRISIL AAA
DME Development Limited	0.43%	CRISIL AAA
DME Development Limited	0.43%	CRISIL AAA
DME Development Limited	0.43%	CRISIL AAA
<b>REITS</b>	<b>3.59%</b>	
Nexus Select Trust	2.47%	
Embassy Office Parks REIT	1.13%	
<b>Transport Infrastructure</b>	<b>2.66%</b>	
Bharat Highways Invit	2.13%	
IRB InvIT Fund	0.53%	
<b>Cash Management Bills</b>	<b>1.88%</b>	
Government of India	0.95%	SOV
Government of India	0.92%	SOV
<b>Power</b>	<b>1.63%</b>	
India Grid Trust	1.63%	
<b>Alternative Investment Funds (AIF)</b>	<b>0.34%</b>	
Corporate Debt Market Development Fund	0.34%	
<b>Cash &amp; Current Assets</b>	<b>6.43%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	



# 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 February 28, 2025: ₹ 21.4956

Inception - Apr 17, 2015	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Credit Risk Fund</b>	8.06%	8.94%	10.03%	15.70%
<b>Value of Std Investment of ₹ 10,000</b>	21496	15350	13325	11574
<b>Benchmark - CRISIL Credit Risk Debt B-II Index</b>	8.14%	7.43%	7.17%	8.07%
<b>Value of Std Investment of ₹ 10,000</b>	21659	14314	12310	10810
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.57%	5.40%	6.76%	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	18750	13012	12172	10909

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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%

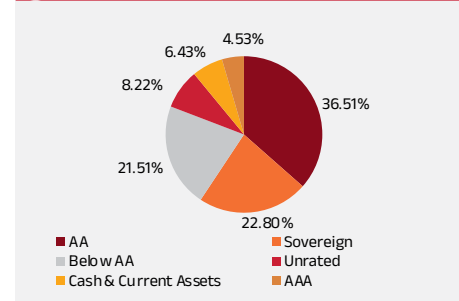
Note: The fall in NAV is to the extent of the portfolio segregated due to the credit event.

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
<b>Growth</b>	21.4956	23.4869
<b>IDCW<sup>2</sup>:</b>	12.7851	13.9868
<b>Bonus:</b>	-	23.4861

<sup>2</sup>Income 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

4.6 years, 3.9 years

#### Total Expense Ratio (TER)

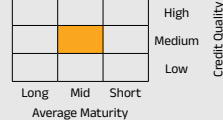
Regular	1.23%
Direct	0.64%

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

#### Fund Category

Dynamic Bond

#### Investment Style



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

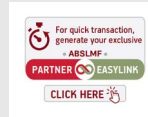
Entry Load Nil

Exit Load\*\*

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

#### AUM

Monthly Average AUM	₹	1741.85	Crores
AUM as on last day	₹	1737.54	Crores



#### Other Parameters

Modified Duration	7.61 years
Average Maturity	14.62 years
Yield to Maturity	7.42%
Macaulay Duration	7.94 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
<b>Government Bond</b>	<b>65.41%</b>	
7.23% INDIA GOVERNMENT BOND 15APR2039	19.87%	SOV
7.18% GOI 24-Jul-2037	15.88%	SOV
7.10% GOVT 08-Apr-2034	9.75%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	7.02%	SOV
7.25% GOI 12JUN63	2.91%	SOV
7.09% GOI 05AUG2054	2.86%	SOV
7.30% GOI 19JUN53	2.35%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	1.77%	SOV
6.92% INDIA GOVT BOND 18NOV2039 GSEC	1.44%	SOV
7.09% GOVERNMENT OF INDIA 25NOV74 G-SEC	1.43%	SOV
GOI 06.10% 12JUL31	0.06%	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
6.79% INDIA GOV BOND 07OCT2034 GSEC	0.00%	SOV
<b>Fixed rates bonds - Corporate</b>	<b>30.34%</b>	
Power Finance Corporation Limited	7.14%	ICRA AAA
Cholamandalam Investment and Finance Company Limited	4.60%	ICRA AA+
Bharti Telecom Limited	4.38%	CARE AAA
State Bank of India - Tier II - Basel III	4.29%	ICRA AAA

Issuer	% to Net Assets	Rating
LIC Housing Finance Limited	2.90%	CRISIL AAA
Adani Airport Holdings Ltd	2.40%	CRISIL A+
Vedanta Limited	2.01%	ICRA AA
Bajaj Finance Limited	1.46%	CRISIL AAA
Nuvama Wealth Finance Ltd	0.86%	CARE AA-
Power Finance Corporation Limited	0.30%	CRISIL AAA
<b>Cash Management Bills</b>	<b>0.81%</b>	
Government of India	0.81%	SOV
<b>State Government bond</b>	<b>0.41%</b>	
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	0.05%	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
<b>Alternative Investment Funds (AIF)</b>	<b>0.28%</b>	
Corporate Debt Market Development Fund	0.28%	
<b>Cash &amp; Current Assets</b>	<b>2.75%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	





# 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 February 28, 2025: ₹ 44.5312

Inception - Sept 27, 2004	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Dynamic Bond Fund</b>	7.58%	6.91%	7.30%	7.62%
<b>Value of Std Investment of ₹ 10,000</b>	44531	13973	12357	10764
<b>Benchmark - NIFTY Composite Debt Index A-III</b>	7.21%	6.43%	6.26%	7.88%
<b>Value of Std Investment of ₹ 10,000</b>	41470	13661	11999	10791
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.10%	5.40%	6.76%	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	33556	13012	12172	10909

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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	7.48%	7.50%

\*\* 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%

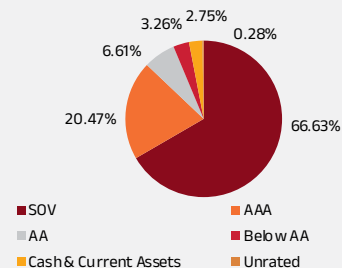
**Note:** The fall in NAV is to the extent of the portfolio segregated due to the credit event.

**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
<b>Growth</b>	44.5312	47.6766
<b>Monthly IDCW<sup>2</sup>:</b>	10.5766	10.9876
<b>Quarterly IDCW<sup>2</sup>:</b>	10.6722	10.8996
<b>IDCW<sup>2</sup>:</b>	12.5944	13.6075

<sup>2</sup>Income 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

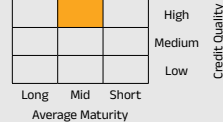
#### Experience in Managing the Fund

4.6 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	₹	2210.11	Crores
AUM as on last day	₹	2208.51	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/-



INVEST NOW

#### Other Parameters

Modified Duration	6.67 years
Average Maturity	15.76 years
Yield to Maturity	7.37%
Macaulay Duration	6.93 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
<b>Government Bond</b>	<b>54.14%</b>	
7.34% INDIA GOVERNMENT BOND 22APR2064	23.15%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	9.86%	SOV
7.18% GOI 24-Jul-2037	9.13%	SOV
7.09% GOI 05AUG2054	4.05%	SOV
7.25% GOI 12JUN63	3.49%	SOV
7.30% GOI 19JUN53	1.89%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	1.16%	SOV
7.10% GOVT 08-Apr-2034	0.92%	SOV
7.23% INDIA GOVERNMENT BOND 15APR2039	0.23%	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
<b>Fixed rates bonds - Corporate</b>	<b>36.51%</b>	
Small Industries Development Bank of India	3.39%	ICRA AAA
LIC Housing Finance Limited	2.74%	CRISIL AAA
Small Industries Development Bank of India	2.71%	ICRA AAA
Small Industries Development Bank of India	2.39%	ICRA AAA
Bajaj Finance Limited	2.29%	CRISIL AAA
National Bank For Agriculture and Rural Development	2.27%	ICRA AAA
Tata Capital Housing Finance Limited	2.27%	ICRA AAA
HDFC Bank Limited	2.24%	ICRA AAA
LIC Housing Finance Limited	2.22%	CRISIL AAA
Small Industries Development Bank of India	1.44%	CRISIL AAA
Tata Capital Housing Finance Limited	1.14%	CRISIL AAA
Bajaj Finance Limited	1.14%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.14%	ICRA AAA
Mahindra & Mahindra Financial Services Limited	1.14%	ICRA AAA
LIC Housing Finance Limited	1.13%	CRISIL AAA
Tata Capital Housing Finance Limited	1.13%	ICRA AAA
SMFG India Home Finance Company Limited	1.13%	CARE AAA
Bajaj Finance Limited	1.13%	CRISIL AAA
HDB Financial Services Limited	1.11%	CRISIL AAA
LIC Housing Finance Limited	0.46%	CRISIL AAA
HDB Financial Services Limited	0.45%	CRISIL AAA
LIC Housing Finance Limited	0.45%	CRISIL AAA

Issuer	% to Net Assets	Rating
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
<b>State Government bond</b>	<b>2.92%</b>	
7.47% CHHATTISGARH 27MAR2034 SDL	0.83%	SOV
7.47% CHHATTISGARH 27MAR2033 SDL	0.73%	SOV
7.49% UTTAR PRADESH 07FEB2034 SDL	0.69%	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
6.72% TAMIL NADU 07OCT2027 SDL	0.02%	SOV
7.88% Chattisgarh SDL (MD 15/03/2027)	0.01%	SOV
<b>Money Market Instruments</b>	<b>1.47%</b>	
HDFC Bank Limited	1.05%	ICRA A1+
National Bank For Agriculture and Rural Development	0.42%	ICRA A1+
<b>Cash Management Bills</b>	<b>1.47%</b>	
Government of India	0.75%	SOV
Government of India	0.72%	SOV
Government of India	0.01%	SOV
<b>Alternative Investment Funds (AIF)</b>	<b>0.27%</b>	
Corporate Debt Market Development Fund	0.27%	
<b>Interest Rate Swaps</b>	<b>0.00%</b>	
Clearing Corporation of India Limited	0.00%	
<b>Cash &amp; Current Assets</b>	<b>3.21%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	

# 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 February 28, 2025: ₹ 121.2704

Inception - Oct 21, 1995	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Income Fund	8.87%	6.22%	5.78%	7.20%
Value of Std Investment of ₹ 10,000	121270	13528	11837	10722
Benchmark - CRISIL Medium to Long Duration Debt A-III Index	NA	6.41%	6.26%	7.93%
Value of Std Investment of ₹ 10,000	NA	13646	12001	10795
Additional Benchmark - CRISIL 10 Year Gilt Index	NA	5.40%	6.76%	9.06%
Value of Std Investment of ₹ 10,000	NA	13012	12172	10909

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 to know more on performance of schemes managed by Fund Managers.

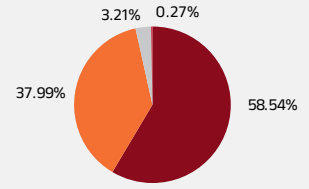
Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our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

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III **	INE062A08264	6.18%	8.39%

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



## Rating Profile of Portfolio



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	121.2704	130.5685
Quarterly IDCW <sup>1</sup> :	13.3114	14.2691
IDCW <sup>2</sup> :	12.1921	12.9731

<sup>1</sup>Income 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

4.6 years

#### Fund Category

Gilt Fund

#### Investment Style

			High
			Medium
			Low
Long	Mid	Short	Credit Quality
Average Maturity			

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

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	2015.01	Crores
AUM as on last day	₹	1991.00	Crores

#### Total Expense Ratio (TER)

Regular	1.14%
Direct	0.49%
Including additional expenses and goods and service tax on management fees.	



#### Other Parameters

Modified Duration	11.41 years
Average Maturity	29.04 years
Yield to Maturity	7.22%
Macaulay Duration	11.82 years

#### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

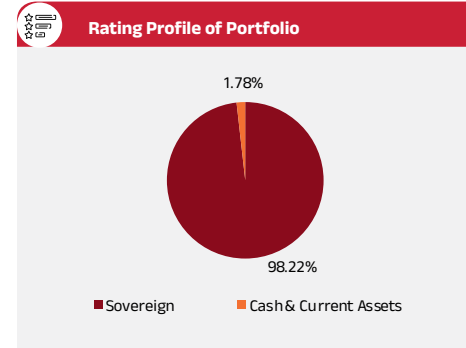
₹ 1,000 (plus in multiples of ₹ 1)

#### SIP

Monthly: Minimum ₹ 1,000/-

## PORTFOLIO

Issuer	% to Net Assets	Rating
<b>Government Bond</b>	<b>97.27%</b>	
7.30% GOI 19JUN53	50.33%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	28.39%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	8.28%	SOV
7.18% GOI 24-Jul-2037	4.87%	SOV
7.09% GOI 05AUG2054	2.27%	SOV
6.76% GOVERNMENT OF INDIA 22FEB61 G-SEC	1.43%	SOV
7.25% GOI 12JUN63	1.27%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	0.26%	SOV
7.09% GOVERNMENT OF INDIA 25NOV74 G-SEC	0.14%	SOV
5.63% GOI 12APR2026	0.03%	SOV
State Government bond	0.96%	
7.18% MAHARASHTRA 27FEB2038 SDL	0.96%	SOV
Cash & Current Assets	1.78%	
<b>Total Net Assets</b>	<b>100.00%</b>	



#### Investment Performance

NAV as on February 28, 2025: ₹ 78.3158

Inception - Oct 11, 1999	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Government Securities Fund	8.44%	6.06%	5.74%	6.52%
Value of Std Investment of ₹ 10,000	78316	13427	11825	10654
Benchmark - NIFTY All Duration G-Sec Index	NA	6.53%	7.13%	8.49%
Value of Std Investment of ₹ 10,000	NA	13725	12298	10852
Additional Benchmark - CRISIL 10 Year Gilt Index	NA	5.40%	6.76%	9.06%
Value of Std Investment of ₹ 10,000	NA	13012	12172	10909

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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	78.3158	83.9617
Quarterly IDCW <sup>§</sup> :	11.2719	11.9905

<sup>§</sup>Income 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

0.3 Years

#### Fund Category

Retirement Fund (Solution Oriented Fund)

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

Entry Load	Nil
Exit Load	Nil
<b>Upon completion of lock-in period of minimum 5 years from the date of allotment of units or Retirement Age of Unit holder (i.e. completion of 60 years, whichever is earlier):</b>	

#### AUM

Monthly Average AUM	₹	16.74	Crores
AUM as on last day	₹	17.13	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/-



INVEST NOW

#### Other Parameters

Modified Duration	3.29 years
Average Maturity	6.25 years
Yield to Maturity	6.81%
Macaulay Duration	3.42 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
<b>Government Bond</b>	<b>69.96%</b>	
7.27% GOI 08APR26	43.71%	SOV
6.57% GOI (MD 05/12/2033)	17.28%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	8.97%	SOV
<b>Fixed rates bonds - Corporate</b>	<b>6.03%</b>	
HDFC Bank Limited	6.03%	CRISIL AAA
<b>Cash Management Bills</b>	<b>5.58%</b>	
Government of India	5.58%	SOV
State Government bond	4.47%	

Issuer	% to Net Assets	Rating
7.25% MAHARASHTRA 28DEC2026 SDL	1.47%	SOV
7.98% UTTAR PRADESH 14OCT2025 SDL	1.40%	SOV
HARYANA 08.21% 31MAR2026 SDL	1.18%	SOV
MAHARASHTRA SDL 08.26% 12AUG25	0.29%	SOV
8.59% KARNATAKA 06NOV2025 SDL	0.12%	SOV
<b>Cash &amp; Current Assets</b>	<b>13.96%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### Investment Performance

NAV as on February 28, 2025: ₹ 12.8449

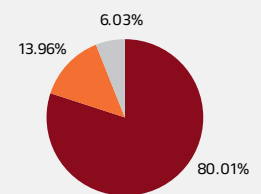
Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Retirement Fund -The 50s Plus Debt Plan	5.42%	5.08%	6.44%	5.46%
Value of Std Investment of ₹ 10,000	13708	12815	12060	10548
Benchmark - CRISIL Short Term Bond Index	9.33%	9.58%	8.07%	6.19%
Value of Std Investment of ₹ 10,000	17040	15810	12625	10621
Additional Benchmark - CRISIL 10 Year Gilt Index	6.60%	5.40%	6.76%	9.06%
Value of Std Investment of ₹ 10,000	14650	13012	12172	10909

Past performance may or may not be sustained in future. The above performance is 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. 183-184 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	12.8449	13.8883
IDCW <sup>§</sup>	11.1137	12.0154

<sup>§</sup>Income 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

10.2 years

#### SIP

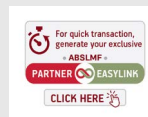
Daily/Weekly/Monthly; Minimum ₹ 100/-

#### 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	₹ 14190.87 Crores
AUM as on last day	₹ 14296.58 Crores

#### Total Expense Ratio (TER)

Regular	1.01%
Direct	0.29%

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

#### Other Parameters

Modified Duration	0.84 years
Average Maturity	0.95 years
Yield to Maturity	7.47%
Macaulay Duration	0.87 years
Portfolio Turnover	12.57

#### 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
<b>Equity &amp; Equity Related</b>		
<b>MUTUAL FUNDS</b>	24.22%	
Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan	12.43%	
Aditya Birla Sunlife Floating Rate Fund - Direct Plan - Growth	9.00%	
ADI BI SU LI CRI-IB FS 6M-DG	1.77%	
Aditya Birla Sun Life Liquid Fund - Growth - Direct Plan	0.65%	
ADITY BIR SL CRIS IBX AAA-DG	0.36%	
<b>Banks</b>	13.15%	
ICICI Bank Limited	2.88%	-2.89%
Axis Bank Limited	2.10%	-0.03%
Kotak Mahindra Bank Limited	1.91%	-0.05%
HDFC Bank Limited	1.85%	-0.50%
Bank of Baroda	1.00%	-1.01%
State Bank of India	0.76%	-0.33%
Bandhan Bank Limited	0.61%	0.00%
Punjab National Bank	0.53%	0.00%
IndusInd Bank Limited	0.43%	-0.43%
Canara Bank	0.41%	0.00%
The Federal Bank Limited	0.30%	-0.30%
IDFC First Bank Limited	0.17%	-0.17%
Bank of India	0.11%	-0.11%
Yes Bank Limited	0.05%	-0.06%
RBL Bank Limited	0.03%	-0.03%
<b>Petroleum Products</b>	5.29%	
Reliance Industries Limited	4.31%	-0.90%
Indian Oil Corporation Limited	0.36%	-0.36%
Hindustan Petroleum Corporation Limited	0.32%	-0.32%
Bharat Petroleum Corporation Limited	0.30%	-0.30%
<b>Finance</b>	4.38%	
LIC Housing Finance Limited	0.72%	0.00%
Shriram Finance Ltd	0.56%	-0.01%
REC Limited	0.54%	0.00%
Jio Financial Services Limited	0.54%	-0.10%
Bajaj Finserv Limited	0.53%	-0.53%
Bajaj Finance Limited	0.45%	-0.46%
Aditya Birla Capital Limited	0.38%	-0.39%
Power Finance Corporation Limited	0.33%	-0.12%
Muthoot Finance Limited	0.17%	-0.17%
Manappuram Finance Limited	0.10%	-0.10%
Piramal Enterprises Limited	0.03%	-0.03%
SBI Cards & Payment Services Limited	0.02%	-0.02%
Mahindra & Mahindra Financial Services Limited	0.01%	-0.01%
IIFL Finance Limited	0.01%	-0.01%
Housing & Urban Development Corporation Limited	0.00%	0.00%
<b>IT - Software</b>	4.36%	
Infosys Limited	2.56%	-2.58%
Tata Consultancy Services Limited	0.60%	-0.61%
Cofores Limited	0.38%	-0.38%
HCL Technologies Limited	0.22%	-0.22%
Mphasis Limited	0.18%	0.00%
Tech Mahindra Limited	0.10%	-0.10%
Persistent Systems Limited	0.09%	-0.09%
Oracle Financial Services Software Limited	0.09%	0.00%
LTIMindtree Limited	0.07%	-0.07%
Wipro Limited	0.05%	-0.05%
KPIT Technologies Limited	0.01%	-0.01%
Birlasoft Limited	0.01%	-0.01%
<b>Automobiles</b>	3.92%	
Mahindra & Mahindra Limited	1.60%	-0.11%
Tata Motors Limited	0.83%	-0.31%
TVS Motor Company Limited	0.60%	-0.60%

Bajaj Auto Limited	0.32%	-0.01%
Maruti Suzuki India Limited	0.30%	-0.30%
Hero MotoCorp Limited	0.20%	-0.20%
Eicher Motors Limited	0.07%	-0.07%
<b>Telecom - Services</b>	3.28%	
Bharti Airtel Limited	1.23%	-0.01%
Indus Towers Limited	1.05%	-0.01%
Vodafone Idea Limited	0.90%	-0.91%
Tata Communications Limited	0.10%	-0.10%
Himachal Futuristic Communications Limited	0.00%	0.00%
<b>Diversified Metals</b>	2.31%	
Vedanta Limited	2.31%	-0.04%
<b>Pharmaceuticals &amp; Biotechnology</b>	2.28%	
Aurobindo Pharma Limited	0.47%	-0.47%
Cipla Limited	0.42%	-0.43%
Torrent Pharmaceuticals Limited	0.29%	-0.29%
Granules India Limited	0.25%	-0.25%
Glenmark Pharmaceuticals Limited	0.22%	-0.22%
Sun Pharmaceutical Industries Limited	0.20%	-0.20%
Divi's Laboratories Limited	0.19%	-0.20%
Zydus Lifesciences Limited	0.11%	-0.01%
Biocon Limited	0.09%	-0.09%
Laurus Labs Limited	0.01%	-0.01%
Lupin Limited	0.01%	-0.01%
Dr. Reddys Laboratories Limited	0.01%	-0.01%
<b>Power</b>	2.23%	
NTPC Limited	0.77%	-0.01%
Tata Power Company Limited	0.67%	-0.08%
Power Grid Corporation of India Limited	0.36%	-0.36%
JSW Energy Limited	0.22%	0.00%
CESC Limited	0.11%	-0.11%
Adani Energy Solutions Limited	0.08%	0.00%
Adani Green Energy Limited	0.04%	-0.04%
<b>Consumer Durables</b>	1.46%	
Titan Company Limited	0.76%	-0.04%
Havells India Limited	0.24%	-0.25%
Crompton Greaves Consumer Electricals Limited	0.24%	0.00%
Asian Paints Limited	0.15%	-0.15%
Volta Limited	0.07%	-0.07%
<b>Aerospace &amp; Defense</b>	1.42%	
Hindustan Aeronautics Limited	0.81%	-0.12%
Bharat Electronics Limited	0.61%	-0.61%
<b>Ferrous Metals</b>	1.39%	
Steel Authority of India Limited	0.60%	-0.60%
Tata Steel Limited	0.52%	-0.02%
JSW Steel Limited	0.25%	-0.26%
Jindal Steel & Power Limited	0.01%	-0.01%
Jindal Stainless Limited	0.00%	0.00%
<b>Retailing</b>	1.36%	
Trent Limited	0.45%	-0.02%
Aditya Birla Fashion and Retail Limited	0.33%	-0.33%
Info Edge (India) Limited	0.31%	-0.31%
Avenue Supermarts Limited	0.23%	-0.23%
Zomato Limited	0.05%	-0.05%
FSN E-Commerce Ventures Limited	0.00%	0.00%
<b>Realty</b>	1.32%	
DLF Limited	0.81%	-0.02%
Godrej Properties Limited	0.26%	-0.27%
Prestige Estates Projects Limited	0.17%	-0.17%
Oberoi Realty Limited	0.05%	-0.05%
Macrotech Developers Limited	0.02%	-0.02%
Phoenix Mills Limited	0.00%	0.00%





<b>Cement &amp; Cement Products</b>	1.26%	
UltraTech Cement Limited	0.46%	-0.47%
Grasim Industries Limited	0.35%	-0.35%
Ambuja Cements Limited	0.31%	-0.03%
ACC Limited	0.12%	-0.12%
The Ramco Cements Limited	0.02%	-0.02%
JK Cement Limited	0.00%	0.00%
<b>Construction</b>	1.24%	
Larsen & Toubro Limited	1.16%	-0.04%
IRB Infrastructure Developers Limited	0.05%	-0.05%
NCC Limited	0.03%	-0.03%
<b>Transport Infrastructure</b>	1.21%	
GMR Airport Ltd	0.97%	-0.97%
Adani Ports and Special Economic Zone Limited	0.24%	-0.02%
<b>Electrical Equipment</b>	1.18%	
Bharat Heavy Electricals Limited	0.56%	-0.57%
ABB India Limited	0.34%	0.00%
Siemens Limited	0.20%	-0.21%
CG Power and Industrial Solutions Limited	0.07%	-0.07%
<b>Metals &amp; Minerals Trading</b>	1.11%	
Adani Enterprises Limited	1.11%	-0.09%
<b>Non - Ferrous Metals</b>	1.01%	
Hindalco Industries Limited	0.65%	-0.65%
Hindustan Copper Limited	0.21%	-0.21%
National Aluminium Company Limited	0.15%	-0.16%
<b>Auto Components</b>	1.01%	
Exide Industries Limited	0.30%	-0.01%
Samvardhana Motherson International Limited	0.28%	-0.28%
Bharat Forge Limited	0.20%	-0.20%
Tube Investments of India Limited	0.08%	0.00%
Bosch Limited	0.06%	-0.06%
MRF Limited	0.06%	-0.06%
Apollo Tyres Limited	0.04%	-0.04%
Sona BLW Precision Forgings Limited	0.00%	0.00%
<b>Gas</b>	0.97%	
GAIL (India) Limited	0.58%	-0.58%
Mahanagar Gas Limited	0.26%	-0.26%
Petronet LNG Limited	0.13%	0.00%
<b>Chemicals &amp; Petrochemicals</b>	0.92%	
Pidilite Industries Limited	0.39%	-0.39%
SRF Limited	0.27%	-0.27%
Aarti Industries Limited	0.22%	0.00%
Tata Chemicals Limited	0.05%	-0.05%
<b>Beverages</b>	0.91%	
Varun Beverages Limited	0.49%	-0.49%
United Spirits Limited	0.42%	-0.01%
<b>Minerals &amp; Mining</b>	0.82%	
NMDC Limited	0.82%	-0.02%
<b>Leisure Services</b>	0.71%	
Indian Railway Catering & Tourism Corporation Limited	0.49%	-0.06%
Jubilant Foodworks Limited	0.13%	-0.13%
The Indian Hotels Company Limited	0.10%	-0.10%
<b>Consumable Fuels</b>	0.62%	
Coal India Limited	0.62%	-0.13%
<b>Transport Services</b>	0.53%	
Container Corporation of India Limited	0.28%	-0.01%
InterGlobe Aviation Limited	0.20%	-0.21%
Delhivery Ltd	0.04%	-0.04%
<b>Industrial Products</b>	0.51%	
POLYCAB INDIA Limited	0.19%	-0.19%
APL Apollo Tubes Limited	0.12%	-0.12%
Supreme Industries Limited	0.11%	-0.11%
Astral Limited	0.06%	-0.06%
Cummins India Limited	0.03%	-0.03%
<b>Insurance</b>	0.50%	
SBI Life Insurance Company Limited	0.20%	-0.20%
HDFC Life Insurance Company Limited	0.15%	-0.15%
ICICI Prudential Life Insurance Company Limited	0.08%	-0.08%
Max Financial Services Limited	0.05%	-0.05%
ICICI Lombard General Insurance Company Limited	0.02%	-0.02%
<b>Capital Markets</b>	0.47%	
HDFC Asset Management Company Limited	0.16%	-0.17%
Indian Energy Exchange Limited	0.13%	0.00%
Multi Commodity Exchange of India Limited	0.11%	-0.11%
Computer Age Management Services Limited	0.06%	-0.06%
<b>Financial Technology (Fintech)</b>	0.41%	
One 97 Communications Limited	0.29%	-0.29%
PB Fintech Limited	0.12%	-0.12%
<b>Diversified FMCG</b>	0.41%	
Hindustan Unilever Limited	0.32%	-0.32%
ITC Limited	0.09%	-0.09%
<b>Fertilizers &amp; Agrochemicals</b>	0.39%	
UPL Limited	0.37%	-0.37%
PI Industries Limited	0.02%	-0.02%
<b>Healthcare Services</b>	0.34%	
Apollo Hospitals Enterprise Limited	0.23%	-0.23%
Max Healthcare Institute Limited	0.09%	-0.09%
Syngene International Limited	0.02%	0.00%
<b>Oil</b>	0.23%	
Oil & Natural Gas Corporation Limited	0.17%	0.00%
Oil India Limited	0.06%	-0.06%
<b>Personal Products</b>	0.17%	
Godrej Consumer Products Limited	0.11%	0.00%
Colgate Palmolive (India) Limited	0.07%	-0.07%
Dabur India Limited	0.00%	0.00%
<b>Food Products</b>	0.16%	
Nestle India Limited	0.16%	-0.16%
<b>Agricultural Commercial &amp; Construction Vehicles</b>	0.13%	
Ashok Leyland Limited	0.10%	-0.10%
Escorts Kubota Limited	0.03%	-0.03%
<b>IT - Services</b>	0.11%	
Cyient Limited	0.07%	-0.07%
L&T Technology Services Limited	0.04%	-0.04%

<b>Agricultural Food &amp; other Products</b>	0.08%	
Marico Limited	0.04%	-0.04%
Tata Consumer Products Limited	0.04%	-0.04%
<b>EQUITY FUTURE</b>	-65.92%	
LIC Housing Finance Limited	0.00%	
Godrej Consumer Products Limited	0.00%	
ABB India Limited	0.00%	
Punjab National Bank	0.00%	
Aarti Industries Limited	0.00%	
Jindal Stainless Ltd	0.00%	
Sona BLW Precision Forgings Limited	0.00%	
Syngene International Limited	0.00%	
Himachal Futuristic Communications Limited	0.00%	
JK Cement Limited	0.00%	
Dabur India Limited	0.00%	
Oracle Financial Services Software Limited	0.00%	
REC Limited	0.00%	
Petronet LNG Limited	0.00%	
Canara Bank	0.00%	
Housing & Urban Development Corporation Limited	0.00%	
Tube Investments of India Limited	0.00%	
JSW Energy Limited	0.00%	
FSN E-Commerce Ventures Limited	0.00%	
Bandhan Bank Limited	0.00%	
Phoenix Mills Limited	0.00%	
Oil & Natural Gas Corporation Limited	0.00%	
Mphasis Limited	0.00%	
Crompton Greaves Consumer Electricals Limited	0.00%	
Indian Energy Exchange Limited	0.00%	
NTPC Limited	-0.01%	
IIFL Finance Limited	-0.01%	
Zydu Lifesciences Limited	-0.01%	
Birlasoft Limited	-0.01%	
Exide Industries Limited	-0.01%	
Shriram Finance Ltd	-0.01%	
Mahindra & Mahindra Financial Services Limited	-0.01%	
Bajaj Auto Limited	-0.01%	
Dr. Reddys Laboratories Limited	-0.01%	
Container Corporation of India Limited	-0.01%	
Lupin Limited	-0.01%	
Indus Towers Limited	-0.01%	
Laurus Labs Limited	-0.01%	
Jindal Steel & Power Limited	-0.01%	
Bharti Airtel Limited	-0.01%	
KPIT Technologies Limited	-0.01%	
United Spirits Limited	-0.01%	
Macrotech Developers Limited	-0.02%	
The Ramco Cements Limited	-0.02%	
Syngene International Limited	-0.02%	
Adani Ports and Special Economic Zone Limited	-0.02%	
NMDC Limited	-0.02%	
ICICI Lombard General Insurance Company Limited	-0.02%	
SBI Cards & Payment Services Limited	-0.02%	
DLF Limited	-0.02%	
PI Industries Limited	-0.02%	
Tata Steel Limited	-0.02%	
Trent Limited	-0.02%	
Ambuja Cements Limited	-0.03%	
Axis Bank Limited	-0.03%	
Escorts Kubota Limited	-0.03%	
RBL Bank Limited	-0.03%	
Piramal Enterprises Limited	-0.03%	
NCC Limited	-0.03%	
Cummins India Limited	-0.03%	
Titan Company Limited	-0.04%	
Apollo Tyres Limited	-0.04%	
Adani Green Energy Limited	-0.04%	
Larsen & Toubro Limited	-0.04%	
L&T Technology Services Limited	-0.04%	
Vedanta Limited	-0.04%	
Tata Consumer Products Limited	-0.04%	
Delhivery Ltd	-0.04%	
Marico Limited	-0.04%	
Zomato Limited	-0.05%	
Kotak Mahindra Bank Limited	-0.05%	
Tata Chemicals Limited	-0.05%	
Wipro Limited	-0.05%	
IRB Infrastructure Developers Limited	-0.05%	
Obero Realty Limited	-0.05%	
Max Financial Services Limited	-0.05%	
Yes Bank Limited	-0.06%	
MRF Limited	-0.06%	
Indian Railway Catering & Tourism Corporation Limited	-0.06%	
Computer Age Management Services Limited	-0.06%	
Oil India Limited	-0.06%	
Bosch Limited	-0.06%	
Astral Limited	-0.06%	
Colgate Palmolive (India) Limited	-0.07%	
LTIMindtree Limited	-0.07%	
Cyient Limited	-0.07%	
CG Power and Industrial Solutions Limited	-0.07%	
Volta Limited	-0.07%	
Eicher Motors Limited	-0.07%	
Tube Investments of India Limited	-0.08%	
Adani Transmission Limited	-0.08%	
Tata Power Company Limited	-0.08%	
ICICI Prudential Life Insurance Company Limited	-0.08%	
Adani Enterprises Limited	-0.09%	
Max Healthcare Institute Limited	-0.09%	
Oracle Financial Services Software Limited	-0.09%	
Biocon Limited	-0.09%	
ITC Limited	-0.09%	
Persistent Systems Limited	-0.09%	



The Indian Hotels Company Limited	-0.10%	
TATA COMMUNICATIONS LIMITED	-0.10%	
Manappuram Finance Limited	-0.10%	
Tech Mahindra Limited	-0.10%	
Jio Financial Services Limited	-0.10%	
Ashok Leyland Limited	-0.10%	
Godrej Consumer Products Limited	-0.11%	
CESC Limited	-0.11%	
Zybus Lifesciences Limited	-0.11%	
Supreme Industries Limited	-0.11%	
Multi Commodity Exchange of India Limited	-0.11%	
Bank of India	-0.11%	
Mahindra & Mahindra Limited	-0.11%	
APL Apollo Tubes Limited	-0.12%	
Power Finance Corporation Limited	-0.12%	
Hindustan Aeronautics Limited	-0.12%	
PB Fintech Limited	-0.12%	
ACC Limited	-0.12%	
Jubilant Foodworks Limited	-0.13%	
Petronet LNG Limited	-0.13%	
Indian Energy Exchange Limited	-0.13%	
Coal India Limited	-0.13%	
Asian Paints Limited	-0.15%	
HDFC Life Insurance Company Limited	-0.15%	
National Aluminium Company Limited	-0.16%	
Nestle India Limited	-0.16%	
HDFC ASSET MANAGEMENT COMPANY Limited	-0.17%	
Oil & Natural Gas Corporation Limited	-0.17%	
Muthoot Finance Limited	-0.17%	
Prestige Estates Projects Limited	-0.17%	
IDFC First Bank Limited	-0.17%	
Mphasis Limited	-0.18%	
POLYCAB INDIA Limited	-0.19%	
Divi's Laboratories Limited	-0.20%	
Bharat Forge Limited	-0.20%	
Sun Pharmaceutical Industries Limited	-0.20%	
SBI Life Insurance Company Limited	-0.20%	
Hero MotoCorp Limited	-0.20%	
InterGlobe Aviation Limited	-0.21%	
Siemens Limited	-0.21%	
Hindustan Copper Limited	-0.21%	
Power Finance Corporation Limited	-0.21%	
JSW Energy Limited	-0.22%	
HCL Technologies Limited	-0.22%	
Aarti Industries Limited	-0.22%	
Adani Ports and Special Economic Zone Limited	-0.22%	
Glenmark Pharmaceuticals Limited	-0.22%	
Avenue Supermarts Limited	-0.23%	
Apollo Hospitals Enterprise Limited	-0.23%	
Crompton Greaves Consumer Electricals Limited	-0.24%	
Havells India Limited	-0.25%	
Granules India Limited	-0.25%	
JSW Steel Limited	-0.26%	
Mahanagar Gas Limited	-0.26%	
Godrej Properties Limited	-0.27%	
SRF Limited	-0.27%	
Container Corporation of India Limited	-0.27%	
Samvardhana Motherson International Limited	-0.28%	
Ambuja Cements Limited	-0.29%	
Torrent Pharmaceuticals Limited	-0.29%	
One 97 Communications Limited	-0.29%	
Exide Industries Limited	-0.30%	
Maruti Suzuki India Limited	-0.30%	
Bharat Petroleum Corporation Limited	-0.30%	
The Federal Bank Limited	-0.30%	
Info Edge (India) Limited	-0.31%	
Tata Motors Limited	-0.31%	
Bajaj Auto Limited	-0.31%	
Hindustan Unilever Limited	-0.32%	
Hindustan Petroleum Corporation Limited	-0.32%	
Aditya Birla Fashion and Retail Limited	-0.33%	
State Bank of India	-0.33%	
ABB India Limited	-0.34%	
Grasim Industries Limited	-0.35%	
Power Grid Corporation of India Limited	-0.36%	

Indian Oil Corporation Limited	-0.36%	
UPL Limited	-0.37%	
Coforge Limited	-0.38%	
Aditya Birla Capital Limited	-0.39%	
Pidilite Industries Limited	-0.39%	
Canara Bank	-0.41%	
United Spirits Limited	-0.41%	
Cipla Limited	-0.43%	
Trent Limited	-0.43%	
Indian Railway Catering & Tourism Corporation Limited	-0.43%	
IndusInd Bank Limited	-0.43%	
State Bank of India	-0.44%	
Jio Financial Services Limited	-0.44%	
Bajaj Finance Limited	-0.46%	
UltraTech Cement Limited	-0.47%	
Aurobindo Pharma Limited	-0.47%	
Coal India Limited	-0.49%	
Varun Beverages Limited	-0.49%	
Tata Steel Limited	-0.50%	
HDFC Bank Limited	-0.50%	
Tata Motors Limited	-0.53%	
Bajaj Finserv Limited	-0.53%	
Punjab National Bank	-0.54%	
REC Limited	-0.54%	
Shriram Finance Ltd	-0.55%	
Bharat Heavy Electricals Limited	-0.57%	
GAIL (India) Limited	-0.58%	
Tata Power Company Limited	-0.59%	
Steel Authority of India Limited	-0.60%	
TVS Motor Company Limited	-0.60%	
Bandhan Bank Limited	-0.61%	
Tata Consultancy Services Limited	-0.61%	
Bharat Electronics Limited	-0.61%	
Hindalco Industries Limited	-0.65%	
Hindustan Aeronautics Limited	-0.70%	
LIC Housing Finance Limited	-0.72%	
Titan Company Limited	-0.73%	
NTPC Limited	-0.76%	
DLF Limited	-0.80%	
NMDC Limited	-0.81%	
Reliance Industries Limited	-0.90%	
Vodafone Idea Limited	-0.91%	
GMR Airport Ltd	-0.97%	
Bank of Baroda	-1.01%	
Adani Enterprises Limited	-1.03%	
Indus Towers Limited	-1.04%	
Larsen & Toubro Limited	-1.13%	
Bharti Airtel Limited	-1.22%	
HDFC Bank Limited	-1.36%	
Mahindra & Mahindra Limited	-1.50%	
Kotak Mahindra Bank Limited	-1.87%	
Axis Bank Limited	-2.09%	
Vedanta Limited	-2.28%	
Infosys Limited	-2.58%	
ICICI Bank Limited	-2.89%	
Reliance Industries Limited	-3.43%	
Money Market Instruments	3.63%	
Kotak Mahindra Bank Limited	1.30%	CRISIL A1+
Punjab National Bank	0.66%	CRISIL A1+
Sundaram Finance Limited	0.65%	ICRA A1+
Canara Bank	0.52%	CRISIL A1+
Standard Chartered Capital Limited	0.32%	ICRA A1+
Axis Bank Limited	0.17%	ICRA A1+
Fixed rates bonds - Corporate	3.35%	
HDFC Bank Limited	0.87%	ICRA AAA
National Bank For Agriculture and Rural Development	0.70%	ICRA AAA
National Bank For Agriculture and Rural Development	0.56%	CRISIL AAA
Small Industries Development Bank of India	0.35%	ICRA AAA
HDFC Bank Limited	0.35%	ICRA AAA
HDB Financial Services Limited	0.17%	CRISIL AAA
Power Finance Corporation Limited	0.17%	ICRA AAA
National Bank For Agriculture and Rural Development	0.17%	ICRA AAA
Cash & Current Assets	69.14%	
<b>Total Net Assets</b>	<b>100.00%</b>	



### Investment Performance

NAV as on February 28, 2025: ₹ 25.9490

Inception - July 24, 2009	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Arbitrage Fund	6.30%	5.27%	6.33%	7.16%
Value of Std Investment of ₹ 10,000	25949	12931	12023	10718
Benchmark - Nifty 50 Arbitrage TRI	NA	5.26%	6.74%	7.52%
Value of Std Investment of ₹ 10,000	NA	12925	12163	10754
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.20%	5.62%	6.35%	7.50%
Value of Std Investment of ₹ 10,000	25572	13151	12029	10753

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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
<b>Growth</b>	25.9490	27.9018
<b>IDCW<sup>2</sup>:</b>	11.1869	11.5143

<sup>2</sup>Income 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

2.6 Years & 2.1 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	₹	153.96	Crores
AUM as on last day	₹	150.81	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/-



#### Other Parameters

Modified Duration	10.20 years
Average Maturity	25.70 years
Yield to Maturity	7.24%
Macaulay Duration	10.60 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	76.42%	
7.30% GOI 19JUN53	16.17%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	13.35%	SOV
6.79% INDIA GOV BOND 07OCT2034 GSEC	11.41%	SOV
7.09% GOI 05AUG2054	11.25%	SOV
7.25% GOI 12JUN63	8.44%	SOV
7.46% GOVERNMENT OF INDIA 06NOV73 G-SEC	6.91%	SOV
6.92% INDIA GOVT BOND 18NOV2039 GSEC	5.19%	SOV
7.09% GOVERNMENT OF INDIA 25NOV74 G-SEC	3.29%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.17%	SOV
7.26% GOI 22AUG2032	0.17%	SOV
7.18% GOI 24-Jul-2037	0.07%	SOV
7.54% GOVERNMENT OF INDIA 23MAY2036 GSEC	0.00%	SOV
Fixed rates bonds - Corporate	13.37%	
Bajaj Finance Limited	6.71%	CRISIL AAA
Indian Railway Finance Corporation Limited	6.66%	ICRA AAA
State Government bond	6.76%	
7.81% UTTAR PRADESH 29MAR34 SDL	3.45%	SOV

Issuer	% to Net Assets	Rating
7.51% UTTAR PRADESH 27MAR2038 SDL	1.07%	SOV
7.49% TAMIL NADU 24APR2034 SDL	0.69%	SOV
7.47% UTTARAKHAND 20MAR2034 SDL	0.64%	SOV
7.73% UTTAR PRADESH 15NOV2035 SDL	0.33%	SOV
7.77% HARYANA 29MAR2033 SDL	0.25%	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	0.52%	
Government of India	0.26%	SOV
Government of India	0.25%	SOV
Alternative Investment Funds (AIF)	0.27%	
Corporate Debt Market Development Fund	0.27%	
Cash & Current Assets	2.67%	
<b>Total Net Assets</b>	<b>100.00%</b>	

### Investment Performance

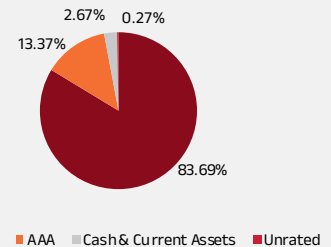
NAV as on February 28, 2025: ₹ 12.2819

	Since Inception	5 Years	3 Years	1 Year
Inception - Aug 08, 2022				
Aditya Birla Sun Life Long Duration Fund	8.35%	NA	NA	7.39%
Value of Std Investment of ₹ 10,000	12282	NA	NA	10741
Benchmark - NIFTY Long Duration Debt Index A-III	8.61%	NA	NA	7.48%
Value of Std Investment of ₹ 10,000	12357	NA	NA	10750
Additional Benchmark - CRISIL 10 Year Gilt Index	8.37%	NA	NA	9.06%
Value of Std Investment of ₹ 10,000	12286	NA	NA	10909

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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	12.2819	12.4837
IDCW <sup>3</sup> :	10.6702	10.8501

<sup>3</sup>Income 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

2.9 Years

#### Tracking Error

Regular	0.14%
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	₹	164.18	Crores
AUM as on last day	₹	164.44	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/-



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#### Other Parameters

Modified Duration	0.08 years
Average Maturity	0.08 years
Yield to Maturity	6.89%
Macaulay Duration	0.08 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	50.24%	
7.38% MADHYAPRADESH 15 Mar 2025 SDL	21.29%	SOV
5.94% RAJASTHAN 09APR2025 SDL	12.15%	SOV
8.03% GUJARAT 16APR2025 SDL	6.09%	SOV
6.88 % TELANGANA 31MAR2025 SDL	3.04%	SOV
5.88% GUJARAT 31MAR25 SDL	3.04%	SOV
8.04% HARYANA 25MAR2025 SDL	1.52%	SOV
6.69% MADHYA PRADESH 17MAR25 SDL	1.28%	SOV
8.08% KARNATAKA 11MAR2025 SDL	0.61%	SOV
8.08% WEST BENGAL 29APR2025 SDL	0.61%	SOV
8.10% ANDHRA PRADESH 11MAR2025 SDL	0.30%	SOV
8.12% TELANGANA 11MAR2025 SDL	0.30%	SOV
<b>Fixed rates bonds - Corporate</b>	<b>33.39%</b>	
REC Limited	14.00%	CRISIL AAA
Power Finance Corporation Limited	13.33%	ICRA AAA
National Bank For Agriculture and Rural Development	6.06%	ICRA AAA

Issuer	% to Net Assets	Rating
Cash Management Bills	2.85%	
Government of India	2.67%	SOV
Government of India	0.18%	SOV
Cash & Current Assets	13.51%	
<b>Total Net Assets</b>	<b>100.00%</b>	





An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2025. A moderate interest rate risk and relatively low credit risk.



### Investment Performance

NAV as on February 28, 2025: ₹ 11.7479

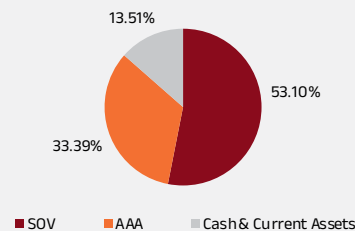
Inception - March 30, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2025 Index Fund	5.67%	NA	NA	7.12%
Value of Std Investment of ₹ 10,000	11748	NA	NA	10714
Benchmark - CRISIL IBX 60:40 SDL + AAA PSU Index - April 2025	6.00%	NA	NA	7.51%
Value of Std Investment of ₹ 10,000	11854	NA	NA	10753
Additional Benchmark - CRISIL 10 Year Gilt Index	6.82%	NA	NA	9.06%
Value of Std Investment of ₹ 10,000	12124	NA	NA	10909

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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	11.7479	11.7980
IDCW <sup>1</sup>	11.7480	11.7986

Tracking Differences	Regular	Direct
1 Year (%)	-0.39	-0.24
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.33	-0.17

<sup>1</sup>Income 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

3.5 Years

#### Tracking Error

Regular	32%
Direct	32%

#### Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	9584.03	Crores
AUM as on last day	₹	9553.94	Crores

#### Total Expense Ratio (TER)

Regular	0.34%
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	1.22 years
Average Maturity	1.35 years
Yield to Maturity	7.18%
Macaulay Duration	1.28 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	57.47%	
7.49% GUJARAT 28SEP2026 SDL	4.60%	SOV
7.84% TAMIL NADU 13JUL2026 SDL	4.50%	SOV
6.24% MAHARASHTRA 11AUG26 SDL	4.06%	SOV
7.37% MAHARASHTRA 14SEP2026 SDL	3.98%	SOV
8.07% KERALA 15JUN2026 SDL	2.92%	SOV
7.85% ANDHRA PRADESH 13JUL2026 SDL	2.35%	SOV
7.38% MADHYA PRADESH 14SEP2026 SDL	1.99%	SOV
7.86% UTTAR PRADESH 13JUL26 SDL	1.56%	SOV
7.84% MAHARASHTRA 13JUL2026 SDL	1.40%	SOV
8.08% UTTAR PRADESH 15JUN2026 SDL	1.38%	SOV
8.82% BIHAR 24FEB2026 SDL	1.28%	SOV
8.54% BIHAR 10FEB2026 SDL	1.17%	SOV
7.38% RAJASTHAN 14SEP2026 SDL	1.16%	SOV
8.72% TAMIL NADU 19SEP2026 SDL	1.15%	SOV
8.60% BIHAR 09MAR2026 SDL	1.12%	SOV
6.20% RAJASTHAN 02FEB26 SDL	1.04%	SOV
7.62% MADHYA PRADESH 09AUG2026 SDL	0.97%	SOV
8.82% JHARKHAND 24FEB2026 SDL	0.90%	SOV
8.07% RAJASTHAN 15JUN2026 SDL	0.85%	SOV
7.17% RAJASTHAN 28SEP2026 SDL	0.79%	SOV
8.51% HARYANA 10FEB2026 SDL	0.78%	SOV
8.02% UTTAR PRADESH 25MAY2026 SDL	0.75%	SOV
8.53% TELANGANA 09MAR2026 SDL	0.71%	SOV
GUJARAT 07.83% 13JUL2026 SDL	0.68%	SOV
8.07% TAMIL NADU 15JUN2026 SDL	0.67%	SOV
8.09 ANDHRA PRADESH 15JUN26 SDL	0.64%	SOV
7.96% MAHARASHTRA 29JUN2026 SDL	0.64%	SOV
7.37% TAMIL NADU 14SEP2026 SDL	0.61%	SOV
7.16% MADHYA PRADESH 28SEP26 SDL	0.59%	SOV
7.19% UTTAR PRADESH 28SEP2026 SDL	0.58%	SOV
7.39% UTTARAKHAND 14SEP2026 SDL	0.57%	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	0.52%	SOV
5.82% BIHAR 20JAN2026 SDL	0.52%	SOV
6.27% RAJASTHAN 20JUL2026 SDL	0.52%	SOV
7.99% UTTAR PRADESH 29JUN2026 SDL	0.48%	SOV
6.39% ANDHRA PRADESH 20MAY2026 SDL	0.47%	SOV

Issuer	% to Net Assets	Rating
6.10% RAJASTHAN 25MAY2026 SDL	0.47%	SOV
8.42% JHARKHAND 27JAN2026 SDL	0.42%	SOV
7.39% TELANGANA 14SEP2026 SDL	0.42%	SOV
7.98% GUJARAT 11MAY26 SDL	0.39%	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	0.25%	SOV
7.58% UTTAR PRADESH 24AUG2026 SDL	0.24%	SOV
7.39% UTTAR PRADESH 14SEP2026 SDL	0.24%	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
7.60% GUJARAT 09AUG2026 SDL	0.11%	SOV
7.58% MAHARASHTRA 24AUG2026 SDL	0.11%	SOV
6.70% ANDHRA PRADESH 22APR2026 SDL	0.10%	SOV
7.69% GUJARAT 27JUL2026 SDL	0.10%	SOV
8.39 % MADHYA PRADESH 27JAN2026 SDL	0.10%	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
8.53% TAMIL NADU 09MAR2026 SDL	0.05%	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
8.38% TAMIL NADU 27JAN2026 SDL	0.05%	SOV
8.39% ANDHRA PRADESH 27JAN2026 SDL	0.05%	SOV
8.38% HARYANA 27JAN26 SDL	0.05%	SOV
8.01% ANDHRA PRADESH 25MAY2026 SDL	0.05%	SOV
8.01% TAMIL NADU 11MAY2026 SDL	0.05%	SOV
8.3% MADHYA PRADESH 13JAN2026 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
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
7.18% HARYANA 28SEP2026 SDL	0.05%	SOV
5.72% BIHAR 13JAN2026 SDL	0.05%	SOV
8.34% UTTAR PRADESH 13JAN26 SDL	0.04%	SOV
6.24% TELANGANA 27MAY2026 SDL	0.04%	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
<b>Fixed rates bonds - Corporate</b>	<b>38.22%</b>	
National Bank For Agriculture and Rural Development	6.95%	CRISIL AAA
Small Industries Development Bank of India	3.23%	CRISIL AAA
Power Finance Corporation Limited	3.13%	ICRA AAA
REC Limited	2.46%	ICRA AAA
Export Import Bank of India	2.08%	ICRA AAA
National Bank For Agriculture and Rural Development	1.81%	ICRA AAA
Power Finance Corporation Limited	1.57%	ICRA AAA
REC Limited	1.57%	CARE AAA
Power Finance Corporation Limited	1.52%	ICRA AAA
Small Industries Development Bank of India	1.35%	ICRA AAA
REC Limited	1.20%	ICRA AAA
Power Finance Corporation Limited	1.05%	ICRA AAA
Power Finance Corporation Limited	0.94%	ICRA AAA
Power Finance Corporation Limited	0.88%	ICRA AAA
Small Industries Development Bank of India	0.78%	ICRA AAA
Mangalore Refinery and Petrochemicals Limited	0.77%	CARE AAA
REC Limited	0.67%	ICRA AAA
REC Limited	0.57%	ICRA AAA
Power Finance Corporation 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
REC Limited	0.47%	ICRA AAA
REC Limited	0.47%	CRISIL AAA
Power Finance Corporation Limited	0.37%	ICRA AAA
Power Finance Corporation Limited	0.31%	ICRA AAA
Power Finance Corporation Limited	0.26%	ICRA AAA

Issuer	% to Net Assets	Rating
NLC India Limited	0.26%	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
<b>Cash Management Bills</b>	<b>1.21%</b>	
Government of India	0.48%	SOV
Government of India	0.20%	SOV
Government of India	0.20%	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
<b>Government Bond</b>	<b>0.42%</b>	
5.63% GOI 12APR2026	0.36%	SOV
6.97% GOI (MD 06/09/2026)	0.05%	SOV
<b>Cash &amp; Current Assets</b>	<b>2.69%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	



### Investment Performance

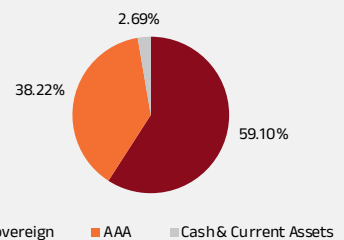
NAV as on February 28, 2025: ₹ 11.9840

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	5.41%	NA	5.74%	7.62%
Value of Std Investment of ₹ 10,000	11984	NA	11825	10764
Benchmark - Nifty SDL Plus PSU Bond Sep 2026 60:40 Index	5.78%	NA	6.09%	7.96%
Value of Std Investment of ₹ 10,000	12126	NA	11943	10799
Additional Benchmark - Nifty SDL Plus PSU Bond Sep 2026 60:40 Index	5.45%	NA	6.76%	9.06%
Value of Std Investment of ₹ 10,000	11999	NA	12172	10909

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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	11.9840	12.0492
IDCW <sup>2</sup>	11.9848	12.0493

<sup>2</sup>Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-0.30	-0.14
3 Years (%)	-0.35	-0.18
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.36	-0.19





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

### 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

3.1 Years

#### Tracking Error

Regular	0.52%
Direct	0.52%

#### Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	4156.98	Crores
AUM as on last day	₹	4165.42	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/-



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#### Other Parameters

Modified Duration	1.60 years
Average Maturity	1.76 years
Yield to Maturity	6.89%
Macaulay Duration	1.65 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	87.55%	
KARNATAKA 7.59% 29MAR27 SDL	4.18%	SOV
8.72% TAMIL NADU 19SEP2026 SDL	3.95%	SOV
7.37% KARNATAKA 09NOV2026 SDL	3.88%	SOV
7.22% KARNATAKA 26OCT2026 SDL	3.76%	SOV
7.62% TAMIL NADU 29MAR2027 SDL	3.66%	SOV
7.39% MAHARASHTRA 09NOV2026 SDL	3.57%	SOV
7.40% TELANGANA 09NOV2026 SDL	3.51%	SOV
7.22% MAHARASHTRA 26OCT26 SDL	2.42%	SOV
6.85% UTTAR PRADESH 23NOV2026 SDL	2.40%	SOV
7.86% KARNATAKA 15MAR27 SDL	2.33%	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	2.06%	SOV
7.49% GUJARAT 28SEP2026 SDL	1.94%	SOV
6.58% GUJARAT 31MAR27 SDL	1.79%	SOV
7.40% MADHYA PRADESH 09NOV2026 SDL	1.70%	SOV
7.07% TAMIL NADU 14DEC2026 SDL	1.69%	SOV
TAMIL NADU 07.39% 09NOV2026 SDL	1.58%	SOV
7.57% GUJARAT 09NOV2026 SDL	1.57%	SOV
7.05% GUJARAT 14DEC2026 SDL	1.57%	SOV
7.74% TAMIL NADU 01MAR27 SDL	1.22%	SOV
7.23% TAMIL NADU 26OCT2026 SDL	1.21%	SOV
7.20 % KARNATAKA 25JAN2027 SDL	1.21%	SOV
7.19% GUJARAT 25JAN2027 SDL	1.21%	SOV
7.24% UTTAR PRADESH 26OCT2026 SDL	1.21%	SOV
7.15% KARNATAKA 11JAN2027 SDL	1.21%	SOV
7.76% MADHYA PRADESH 01MAR27 SDL	1.10%	SOV
7.24% GUJARAT 28DEC26 SDL	1.09%	SOV
7.16% MADHYA PRADESH 28SEP26 SDL	1.09%	SOV
6.89% BIHAR 23NOV2026 SDL	1.08%	SOV
7.60% MADHYA PRADESH 15FEB2027 SDL	0.97%	SOV
6.54% MAHARASHTRA 09FEB2027 SDL	0.96%	SOV

Issuer	% to Net Assets	Rating
7.99% UTTAR PRADESH 29JUN2026 SDL	0.85%	SOV
7.18% HARYANA 28SEP2026 SDL	0.85%	SOV
7.39% TELANGANA 14SEP2026 SDL	0.83%	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	0.61%	SOV
7.42% ANDHRA 09NOV2026 SDL	0.61%	SOV
7.38% KERALA 09NOV2026 SDL	0.61%	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





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
7.15% KERALA 11JAN2027 SDL	0.12%	SOV
7.17% RAJASTHAN 28SEP2026 SDL	0.12%	SOV
7.16% WEST BENGAL 11JAN2027 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	6.43%	
Government of India	1.77%	SOV
Government of India	1.69%	SOV
Government of India	1.01%	SOV
Government of India	0.90%	SOV
Government of India	0.83%	SOV
Government of India	0.24%	SOV
Government of India	0.00%	SOV
Government Bond	3.64%	
5.74% GOI 15NOV2026	2.71%	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
5.63% GOI 12APR2026	0.08%	SOV
Cash & Current Assets	2.38%	
<b>Total Net Assets</b>	<b>100.00%</b>	



### Investment Performance

NAV as on February 28, 2025: ₹ 11.9528

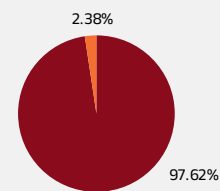
Inception - January 28, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund	5.95%	NA	5.80%	7.79%
Value of Std Investment of ₹ 10,000	11953	NA	11844	10781
Benchmark - Nifty SDL Apr 2027 Index	6.55%	NA	6.40%	8.36%
Value of Std Investment of ₹ 10,000	12163	NA	12046	10839
Additional Benchmark - CRISIL 10 Year Gilt Index	6.71%	NA	6.76%	9.06%
Value of Std Investment of ₹ 10,000	12221	NA	12172	10909

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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



■ Sovereign ■ Cash & Current Assets



### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.9528	12.0671
IDCW <sup>1</sup> :	11.9528	12.0669

<sup>1</sup>Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-0.57	-0.24
3 Years (%)	-0.60	-0.27
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.60	-0.27





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

2.9 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	₹	1684.85	Crores
AUM as on last day	₹	1684.62	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/-



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#### Other Parameters

Modified Duration	1.59 years
Average Maturity	1.78 years
Yield to Maturity	7.15%
Macaulay Duration	1.67 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	42.92%	
7.61% TAMIL NADU 15FEB2027 SDL	4.52%	SOV
7.14% GUJARAT 11JAN2027 SDL	4.18%	SOV
7.62% UTTAR PRADESH 15FEB2027 SDL	3.15%	SOV
7.73% RAJASTHAN 01MAR2027 SDL	3.02%	SOV
7.20 % KARNATAKA 25JAN2027 SDL	2.99%	SOV
6.72% KERALA 24MAR2027 SDL	2.96%	SOV
7.59% BIHAR 15FEB2027 SDL	2.13%	SOV
7.96% MAHARASHTRA 29JUN2026 SDL	2.11%	SOV
7.59% GUJARAT 15FEB2027 SDL	2.11%	SOV
7.86% KARNATAKA 15MAR27 SDL	1.82%	SOV
7.80% KERALA 11MAR2027 SDL	1.51%	SOV
7.37% MAHARASHTRA 14SEP2026 SDL	1.50%	SOV
7.14% ANDHRA PRADESH 11JAN2027 SDL	1.43%	SOV
7.64% UTTAR PRADESH 29MAR2027 SDL	1.21%	SOV
7.60% MADHYA PRADESH 15FEB2027 SDL	1.20%	SOV
7.80% HARYAN 01MAR2027 SDL	0.91%	SOV
7.63% GUJARAT 12APR2027 SDL	0.90%	SOV
7.62% ANDHRA PRADESH 29MAR2027 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	0.17%	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	38.32%	
National Bank For Agriculture and Rural Development	7.47%	CRISIL AAA
REC Limited	4.20%	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	14.28%	
5.74% GOI 15NOV2026	8.78%	SOV
8.24% GOI (MD 15/02/2027)	5.50%	SOV
Cash Management Bills	1.63%	
Government of India	1.07%	SOV
Government of India	0.55%	SOV
Cash & Current Assets	2.85%	
<b>Total Net Assets</b>	<b>100.00%</b>	





An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027. A relatively high interest rate risk and relatively low credit risk.



### Investment Performance

NAV as on February 28, 2025: ₹11.8069

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	5.85%	NA	NA	7.70%
Value of Std Investment of ₹ 10,000	11807	NA	NA	10772
Benchmark - CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027	6.25%	NA	NA	8.16%
Value of Std Investment of ₹ 10,000	11939	NA	NA	10818
Additional Benchmark - CRISIL 10 Year Gilt Index	6.91%	NA	NA	9.06%
Value of Std Investment of ₹ 10,000	12158	NA	NA	10909

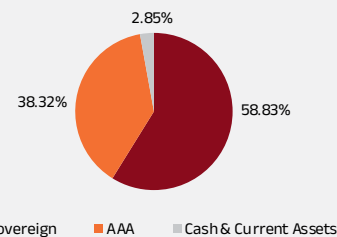
Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Mohit Sharma is 21. Refer annexure on page no. 183-184 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	11.8069	11.8739
IDCW <sup>1</sup>	11.8036	11.8758

<sup>1</sup>Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-0.47	-0.27
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.40	-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

2.4 Years

#### Tracking Error

Regular	36%
Direct	36%

#### Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	61.99	Crores
AUM as on last day	₹	61.03	Crores

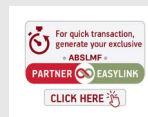
#### Total Expense Ratio (TER)

Regular	0.34%
Direct	0.18%

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

#### SIP

Monthly: Minimum ₹ 500/-



#### Other Parameters

Modified Duration	0.30 years
Average Maturity	0.31 years
Yield to Maturity	6.66%
Macaulay Duration	0.31 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	84.20%	
8.25% MAHARASHTRA 10JUN2025 SDL	67.46%	SOV
8.31% KERALA 26Aug25 SDL	8.25%	SOV
8.28% TELANGANA 10JUN2025 SDL	3.80%	SOV
GUJARAT GUJARA 8.23 09/09/25	2.30%	SOV
8.33% TELANGANA 13MAY2025 SDL	1.23%	SOV
8.31% TELANGANA 29JUL25 SDL	0.82%	SOV

Issuer	% to Net Assets	Rating
8.16% UTTARAKHAND 23SEP2025 SDL	0.33%	SOV
Government Bond	11.41%	
5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC	5.87%	SOV
8.20% GOI (MD 24/09/2025)	5.54%	SOV
Cash & Current Assets	4.38%	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### Investment Performance

NAV as on February 28, 2025: ₹ 11.8378

	Since Inception	5 Years	3 Years	1 Year
Inception - Sep 28, 2022				
Aditya Birla Sun Life Nifty SDL SEP 2025 Index Fund	7.21%	NA	NA	7.17%
Value of Std Investment of ₹ 10,000	11838	NA	NA	10719
Benchmark - Nifty SDL Sep 2025 Index	7.71%	NA	NA	7.55%
Value of Std Investment of ₹ 10,000	11971	NA	NA	10757
Additional Benchmark - CRISIL 10 Year Gilt Index	8.58%	NA	NA	9.06%
Value of Std Investment of ₹ 10,000	12205	NA	NA	10909

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 185-186 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.

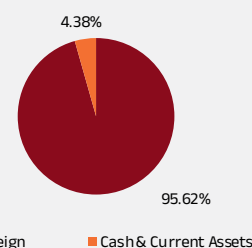
Tracking Differences	Regular	Direct
1 Year (%)	-0.40	-0.21
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.50	-0.32

#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.8378	11.8850
IDCW <sup>2</sup> :	11.8379	11.8848

<sup>2</sup>Income 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

2.3 Years

#### Tracking Error

Regular	0.20%
Direct	0.20%

#### Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	288.27	Crores
AUM as on last day	₹	287.26	Crores

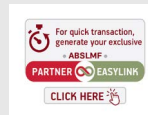
#### Total Expense Ratio (TER)

Regular	0.36%
Direct	0.20%

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

#### SIP

Monthly: Minimum ₹ 500/-



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#### Other Parameters

Modified Duration	1.00 years
Average Maturity	1.07 years
Yield to Maturity	6.68%
Macaulay Duration	1.03 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	97.27%	
5.63% GOI 12APR2026	72.52%	SOV
7.59% GOI(MD 11/01/2026)	16.39%	SOV
6.99% GOVERNMENT OF INDIA 17APR26	5.20%	SOV
7.27% GOI 08APR26	3.16%	SOV

Issuer	% to Net Assets	Rating
Cash Management Bills	0.25%	
Government of India	0.25%	SOV
Cash & Current Assets	2.48%	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### Investment Performance

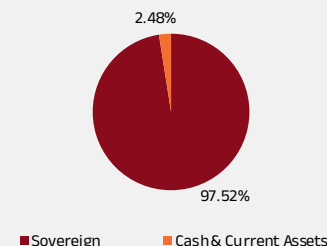
NAV as on February 28, 2025: ₹ 11.8549

	Since Inception	5 Years	3 Years	1 Year
Inception - October 07, 2022				
Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund	7.36%	NA	NA	7.21%
Value of Std Investment of ₹ 10,000	11855	NA	NA	10723
Benchmark - CRISIL IBX Gilt Index – April 2026	7.72%	NA	NA	7.58%
Value of Std Investment of ₹ 10,000	11952	NA	NA	10760
Additional Benchmark - CRISIL 10 Year Gilt Index	8.99%	NA	NA	9.06%
Value of Std Investment of ₹ 10,000	12292	NA	NA	10909

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 185-186 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 (%)	-0.36	-0.18
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.37	-0.20

#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.8549	11.9005
IDCW <sup>1</sup> :	11.8555	11.9013

<sup>1</sup>Income 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

2.4 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	₹	416.77	Crores
AUM as on last day	₹	418.07	Crores

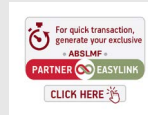
#### Total Expense Ratio (TER)

Regular	0.35%
Direct	0.20%

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

#### SIP

Monthly: Minimum ₹ 500/-



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#### Other Parameters

Modified Duration	2.56 years
Average Maturity	2.97 years
Yield to Maturity	6.83%
Macaulay Duration	2.65 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	46.72%	
7.06% GOI 10APR28	24.84%	SOV
7.17% GOI (MD 08/01/2028)	14.42%	SOV
GOI 08.28% 21SEP27	7.46%	SOV
State Government bond	45.79%	
8.28% Tamilnadu SDL (MD 14/03/2028)	22.34%	SOV
8.34% TAMIL NADU 28FEB28 SDL	7.46%	SOV
8.05% Tamilnadu SDL (MD 18/04/2028)	3.11%	SOV
8.44% RAJASTHAN 07MAR28 SDL	2.49%	SOV
6.98% TELANGANA 22APR2028 SDL	2.40%	SOV
8.43% TAMIL NADU SDL RED 07-MARCH-2028	1.42%	SOV

Issuer	% to Net Assets	Rating
08.23 GUJARAT SDL 21FEB2028	1.28%	SOV
8.34% UTTAR PRADESH 28FEB28 SDL	1.24%	SOV
8.14% Haryana SDL (MD 27/03/2028)	1.24%	SOV
8.15% Chhattisgarh SDL (MD 27/03/2028)	1.24%	SOV
8.26% Gujarat SDL (MD 14/03/2028)	0.97%	SOV
8.25% GJ 25APR28 SDL	0.62%	SOV
Cash Management Bills	4.08%	
Government of India	3.07%	SOV
Government of India	1.01%	SOV
Cash & Current Assets	3.41%	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### Investment Performance

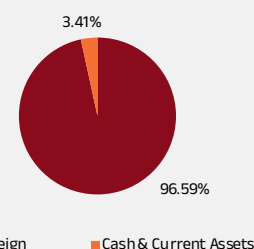
NAV as on February 28, 2025: ₹ 12.0555

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	8.17%	NA	NA	8.25%
Value of Std Investment of ₹ 10,000	12056	NA	NA	10827
Benchmark - CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028	8.51%	NA	NA	8.61%
Value of Std Investment of ₹ 10,000	12147	NA	NA	10863
Additional Benchmark - CRISIL 10 Year Gilt Index	8.86%	NA	NA	9.06%
Value of Std Investment of ₹ 10,000	12240	NA	NA	10909

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 184 -185 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 (%)	-0.41	-0.24
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.34	-0.18

#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	12.0555	12.1001
IDCW <sup>2</sup> :	12.0566	12.0990

<sup>2</sup>Income 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

2.4 Years

#### Tracking Error

Regular	0.39%
Direct	0.39%

#### Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	701.71	Crores
AUM as on last day	₹	701.80	Crores

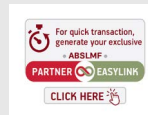
#### Total Expense Ratio (TER)

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	3.46 years
Average Maturity	4.11 years
Yield to Maturity	6.74%
Macaulay Duration	3.57 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	91.47%	
7.10% GOVERNMENT OF INDIA 18APR29	90.66%	SOV
7.59% GOI (MD 20/03/2029)	0.65%	SOV
07.26% GOI (MD 14/01/2029)	0.17%	SOV
Cash Management Bills	5.66%	
Government of India	3.90%	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	2.87%	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### Investment Performance

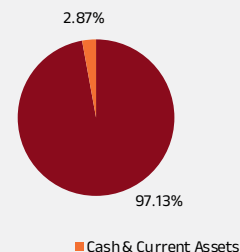
NAV as on February 28, 2025: ₹ 12.1243

Inception - October 19, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX Gilt - April 2029 Index Fund	8.49%	NA	NA	8.50%
Value of Std Investment of ₹ 10,000	12124	NA	NA	10853
Benchmark - CRISIL IBX Gilt Index – April 2029	8.63%	NA	NA	8.76%
Value of Std Investment of ₹ 10,000	12163	NA	NA	10879
Additional Benchmark - CRISIL 10 Year Gilt Index	8.96%	NA	NA	9.06%
Value of Std Investment of ₹ 10,000	12250	NA	NA	10909

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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 (%)	-0.28	-0.09
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.15	0.03



#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	12.1243	12.1705
Daily IDCW <sup>1</sup> :	10.6289	10.7021

<sup>1</sup>Income 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

2.0 Years

#### Tracking Error

Regular	0.76%
Direct	0.76%

#### Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	40.98	Crores
AUM as on last day	₹	41.10	Crores

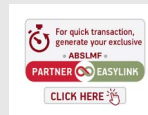
#### Total Expense Ratio (TER)

Regular	0.50%
Direct	0.20%

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

#### SIP

Monthly: Minimum ₹ 500/-



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#### Other Parameters

Modified Duration	2.11 years
Average Maturity	2.35 years
Yield to Maturity	6.85%
Macaulay Duration	2.18 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

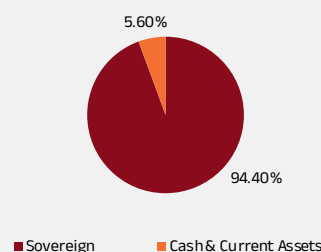
₹ 500 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
State Government bond	65.87%	
7.35% MADHYA PRADESH 13SEP2027 SDL	18.47%	SOV
7.38% TELANGANA 25SEP2027 SDL	12.30%	SOV
7.23% TAMIL NADU 14JUN2027 SDL	12.27%	SOV
7.12% TAMIL NADU 09AUG2027 SDL	12.27%	SOV
7.20% MAHARASHTRA 09AUG2027 SDL	7.36%	SOV
KARNATAKA SDL 07.75% 01MAR27	1.24%	SOV
7.77% KERALA 01MAR2027 SDL	1.20%	SOV

Issuer	% to Net Assets	Rating
8.49% ANDHRA PRADESH 21AUG2027 SDL	0.76%	SOV
Cash Management Bills	15.54%	
Government of India	15.54%	SOV
Government Bond	12.99%	
7.38% GOI 20JUN2027	12.99%	SOV
Cash & Current Assets	5.60%	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### Rating Profile of Portfolio



#### Investment Performance

NAV as on February 28, 2025: ₹ 11.6487

Inception - March 10, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund	8.03%	NA	NA	8.07%
Value of Std Investment of ₹ 10,000	11649	NA	NA	10810
Benchmark - Nifty SDL Sep 2027 Index	8.64%	NA	NA	8.62%
Value of Std Investment of ₹ 10,000	11779	NA	NA	10864
Additional Benchmark - CRISIL 10 Year Gilt Index	9.15%	NA	NA	9.06%
Value of Std Investment of ₹ 10,000	11887	NA	NA	10909

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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	11.6487	11.7095
Daily IDCW <sup>2</sup> :	11.6487	11.7090

<sup>2</sup>Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-0.55	-0.30
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.61	-0.33



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

2.0 Years

#### Tracking Error

Regular	0.97%
Direct	0.97%

#### Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	29.56	Crores
AUM as on last day	₹	29.64	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	2.33 years
Average Maturity	2.66 years
Yield to Maturity	6.67%
Macaulay Duration	2.40 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

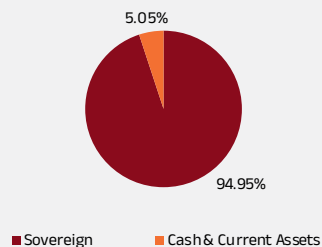
₹ 500 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	94.95%	
7.17% GOI (MD 08/01/2028)	53.76%	SOV
GOI 08.28% 21SEP27	35.70%	SOV
6.01% GOVERNMENT OF INDIA 25MAR2028	3.74%	SOV

Issuer	% to Net Assets	Rating
GOI 08.26% 02AUG2027	1.75%	SOV
Cash & Current Assets	5.05%	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### Rating Profile of Portfolio



#### Investment Performance

NAV as on February 28, 2025: ₹ 11.4875

Inception - March 15, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund	7.33%	NA	NA	7.53%
Value of Std Investment of ₹ 10,000	11488	NA	NA	10756
Benchmark - CRISIL IBX Gilt Apr 2028 Index	8.26%	NA	NA	8.42%
Value of Std Investment of ₹ 10,000	11684	NA	NA	10844
Additional Benchmark - CRISIL 10 Year Gilt Index	8.91%	NA	NA	9.06%
Value of Std Investment of ₹ 10,000	11822	NA	NA	10909

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 185-186 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	11.4875	11.5507
Daily IDCW <sup>1</sup> :	11.4870	11.5544

<sup>1</sup>Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-0.88	-0.59
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

2.0 years

#### Tracking Error

Regular	1.05%
Direct	1.05%

#### Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	160.45	Crores
AUM as on last day	₹	160.72	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	5.26 years
Average Maturity	6.94 years
Yield to Maturity	7.15%
Macaulay Duration	5.44 years

#### Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

#### Min. Add. Investment

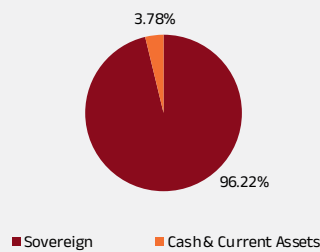
₹ 500 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
State Government bond	75.00%	
7.35% MAHARASHTRA 14JUN2032 SDL	17.43%	SOV
7.73% HARYANA 01MAR2032 SDL	16.07%	SOV
7.70% ANDHRA PRADESH 13SEP2027 SDL	16.04%	SOV
7.14% TAMIL NADU 02MAR2032 SDL	12.46%	SOV
7.42% RAJASTHAN 22MAY2032 SDL	6.32%	SOV
7.75% HIMACHAL PRADESH 29MAR2032 SDL	3.21%	SOV

Issuer	% to Net Assets	Rating
7.70% HARYANA 15FEB2031 SDL	2.25%	SOV
7.72% HARYANA 23MAR2032 SDL	0.70%	SOV
7.73% MAHARASHTRA 29MAR2032 SDL	0.51%	SOV
7.73% ANDHRA PRADESH 23MAR2032 SDL	0.01%	SOV
Government Bond	21.22%	
6.54% GOI 17JAN2032	21.22%	SOV
Cash & Current Assets	3.78%	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### Rating Profile of Portfolio



#### Investment Performance

NAV as on February 28, 2025: ₹ 11.8243

Inception - February 14, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund	8.56%	NA	NA	8.36%
Value of Std Investment of ₹ 10,000	11824	NA	NA	10838
Benchmark - CRISIL IBX SDL Index – June 2032	9.20%	NA	NA	9.31%
Value of Std Investment of ₹ 10,000	11967	NA	NA	10934
Additional Benchmark - CRISIL 10 Year Gilt Index	8.92%	NA	NA	9.06%
Value of Std Investment of ₹ 10,000	11904	NA	NA	10909

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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	11.8243	11.9075
Daily IDCW <sup>1</sup>	11.8245	11.9095

#### Tracking Differences

	Regular	Direct
1 Year (%)	-0.91	-0.54
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.64	-0.27

<sup>1</sup>Income Distribution cum capital withdrawal







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

2.2 Years

#### Tracking Error

Regular	0.22%
Direct	0.22%

#### Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	53.07	Crores
AUM as on last day	₹	52.82	Crores

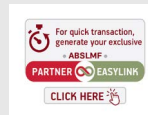
#### Total Expense Ratio (TER)

Regular	0.45%
Direct	0.20%

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

#### SIP

Monthly: Minimum ₹ 500/-



#### Other Parameters

Modified Duration	0.86 years
Average Maturity	0.92 years
Yield to Maturity	7.08%
Macaulay Duration	0.90 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.

#### Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

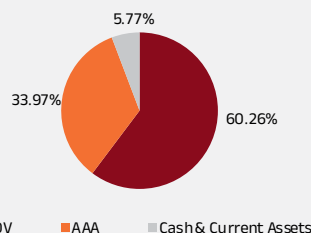
₹ 500 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
State Government bond	45.01%	
8.67% KARNATAKA 24FEB26 SDL	19.29%	SOV
8.42% KERALA 27JAN2026 SDL	9.60%	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	33.97%	
National Bank For Agriculture and Rural Development	13.21%	ICRA AAA

Issuer	% to Net Assets	Rating
Small Industries Development Bank of India	6.61%	ICRA AAA
Small Industries Development Bank of India	6.05%	CRISIL AAA
REC Limited	1.89%	CRISIL AAA
Indian Railway Finance Corporation Limited	1.89%	ICRA AAA
Export Import Bank of India	1.88%	ICRA AAA
Mangalore Refinery and Petrochemicals Limited	1.49%	CARE AAA
NHPC Limited	0.94%	ICRA AAA
Government Bond	15.25%	
5.63% GOI 12APR2026	12.93%	SOV
6.99% GOVERNMENT OF INDIA 17APR26	2.32%	SOV
Cash & Current Assets	5.77%	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### Rating Profile of Portfolio



#### Investment Performance

NAV as on February 28, 2025: ₹ 11.6373

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	6.99%	NA	NA	7.34%
Value of Std Investment of ₹ 10,000	11637	NA	NA	10736
Benchmark - CRISIL IBX 60:40 SDL + AAA PSU Index - April 2026	7.43%	NA	NA	7.85%
Value of Std Investment of ₹ 10,000	11744	NA	NA	10787
Additional Benchmark - CRISIL 10 Year Gilt Index	8.30%	NA	NA	9.06%
Value of Std Investment of ₹ 10,000	11959	NA	NA	10909

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 185-186 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	11.6373	11.7012
Daily IDCW <sup>1</sup>	11.6383	11.7010

<sup>1</sup>Income Distribution cum capital withdrawal

#### Tracking Differences

	Regular	Direct
1 Year (%)	-0.48	-0.22
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.44	-0.17



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

1.2 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	₹	93.47	Crores
AUM as on last day <sup>^</sup>	₹	81.84	Crores

<sup>^</sup>Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 10.13 Crs as on February 28, 2025.

#### 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/-



#### Other Parameters

Modified Duration	5.87 years
Average Maturity	7.81 years
Yield to Maturity	6.89%
Macaulay Duration	6.07 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)

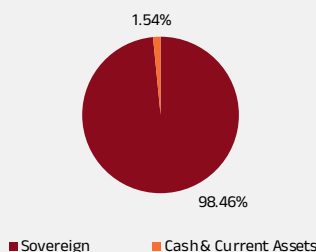
#### Min. Addl. Investment

₹ 1000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
<b>Government Bond</b>	<b>98.46%</b>	
7.26% GOVERNMENT OF INDIA 06FEB33	87.27%	SOV
7.26% GOI 22AUG2032	11.18%	SOV
Cash & Current Assets	1.54%	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### Rating Profile of Portfolio



#### Investment Performance

NAV as on February 28, 2025: ₹ 11.0750

Inception - December 22, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX Gilt April 2033 Index Fund	8.97%	NA	NA	7.77%
Value of Std Investment of ₹ 10,000	11075	NA	NA	10384
Benchmark - CRISIL IBX Gilt Index – April 2033	9.59%	NA	NA	8.32%
Value of Std Investment of ₹ 10,000	11150	NA	NA	10411
Additional Benchmark - CRISIL 10 Year Gilt Index	9.45%	NA	NA	8.15%
Value of Std Investment of ₹ 10,000	11133	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 6. Total Schemes managed by Mr. Bhupesh Bameta is 16. Total Schemes managed by Mr. Sanjay Godambe is 10. Refer annexure on page no. 185-186 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	11.0750	11.1082
Daily IDCW <sup>1</sup>	11.0750	11.1080

<sup>1</sup>Income Distribution cum capital withdrawal

#### Tracking Differences

	Regular	Direct
1 Year (%)	-0.56	-0.29
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.62	-0.34



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

0.7 Years

#### Tracking Error

Regular	1.14%
Direct	1.14%

#### Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	20.55	Crores
AUM as on last day	₹	113.48	Crores

#### Total Expense Ratio (TER)

Regular	0.56%
Direct	0.26%

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

#### SIP

Monthly: Minimum ₹ 1000/-



#### Other Parameters

Modified Duration	1.08 years
Average Maturity	1.21 years
Yield to Maturity	6.48%
Macaulay Duration	1.12 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

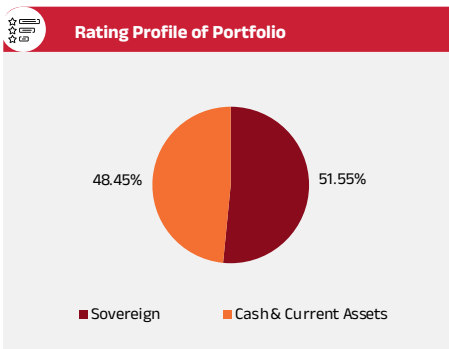
Issuer	% to Net Assets	Rating
Government Bond	51.55%	
7.38% GOI 20JUN2027	51.55%	SOV

Issuer	% to Net Assets	Rating
Cash & Current Assets	48.45%	
Total Net Assets	100.00%	

#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	10.5909	10.6143
IDCW <sup>1</sup> :	10.5909	10.6143

<sup>1</sup>Income 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

0.4 Years

#### Tracking Error

Regular	0.15%
Direct	0.15%

#### Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	352.48	Crores
AUM as on last day <sup>a</sup>	₹	353.77	Crores

<sup>a</sup>Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 51.27 Crs as on February 28, 2025.

#### 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/- and in multiples of Rs. 100/- thereafter.



#### Other Parameters

Modified Duration	0.66 years
Average Maturity	0.71 years
Yield to Maturity	7.85%
Macaulay Duration	0.71 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

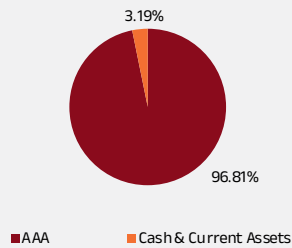
₹ 1,000 (plus in multiples of ₹ 100)

## PORTFOLIO

Issuer	% to Net Assets	Rating
Fixed rates bonds - Corporate	80.82%	
LIC Housing Finance Limited	12.34%	CRISIL AAA
Bajaj Finance Limited	12.33%	CRISIL AAA
Kotak Mahindra Prime Limited	11.09%	CRISIL AAA
L&T Finance Limited	11.07%	CRISIL AAA
HDB Financial Services Limited	8.63%	CRISIL AAA
Sundaram Finance Limited	6.17%	ICRA AAA
Axis Finance Limited	4.95%	CRISIL AAA
HDFC Bank Limited	3.69%	ICRA AAA
Sundaram Finance Limited	3.66%	ICRA AAA

Issuer	% to Net Assets	Rating
HDFC Bank Limited	2.45%	ICRA AAA
ICICI Home Finance Company Limited	1.97%	ICRA AAA
Mahindra & Mahindra Financial Services Limited	1.24%	CARE AAA
Kotak Mahindra Prime Limited	1.23%	CRISIL AAA
Money Market Instruments	15.99%	
Aditya Birla Finance Limited	7.06%	ICRA A1+
SMFG India Credit Co. Ltd.	7.05%	ICRA A1+
Kotak Mahindra Prime Limited	1.87%	ICRA A1+
Cash & Current Assets	3.19%	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### Rating Profile of Portfolio



#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	10.2602	10.2717
IDCW <sup>2</sup> :	10.2602	10.2717

<sup>2</sup>Income 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

0.4 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	₹	300.74	Crores
AUM as on last day	₹	300.46	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/-



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#### Other Parameters

Modified Duration	1.22 years
Average Maturity	1.39 years
Yield to Maturity	7.87%
Macaulay Duration	1.32 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

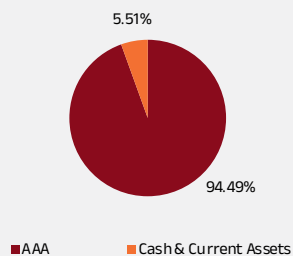
₹ 1,000 (plus in multiples of ₹ 100)

## PORTFOLIO

Issuer	% to Net Assets	Rating
<b>Fixed rates bonds - Corporate</b>	<b>94.49%</b>	
Bajaj Housing Finance Limited	13.34%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	11.99%	CRISIL AAA
HDB Financial Services Limited	11.62%	CRISIL AAA
SMFG India Credit Co. Ltd.	10.01%	ICRA AAA
LIC Housing Finance Limited	8.33%	CRISIL AAA
Aditya Birla Finance Limited	8.16%	ICRA AAA
Tata Capital Housing Finance Limited	6.66%	ICRA AAA
Toyota Financial Services India Ltd	6.66%	ICRA AAA

Issuer	% to Net Assets	Rating
Kotak Mahindra Prime Limited	5.00%	CRISIL AAA
Kotak Mahindra Prime Limited	4.96%	ICRA AAA
LIC Housing Finance Limited	2.44%	CRISIL AAA
Kotak Mahindra Investments Limited	1.96%	CRISIL AAA
Kotak Mahindra Prime Limited	1.67%	ICRA AAA
Bajaj Finance Limited	1.67%	CRISIL AAA
<b>Cash &amp; Current Assets</b>	<b>5.51%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### Rating Profile of Portfolio



#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	10.2863	10.2985
IDCW <sup>2</sup>	10.2863	10.2985

<sup>2</sup>Income 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

0.3 Years

#### Tracking Error

Regular	0.32%
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	₹	88.09	Crores
AUM as on last day	₹	86.54	Crores

#### Total Expense Ratio (TER)

Regular	0.44%
Direct	0.14%

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

#### SIP

Monthly: Minimum ₹ 1000/-



#### Other Parameters

Modified Duration	1.96 years
Average Maturity	2.32 years
Yield to Maturity	7.73%
Macaulay Duration	2.11 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

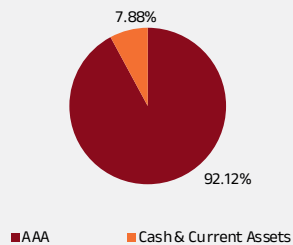
₹ 1,000 (plus in multiples of ₹ 100)

## PORTFOLIO

Issuer	% to Net Assets	Rating
<b>Fixed rates bonds - Corporate</b>	<b>92.12%</b>	
HDB Financial Services Limited	11.64%	CRISIL AAA
Bajaj Finance Limited	11.62%	CRISIL AAA
SMFG India Home Finance Company Limited	11.55%	CARE AAA
Tata Capital Limited	11.52%	ICRA AAA
Aditya Birla Finance Limited	5.83%	ICRA AAA
Bajaj Housing Finance Limited	5.82%	CRISIL AAA
National Bank For Agriculture and Rural Development	5.79%	ICRA AAA
LIC Housing Finance Limited	5.79%	CRISIL AAA

Issuer	% to Net Assets	Rating
REC Limited	5.78%	ICRA AAA
Tata Capital Housing Finance Limited	5.78%	ICRA AAA
Power Finance Corporation Limited	5.78%	ICRA AAA
Small Industries Development Bank of India	2.90%	CRISIL AAA
Kotak Mahindra Prime Limited	1.16%	CRISIL AAA
Tata Capital Housing Finance Limited	1.16%	CRISIL AAA
<b>Cash &amp; Current Assets</b>	<b>7.88%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### Rating Profile of Portfolio



#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	10.2049	10.2140
IDCW <sup>1</sup>	10.2049	10.2140

<sup>1</sup>Income 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

0.2 Years

#### Tracking Error

Regular	0.09%
Direct	0.09%

#### Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	2631.85	Crores
AUM as on last day	₹	3119.20	Crores

\*Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 253.60 Crs as on February 28, 2025.

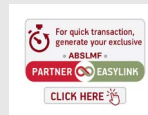
#### Total Expense Ratio (TER)

Regular	0.36%
Direct	0.16%

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

#### SIP

Monthly: Minimum ₹ 1000/-



#### Other Parameters

Modified Duration	0.27 years
Average Maturity	0.28 years
Yield to Maturity	7.70%
Macaulay Duration	0.28 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
<b>Money Market Instruments</b>	<b>53.76%</b>	
Export Import Bank of India	7.27%	ICRA A1+
Axis Bank Limited	6.54%	ICRA A1+
Kotak Mahindra Prime Limited	4.35%	ICRA A1+
Small Industries Development Bank of India	3.63%	CRISIL A1+
Barclays Invest & Loans India Limited	3.34%	ICRA A1+
Bank of Baroda	3.34%	IND A1+
Barclays Invest & Loans India Limited	2.90%	ICRA A1+
Small Industries Development Bank of India	2.89%	CRISIL A1+
Bank of Baroda	2.32%	IND A1+
Canara Bank	2.22%	CRISIL A1+
National Bank For Agriculture and Rural Development	2.17%	ICRA A1+

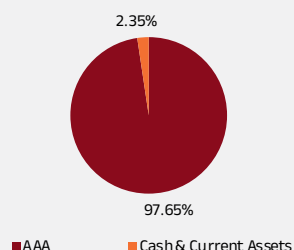
Issuer	% to Net Assets	Rating
Kotak Mahindra Bank Limited	2.03%	CRISIL A1+
Axis Bank Limited	1.74%	CRISIL A1+
Canara Bank	1.46%	CRISIL A1+
ICICI Securities Limited	1.45%	ICRA A1+
ICICI Bank Limited	1.45%	ICRA A1+
Deutsche Investments India Private Limited	1.16%	ICRA A1+
Kotak Mahindra Bank Limited	0.73%	CRISIL A1+
Axis Bank Limited	0.73%	ICRA A1+
National Bank For Agriculture and Rural Development	0.72%	ICRA A1+
HDFC Bank Limited	0.72%	ICRA A1+
Barclays Invest & Loans India Limited	0.29%	ICRA A1+
HDFC Bank Limited	0.29%	ICRA A1+
<b>Fixed rates bonds - Corporate</b>	<b>43.88%</b>	
HDFC Bank Limited	11.55%	ICRA AAA
Bajaj Finance Limited	5.92%	CRISIL AAA
LIC Housing Finance Limited	5.92%	CRISIL AAA
LIC Housing Finance Limited	4.07%	CRISIL AAA
Power Finance Corporation Limited	3.11%	ICRA AAA
HDB Financial Services Limited	2.97%	CRISIL AAA
Small Industries Development Bank of India	2.96%	ICRA AAA
Kotak Mahindra Prime Limited	2.67%	CRISIL AAA
LIC Housing Finance Limited	2.21%	CRISIL AAA
Small Industries Development Bank of India	1.48%	ICRA AAA
Mahindra & Mahindra Financial Services Limited	0.74%	IND AAA
Kotak Mahindra Prime Limited	0.15%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.15%	ICRA AAA
<b>Cash &amp; Current Assets</b>	<b>2.35%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	10.1468	10.1510
IDCW <sup>3</sup> :	10.1468	10.1510

<sup>3</sup>Income Distribution cum capital withdrawal

#### Rating Profile of Portfolio





## 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

0.2 years

#### Tracking Error

Regular	0.05%
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	₹	952.83	Crores
AUM as on last day	₹	920.26	Crores

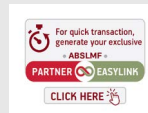
#### Total Expense Ratio (TER)

Regular	0.47%
Direct	0.20%

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

#### SIP

Monthly: Minimum ₹ 100/- and in multiples of ₹ 1/- thereafter.



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#### Other Parameters

Standard Deviation	13.11%
Sharpe Ratio	0.29
Beta	1.00
Portfolio Turnover	0.11
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 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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	30.92%
HDFC Bank Limited	13.28%
ICICI Bank Limited	8.57%
Axis Bank Limited	2.92%
Kotak Mahindra Bank Limited	2.82%
State Bank of India	2.67%
IndusInd Bank Limited	0.66%
IT - Software	13.14%
Infosys Limited	6.13%
Tata Consultancy Services Limited	3.59%
HCL Technologies Limited	1.68%
Tech Mahindra Limited	0.95%
Wipro Limited	0.79%
Petroleum Products	8.68%
Reliance Industries Limited	8.21%
Bharat Petroleum Corporation Limited	0.46%
Automobiles	7.23%
Mahindra & Mahindra Limited	2.31%
Maruti Suzuki India Limited	1.58%
Tata Motors Limited	1.31%
Bajaj Auto Limited	0.88%
Eicher Motors Limited	0.66%
Hero MotoCorp Limited	0.48%
Diversified FMCG	5.66%
ITC Limited	3.70%
Hindustan Unilever Limited	1.96%
Finance	4.31%
Bajaj Finance Limited	2.41%
Bajaj Finserv Limited	1.03%
Shriram Finance Ltd	0.87%
Telecom - Services	4.25%
Bharti Airtel Limited	4.25%
Construction	3.76%
Larsen & Toubro Limited	3.76%

Issuer	% to Net Assets
Pharmaceuticals & Biotechnology	3.20%
Sun Pharmaceutical Industries Limited	1.73%
Cipla Limited	0.78%
Dr. Reddys Laboratories Limited	0.69%
Power	2.63%
NTPC Limited	1.49%
Power Grid Corporation of India Limited	1.15%
Consumer Durables	2.28%
Titan Company Limited	1.28%
Asian Paints Limited	0.99%
Ferrous Metals	2.07%
Tata Steel Limited	1.15%
JSW Steel Limited	0.92%
Cement & Cement Products	2.03%
UltraTech Cement Limited	1.16%
Grasim Industries Limited	0.86%
Food Products	1.34%
Nestle India Limited	0.79%
Britannia Industries Limited	0.55%
Insurance	1.30%
HDFC Life Insurance Company Limited	0.66%
SBI Life Insurance Company Limited	0.65%
Retailing	1.09%
Trent Limited	1.09%
Non - Ferrous Metals	0.93%
Hindalco Industries Limited	0.93%
Aerospace & Defense	0.89%
Bharat Electronics Limited	0.89%
Oil	0.88%
Oil & Natural Gas Corporation Limited	0.88%
Consumable Fuels	0.84%
Coal India Limited	0.84%
Transport Infrastructure	0.79%
Adani Ports and Special Economic Zone Limited	0.79%



Issuer	% to Net Assets
Agricultural Food & other Products	0.63%
Tata Consumer Products Limited	0.63%
Healthcare Services	0.62%
Apollo Hospitals Enterprise Limited	0.62%
Metals & Minerals Trading	0.53%

Issuer	% to Net Assets
Adani Enterprises Limited	0.53%
Cash & Current Assets	0.02%
<b>Total Net Assets</b>	<b>100.00%</b>

## Investment Performance NAV as on February 28, 2025: ₹ 222.8361

Inception - Sept 18, 2002	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty 50 Index Fund	14.82%	15.19%	10.26%	1.35%
Value of Std Investment of ₹ 10,000	222836	20292	13407	10135
Benchmark - Nifty 50 TRI	16.41%	15.94%	10.92%	1.89%
Value of Std Investment of ₹ 10,000	303482	20966	13652	10190
Additional Benchmark - BSE Sensex TRI	16.82%	15.22%	10.56%	2.19%
Value of Std Investment of ₹ 10,000	328879	20326	13519	10220

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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
<b>Growth</b>	222.8361	227.4896
<b>IDCW<sup>1</sup>:</b>	22.7718	23.5188

<sup>1</sup>Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
<b>1 Year (%)</b>	<b>-0.55</b>	<b>-0.27</b>
<b>3 Years (%)</b>	<b>-0.67</b>	<b>-0.35</b>
<b>5 Years (%)</b>	<b>-0.75</b>	<b>-0.45</b>
<b>10 Years (%)</b>	<b>-1.03</b>	<b>-0.75</b>
<b>Since Launch (%)</b>	<b>-1.59</b>	<b>-0.90</b>

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2690000	600000	360000	120000
Market Value of amount Invested	12908325	818808	406730	111903
Scheme Returns (CAGR)	12.27%	12.41%	8.11%	-12.39%
Nifty 50 TRI returns# (CAGR)	13.76%	13.16%	8.71%	-12.15%
BSE Sensex TRI returns## (CAGR)	14.01%	12.55%	8.11%	-11.29%

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

0.2 Years

### Fund Category

Index Funds (Equity)

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

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	350.88	Crores
AUM as on last day	₹	338.02	Crores

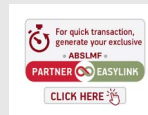
#### Total Expense Ratio (TER)

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	14.75%
Sharpe Ratio	0.47
Beta	1.00
Portfolio Turnover	0.41
Tracking Error (3 year)	0.11%
Treynor Ratio	0.07

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 6.40% (FBIL Overnight MIB0R as on 28 Feb 2025) for calculating Sharpe Ratio

## PORTFOLIO

Issuer	% to Net Assets
<b>Banks</b>	12.48%
Kotak Mahindra Bank Limited	2.32%
IndusInd Bank Limited	2.27%
HDFC Bank Limited	2.07%
Axis Bank Limited	2.02%
ICICI Bank Limited	1.98%
State Bank of India	1.81%
<b>Automobiles</b>	11.86%
Maruti Suzuki India Limited	2.34%
Eicher Motors Limited	2.13%
Bajaj Auto Limited	1.90%
Mahindra & Mahindra Limited	1.86%
Hero MotoCorp Limited	1.84%
Tata Motors Limited	1.79%
<b>IT - Software</b>	9.27%
Wipro Limited	1.95%
Infosys Limited	1.89%
Tech Mahindra Limited	1.87%
Tata Consultancy Services Limited	1.79%
HCL Technologies Limited	1.77%
<b>Finance</b>	7.50%
Bajaj Finance Limited	2.68%
Bajaj Finserv Limited	2.57%
Shriram Finance Ltd	2.26%
<b>Pharmaceuticals &amp; Biotechnology</b>	5.63%
Cipla Limited	2.02%
Sun Pharmaceutical Industries Limited	1.85%
Dr. Reddys Laboratories Limited	1.76%
<b>Ferrous Metals</b>	4.31%
JSW Steel Limited	2.22%
Tata Steel Limited	2.09%
<b>Insurance</b>	4.25%
SBI Life Insurance Company Limited	2.17%
HDFC Life Insurance Company Limited	2.08%
<b>Food Products</b>	4.24%
Nestle India Limited	2.18%

Issuer	% to Net Assets
Britannia Industries Limited	2.06%
<b>Consumer Durables</b>	4.04%
Asian Paints Limited	2.06%
Titan Company Limited	1.98%
<b>Cement &amp; Cement Products</b>	3.88%
Grasim Industries Limited	1.99%
UltraTech Cement Limited	1.89%
<b>Petroleum Products</b>	3.83%
Reliance Industries Limited	2.11%
Bharat Petroleum Corporation Limited	1.72%
<b>Diversified FMCG</b>	3.78%
Hindustan Unilever Limited	2.01%
ITC Limited	1.77%
<b>Power</b>	3.72%
NTPC Limited	1.99%
Power Grid Corporation of India Limited	1.73%
<b>Agricultural Food &amp; other Products</b>	2.29%
Tata Consumer Products Limited	2.29%
<b>Non - Ferrous Metals</b>	2.16%
Hindalco Industries Limited	2.16%
<b>Telecom - Services</b>	2.10%
Bharti Airtel Limited	2.10%
<b>Consumable Fuels</b>	2.04%
Coal India Limited	2.04%
<b>Oil</b>	2.01%
Oil & Natural Gas Corporation Limited	2.01%
<b>Metals &amp; Minerals Trading</b>	1.87%
Adani Enterprises Limited	1.87%
<b>Construction</b>	1.86%
Larsen & Toubro Limited	1.86%
<b>Transport Infrastructure</b>	1.84%
Adani Ports and Special Economic Zone Limited	1.84%
<b>Aerospace &amp; Defense</b>	1.78%
Bharat Electronics Limited	1.78%
<b>Healthcare Services</b>	1.78%
Apollo Hospitals Enterprise Limited	1.78%



Issuer	% to Net Assets
<b>Retailing</b>	<b>1.47%</b>
Trent Limited	1.47%

Issuer	% to Net Assets
<b>Cash &amp; Current Assets</b>	<b>0.01%</b>
<b>Total Net Assets</b>	<b>100.00%</b>

### Investment Performance NAV as on February 28, 2025: ₹ 15.4697

Inception - June 08, 2021	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund</b>	12.41%	NA	13.26%	-0.71%
<b>Value of Std Investment of ₹ 10,000</b>	15470	NA	14534	9929
<b>Benchmark - Nifty 50 Equal Weight TRI</b>	13.84%	NA	14.70%	0.43%
<b>Value of Std Investment of ₹ 10,000</b>	16215	NA	15096	10043
<b>Additional Benchmark - Nifty 50 TRI</b>	10.88%	NA	10.92%	1.89%
<b>Value of Std Investment of ₹ 10,000</b>	14699	NA	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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
<b>Growth</b>	15.4697	15.8424
<b>IDCW<sup>2</sup>:</b>	15.4695	15.8426

<sup>2</sup>Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
<b>1 Year (%)</b>	<b>-1.14</b>	<b>-0.53</b>
<b>3 Years (%)</b>	<b>-1.44</b>	<b>-0.71</b>
<b>5 Years (%)</b>	-	-
<b>10 Years (%)</b>	-	-
<b>Since Launch (%)</b>	<b>-1.43</b>	<b>-0.71</b>

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

Particulars	Since Inception	5 years	3 years	1 Year
<b>Total Amount Invested (₹)</b>	440000	NA	360000	120000
<b>Market Value of amount Invested</b>	538265	NA	422690	109943
<b>Scheme Returns (CAGR)</b>	11.02%	NA	10.73%	-15.31%
<b>Nifty 50 Equal Weight TRI returns# (CAGR)</b>	12.40%	NA	12.09%	-14.56%
<b>Nifty 50 TRI returns## (CAGR)</b>	8.94%	NA	8.71%	-12.15%

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

0.2 Years

### Fund Category

Index Funds (Equity)

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

Entry Load Nil  
Exit Load Nil

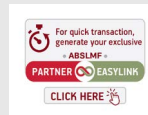
#### AUM

Monthly Average AUM ₹ 172.43 Crores  
AUM as on last day ₹ 163.85 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 0.25%

## PORTFOLIO

Issuer	% to Net Assets
Finance	14.39%
Jio Financial Services Limited	3.33%
Cholamandalam Investment and Finance Company Limited	2.86%
Power Finance Corporation Limited	2.59%
Bajaj Holdings & Investments Limited	2.44%
REC Limited	2.19%
Indian Railway Finance Corporation Limited	0.98%
Retailing	12.65%
Zomato Limited	7.52%
Info Edge (India) Limited	2.67%
Avenue Supermarts Limited	2.46%
Power	9.28%
Tata Power Company Limited	2.80%
Adani Power Limited	1.84%
JSW Energy Limited	1.21%
Adani Green Energy Limited	1.16%
Adani Energy Solutions Limited	1.15%
NHPC Limited	1.13%
Pharmaceuticals & Biotechnology	5.82%
Divi's Laboratories Limited	3.40%
Torrent Pharmaceuticals Limited	1.35%
Zydus Lifesciences Limited	1.07%
Banks	5.65%
Bank of Baroda	1.79%
Punjab National Bank	1.47%
Canara Bank	1.33%
Union Bank of India	1.06%
Beverages	4.70%
Varun Beverages Limited	2.85%
United Spirits Limited	1.85%
Electrical Equipment	4.38%
Siemens Limited	1.99%
ABB India Limited	1.26%
Bharat Heavy Electricals Limited	1.12%
Transport Services	4.29%

Issuer	% to Net Assets
InterGlobe Aviation Limited	4.29%
Insurance	3.82%
ICICI Lombard General Insurance Company Limited	1.97%
ICICI Prudential Life Insurance Company Limited	1.05%
Life Insurance Corp of India	0.80%
Realty	3.53%
DLF Limited	1.99%
Macrotech Developers Limited	1.54%
Cement & Cement Products	3.31%
Shree Cement Limited	1.79%
Ambuja Cements Limited	1.52%
Personal Products	3.27%
Godrej Consumer Products Limited	1.85%
Dabur India Limited	1.42%
Diversified Metals	3.27%
Vedanta Limited	3.27%
Aerospace & Defense	2.86%
Hindustan Aeronautics Limited	2.86%
Auto Components	2.83%
Samvardhana Motherson International Limited	1.71%
Bosch Limited	1.12%
Gas	2.81%
GAIL (India) Limited	2.06%
Adani Gas Limited	0.75%
Automobiles	2.55%
TVS Motor Company Limited	2.55%
IT - Software	2.11%
LTIMindtree Limited	2.11%
Petroleum Products	2.08%
Indian Oil Corporation Limited	2.08%
Chemicals & Petrochemicals	2.00%
Pidilite Industries Limited	2.00%
Consumer Durables	1.76%
Havells India Limited	1.76%
Ferrous Metals	1.59%







Issuer	% to Net Assets
Jindal Steel & Power Limited	1.59%
Leisure Services	0.99%
Indian Railway Catering & Tourism Corporation Limited	0.99%

Issuer	% to Net Assets
Cash & Current Assets	0.08%
<b>Total Net Assets</b>	<b>100.00%</b>

### Investment Performance NAV as on February 28, 2025: ₹13.8025

Inception - February 18, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Next 50 Index Fund	11.22%	NA	12.03%	-3.85%
Value of Std Investment of ₹ 10,000	13802	NA	14065	9614
Benchmark - Nifty Next 50 TRI	12.67%	NA	13.41%	-2.54%
Value of Std Investment of ₹ 10,000	14356	NA	14592	9745
Additional Benchmark - Nifty 50 TRI	9.80%	NA	10.92%	1.89%
Value of Std Investment of ₹ 10,000	13275	NA	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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	13.8025	14.0821
IDCW <sup>1</sup> :	13.8143	14.0734

<sup>1</sup>Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-1.32	-0.62
3 Years (%)	-1.38	-0.64
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-1.45	-0.71

### 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	417475	NA	417475	99505
Scheme Returns (CAGR)	9.88%	NA	9.88%	-30.31%
Nifty Next 50 TRI returns# (CAGR)	11.31%	NA	11.31%	-29.54%
Nifty 50 TRI returns## (CAGR)	8.71%	NA	8.71%	-12.15%

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

0.2 Years

#### Tracking Error

Regular	0.11%
Direct	0.11%

### 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	₹	298.92	Crores
AUM as on last day	₹	283.20	Crores

#### Total Expense Ratio (TER)

Regular	1.01%
Direct	0.44%

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	17.01%
Sharpe Ratio	0.70
Beta	1.00
Tracking Error (3 year)	0.28%
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 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025)  
for calculating Sharpe Ratio

## PORTFOLIO

Issuer	% to Net Assets
Pharmaceuticals & Biotechnology	7.12%
Lupin Limited	1.60%
Aurobindo Pharma Limited	1.03%
Alkem Laboratories Limited	0.86%
Mankind Pharma Ltd	0.83%
IPCA Laboratories Limited	0.64%
Abbott India Limited	0.55%
Biocon Limited	0.47%
Gland Pharma Limited	0.43%
Ajanta Pharmaceuticals Limited	0.36%
GlaxoSmithKline Pharmaceuticals Limited	0.36%
Auto Components	7.09%
Bharat Forge Limited	0.92%
Tube Investments of India Limited	0.91%
Sona BLW Precision Forgings Limited	0.77%
MRF Limited	0.74%
Balkrishna Industries Limited	0.73%
Exide Industries Limited	0.55%
Minda Industries Ltd	0.51%
Apollo Tyres Limited	0.43%
Schaeffler India Limited	0.43%
Sundram Fasteners Limited	0.36%
Motherson Sumi Wiring India Limited	0.28%
ZF Commercial Vehicle Control Systems India Limited	0.23%
Endurance Technologies Limited	0.22%
Banks	6.90%
The Federal Bank Limited	1.51%
IDFC First Bank Limited	1.26%
AU Small Finance Bank Limited	1.10%
Yes Bank Limited	1.10%
Indian Bank	0.63%
Bandhan Bank Limited	0.41%
Bank of India	0.40%
Bank of Maharashtra	0.25%
IDBI Bank Limited	0.14%
Indian Overseas Bank	0.10%
Industrial Products	6.57%
Cummins India Limited	1.28%
APL Apollo Tubes Limited	0.91%
POLYCAB INDIA Limited	0.82%
Supreme Industries Limited	0.75%
KEI Industries Limited	0.66%
Astral Limited	0.57%
AIA Engineering Limited	0.42%
Carborundum Universal Limited	0.32%
TIMKEN INDIA LTD	0.31%
SKF India Limited	0.30%
Grindwell Norton Limited	0.23%

Issuer	% to Net Assets
IT - Software	6.50%
Persistent Systems Limited	1.94%
Coforge Limited	1.70%
Mphasis Limited	0.88%
KPIT Technologies Limited	0.68%
Tata Elxsi Limited	0.65%
Oracle Financial Services Software Limited	0.64%
Finance	6.18%
Sundaram Finance Limited	1.09%
SBI Cards & Payment Services Limited	0.87%
Muthoot Finance Limited	0.79%
Mahindra & Mahindra Financial Services Limited	0.56%
LIC Housing Finance Limited	0.52%
Aditya Birla Capital Limited	0.39%
L&T Finance Limited	0.38%
CRISIL Limited	0.37%
Indian Renewable Energy Development Agency Ltd	0.37%
Housing & Urban Development Corporation Limited	0.29%
Poonawalla Fincorp Limited	0.29%
Tata Investment Corporation Ltd.	0.28%
Healthcare Services	4.38%
Max Healthcare Institute Limited	2.53%
Fortis Healthcare Limited	1.11%
Syngene International Limited	0.41%
Global Health Ltd/India	0.33%
Electrical Equipment	4.17%
Suzlon Energy Limited	2.05%
CG Power and Industrial Solutions Limited	1.27%
Thermax Limited	0.44%
Hitachi Energy India Limited	0.41%
Consumer Durables	4.14%
Dixon Technologies (India) Limited	1.85%
Volta Limited	1.05%
KALYAN JEWELLERS INDIA LTD	0.62%
Berger Paints (I) Limited	0.48%
Metro Brands Limited	0.14%
Chemicals & Petrochemicals	3.95%
SRF Limited	1.41%
Solar Industries India Limited	0.74%
Gujarat Fluorochemicals Limited	0.51%
Deepak Nitrite Limited	0.44%
Linde India Limited	0.43%
Tata Chemicals Limited	0.42%
Capital Markets	3.77%
BSE Limited	2.19%
HDFC Asset Management Company Limited	1.28%
Nippon Life India Asset Management Limited	0.31%
Realty	3.29%





# 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
Godrej Properties Limited	1.02%
Phoenix Mills Limited	1.00%
Prestige Estates Projects Limited	0.66%
Oberoi Realty Limited	0.61%
Leisure Services	3.02%
The Indian Hotels Company Limited	2.19%
Jubilant Foodworks Limited	0.83%
Fertilizers & Agrochemicals	3.00%
UPL Limited	1.11%
PI Industries Limited	0.85%
Coromandel International Limited	0.68%
Bayer Cropsience Limited	0.21%
FERTILIZERS & CHEMICALS TRAVANCORE LIMIT	0.15%
Telecom - Services	2.97%
Indus Towers Limited	1.40%
Vodafone Idea Limited	0.68%
Tata Communications Limited	0.55%
Bharti Hexacom Limited	0.34%
Financial Technology (Fintech)	2.53%
PB Fintech Limited	1.68%
One 97 Communications Limited	0.84%
Personal Products	1.94%
Colgate Palmolive (India) Limited	1.13%
Procter & Gamble Hygiene and Health Care Limited	0.45%
Emami Limited	0.36%
Agricultural Food & other Products	1.91%
Marico Limited	1.10%
Patanjali Foods Limited	0.67%
Adani Wilmar Limited	0.14%
Insurance	1.70%
Max Financial Services Limited	0.89%
General Insurance Corporation Of India	0.40%
Star Health & Allied Insurance Limited	0.29%
The New India Assurance Company Limited	0.12%
Ferrous Metals	1.62%
Jindal Stainless Limited	0.66%
Steel Authority of India Limited	0.53%
Lloyds Metals & Energy Ltd	0.43%
Cement & Cement Products	1.54%
JK Cement Limited	0.64%
Dalmia Bharat Limited	0.47%
ACC Limited	0.43%
Gas	1.42%
Petronet LNG Limited	0.74%
Indraprastha Gas Limited	0.46%
Gujarat Gas Limited	0.22%
Agricultural Commercial & Construction Vehicles	1.39%
Ashok Leyland Limited	1.06%

Issuer	% to Net Assets
Escorts Kubota Limited	0.33%
Power	1.28%
Torrent Power Limited	0.83%
NLC India Limited	0.23%
SJVN Limited	0.21%
Textiles & Apparels	1.16%
Page Industries Limited	0.88%
K.P.R. Mill Limited	0.28%
Retailing	1.11%
FSN E-Commerce Ventures Limited	0.75%
Aditya Birla Fashion and Retail Limited	0.36%
Transport Infrastructure	1.10%
GMR Airport Ltd	0.87%
JSW Infrastructure Ltd	0.24%
Industrial Manufacturing	1.08%
Mazagon Dock Shipbuilders Limited	0.45%
Cochin Shipyard Limited	0.37%
Honeywell Automation India Limited	0.26%
Petroleum Products	1.05%
Hindustan Petroleum Corporation Limited	0.98%
Mangalore Refinery and Petrochemicals Limited	0.07%
Transport Services	1.04%
Container Corporation of India Limited	0.60%
Delhivery Ltd	0.44%
Construction	0.95%
Rail Vikas Nigam Limited	0.66%
IRB Infrastructure Developers Limited	0.30%
IT - Services	0.79%
L&T Technology Services Limited	0.43%
Tata Technologies Ltd	0.36%
Minerals & Mining	0.75%
NMDC Limited	0.75%
Oil	0.65%
Oil India Limited	0.65%
Beverages	0.51%
United Breweries Limited	0.51%
Diversified	0.50%
3M India Limited	0.26%
Godrej Industries Limited	0.24%
Non - Ferrous Metals	0.40%
Hindustan Zinc Limited	0.40%
Aerospace & Defense	0.31%
Bharat Dynamics Limited	0.31%
Entertainment	0.17%
Sun TV Network Limited	0.17%
Cash & Current Assets	0.04%
<b>Total Net Assets</b>	<b>100.00%</b>



## Investment Performance

NAV as on February 28, 2025: ₹ 19.5368

Inception - April 01, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Midcap 150 Index Fund	18.66%	NA	18.34%	-0.94%
Value of Std Investment of ₹ 10,000	19537	NA	16580	9905
Benchmark - Nifty Midcap 150 TRI	19.39%	NA	19.43%	0.07%
Value of Std Investment of ₹ 10,000	20014	NA	17043	10007
Additional Benchmark - Nifty 50 TRI	12.03%	NA	10.92%	1.89%
Value of Std Investment of ₹ 10,000	15599	NA	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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 (₹)	460000	NA	360000	120000
Market Value of amount Invested	608535	NA	444128	104756
Scheme Returns (CAGR)	14.72%	NA	14.16%	-22.88%
Nifty Midcap 150 TRI returns# (CAGR)	15.75%	NA	15.15%	-22.29%
Nifty 50 TRI returns## (CAGR)	9.23%	NA	8.71%	-12.15%

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.



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	19.5368	20.0244
IDCW <sup>1</sup> :	19.5338	20.0241

<sup>1</sup>Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-1.02	-0.46
3 Years (%)	-1.09	-0.34
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.73	0.02





## 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

0.2 Years

### Tracking Error

Regular	0.43%
Direct	0.43%

### 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	₹	200.57	Crores
AUM as on last day	₹	183.99	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	21.62%
Sharpe Ratio	0.42
Beta	1.00
Tracking Error (3 year)	0.42%
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 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) for calculating Sharpe Ratio

## PORTFOLIO

Issuer	% to Net Assets
Capital Markets	18.41%
Multi Commodity Exchange of India Limited	4.51%
Central Depository Services (India) Limited	3.49%
360 ONE WAM Ltd	3.44%
Computer Age Management Services Limited	2.66%
Angel Broking Limited	2.23%
Indian Energy Exchange Limited	2.09%
Pharmaceuticals & Biotechnology	10.37%
Laurus Labs Limited	3.67%
Glenmark Pharmaceuticals Limited	3.41%
Piramal Pharma Ltd	2.07%
Natco Pharma Limited	1.22%
Consumer Durables	8.07%
Blue Star Limited	4.41%
Crompton Greaves Consumer Electricals Limited	3.66%
Finance	6.86%
Manappuram Finance Limited	1.95%
Piramal Enterprises Limited	1.84%
PNB Housing Finance Limited	1.83%
IIFL Finance Limited	1.24%
Chemicals & Petrochemicals	5.18%
Navin Fluorine International Limited	2.32%
Atul Limited	1.50%
Aarti Industries Limited	1.36%
Banks	4.47%
Karur Vysya Bank Ltd/The	2.80%
RBL Bank Limited	1.67%
Construction	4.37%
Kalpataru Projects International Ltd.	1.77%
NBCC (India) Limited	1.33%
NCC Limited	1.26%
Non - Ferrous Metals	3.99%
National Aluminium Company Limited	2.82%

Issuer	% to Net Assets
Hindustan Copper Limited	1.17%
IT - Software	3.97%
Zensar Technologies Limited	1.50%
Sonata Software Limited	1.24%
Birlasoft Limited	1.23%
Auto Components	3.30%
Amara Raja Energy & Mobility Limited	2.12%
Ramkrishna Forgings Limited	1.18%
Beverages	2.87%
Radico Khaitan Limited	2.87%
Entertainment	2.66%
Zee Entertainment Enterprises Limited	1.52%
PVR Limited	1.14%
Gas	2.63%
Gujarat State Petronet Limited	1.39%
Mahanagar Gas Limited	1.25%
Commercial Services & Supplies	2.36%
Redington (India) Limited	2.36%
Realty	2.31%
Brigade Enterprises Limited	2.31%
IT - Services	1.90%
Cyient Limited	1.90%
Cement & Cement Products	1.86%
The Ramco Cements Limited	1.86%
Petroleum Products	1.82%
Castrol India Limited	1.82%
Healthcare Services	1.74%
Narayana Hrudayalaya Limited	1.74%
Electrical Equipment	1.73%
Apar Industries Limited	1.73%
Paper Forest & Jute Products	1.73%
Aditya Birla Real Estate Ltd.	1.73%
Power	1.46%





Issuer	% to Net Assets
CESC Limited	1.46%
Transport Services	1.42%
Great Eastern Shipping Co Ltd/The	1.42%
Telecom - Services	1.29%
Himachal Futuristic Communications Limited	1.29%
Industrial Products	1.09%

Issuer	% to Net Assets
Finolex Cables Limited	1.09%
Retailing	1.06%
Indiamart Intermesh Limited	1.06%
Telecom - Equipment & Accessories	0.98%
Tejas Networks Limited	0.98%
Cash & Current Assets	0.11%
<b>Total Net Assets</b>	<b>100.00%</b>

### Investment Performance NAV as on February 28, 2025: ₹ 16.9348

Inception - April 01, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Smallcap 50 Index Fund	14.40%	NA	15.38%	-4.10%
Value of Std Investment of ₹ 10,000	16935	NA	15366	9588
Benchmark - Nifty Smallcap 50 TRI	15.82%	NA	17.21%	-2.71%
Value of Std Investment of ₹ 10,000	17769	NA	16111	9729
Additional Benchmark - Nifty 50 TRI	12.03%	NA	10.92%	1.89%
Value of Std Investment of ₹ 10,000	15599	NA	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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
<b>Growth</b>	16.9348	17.3566
<b>IDCW<sup>1</sup>:</b>	16.9364	17.3535

<sup>1</sup>Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
<b>1 Year (%)</b>	<b>-1.41</b>	<b>-0.86</b>
<b>3 Years (%)</b>	<b>-1.83</b>	<b>-1.12</b>
<b>5 Years (%)</b>	-	-
<b>10 Years (%)</b>	-	-
<b>Since Launch (%)</b>	<b>-1.41</b>	<b>-0.69</b>

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	460000	NA	360000	120000
Market Value of amount Invested	587474	NA	449726	101309
Scheme Returns (CAGR)	12.83%	NA	15.03%	-27.79%
Nifty Smallcap 50 TRI returns# (CAGR)	14.63%	NA	17.00%	-27.23%
Nifty 50 TRI returns## (CAGR)	9.23%	NA	8.71%	-12.15%

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

0.2 Years

#### Tracking Error

Regular	0.22%
Direct	0.22%

### 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	₹	331.57	Crores
AUM as on last day	₹	292.50	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
<b>Aerospace &amp; Defense</b>	<b>64.72%</b>
Bharat Electronics Limited	21.36%
Hindustan Aeronautics Limited	18.70%
Bharat Dynamics Limited	6.61%
Astra Microwave Products Limited	3.78%
Zen Technologies Ltd	3.35%
Data Patterns India Private Limited	3.13%
Garden Reach Shipbuilders & Engineers Limited	2.71%
MTAR Technologies Limited	1.86%
Paras Defence & Space Technologies Ltd	0.97%
Mishra Dhatu Nigam Limited	0.87%

Issuer	% to Net Assets
Dcx Systems Ltd	0.81%
ideaForge Technology Ltd	0.56%
<b>Industrial Manufacturing</b>	<b>19.47%</b>
Mazagon Dock Shipbuilders Limited	9.62%
Cochin Shipyard Limited	7.90%
Dynamatic Technologies Ltd	1.95%
<b>Chemicals &amp; Petrochemicals</b>	<b>15.61%</b>
Solar Industries India Limited	15.61%
Cash & Current Assets	0.21%
<b>Total Net Assets</b>	<b>100.00%</b>

### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	7.3259	7.3529
IDCW <sup>1</sup> :	7.3244	7.3531

<sup>1</sup>Income 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

0.2 years

#### Tracking Error

Regular	0.11%
Direct	0.11%

### 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	₹	30.51	Crores
AUM as on last day	₹	28.90	Crores

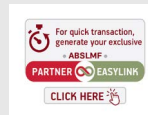
#### Total Expense Ratio (TER)

Regular	1.07%
Direct	0.42%

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
<b>Power</b>	<b>29.60%</b>
NTPC Limited	9.25%
Power Grid Corporation of India Limited	7.15%
Tata Power Company Limited	3.60%
Adani Power Limited	2.66%
Adani Green Energy Limited	1.77%
JSW Energy Limited	1.52%
NHPC Limited	1.43%
Torrent Power Limited	1.33%
CESC Limited	0.51%
SJVN Limited	0.37%
<b>Construction</b>	<b>29.27%</b>
Larsen & Toubro Limited	12.15%
Rail Vikas Nigam Limited	4.89%
Kalpataru Projects International Ltd.	2.42%
IRB Infrastructure Developers Limited	2.25%
NCC Limited	2.24%
KEC International Limited	2.16%
NBCC (India) Limited	1.95%
Iron International Limited	1.22%

Issuer	% to Net Assets
<b>Finance</b>	<b>10.03%</b>
Power Finance Corporation Limited	4.49%
REC Limited	3.79%
Indian Railway Finance Corporation Limited	1.75%
<b>Transport Infrastructure</b>	<b>9.08%</b>
Adani Ports and Special Economic Zone Limited	6.67%
GMR Airport Ltd	2.12%
Gujarat Pipavav Port Limited	0.29%
<b>Oil</b>	<b>9.02%</b>
Oil & Natural Gas Corporation Limited	7.46%
Oil India Limited	1.56%
<b>Transport Services</b>	<b>8.18%</b>
InterGlobe Aviation Limited	7.49%
Great Eastern Shipping Co Ltd/The	0.70%
<b>Gas</b>	<b>4.23%</b>
GAIL (India) Limited	3.57%
Gujarat State Petronet Limited	0.66%
<b>Cash &amp; Current Assets</b>	<b>0.58%</b>
<b>Total Net Assets</b>	<b>100.00%</b>

### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	7.8573	7.8715
IDCW <sup>3</sup> :	7.8574	7.8715

<sup>3</sup>Income 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

0.2 Years

#### NAV:

25.4746

### Fund Category

Exchange Traded Fund (ETF)

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

Entry Load Nil  
Exit Load Nil

#### AUM

Monthly Average AUM ₹ 2934.58 Crores  
AUM as on last day ₹ 2864.25 Crores

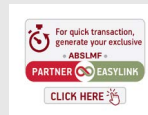
#### Total Expense Ratio (TER)

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 13.12%  
Sharpe Ratio 0.34  
Beta 1.00  
Tracking Error (3 year) 0.03%  
Treyner 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 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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
<b>Banks</b>	<b>30.90%</b>
HDFC Bank Limited	13.28%
ICICI Bank Limited	8.56%
Axis Bank Limited	2.92%
Kotak Mahindra Bank Limited	2.82%
State Bank of India	2.67%
IndusInd Bank Limited	0.66%
<b>IT - Software</b>	<b>13.14%</b>
Infosys Limited	6.13%
Tata Consultancy Services Limited	3.59%
HCL Technologies Limited	1.68%
Tech Mahindra Limited	0.95%
Wipro Limited	0.79%
<b>Petroleum Products</b>	<b>8.67%</b>
Reliance Industries Limited	8.21%
Bharat Petroleum Corporation Limited	0.46%
<b>Automobiles</b>	<b>7.23%</b>
Mahindra & Mahindra Limited	2.31%
Maruti Suzuki India Limited	1.58%
Tata Motors Limited	1.31%
Bajaj Auto Limited	0.88%
Eicher Motors Limited	0.66%
Hero MotoCorp Limited	0.48%
<b>Diversified FMCG</b>	<b>5.66%</b>
ITC Limited	3.70%
Hindustan Unilever Limited	1.96%
<b>Finance</b>	<b>4.31%</b>
Bajaj Finance Limited	2.41%
Bajaj Finserv Limited	1.03%
Shriram Finance Ltd	0.87%
Telecom - Services	4.24%
Bharti Airtel Limited	4.24%
<b>Construction</b>	<b>3.75%</b>
Larsen & Toubro Limited	3.75%

Issuer	% to Net Assets
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>3.20%</b>
Sun Pharmaceutical Industries Limited	1.73%
<b>Cipla Limited</b>	<b>0.78%</b>
Dr. Reddys Laboratories Limited	0.69%
<b>Power</b>	<b>2.63%</b>
NTPC Limited	1.49%
Power Grid Corporation of India Limited	1.15%
<b>Consumer Durables</b>	<b>2.28%</b>
Titan Company Limited	1.28%
<b>Asian Paints Limited</b>	<b>0.99%</b>
<b>Ferrous Metals</b>	<b>2.07%</b>
Tata Steel Limited	1.15%
JSW Steel Limited	0.92%
<b>Cement &amp; Cement Products</b>	<b>2.03%</b>
UltraTech Cement Limited	1.16%
Grasim Industries Limited	0.86%
<b>Food Products</b>	<b>1.34%</b>
Nestle India Limited	0.79%
Britannia Industries Limited	0.55%
<b>Insurance</b>	<b>1.30%</b>
HDFC Life Insurance Company Limited	0.66%
SBI Life Insurance Company Limited	0.65%
<b>Retailing</b>	<b>1.09%</b>
Trent Limited	1.09%
<b>Non - Ferrous Metals</b>	<b>0.93%</b>
Hindalco Industries Limited	0.93%
<b>Aerospace &amp; Defense</b>	<b>0.89%</b>
Bharat Electronics Limited	0.89%
<b>Oil</b>	<b>0.88%</b>
Oil & Natural Gas Corporation Limited	0.88%
<b>Consumable Fuels</b>	<b>0.84%</b>
Coal India Limited	0.84%
<b>Transport Infrastructure</b>	<b>0.79%</b>
Adani Ports and Special Economic Zone Limited	0.79%



Issuer	% to Net Assets
Agricultural Food & other Products	0.63%
Tata Consumer Products Limited	0.63%
Healthcare Services	0.62%
Apollo Hospitals Enterprise Limited	0.62%
Metals & Minerals Trading	0.53%

Issuer	% to Net Assets
Adani Enterprises Limited	0.53%
Cash & Current Assets	0.06%
<b>Total Net Assets</b>	<b>100.00%</b>



## Investment Performance

NAV as on February 28, 2025: ₹ 25.4746

Inception - July 21, 2011	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty 50 ETF	11.73%	15.82%	10.87%	1.80%
Value of Std Investment of ₹ 10,000	45290	20855	13633	10181
Benchmark - Nifty 50 TRI	11.91%	15.94%	10.92%	1.89%
Value of Std Investment of ₹ 10,000	46272	20966	13652	10190
Additional Benchmark - BSE Sensex TRI	12.00%	15.22%	10.56%	2.19%
Value of Std Investment of ₹ 10,000	46774	20326	13519	10220

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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 (%)	-0.09
3 Years (%)	-0.05
5 Years (%)	-0.12
10 Years (%)	-0.08
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

0.2 Years

### NAV:

72.4904

## Fund Category

Exchange Traded Fund (ETF)

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

Entry Load	Nil
Exit Load	Nil

### AUM

Monthly Average AUM	₹	318.64	Crores
AUM as on last day	₹	306.19	Crores

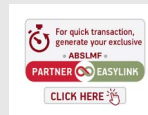
### Total Expense Ratio (TER)

Regular	0.08%
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Including additional expenses and goods and service tax on management fees.

### Tracking Error

Regular	0.05%
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### Other Parameters

Standard Deviation	12.74%
Sharpe Ratio	0.32
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 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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
<b>Banks</b>	<b>35.97%</b>
HDFC Bank Limited	15.41%
ICICI Bank Limited	9.99%
Axis Bank Limited	3.40%
Kotak Mahindra Bank Limited	3.29%
State Bank of India	3.11%
IndusInd Bank Limited	0.77%
<b>IT - Software</b>	<b>14.40%</b>
Infosys Limited	7.17%
Tata Consultancy Services Limited	4.15%
HCL Technologies Limited	1.96%
Tech Mahindra Limited	1.11%
Petroleum Products	9.55%
Reliance Industries Limited	9.55%
Diversified FMCG	6.60%
ITC Limited	4.30%
Hindustan Unilever Limited	2.30%
Automobiles	6.07%
Mahindra & Mahindra Limited	2.68%
Maruti Suzuki India Limited	1.86%
Tata Motors Limited	1.53%
Telecom - Services	4.94%
Bharti Airtel Limited	4.94%
Construction	4.35%
Larsen & Toubro Limited	4.35%

Issuer	% to Net Assets
<b>Finance</b>	<b>4.00%</b>
Bajaj Finance Limited	2.80%
Bajaj Finserv Limited	1.20%
<b>Power</b>	<b>3.08%</b>
NTPC Limited	1.74%
Power Grid Corporation of India Limited	1.34%
Consumer Durables	2.67%
Titan Company Limited	1.51%
Asian Paints Limited	1.16%
Pharmaceuticals & Biotechnology	2.02%
Sun Pharmaceutical Industries Limited	2.02%
Retailing	1.77%
Zomato Limited	1.77%
Cement & Cement Products	1.34%
UltraTech Cement Limited	1.34%
Ferrous Metals	1.33%
Tata Steel Limited	1.33%
Transport Infrastructure	0.92%
Adani Ports and Special Economic Zone Limited	0.92%
Food Products	0.92%
Nestle India Limited	0.92%
Cash & Current Assets	0.07%
<b>Total Net Assets</b>	<b>100.00%</b>



## Investment Performance

NAV as on February 28, 2025: ₹ 72.4904

Inception - July 18, 2016	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life BSE Sensex ETF	11.80%	15.12%	10.47%	2.05%
Value of Std Investment of ₹ 10,000	26167	20234	13486	10206
Benchmark - BSE Sensex TRI	13.24%	15.22%	10.56%	2.19%
Value of Std Investment of ₹ 10,000	29219	20326	13519	10220
Additional Benchmark - Nifty 50 TRI	13.07%	15.94%	10.92%	1.89%
Value of Std Investment of ₹ 10,000	28845	20966	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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 (%)	-0.14
3 Years (%)	-0.09
5 Years (%)	-0.10
10 Years (%)	-
Since Launch (%)	-1.44



## 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

0.2 Years

#### NAV:

59.3459

### Fund Category

Exchange Traded Fund (ETF)

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

Entry Load Nil  
Exit Load Nil

#### AUM

Monthly Average AUM ₹ 41.51 Crores  
AUM as on last day<sup>a</sup> ₹ 39.65 Crores

<sup>a</sup>Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 153.91 Crs as on February 28, 2025.

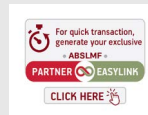
#### Total Expense Ratio (TER)

Regular 0.16%

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

#### Tracking Error

Regular 0.14%



#### Other Parameters

Standard Deviation	19.67%
Sharpe Ratio	0.35
Beta	1.00
Tracking Error (3 year)	0.12%
Treynor Ratio	0.07

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

Risk Free Rate assumed to be 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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	14.39%
Jio Financial Services Limited	3.33%
Cholamandalam Investment and Finance Company Limited	2.86%
Power Finance Corporation Limited	2.59%
Bajaj Holdings & Investments Limited	2.44%
REC Limited	2.19%
Indian Railway Finance Corporation Limited	0.98%
Retailing	12.65%
Zomato Limited	7.52%
Info Edge (India) Limited	2.67%
Avenue Supermarkets Limited	2.46%
Power	9.27%
Tata Power Company Limited	2.80%
Adani Power Limited	1.84%
JSW Energy Limited	1.21%
Adani Green Energy Limited	1.16%
Adani Energy Solutions Limited	1.15%
NHPC Limited	1.12%
Pharmaceuticals & Biotechnology	5.82%
Divi's Laboratories Limited	3.40%
Torrent Pharmaceuticals Limited	1.35%
Zydus Lifesciences Limited	1.07%
Banks	5.65%
Bank of Baroda	1.79%
Punjab National Bank	1.47%
Canara Bank	1.33%
Union Bank of India	1.06%
Beverages	4.70%
Varun Beverages Limited	2.85%
United Spirits Limited	1.85%
Electrical Equipment	4.38%
Siemens Limited	1.99%
ABB India Limited	1.26%

Issuer	% to Net Assets
Bharat Heavy Electricals Limited	1.12%
Transport Services	4.29%
InterGlobe Aviation Limited	4.29%
Insurance	3.82%
ICICI Lombard General Insurance Company Limited	1.97%
ICICI Prudential Life Insurance Company Limited	1.05%
Life Insurance Corp of India	0.80%
Realty	3.53%
DLF Limited	1.99%
Macrotech Developers Limited	1.54%
Cement & Cement Products	3.31%
Shree Cement Limited	1.79%
Ambuja Cements Limited	1.52%
Personal Products	3.27%
Godrej Consumer Products Limited	1.85%
Dabur India Limited	1.42%
Diversified Metals	3.27%
Vedanta Limited	3.27%
Aerospace & Defense	2.86%
Hindustan Aeronautics Limited	2.86%
Auto Components	2.83%
Samvardhana Motherson International Limited	1.71%
Bosch Limited	1.12%
Gas	2.81%
GAIL (India) Limited	2.06%
Adani Gas Limited	0.75%
Automobiles	2.55%
TVS Motor Company Limited	2.55%
IT - Software	2.11%
LTIMindtree Limited	2.11%
Petroleum Products	2.08%
Indian Oil Corporation Limited	2.08%
Chemicals & Petrochemicals	1.99%





Issuer	% to Net Assets
Pidilite Industries Limited	1.99%
Consumer Durables	1.75%
Havells India Limited	1.75%
Ferrous Metals	1.59%
Jindal Steel & Power Limited	1.59%

Issuer	% to Net Assets
Leisure Services	0.99%
Indian Railway Catering & Tourism Corporation Limited	0.99%
Cash & Current Assets	0.10%
<b>Total Net Assets</b>	<b>100.00%</b>

## Investment Performance NAV as on February 28, 2025: ₹ 59.3459

Inception - December 18, 2018	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Next 50 ETF	13.20%	17.27%	13.30%	-2.49%
Value of Std Investment of ₹ 10,000	21564	22194	14548	9751
Benchmark - Nifty Next 50 TR Index	12.78%	17.51%	13.41%	-2.54%
Value of Std Investment of ₹ 10,000	21075	22423	14592	9745
Additional Benchmark - BSE Sensex Next 50 TRI	14.59%	20.80%	17.10%	2.42%
Value of Std Investment of ₹ 10,000	23260	25756	16063	10243

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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 (%)	0.06
3 Years (%)	-0.11
5 Years (%)	-0.24
10 Years (%)	-
Since Launch (%)	-0.23



## 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

0.2 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	₹	2934.58	Crores
AUM as on last day	₹	2864.25	Crores

#### Total Expense Ratio (TER)

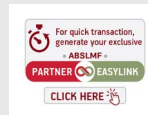
Regular	0.17%
Including additional expenses and goods and service tax on management fees.	

#### Tracking Error

Regular	0.07%
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#### NAV:

49.0626



#### Other Parameters

Standard Deviation	14.32%
Sharpe Ratio	0.31
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 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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
<b>Banks</b>	<b>99.99%</b>
HDFC Bank Limited	28.89%
ICICI Bank Limited	24.69%
Kotak Mahindra Bank Limited	9.87%
Axis Bank Limited	8.57%
State Bank of India	7.70%
IndusInd Bank Limited	4.90%
The Federal Bank Limited	3.25%

Issuer	% to Net Assets
Bank of Baroda	2.75%
IDFC First Bank Limited	2.71%
AU Small Finance Bank Limited	2.37%
Punjab National Bank	2.25%
Canara Bank	2.04%
<b>Cash &amp; Current Assets</b>	<b>0.01%</b>
<b>Total Net Assets</b>	<b>100.00%</b>

### Investment Performance

NAV as on February 28, 2025: ₹49.0626

Inception - October 23, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Bank ETF	10.26%	11.01%	10.83%	5.54%
Value of Std Investment of ₹ 10,000	16875	16867	13618	10555
Benchmark - Nifty Bank TRI	10.29%	11.28%	11.04%	5.76%
Value of Std Investment of ₹ 10,000	16894	17076	13696	10577
Additional Benchmark - Nifty 50 TRI	14.08%	15.94%	10.92%	1.89%
Value of Std Investment of ₹ 10,000	20250	20966	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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



## 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

0.2 Years

#### Tracking Error

Regular **0.03%**

### Fund Category

Exchange Traded Fund (ETF)

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

Entry Load Nil  
Exit Load Nil

#### AUM

Monthly Average AUM ₹ **40.88** Crores  
AUM as on last day ₹ **37.95** Crores

#### Total Expense Ratio (TER)

Regular **0.21%**  
Including additional expenses and goods and service tax on management fees.

#### NAV:

12.9828



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#### Other Parameters

Standard Deviation	17.26%
Sharpe Ratio	0.61
Beta	1.00
Tracking Error (3 year)	0.34%
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 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>79.91%</b>
Sun Pharmaceutical Industries Limited	21.77%
Cipla Limited	9.80%
Divi's Laboratories Limited	8.81%
Dr. Reddys Laboratories Limited	8.62%
Lupin Limited	5.81%
Aurobindo Pharma Limited	3.74%
Torrent Pharmaceuticals Limited	3.50%
Alkem Laboratories Limited	3.12%
Zydus Lifesciences Limited	2.77%
Laurus Labs Limited	2.62%
Glenmark Pharmaceuticals Limited	2.44%

Issuer	% to Net Assets
IPCA Laboratories Limited	2.33%
Abbott India Limited	2.00%
Biocon Limited	1.72%
Granules India Limited	0.85%
<b>Healthcare Services</b>	<b>20.05%</b>
Max Healthcare Institute Limited	9.19%
Apollo Hospitals Enterprise Limited	7.76%
Syngene International Limited	1.49%
Dr. Lal Path Labs Limited	1.09%
<b>METROPOLIS HEALTHCARE LIMITED</b>	<b>0.52%</b>
<b>Cash &amp; Current Assets</b>	<b>0.04%</b>
<b>Total Net Assets</b>	<b>100.00%</b>



### Investment Performance

NAV as on February 28, 2025: ₹ 12.9828

Inception - October 20, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Healthcare ETF	12.83%	NA	16.93%	6.50%
Value of Std Investment of ₹ 10,000	15006	NA	15996	10652
Benchmark - Nifty Healthcare TRI	12.39%	NA	16.90%	6.75%
Value of Std Investment of ₹ 10,000	14808	NA	15981	10677
Additional Benchmark - Nifty 50 TRI	7.12%	NA	10.92%	1.89%
Value of Std Investment of ₹ 10,000	12602	NA	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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 (%)	-0.25
3 Years (%)	0.03
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	0.03





# Aditya Birla Sun Life Nifty IT ETF

An open ended exchange traded fund tracking Nifty IT TRI

BSE Scrip Code: 543472 | Symbol: TECH



Wealth Solutions

## Fund 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

0.2 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	₹	18.38	Crores
AUM as on last day <sup>a</sup>	₹	10.69	Crores

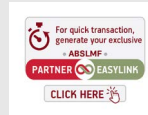
<sup>a</sup>Net assets excludes aggregate investments by other Schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹19.35 Crs as on February 28, 2025.

#### NAV:

39.3485

#### Tracking Error

Regular	0.14%
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#### Other Parameters

Standard Deviation	21.38%
Sharpe Ratio	-0.06
Beta	1.00
Tracking Error (3 year)	0.12%
Treynor Ratio	-0.01

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

Risk Free Rate assumed to be 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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	98.61%
Infosys Limited	29.05%
Tata Consultancy Services Limited	22.58%
HCL Technologies Limited	10.58%
Tech Mahindra Limited	9.92%
Wipro Limited	8.26%
Persistent Systems Limited	5.87%

Issuer	% to Net Assets
Coforge Limited	5.15%
LTIMindtree Limited	4.53%
Mphasis Limited	2.67%
IT - Services	1.31%
L&T Technology Services Limited	1.31%
Cash & Current Assets	0.09%
<b>Total Net Assets</b>	<b>100.00%</b>

### Investment Performance

NAV as on February 28, 2025: ₹ 39.3485

Inception - Oct 29, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty IT ETF	4.10%	NA	5.16%	0.67%
Value of Std Investment of ₹ 10,000	11436	NA	11629	10068
Benchmark - Nifty IT TRI	4.48%	NA	5.48%	1.16%
Value of Std Investment of ₹ 10,000	11575	NA	11737	10116
Additional Benchmark - Nifty 50 TRI	8.21%	NA	10.92%	1.89%
Value of Std Investment of ₹ 10,000	13012	NA	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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 (%)	-0.48
3 Years (%)	-0.32
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	-0.38





## 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

0.2 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 ₹ 32.53 Crores  
AUM as on last day ₹ 31.55 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:

8.2040

## PORTFOLIO

Issuer	% to Net Assets
Power	28.51%
NTPC Limited	14.80%
Power Grid Corporation of India Limited	11.40%
NHPC Limited	2.31%
Aerospace & Defense	14.72%
Bharat Electronics Limited	8.84%
Hindustan Aeronautics Limited	5.88%
Finance	11.84%
Power Finance Corporation Limited	5.31%
REC Limited	4.51%
Indian Railway Finance Corporation Limited	2.01%
Petroleum Products	11.70%
Bharat Petroleum Corporation Limited	4.61%
Indian Oil Corporation Limited	4.27%
Hindustan Petroleum Corporation Limited	2.83%
Oil	10.64%
Oil & Natural Gas Corporation Limited	8.77%
Oil India Limited	1.87%

Issuer	% to Net Assets
Consumable Fuels	8.41%
Coal India Limited	8.41%
Gas	4.23%
GAIL (India) Limited	4.23%
Electrical Equipment	2.31%
Bharat Heavy Electricals Limited	2.31%
Minerals & Mining	2.16%
NMDC Limited	2.16%
Leisure Services	2.03%
Indian Railway Catering & Tourism Corporation Limited	2.03%
Transport Services	1.72%
Container Corporation of India Limited	1.72%
Ferrous Metals	1.52%
Steel Authority of India Limited	1.52%
Cash & Current Assets	0.22%
<b>Total Net Assets</b>	<b>100.00%</b>

### Investment Performance

NAV as on February 28, 2025: ₹ 8.2040

Inception - May 13, 2011	Since Inception	5 Years	3 Years	6 month
Aditya Birla Sun Life Nifty PSE ETF	-23.00%	NA	NA	-57.98%
Value of Std Investment of ₹ 10,000	8143	NA	NA	6460
Benchmark - Domestic Price of Physical Gold	-20.49%	NA	NA	-58.04%
Value of Std Investment of ₹ 10,000	8350	NA	NA	6455

The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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





# Aditya Birla Sun Life Gold ETF

An open ended scheme tracking physical price of Gold  
BSE Scrip Code: 533408 | Symbol: BSLGOLDETF



Wealth Solutions

## 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

3.0 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 ₹ 651.56 Crores  
AUM as on last day<sup>^</sup> ₹ 665.43 Crores

<sup>^</sup>Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 37714 Crs as on February 28, 2025.

#### Total Expense Ratio (TER)

Regular 0.54%  
Including additional expenses and goods and service tax on management fees.

#### NAV:

75.3397



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#### Other Parameters

Standard Deviation 11.82%  
Sharpe Ratio 0.93  
Beta 0.98  
Tracking Error (3 year) 0.25%  
Treyner 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 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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
<b>GOLD</b>	<b>98.41%</b>	
Gold	98.41%	
Cash & Current Assets	1.59%	
<b>Total Net Assets</b>	<b>100.00%</b>	

Investment Performance	NAV as on February 28, 2025: ₹ 75.3397			
Inception - May 13, 2011	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Gold ETF	9.23%	13.89%	17.44%	35.22%
Value of Std Investment of ₹ 10,000	33842	19173	16205	13533
Benchmark - Domestic Price of Physical Gold	10.23%	14.73%	18.47%	36.73%
Value of Std Investment of ₹ 10,000	38366	19897	16637	13685

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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 (₹)	1650000	600000	360000	120000
Market Value of amount Invested	3711213	910477	498183	139693
Scheme Returns (CAGR)	11.06%	16.72%	22.33%	32.10%
Domestic Price of Physical Gold returns# (CAGR)	11.94%	17.67%	23.45%	33.38%

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 (%)	-1.53
3 Years (%)	-1.03
5 Years (%)	-0.85
10 Years (%)	-0.93
Since Launch (%)	-1.06





### 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

3.1 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	₹	575.37	Crores
AUM as on last day <sup>a</sup>	₹	579.48	Crores

<sup>a</sup>Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 153.65 Crs as on February 28, 2025.

#### 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:

94.3609

#### Tracking Error

Regular	0.55%
---------	-------

## PORTFOLIO

Issuer	% to Net Assets
SILVER	97.73%
Silver	97.73%
Cash & Current Assets	2.27%
<b>Total Net Assets</b>	<b>100.00%</b>



#### Investment Performance

NAV as on February 28, 2025: ₹ 94.3609

Inception - January 31, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Silver ETF	13.95%	NA	11.41%	33.35%
Value of Std Investment of ₹ 10,000	14952	NA	13833	13346
Benchmark - Price of Silver	14.73%	NA	12.12%	34.82%
Value of Std Investment of ₹ 10,000	15268	NA	14099	13493

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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 (%)	-1.46
3 Years (%)	-0.71
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	-0.78







### 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

0.2 Years

#### Fund Category

Exchange Traded Fund (ETF)

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

Entry Load	Nil
Exit Load	Nil

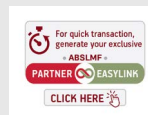
#### AUM

Monthly Average AUM	₹	44.37	Crores
AUM as on last day	₹	41.03	Crores

#### Total Expense Ratio (TER)

Regular	0.32%
---------	-------

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 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:

27.0005

#### Tracking Error

Regular	0.17%
---------	-------

## PORTFOLIO

Issuer	% to Net Assets
IT - Software	25.15%
Infosys Limited	5.39%
Tech Mahindra Limited	5.27%
HCL Technologies Limited	5.05%
Persistent Systems Limited	4.52%
Coforge Limited	3.44%
Oracle Financial Services Software Limited	1.49%
Pharmaceuticals & Biotechnology	14.41%
Sun Pharmaceutical Industries Limited	5.27%
Divi's Laboratories Limited	5.03%
Lupin Limited	2.61%
Torrent Pharmaceuticals Limited	1.51%
Retailing	12.76%
Zomato Limited	4.95%
Trent Limited	4.18%
Info Edge (India) Limited	3.63%
Consumer Durables	8.06%
Dixon Technologies (India) Limited	4.70%
Voltas Limited	1.76%
KALYAN JEWELLERS INDIA LTD	1.60%
Telecom - Services	5.98%
Bharti Airtel Limited	5.98%
Automobiles	5.29%
Mahindra & Mahindra Limited	5.29%
Financial Technology (Fintech)	4.36%
PB Fintech Limited	3.13%

Issuer	% to Net Assets
One 97 Communications Limited	1.23%
Leisure Services	4.21%
The Indian Hotels Company Limited	4.21%
Aerospace & Defense	3.88%
Bharat Electronics Limited	3.88%
Capital Markets	3.34%
BSE Limited	3.34%
Diversified Metals	2.73%
Vedanta Limited	2.73%
Auto Components	2.53%
Samvardhana Motherson International Limited	1.41%
Bosch Limited	1.13%
Beverages	2.15%
United Spirits Limited	2.15%
Banks	2.12%
The Federal Bank Limited	2.12%
Electrical Equipment	2.08%
Siemens Limited	2.08%
Oil	0.91%
Oil India Limited	0.91%
Cash & Current Assets	0.03%
<b>Total Net Assets</b>	<b>100.00%</b>

#### Investment Performance

NAV as on February 28, 2025: ₹ 27.0005

Inception - Aug 12, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty 200 Momentum 30 ETF	15.11%	NA	NA	-10.59%
Value of Std Investment of ₹ 10,000	14316	NA	NA	8938
Benchmark - Nifty 200 Momentum 30 TRI	15.62%	NA	NA	-10.13%
Value of Std Investment of ₹ 10,000	14480	NA	NA	8984
Additional Benchmark - Nifty 50 TRI	10.30%	NA	NA	1.89%
Value of Std Investment of ₹ 10,000	12841	NA	NA	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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 (%)	-0.46
3 Years (%)	-
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	-0.45





## 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

0.2 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	₹	27.78	Crores
AUM as on last day	₹	25.22	Crores

#### Total Expense Ratio (TER)

Regular	0.30%
---------	-------

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 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:

18.6763

#### Tracking Error

Regular 0.09%

## PORTFOLIO

Issuer	% to Net Assets
IT - Software	25.64%
Infosys Limited	5.08%
Tata Consultancy Services Limited	4.80%
HCL Technologies Limited	4.76%
Persistent Systems Limited	2.91%
LTIMindtree Limited	2.56%
Tata Elxsi Limited	1.98%
KPIT Technologies Limited	1.92%
Oracle Financial Services Software Limited	1.62%
Food Products	10.47%
Nestle India Limited	5.86%
Britannia Industries Limited	4.62%
Diversified FMCG	10.16%
Hindustan Unilever Limited	5.40%
ITC Limited	4.76%
Automobiles	6.78%
Bajaj Auto Limited	4.04%
Hero MotoCorp Limited	2.75%
Consumer Durables	6.78%
Asian Paints Limited	4.62%
Havells India Limited	2.16%
Aerospace & Defense	6.68%
Bharat Electronics Limited	3.93%
Hindustan Aeronautics Limited	2.75%
Personal Products	6.65%

Issuer	% to Net Assets
Colgate Palmolive (India) Limited	4.61%
Dabur India Limited	2.04%
Consumable Fuels	5.36%
Coal India Limited	5.36%
Industrial Products	4.15%
Cummins India Limited	2.39%
POLYCAB INDIA Limited	1.76%
Agricultural Food & other Products	2.90%
Marico Limited	2.90%
Petroleum Products	2.74%
Bharat Petroleum Corporation Limited	2.74%
Capital Markets	2.64%
HDFC Asset Management Company Limited	2.64%
Chemicals & Petrochemicals	2.62%
Pidilite Industries Limited	2.62%
Textiles & Apparels	2.55%
Page Industries Limited	2.55%
Leisure Services	2.37%
Indian Railway Catering & Tourism Corporation Limited	2.37%
Gas	1.44%
Indraprastha Gas Limited	1.44%
Cash & Current Assets	0.05%
<b>Total Net Assets</b>	<b>100.00%</b>

### Investment Performance

NAV as on February 28, 2025: ₹ 18.6763

Inception - Aug 12, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty 200 Quality 30 ETF	9.70%	NA	NA	-1.42%
Value of Std Investment of ₹ 10,000	12663	NA	NA	9858
Benchmark - Nifty 200 Quality 30 TRI	10.24%	NA	NA	-1.08%
Value of Std Investment of ₹ 10,000	12824	NA	NA	9891
Additional Benchmark - Nifty 50 TRI	10.30%	NA	NA	1.89%
Value of Std Investment of ₹ 10,000	12841	NA	NA	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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

Tracking Differences	Regular
1 Year (%)	-0.34
3 Years (%)	-
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	-0.38





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

2.0 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	₹	<b>59.98</b>	<b>Crores</b>
AUM as on last day	₹	<b>59.37</b>	<b>Crores</b>

#### Total Expense Ratio (TER)

Regular	<b>0.00%</b>
Direct	<b>0.43%</b>

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 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.

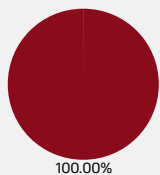
#### NAV:

1000.0000

## PORTFOLIO

Issuer	% to Net Assets	Rating
Cash & Current Assets	100.00%	
Total Net Assets	100.00%	

#### Rating Profile of Portfolio



#### Investment Performance

NAV as on February 28, 2025: ₹ 1000.0000

Inception - March 13, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL Liquid Overnight ETF	6.28%	NA	NA	6.27%
Value of Std Investment of ₹ 10,000	11273	NA	NA	10629
Benchmark - CRISIL Liquid Overnight Index	6.76%	NA	NA	6.68%
Value of Std Investment of ₹ 10,000	11373	NA	NA	10670
Additional Benchmark - CRISIL 1 Year T-Bill Index	7.40%	NA	NA	7.50%
Value of Std Investment of ₹ 10,000	11508	NA	NA	10753

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 184 -185 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 (%)	-0.41
3 Years (%)	-
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	-0.48





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. NSE Symbol: ABGSEC | BSE Symbol: 544211

### 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

0.7 Years

#### Tracking Error

Regular **0.49%**

#### Fund Category

Debt (ETFs)

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

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	<b>44.22</b>	<b>Crores</b>
AUM as on last day	₹	<b>44.05</b>	<b>Crores</b>

#### Total Expense Ratio (TER)

Regular	<b>0.19%</b>
Including additional expenses and goods and service tax on management fees.	

#### NAV:

105.3945



#### Other Parameters

Modified Duration	<b>6.70 years</b>
Average Maturity	<b>11.57 years</b>
Yield to Maturity	<b>6.91%</b>
Macaulay Duration	<b>6.93 years</b>

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:

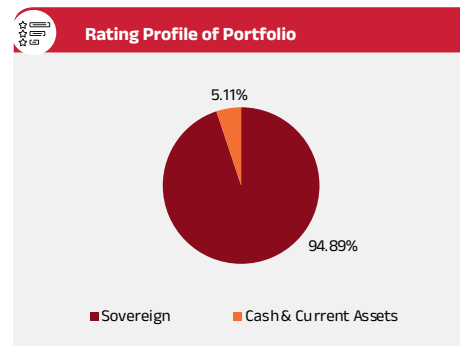
- For Market Makers: The Creation Unit size for the scheme shall be 25,000 units and in multiples of 1 unit thereafter
- For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

##### 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
<b>Government Bond</b>	<b>94.89%</b>	
7.32% GOI BOND 13NOV2030	19.02%	SOV
7.18% GOI 24-Jul-2037	19.00%	SOV
7.30% GOI 19JUN53	18.99%	SOV
7.04% GOVERNMENT OF INDIA 03JUN29 G-SEC	18.87%	SOV
7.10% GOVT 08-Apr-2034	11.59%	SOV
6.79% INDIA GOV BOND 07OCT2034 GSEC	7.41%	SOV
Cash & Current Assets	5.11%	
<b>Total Net Assets</b>	<b>100.00%</b>	





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

0.5 Years

#### Tracking Error

Regular 0.26%

#### Fund Category

Debt ETFs

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

Entry Load Nil  
Exit Load Nil

#### AUM

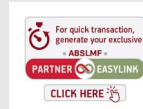
Monthly Average AUM ₹ 28.71 Crores  
AUM as on last day ₹ 92.79 Crores

#### Total Expense Ratio (TER)

Regular 0.20%  
Including additional expenses and goods and service tax on management fees.

#### NAV:

104.5310



#### Other Parameters

Modified Duration 6.76 years  
Average Maturity 9.56 years  
Yield to Maturity 6.83%  
Macaulay Duration 6.99 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:

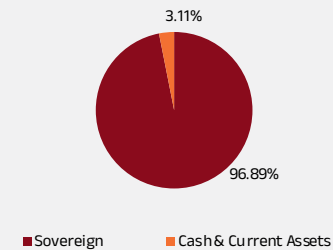
Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

## PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	96.89%	
6.79% INDIA GOV BOND 07OCT2034 GSEC	96.89%	SOV
Cash & Current Assets	3.11%	
<b>Total Net Assets</b>	<b>100.00%</b>	



#### 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

5.5 years & 2.3 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	₹	187.55	Crores
AUM as on last day	₹	183.58	Crores

#### Total Expense Ratio (TER)

Regular	1.26%
Direct	0.27%

Including additional expenses and goods and service tax on management fees.  
(In addition to the above, the scheme will also incur 0.71% 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

₹ 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
<b>MUTUAL FUNDS</b>	<b>80.60%</b>
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	11.73%
Aditya Birla Sun Life Multi-Cap Fund-Direct Growth	11.10%
Aditya Birla Sun Life Corporate Bond Fund - Growth - Direct Plan	10.11%
ABSL GOVERNMENT SEC FUND-DG	8.74%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	8.58%
ABSL NIFTY NEXT 50 INDEX-DG	6.06%
Aditya Birla Sun Life Midcap Fund - Growth - Direct Plan	5.47%
Aditya Birla Sun Life Banking and Financial Services Fund - Direct Plan - Growth	4.32%

Issuer	% to Net Assets
Aditya Birla Sun Life India Gennext Fund - Growth - Direct Plan	3.77%
Aditya Birla Sun Life Pharma and Healthcare Fund-Direct-Growth	3.75%
Aditya Birla Sun Life Digital India Fund - Growth - Direct Plan	3.52%
ABSL MANUFACTURING EQUITY FUND - DG	3.45%
<b>Exchange Traded Fund</b>	<b>14.66%</b>
Aditya Birla Sun Life Gold ETF	14.66%
<b>Cash &amp; Current Assets</b>	<b>4.73%</b>
<b>Total Net Assets</b>	<b>100.00%</b>

### Investment Performance

NAV as on February 28, 2025 ₹ 59.5902

Inception - Aug 17, 2006	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Asset Allocator FoF	10.10%	14.91%	12.04%	6.59%
Value of Std Investment of ₹ 10,000	59590	20051	14069	10661
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	10.65%	12.43%	9.62%	4.40%
Value of Std Investment of ₹ 10,000	65390	17975	13175	10442
Additional Benchmark - BSE Sensex TRI	11.97%	15.22%	10.56%	2.19%
Value of Std Investment of ₹ 10,000	81398	20326	13519	10220

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 (₹)	2220000	600000	360000	120000
Market Value of amount Invested	6501079	837333	432292	116334
Scheme Returns (CAGR)	10.58%	13.32%	12.28%	-5.67%
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	10.76%	10.49%	8.86%	-4.59%
BSE Sensex TRI returns## (CAGR)	12.25%	12.55%	8.11%	-11.29%

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	59.5902	31.3249
IDCW <sup>1</sup> :	54.8741	29.8495

<sup>1</sup>Income 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)

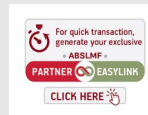
Entry Load	Nil
Exit Load	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.

#### AUM

Monthly Average AUM	₹	204.51	Crores
AUM as on last day	₹	196.26	Crores

#### Experience in Managing the Fund

5.5 years & 2.3 Years



#### 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 0.72% 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
<b>MUTUAL FUNDS</b>	<b>89.43%</b>
ICICI Prudential Bluechip Fund - Direct Plan - Growth	14.80%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	14.65%
Nippon India Growth Fund - DR - GR	14.58%
HDFC LARGE & MID CAP FD-GR OPT-DIR PLAN	14.21%
KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH	13.90%
HDFC Corporate Bond Fund - Growth Option - Direct Plan	9.66%

Issuer	% to Net Assets
ABSL GOVERNMENT SEC FUND-DG	5.67%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	1.04%
ABSL NIFTY NEXT 50 INDEX-DG	0.92%
Exchange Traded Fund	9.87%
Aditya Birla Sun Life Gold ETF	9.87%
Cash & Current Assets	0.70%
<b>Total Net Assets</b>	<b>100.00%</b>

#### Investment Performance

NAV as on February 28, 2025: ₹ 46.6210

Inception - May 09, 2011	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan	11.78%	15.09%	12.47%	3.67%
Value of Std Investment of ₹ 10,000	46621	20207	14231	10368
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	11.41%	14.07%	10.50%	3.30%
Value of Std Investment of ₹ 10,000	44501	19324	13497	10331
Additional Benchmark - Nifty 50 TRI	11.89%	15.94%	10.92%	1.89%
Value of Std Investment of ₹ 10,000	47242	20966	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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	46.6210	51.0682
IDCW <sup>1</sup> :	42.6748	46.7691

<sup>1</sup>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 (₹)	1650000	600000	360000	120000
Market Value of amount Invested	4133814	835369	423078	112388
Scheme Returns (CAGR)	12.46%	13.22%	10.80%	-11.67%
CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)	12.08%	11.69%	9.18%	-8.04%
Nifty 50 TRI returns## (CAGR)	12.96%	13.16%	8.71%	-12.15%

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

5.5 years & 2.3 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.

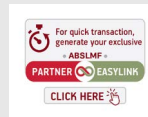
#### AUM

Monthly Average AUM	₹	34.93	Crores
AUM as on last day	₹	33.85	Crores

#### Total Expense Ratio (TER)

Regular	1.18%
Direct	0.62%

Including additional expenses and goods and service tax on management fees.  
(In addition to the above, the scheme will also incur 0.63% i.e. total weighted average of the expense ratio levied by the underlying schemes.)  
**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

₹ 100 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
<b>MUTUAL FUNDS</b>	<b>87.73%</b>
Nippon India Growth Fund - DR - GR	11.05%
ABSL GOVERNMENT SEC FUND-DG	10.65%
HDFC Corporate Bond Fund - Growth Option - Direct Plan	10.44%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	10.12%
ICICI Prudential Bluechip Fund - Direct Plan - Growth	10.01%
KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH	9.90%
KOTAK DYNAMIC BOND FUND - GROWTH DIRECT	8.76%

Issuer	% to Net Assets
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	7.56%
HDFC LARGE & MID CAP FD-GR OPT-DIR PLAN	5.63%
ABSL NIFTY NEXT 50 INDEX-DG	3.61%
Exchange Traded Fund	9.51%
Aditya Birla Sun Life Gold ETF	9.51%
Cash & Current Assets	2.77%
<b>Total Net Assets</b>	<b>100.00%</b>

#### Investment Performance

NAV as on February 28, 2025: ₹ 37.7838

	Since Inception	5 Years	3 Years	1 Year
Inception - May 09, 2011				
Aditya Birla Sun Life Financial Planning FOF - Moderate Plan	10.10%	12.83%	11.00%	5.11%
Value of Std Investment of ₹ 10,000	37784	18298	13682	10512
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	10.72%	12.43%	9.62%	4.40%
Value of Std Investment of ₹ 10,000	40870	17975	13175	10442
Additional Benchmark - Nifty 50 TRI	11.89%	15.94%	10.92%	1.89%
Value of Std Investment of ₹ 10,000	47242	20966	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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	37.7838	40.3288
IDCW <sup>1</sup> :	33.8895	36.5670

<sup>1</sup>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 (₹)	1650000	600000	360000	120000
Market Value of amount Invested	3565456	800764	419094	115937
Scheme Returns (CAGR)	10.54%	11.51%	10.15%	-6.28%
CRISIL Hybrid 50+50 - Moderate Index returns## (CAGR)	11.16%	10.49%	8.86%	-4.59%
Nifty 50 TRI returns## (CAGR)	12.96%	13.16%	8.71%	-12.15%

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 February 28, 2025 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

5.5 years & 2.3 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	₹	15.74	Crores
AUM as on last day	₹	14.55	Crores

#### Total Expense Ratio (TER)

Regular	1.00%
Direct	0.58%

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

(In addition to the above, the scheme will also incur 0.51% 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

₹ 100 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
<b>MUTUAL FUNDS</b>	<b>86.12%</b>
HDFC Corporate Bond Fund - Growth Option - Direct Plan	21.95%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	15.17%
KOTAK DYNAMIC BOND FUND - GROWTH DIRECT	14.81%
ABSL GOVERNMENT SEC FUND-DG	13.56%
ICICI Prudential Bluechip Fund - Direct Plan - Growth	6.55%
KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH	6.14%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	5.58%

Issuer	% to Net Assets
ABSL NIFTY NEXT 50 INDEX-DG	2.36%
<b>Exchange Traded Fund</b>	<b>11.81%</b>
Aditya Birla Sun Life Gold ETF	11.81%
<b>Cash &amp; Current Assets</b>	<b>2.07%</b>
<b>Total Net Assets</b>	<b>100.00%</b>

Investment Performance	NAV as on February 28, 2025: ₹ 31.6911			
	Since Inception	5 Years	3 Years	1 Year
Inception - May 09, 2011				
Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	8.70%	10.68%	9.86%	7.05%
Value of Std Investment of ₹ 10,000	31691	16618	13262	10707
Benchmark - CRISIL Short Term Debt Hybrid 75+25 Index	9.36%	9.58%	8.07%	6.19%
Value of Std Investment of ₹ 10,000	34455	15810	12625	10621
Additional Benchmark - CRISIL 10 Year Gilt Index	6.77%	5.40%	6.76%	9.06%
Value of Std Investment of ₹ 10,000	24722	13012	12172	10909

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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	31.6911	33.6424
IDCW <sup>2</sup> :	28.8323	22.8425

<sup>1</sup>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 (₹)	1650000	600000	360000	120000
Market Value of amount Invested	3160680	772530	417036	120132
Scheme Returns (CAGR)	8.95%	10.06%	9.81%	0.21%
CRISIL Short Term Debt Hybrid 75+25 Index returns# (CAGR)	9.32%	8.54%	8.11%	1.56%
CRISIL 10 Year Gilt Index returns## (CAGR)	6.61%	6.32%	8.40%	8.93%

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 February 28, 2025 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 and Aditya Birla Sun Life Arbitrage Fund accessed through the diverse investment styles of underlying scheme selected in accordance with the ABSLAMC process.

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. Kaustubh Gupta

#### Date of Allotment

December 29, 2006

#### Benchmark

CRISIL Composite Bond Index

#### Managing Fund Since

March 03, 2025

#### Experience in Managing the Fund

3.9 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	₹	10.85	Crores
AUM as on last day	₹	10.61	Crores

#### Total Expense Ratio (TER)

Regular	0.67%
Direct	0.32%

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.



#### 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
<b>Exchange Traded Fund</b>	<b>59.71%</b>
ABSL CRISIL 10 YEAR GILT ETF	57.21%
ABSL CRISIL BROAD BASED GILT ETF	2.49%
<b>MUTUAL FUNDS</b>	<b>39.47%</b>
ABSL LONG DURATION FUND-DIRECT GROWTH	11.28%
ABSL GOVERNMENT SEC FUND-DG	11.15%

Issuer	% to Net Assets
ABSL INCOME FUND - GROWTH - DIRECT PLAN	8.53%
Aditya Birla Sun Life Banking & PSU Debt Fund- Direct Plan-Growth	4.27%
Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Growth	4.24%
Cash & Current Assets	0.82%
<b>Total Net Assets</b>	<b>100.00%</b>

#### Investment Performance

NAV as on February 28, 2025: ₹ 36.2200

Inception - Dec 29, 2006	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Debt Plus Arbitrage FoF	7.34%	6.06%	6.04%	7.54%
Value of Std Investment of ₹ 10,000	36220	13426	11925	10756
Benchmark - CRISIL Composite Bond Index	7.49%	6.39%	6.42%	7.86%
Value of Std Investment of ₹ 10,000	37183	13634	12055	10788
Additional Benchmark - CRISIL 10 Year Gilt Index	6.51%	5.40%	6.76%	9.06%
Value of Std Investment of ₹ 10,000	31466	13012	12172	10909

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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	36.2200	38.2433
IDCW <sup>1</sup> :	22.7147	23.9471

<sup>1</sup>Income Distribution cum capital withdrawal

\*The name of the Scheme has been revised to Aditya Birla Sun Life Debt Plus Arbitrage FOF with effect from March 3, 2025.



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

2.3 Years

#### Fund Category

FOF (Overseas)

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

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	427.11	Crores
AUM as on last day	₹	407.46	Crores

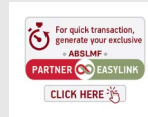
#### Total Expense Ratio (TER)

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	99.54%
iShares Nasdaq 100 UCITS ETF	99.54%
Cash & Current Assets	0.46%
<b>Total Net Assets</b>	<b>100.00%</b>

#### Investment Performance

NAV as on February 28, 2025: ₹ 14.6562

	Since Inception	5 Years	3 Years	1 Year
Inception - Nov 01, 2021				
Aditya Birla Sun Life NASDAQ 100 FOF	12.17%	NA	18.55%	20.94%
Value of Std Investment of ₹ 10,000	14656	NA	16667	12100
Benchmark - NASDAQ 100 TRI	14.76%	NA	20.51%	24.17%
Value of Std Investment of ₹ 10,000	15812	NA	17511	12425
Additional Benchmark - Nifty 50 TRI	7.76%	NA	10.92%	1.89%
Value of Std Investment of ₹ 10,000	12825	NA	13652	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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	14.6562	14.8517
IDCW <sup>1</sup>	14.6550	14.8537

<sup>1</sup>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 (₹)	390000	NA	360000	120000
Market Value of amount Invested	572859	NA	527436	132183
Scheme Returns (CAGR)	24.46%	NA	26.51%	19.56%
NASDAQ 100 TRI# (CAGR)	26.94%	NA	29.16%	24.79%
Nifty 50 TRI## (CAGR)	8.77%	NA	8.71%	-12.15%

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

2.3 Years

#### SIP

Monthly: Minimum ₹ 100/-

#### Fund Category

FOF (Overseas)

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

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

#### AUM

<b>Monthly Average AUM</b>	₹	213.37	Crores
<b>AUM as on last day</b>	₹	211.56	Crores

#### Total Expense Ratio (TER)

<b>Regular</b>	1.28%
<b>Direct</b>	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
<b>MUTUAL FUNDS</b>	<b>98.22%</b>
Julius Baer Global Excellence Equity USD	98.22%
<b>Cash &amp; Current Assets</b>	<b>1.78%</b>
<b>Total Net Assets</b>	<b>100.00%</b>

Investment Performance	NAV as on February 28, 2025: ₹ 33.7422			
Inception - Dec 31, 2007	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Global Excellence Equity Fund of Fund	7.34%	10.72%	15.21%	15.30%
Value of Std Investment of ₹ 10,000	33742	16651	15300	11535
Benchmark - MSCI World Index	4.53%	10.96%	7.27%	13.35%
Value of Std Investment of ₹ 10,000	21400	16830	12347	11339
Additional Benchmark - BSE Sensex TRI	9.21%	15.22%	10.56%	2.19%
Value of Std Investment of ₹ 10,000	45406	20326	13519	10220

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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
<b>Growth</b>	33.7422	35.8101
<b>IDCW<sup>2</sup>:</b>	33.7631	33.7422

<sup>2</sup>Income Distribution cum capital withdrawal

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)	Since Inception	5 years	3 years	1 Year
<b>Particulars</b>				
Total Amount Invested (₹)	2050000	600000	360000	120000
Market Value of amount Invested	4665279	895206	492578	129976
Scheme Returns (CAGR)	8.94%	16.03%	21.51%	15.96%
MSCI World Index returns## (CAGR)	7.83%	10.35%	14.28%	11.62%
BSE Sensex TRI returns## (CAGR)	12.64%	12.55%	8.11%	-11.29%

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

2.3 Years

### Fund Category

FoF (Overseas)

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

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

#### AUM

<b>Monthly Average AUM</b>	₹	260.79	Crores
<b>AUM as on last day</b>	₹	255.64	Crores

#### Total Expense Ratio (TER)

<b>Regular</b>	1.16%
<b>Direct</b>	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
<b>MUTUAL FUNDS</b>	<b>98.25%</b>
Julius Baer Equity Next Generation - USD Class C Shares	98.25%
<b>Cash &amp; Current Assets</b>	<b>1.75%</b>
<b>Total Net Assets</b>	<b>100.00%</b>

### Investment Performance

NAV as on February 28, 2025: ₹ 26.183

	Since Inception	5 Years	3 Years	1 Year
<b>Inception - Sep 17, 2008</b>				
<b>Aditya Birla Sun Life Global Emerging Opportunities Fund</b>	6.02%	14.69%	9.17%	14.29%
<b>Value of Std Investment of ₹ 10,000</b>	26183	19860	13015	11434
<b>Benchmark - MSCI ACWI Index</b>	12.86%	17.08%	14.56%	21.31%
<b>Value of Std Investment of ₹ 10,000</b>	73208	22015	15039	12138
<b>Additional Benchmark - BSE Sensex TRI</b>	12.42%	15.22%	10.56%	2.19%
<b>Value of Std Investment of ₹ 10,000</b>	68660	20326	13519	10220

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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
<b>Growth</b>	26.183	27.3507
<b>IDCW<sup>1</sup>:</b>	26.183	24.1903

<sup>1</sup>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
<b>Total Amount Invested (₹)</b>	1970000	600000	360000	120000
<b>Market Value of amount Invested</b>	3812149	814578	454298	129591
<b>Scheme Returns (CAGR)</b>	7.56%	12.20%	15.75%	15.33%
<b>MSCI ACWI Index returns## (CAGR)</b>	NA	16.55%	20.79%	21.44%
<b>BSE Sensex TRI returns## (CAGR)</b>	12.84%	12.55%	8.11%	-11.29%

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

0.2 Years

#### Fund Category

FOF (Domestic)

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

<b>Entry Load</b>	Nil
<b>Exit Load</b>	For redemption/switch out of units within 15 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 15 days from the date of allotment: NIL **Exit Load is NIL for units issued in Reinvestment of IDCW.

#### AUM

<b>Monthly Average AUM</b>	₹	<b>502.82</b>	<b>Crores</b>
<b>AUM as on last day</b>	₹	<b>512.23</b>	<b>Crores</b>

#### Total Expense Ratio (TER)

<b>Regular</b>	<b>0.52%</b>
<b>Direct</b>	<b>0.20%</b>
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.)	
<b>Note:</b> 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

<b>Standard Deviation</b>	<b>11.16%</b>
<b>Sharpe Ratio</b>	<b>0.97</b>
<b>Beta</b>	<b>0.91</b>
<b>Tracking Error (3 year)</b>	<b>2.48%</b>
<b>Treynor Ratio</b>	<b>0.12</b>

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.40% (FBIL Overnight MIBOR as on 28 Feb 2025) 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
<b>Exchange Traded Fund</b>	<b>99.84%</b>
<b>Aditya Birla Sun Life Gold ETF</b>	<b>99.84%</b>
<b>Cash &amp; Current Assets</b>	<b>0.16%</b>
<b>Total Net Assets</b>	<b>100.00%</b>

#### Investment Performance

NAV as on February 28, 2025: ₹ 24.9664

Inception - Mar 20, 2012	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Gold Fund</b>	7.32%	13.45%	17.28%	34.70%
<b>Value of Std Investment of ₹ 10,000</b>	24966	18808	16137	13481
<b>Benchmark - Domestic price of physical gold</b>	9.05%	14.73%	18.47%	36.73%
<b>Value of Std Investment of ₹ 10,000</b>	30727	19897	16637	13685

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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
<b>Growth</b>	24.9664	25.9192
<b>IDCW<sup>1</sup>:</b>	24.9655	25.9228

<sup>1</sup>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
<b>Total Amount Invested (₹)</b>	1550000	600000	360000	120000
<b>Market Value of amount Invested</b>	3309913	898184	494868	138969
<b>Scheme Returns (CAGR)</b>	11.08%	16.17%	21.85%	30.91%
<b>Domestic Price of Physical Gold returns# (CAGR)</b>	12.42%	17.67%	23.45%	33.38%

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 (as per the regulatory norms Silver daily spot fixing price)

#### Managing Fund Since

December 31, 2024

#### Experience in Managing the Fund

0.2 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	₹	193.98	Crores
AUM as on last day	₹	191.42	Crores

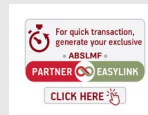
#### Total Expense Ratio (TER)

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.



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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
Exchange Traded Fund	99.68%
ADITYA BIRLA SUN LIFE SILVER ETF	99.68%
Cash & Current Assets	0.32%
<b>Total Net Assets</b>	<b>100.00%</b>

### Investment Performance

NAV as on February 28, 2025: ₹14.6730

Inception - February 03, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Silver ETF Fund of Fund	13.28%	NA	11.08%	31.66%
Value of Std Investment of ₹ 10,000	14673	NA	13709	13176
Benchmark - Price of Silver	14.52%	NA	12.12%	34.82%
Value of Std Investment of ₹ 10,000	15170	NA	14099	13493

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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	14.6730	14.8969
IDCW <sup>2</sup> :	14.6710	14.8937

<sup>2</sup>Income 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% Nifty Low Duration Debt Index A-1 + 10% MSCI AC World Index + 5% Domestic Price of Physical Gold + 5% Price of silver (based on Silver daily spot fixing price)

#### Managing Fund Since

March 10, 2023

#### Experience in Managing the Fund

2.0 Years

### Fund Category

FOF (Domestic)

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

Entry Load	Nil
Exit Load	For redemption/switch out of units 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	₹	17.79	Crores
AUM as on last day	₹	17.30	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.



#### 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/-and in multiples of ₹ 1/- thereafter

## PORTFOLIO

Issuer	% to Net Assets
Exchange Traded Fund	75.07%
ZERODHA NIFTY 1D RATE LIQUID ETF	15.49%
KOTAK NIFTY 50 ETF	14.86%
NIPPON INDIA ETF GOLD BEES	14.42%
ABSL NIFTY 200 QUALITY 30 ETF	9.44%
ABSL CRISIL BROAD BASED GILT ETF	7.19%
ADITYA BIRLA SUN LIFE NIFTY IT ETF	7.07%
ABSL CRISIL 10 YEAR GILT ETF	6.60%

Issuer	% to Net Assets
MUTUAL FUNDS	22.06%
ABSL NIFTY NEXT 50 INDEX-DG	13.64%
ABSL NIFTY MIDCAP 150 INDEX FUND-DR-GR	8.42%
Cash & Current Assets	2.87%
<b>Total Net Assets</b>	<b>100.00%</b>

### Investment Performance

NAV as on February 28, 2025: ₹ 14.1693

	Since Inception	5 Years	3 Years	1 Year
Inception - October 14, 2022				
Aditya Birla Sun Life Multi - Index Fund of Funds	15.78%	NA	NA	7.28%
Value of Std Investment of ₹ 10,000	14169	NA	NA	10730
Benchmark - 50% Nifty 500 TRI + 30% Nifty Low Duration Debt Index A-1 + 10% MSCI AC World Index + 5% Domestic Price of Physical Gold + 5% Price of silver	14.56%	NA	NA	7.91%
Value of Std Investment of ₹ 10,000	13817	NA	NA	10793
Additional Benchmark - Nifty 50 TRI	12.43%	NA	NA	1.89%
Value of Std Investment of ₹ 10,000	13214	NA	NA	10190

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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	14.1693	14.2967
IDCW <sup>1</sup> :	14.1694	14.2973

<sup>1</sup>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 (₹)	280000	NA	NA	120000
Market Value of amount Invested	324257	NA	NA	115730
Scheme Returns (CAGR)	12.68%	NA	NA	-6.60%
50% Nifty 500 TRI + 30% Nifty Low Duration Debt Index A-1 + 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)	6.51%	NA	NA	-12.15%

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

1.3 Years & 1.3 Years

#### Fund Category

FOF (International)

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

<b>Entry Load</b>	Nil
<b>Exit Load</b>	For redemption/switch out of units on or before 30 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 30 days from the date of allotment: Nil

#### AUM

<b>Monthly Average AUM</b>	₹	88.16	Crores
<b>AUM as on last day</b>	₹	89.04	Crores

#### Total Expense Ratio (TER)

<b>Regular</b>	0.23%
<b>Direct</b>	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

<b>Modified Duration</b>	1.76 years
<b>Average Maturity</b>	1.85 years
<b>Yield to Maturity</b>	4.12%
<b>Macaulay Duration</b>	-

#### 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
<b>MUTUAL FUNDS</b>	<b>98.62%</b>
ISHARES USD TRSRY 1-3Y USD A	84.48%
SPDR BLOOMBERG 1-3 YEAR U.S. T	14.14%

Issuer	% to Net Assets
<b>Cash &amp; Current Assets</b>	<b>1.38%</b>
<b>Total Net Assets</b>	<b>100.00%</b>

#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
<b>Growth</b>	11.2401	11.2493
<b>IDCW<sup>§</sup>:</b>	11.2390	11.2493

<sup>§</sup>Income Distribution cum capital withdrawal



#### Investment Performance

NAV as on February 28, 2025: ₹ 11.2401

Inception - October 31, 2023	Since Inception	5 Years	3 Years	1 Years
<b>Aditya Birla Sun Life US Treasury 1-3 Year Bond ETFs Fund Of Funds</b>	9.18%	NA	NA	10.68%
<b>Value of Std Investment of ₹ 10,000</b>	11240	NA	NA	11072
<b>Benchmark - Bloomberg US Treasury 1-3 Year Index</b>	5.61%	NA	NA	5.30%
<b>Value of Std Investment of ₹ 10,000</b>	10754	NA	NA	10531

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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

1.3 Years & 1.3 Years

#### Fund Category

FOF (International)

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

<b>Entry Load</b>	Nil
<b>Exit Load</b>	For redemption/switch out of units on or before 30 days from the date of allotment: <b>0.25% of applicable NAV.</b> For redemption/switch out of units after 30 days from the date of allotment: Nil

#### AUM

<b>Monthly Average AUM</b>	₹	<b>183.63</b>	<b>Crores</b>
<b>AUM as on last day</b>	₹	<b>185.52</b>	<b>Crores</b>

#### Total Expense Ratio (TER)

<b>Regular</b>	<b>0.20%</b>
<b>Direct</b>	<b>0.15%</b>

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

<b>Modified Duration</b>	<b>4.9 years</b>
<b>Average Maturity</b>	<b>5.56 years</b>
<b>Yield to Maturity</b>	<b>4.18%</b>
<b>Macaulay Duration</b>	-

#### 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
<b>MUTUAL FUNDS</b>	<b>98.33%</b>
<b>ISHARES USD TREASURY 3-7YR</b>	<b>71.94%</b>
<b>ISHARES USD TRES BOND 7-10Y</b>	<b>26.39%</b>

Issuer	% to Net Assets
<b>Cash &amp; Current Assets</b>	<b>1.67%</b>
<b>Total Net Assets</b>	<b>100.00%</b>

#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
<b>Growth</b>	11.4374	11.4470
<b>IDCW<sup>1</sup>:</b>	11.4375	11.4470

<sup>1</sup>Income Distribution cum capital withdrawal

#### Investment Performance

NAV as on February 28, 2025: ₹ 11.4374

	Since Inception	5 Years	3 Years	1 Year
<b>Inception - October 31, 2023</b>				
<b>Aditya Birla Sun Life US Treasury 3-10 Year Bond ETFs Fund Of Funds</b>	10.61%	NA	NA	10.38%
<b>Value of Std Investment of ₹ 10,000</b>	11437	NA	NA	11041
<b>Benchmark - Bloomberg US Treasury 3-10 Year Index</b>	7.45%	NA	NA	5.34%
<b>Value of Std Investment of ₹ 10,000</b>	11004	NA	NA	10536

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 183-184 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	44
2	Aditya Birla Sun Life MNC Fund	24
3	Aditya Birla Sun Life Equity Hybrid '95 Fund	71
4	Aditya Birla Sun Life ESG Integration Strategy Fund	61
5	Aditya Birla Sun Life Bal Bhavishya Yojna	49
6	Aditya Birla Sun Life Retirement Fund - The 40s Plan	53

Sr. no	Funds Managed By Mr. Dhaval Gala	Refer page No
1	Aditya Birla Sun Life Banking and Financial Services Fund	36
2	Aditya Birla Sun Life Dividend Yield Fund	38
3	Aditya Birla Sun Life PSU Equity Fund	57
4	Aditya Birla Sun Life Business Cycle Fund	63
5	Aditya Birla Sun Life Transportation and Logistics Fund	65
6	Aditya Birla Sun Life Special Opportunities Fund	59
7	Aditya Birla Sun Life Multi Asset Allocation Fund	79

Sr. no	Funds Managed By Mr. Mahesh Patil	Refer page No
1	Aditya Birla Sun Life Frontline Equity Fund	16
2	Aditya Birla Sun Life Infrastructure Fund	40

Sr. no	Funds Managed By Mr. Vinod Bhat	Refer page No
1	Aditya Birla Sun Life Asset Allocator FoF	170
2	Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan	171
3	Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	173
4	Aditya Birla Sun Life Financial Planning FOF - Moderate Plan	172
5	Aditya Birla Sun Life Multi - Index Fund of Funds	180

Sr. no	Funds Managed By Mr. Jonas Bhutta	Refer page No
1	Aditya Birla Sun Life Infrastructure Fund	40
2	Aditya Birla Sun Life Retirement Fund - The 30s Plan	51

Sr. no	Funds Managed By Mr. Vishal Gajwani	Refer page No
1	Aditya Birla Sun Life Equity Advantage Fund	22
2	Aditya Birla Sun Life Midcap Fund	26

Sr. no	Funds Managed By Mr. Sanjay Godambe	Refer page No
1	Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund	128
2	Aditya Birla Sun Life Nifty SDL Sep 2025 Index Fund	127
3	Aditya Birla Sun Life CRISIL IBX Gilt Apr 2029 Index Fund	130
4	Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund	129
5	Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU Apr 2026 Index Fund	134
6	Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund	132
7	Aditya Birla Sun Life CRISIL IBX Gilt April 2033 Index Fund	135
8	Aditya Birla Sun Life CRISIL IBX Gilt June 2027 Index Fund	136
9	Aditya Birla Sun Life CRISIL 10 Year Gilt ETF	169
10	Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index - Dec 2025 Fund	137

Sr. no	Funds Managed By Mr. Atul Penkar	Refer page No
1	Aditya Birla Sun Life Equity Savings Fund	74

Sr. no	Funds Managed By Mr. Sachin Wankhede	Refer page No
1	Aditya Birla Sun Life Gold ETF	163
2	Aditya Birla Sun Life Silver ETF	164
3	Aditya Birla Sun Life Multi Asset Allocation Fund	79

Sr. no	Funds Managed By Mr. Kaustubh Gupta	Refer page No
1	Aditya Birla Sun Life Low Duration Fund	90
2	Aditya Birla Sun Life Liquid Fund	86
3	Aditya Birla Sun Life Floating Rate Fund	94
4	Aditya Birla Sun Life Money Manager Fund	88
5	Aditya Birla Sun Life Savings Fund	92
6	Aditya Birla Sun Life Corporate Bond Fund	97
7	Aditya Birla Sun Life Short Term Fund	100
8	Aditya Birla Sun Life Banking & PSU Debt Fund	102
9	Aditya Birla Sun Life Overnight Fund	85
10	Aditya Birla Sun Life Debt Plus Arbitrage FoF	174
11	Aditya Birla Sun Life CRISIL Broad Based Gilt ETF	168

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	123
5	Aditya Birla Sun Life Nifty SDL Sep 2025 Index Fund	127
6	Aditya Birla Sun Life Long Duration Fund	118
7	Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund	128
8	Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU Apr 2026 Index Fund	134
9	Aditya Birla Sun Life Multi Asset Allocation Fund	79
10	Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund	133
11	Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund	132
12	Aditya Birla Sun Life US Treasury 1-3 year Bond ETFs Fund of Funds	181
13	Aditya Birla Sun Life US Treasury 3-10 year Bond ETFs Fund of Funds	182
14	Aditya Birla Sun Life CRISIL IBX Gilt April 2033 Index Fund	135
15	Aditya Birla Sun Life CRISIL IBX Gilt June 2027 Index Fund	136
16	Aditya Birla Sun Life CRISIL 10 Year Gilt ETF	169

Sr. no	Funds Managed By Mr. Anuj Jain	Refer page No
1	Aditya Birla Sun Life Money Manager Fund	88

Sr. no	Funds Managed By Ms. Monika Gandhi	Refer page No
1	Aditya Birla Sun Life Savings Fund	92

Sr. no	Funds Managed By Mr. Harshil Suvarnkar	Refer page No
1	Aditya Birla Sun Life Equity Hybrid '95 Fund	71
2	Aditya Birla Sun Life Equity Savings Fund	74
3	Aditya Birla Sun Life Regular Savings Fund	77
4	Aditya Birla Sun Life Bal Bhavishya Yojna	49
5	Aditya Birla Sun Life Retirement Fund - The 40s Plan	53
6	Aditya Birla Sun Life Retirement Fund - The 50s Plan	55
7	Aditya Birla Sun Life Retirement Fund 'The 50s Plus - Debt Plan'	114
8	Aditya Birla Sun Life Banking & PSU Debt Fund	102
9	Aditya Birla Sun Life Floating Rate Fund	94
10	Aditya Birla Sun Life Multi-Cap Fund	28
11	Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund	123
12	Aditya Birla Sun Life Long Duration Fund	118
13	Aditya Birla Sun Life CRISIL IBX Gilt Apr 2029 Index Fund	130
14	Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund	131
15	Aditya Birla Sun Life CRISIL Broad Based Gilt ETF	168
16	Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index - Sep 2026 Fund	138
17	Aditya Birla Sun Life Crisil-IBX AAA Financial Services Index - Sep 2027 Fund	139
18	Aditya Birla Sun Life CRISIL-IBX Financial Services 3 to 6 Months Debt Index Fund	140

Sr. no	Funds Managed By Ms. Sunaina Da Cunha	Refer page No
1	Aditya Birla Sun Life Liquid Fund	86
2	Aditya Birla Sun Life Credit Risk Fund	107
3	Aditya Birla Sun Life Medium Term Plan	105
4	Aditya Birla Sun Life Savings Fund	92
5	Aditya Birla Sun Life CRISIL Liquid Overnight ETF	167

The Fund Manager-wise Scheme Details appearing above are As on February 28, 2025.





# Fund Manager-wise Scheme Details

Sr. no	Funds Managed By Mr. Dhaval Joshi	Refer page No
1	Aditya Birla Sun Life Flexi Cap Fund	20
2	Aditya Birla Sun Life Business Cycle Fund	63
3	Aditya Birla Sun Life Midcap Fund	26
4	Aditya Birla Sun Life Special Opportunities Fund	59
5	Aditya Birla Sun Life ELSS Tax Saver Fund	68
6	Aditya Birla Sun Life Bal Bhavishya Yojna	49
7	Aditya Birla Sun Life India GenNext Fund	44
8	Aditya Birla Sun Life MNC Fund	24
9	Aditya Birla Sun Life Dividend Yield Fund	38
10	Aditya Birla Sun Life Banking and Financial Services Fund	36
11	Aditya Birla Sun Life Global Emerging Opportunities Fund	177
12	Aditya Birla Sun Life Global Excellence Equity Fund of Fund	176
13	Aditya Birla Sun Life International Equity Fund	46
14	Aditya Birla Sun Life NASDAQ 100 FOF	175
15	Aditya Birla Sun Life Pharma & Healthcare Fund	48
16	Aditya Birla Sun Life Retirement Fund - The 30s Plan	51
17	Aditya Birla Sun Life Retirement Fund - The 40s Plan	53
18	Aditya Birla Sun Life Digital India Fund	42
19	Aditya Birla Sun Life Pure Value Fund	32
20	Aditya Birla Sun Life Multi - Index Fund of Funds	180
21	Aditya Birla Sun Life Frontline Equity Fund	16
22	Aditya Birla Sun Life PSU Equity Fund	57
23	Aditya Birla Sun Life Multi-Cap Fund	28
24	Aditya Birla Sun Life Infrastructure Fund	40
25	Aditya Birla Sun Life Focused Fund	18
26	Aditya Birla Sun Life ESG Integration Strategy Fund	61
27	Aditya Birla Sun Life Equity Hybrid '95 Fund	71
28	Aditya Birla Sun Life Asset Allocator FoF	170
29	Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	173
30	Aditya Birla Sun Life Financial Planning FOF - Moderate Plan	172
31	Aditya Birla Sun Life Financial Planning FOF-Aggressive Plan	171
32	Aditya Birla Sun Life Small Cap Fund	30
33	Aditya Birla Sun Life Multi Asset Allocation Fund	79
34	Aditya Birla Sun Life Transportation and Logistics Fund	65
35	Aditya Birla Sun Life Quant Fund	66
36	Aditya Birla Sun Life Equity Advantage Fund	22

Sr. no	Funds Managed By Mr. Harish Krishnan	Refer page No
1	Aditya Birla Sun Life Flexi Cap Fund	20
2	Aditya Birla Sun Life Manufacturing Equity Fund	34
3	Aditya Birla Sun Life Business Cycle Fund	63
4	Aditya Birla Sun Life Quant Fund	66
5	Aditya Birla Sun Life Balanced Advantage Fund	81
6	Aditya Birla Sun Life Conglomerate Fund	67

Sr. no	Funds Managed By Mr. Kunal Sangoi	Refer page No
1	Aditya Birla Sun Life Digital India Fund	42
2	Aditya Birla Sun Life Focused Fund	18
3	Aditya Birla Sun Life Pure Value Fund	32
4	Aditya Birla Sun Life Conglomerate Fund	67

Sr. no	Funds Managed By Mr. Abhinav Khandelwal	Refer page No
1	Aditya Birla Sun Life Small Cap Fund	30
2	Aditya Birla Sun Life Multi-Cap Fund	28

Sr. no	Funds Managed By Mr. Lovelish Solanki	Refer page No
1	Aditya Birla Sun Life Arbitrage Fund	115
2	Aditya Birla Sun Life Balanced Advantage Fund	81
3	Aditya Birla Sun Life Equity Savings Fund	74

Sr. no	Funds Managed By Mr. Dhaval Shah	Refer page No
1	Aditya Birla Sun Life Pharma & Healthcare Fund	48
2	Aditya Birla Sun Life ELSS Tax Saver Fund	68

Sr. no	Funds Managed By Ms. Priya Sridhar	Refer page No
1	Aditya Birla Sun Life Gold Fund	178
2	Aditya Birla Sun Life Nifty 50 Index Fund	141
3	Aditya Birla Sun Life Nifty 50 ETF	153
4	Aditya Birla Sun Life BSE Sensex ETF	155
5	Aditya Birla Sun Life Nifty Next 50 ETF	157
6	Aditya Birla Sun Life Nifty Bank ETF	159
7	Aditya Birla Sun Life Nifty Midcap 150 Index Fund	147
8	Aditya Birla Sun Life Nifty Smallcap 50 Index Fund	149
9	Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund	143
10	Aditya Birla Sun Life Nifty Healthcare ETF	160
11	Aditya Birla Sun Life Nifty IT ETF	161
12	Aditya Birla Sun Life Silver ETF Fund of Fund	179
13	Aditya Birla Sun Life Nifty Next 50 Index Fund	145
14	Aditya Birla Sun Life Nifty 200 Momentum 30 ETF	165
15	Aditya Birla Sun Life Nifty 200 Quality 30 ETF	166
16	Aditya Birla Sun Life Nifty PSE ETF	162
17	Aditya Birla Sun Life Nifty India Defence Index Fund	151
18	Aditya Birla Sun Life BSE India Infrastructure Index Fund	152

Sr. no	Funds Managed By Mr. Mohit Sharma	Refer page No
1	Aditya Birla Sun Life Balanced Advantage Fund	81
2	Aditya Birla Sun Life Low Duration Fund	90
3	Aditya Birla Sun Life Money Manager Fund	88
4	Aditya Birla Sun Life Short Term Fund	100
5	Aditya Birla Sun Life Credit Risk Fund	107
6	Aditya Birla Sun Life Medium Term Plan	105
7	Aditya Birla Sun Life Dynamic Bond Fund	109
8	Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund	121
9	Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2025 Index Fund	119
10	Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2027 Index Fund	125
11	Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund	129
12	Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund	133
13	Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index - Dec 2025 Fund	137
14	Aditya Birla Sun Life Retirement Fund - The 50s Plan	55
15	Aditya Birla Sun Life Regular Savings Fund	77

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	181
2	Aditya Birla Sun Life US Treasury 3-10 year Bond ETFs Fund of Funds	182
3	Aditya Birla Sun Life CRISIL Broad Based Gilt ETF	168
4	Aditya Birla Sun Life CRISIL 10 Year Gilt ETF	169
5	Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index - Sep 2026 Fund	138
6	Aditya Birla Sun Life Crisil-IBX AAA Financial Services Index - Sep 2027 Fund	139

The Fund Manager-wise Scheme Details appearing above are As on February 28, 2025.

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT
	PLAN*	OPTION		
<b>EQUITY FUNDS</b>				
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 Conglomerate Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Growth Option/ Payout of IDCW	₹ 100/-
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		
<b>HYBRID FUNDS</b>				
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/-
<b>DEBT FUNDS</b>				
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/-
<b>PASSIVE DEBT INDEX FUNDS</b>				
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/-
<b>PASSIVE EQUITY INDEX FUNDS</b>				
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/-
<b>PASSIVE ETFs</b>				
Aditya Birla Sun Life Nifty 50 ETF	NA	NA	NA	The Creation Unit size for the scheme shall be 5,00,000 units and in multiples thereof
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 Debt Plus Arbitrage FoF	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	
<b>Aditya Birla Sun Life Frontline Equity Fund</b>	14.15%	16.80%	12.50%	3.27%	
<b>Value of Std Investment of ₹ 10,000</b>	50052	21754	14245	10328	
<b>Benchmark - NIFTY 100 TRI</b>	13.00%	15.99%	10.94%	0.91%	
<b>Value of Std Investment of ₹ 10,000</b>	44234	21014	13658	10092	
<b>Additional Benchmark - BSE Sensex TRI</b>	12.90%	15.22%	10.56%	2.19%	
<b>Value of Std Investment of ₹ 10,000</b>	43783	20326	13519	10220	

Investment Performance					
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year	
<b>Aditya Birla Sun Life Focused Fund</b>	14.64%	16.71%	13.33%	3.97%	
<b>Value of Std Investment of ₹ 10,000</b>	52736	21668	14562	10398	
<b>Benchmark - Nifty 500 TRI</b>	13.67%	17.78%	12.70%	-0.08%	
<b>Value of Std Investment of ₹ 10,000</b>	47535	22683	14320	9992	
<b>Additional Benchmark - BSE Sensex TRI</b>	12.90%	15.22%	10.56%	2.19%	
<b>Value of Std Investment of ₹ 10,000</b>	43783	20326	13519	10220	

Investment Performance					
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year	
<b>Aditya Birla Sun Life Flexi Cap Fund</b>	16.01%	16.74%	12.98%	4.47%	
<b>Value of Std Investment of ₹ 10,000</b>	60918	21702	14425	10448	
<b>Benchmark - NIFTY 500 TRI</b>	13.67%	17.78%	12.70%	-0.08%	
<b>Value of Std Investment of ₹ 10,000</b>	47535	22683	14320	9992	
<b>Additional Benchmark - Nifty 50 TRI</b>	12.76%	15.94%	10.92%	1.89%	
<b>Value of Std Investment of ₹ 10,000</b>	43098	20966	13652	10190	

Investment Performance					
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year	
<b>Aditya Birla Sun Life Equity Advantage Fund</b>	14.36%	13.59%	7.13%	-0.64%	
<b>Value of Std Investment of ₹ 10,000</b>	51172	18927	12296	9936	
<b>Benchmark - Nifty Large Midcap 250 TRI</b>	15.58%	20.10%	15.26%	0.67%	
<b>Value of Std Investment of ₹ 10,000</b>	58230	25012	15318	10067	
<b>Additional Benchmark - Nifty 50 TRI</b>	12.76%	15.94%	10.92%	1.89%	
<b>Value of Std Investment of ₹ 10,000</b>	43098	20966	13652	10190	

Investment Performance					
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year	
<b>Aditya Birla Sun Life MNC Fund</b>	13.72%	8.77%	8.82%	-0.56%	
<b>Value of Std Investment of ₹ 10,000</b>	47786	15234	12888	9943	
<b>Benchmark - Nifty MNC TRI</b>	14.16%	14.95%	12.02%	0.46%	
<b>Value of Std Investment of ₹ 10,000</b>	50094	20083	14060	10046	
<b>Additional Benchmark - Nifty 50 TRI</b>	12.76%	15.94%	10.92%	1.89%	
<b>Value of Std Investment of ₹ 10,000</b>	43098	20966	13652	10190	

Investment Performance					
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year	
<b>Aditya Birla Sun Life Midcap Fund</b>	15.94%	20.31%	14.58%	3.71%	
<b>Value of Std Investment of ₹ 10,000</b>	60469	25237	15050	10372	
<b>Benchmark - NIFTY Midcap 150 TRI</b>	17.91%	24.05%	19.43%	0.07%	
<b>Value of Std Investment of ₹ 10,000</b>	74261	29406	17043	10007	
<b>Additional Benchmark - Nifty 50 TRI</b>	12.76%	15.94%	10.92%	1.89%	
<b>Value of Std Investment of ₹ 10,000</b>	43098	20966	13652	10190	

Investment Performance					
Inception - May 07, 2021	Since Inception	5 Years	3 Years	1 Year	
<b>Aditya Birla Sun Life Multi-Cap Fund</b>	15.71%	NA	13.63%	1.34%	
<b>Value of Std Investment of ₹ 10,000</b>	17450	NA	14676	10134	
<b>Benchmark - NIFTY 500 Multicap 50:25:25 TRI</b>	15.90%	NA	14.69%	-1.03%	
<b>Value of Std Investment of ₹ 10,000</b>	17561	NA	15094	9897	
<b>Additional Benchmark - Nifty 50 TRI</b>	12.43%	NA	10.92%	1.89%	
<b>Value of Std Investment of ₹ 10,000</b>	15639	NA	13652	10190	

Investment Performance					
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year	
<b>Aditya Birla Sun Life Small Cap Fund</b>	15.69%	19.65%	12.76%	-4.63%	
<b>Value of Std Investment of ₹ 10,000</b>	58892	24551	14344	9536	
<b>Benchmark - BSE 250 SmallCap TRI</b>	13.49%	23.95%	16.58%	-6.91%	
<b>Value of Std Investment of ₹ 10,000</b>	46627	29295	15851	9307	
<b>Additional Benchmark - Nifty 50 TRI</b>	12.76%	15.94%	10.92%	1.89%	
<b>Value of Std Investment of ₹ 10,000</b>	43098	20966	13652	10190	

Investment Performance					
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year	
<b>Aditya Birla Sun Life Pure Value Fund</b>	16.56%	21.13%	17.54%	-5.36%	
<b>Value of Std Investment of ₹ 10,000</b>	64504	26104	16246	9462	
<b>Benchmark - Nifty 500 TRI</b>	13.67%	17.78%	12.70%	-0.08%	
<b>Value of Std Investment of ₹ 10,000</b>	47535	22683	14320	9992	
<b>Additional Benchmark - Nifty 50 TRI</b>	12.76%	15.94%	10.92%	1.89%	
<b>Value of Std Investment of ₹ 10,000</b>	43098	20966	13652	10190	

Investment Performance					
Inception - January 31, 2015	Since Inception	5 Years	3 Years	1 Year	
<b>Aditya Birla Sun Life Manufacturing Equity Fund</b>	11.35%	17.72%	13.91%	2.35%	
<b>Value of Std Investment of ₹ 10,000</b>	29570	22624	14785	10236	
<b>Benchmark - BSE India Manufacturing TRI</b>	11.25%	20.06%	15.93%	-5.07%	
<b>Value of Std Investment of ₹ 10,000</b>	29305	24973	15588	9492	
<b>Additional Benchmark - Nifty 50 TRI</b>	10.91%	15.94%	10.92%	1.89%	
<b>Value of Std Investment of ₹ 10,000</b>	28421	20966	13652	10190	

Investment Performance					
Inception - December 14, 2013	Since Inception	5 Years	3 Years	1 Year	
<b>Aditya Birla Sun Life Banking and Financial Services Fund</b>	16.97%	13.47%	13.75%	4.86%	
<b>Value of Std Investment of ₹ 10,000</b>	58030	18823	14725	10487	
<b>Benchmark - Nifty Financial Services TRI</b>	16.10%	11.96%	11.82%	13.98%	
<b>Value of Std Investment of ₹ 10,000</b>	53331	17604	13987	11403	
<b>Additional Benchmark - Nifty 50 TRI</b>	13.42%	15.94%	10.92%	1.89%	
<b>Value of Std Investment of ₹ 10,000</b>	41059	20966	13652	10190	

Investment Performance					
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year	
<b>Aditya Birla Sun Life Dividend Yield Fund</b>	13.19%	21.52%	18.73%	-1.55%	
<b>Value of Std Investment of ₹ 10,000</b>	45153	26528	16,743	9,844	
<b>Benchmark - Nifty 500 TRI</b>	13.67%	17.78%	12.70%	-0.08%	
<b>Value of Std Investment of ₹ 10,000</b>	47535	22683	14,320	9,992	
<b>Benchmark - Nifty Dividend Opportunities 50 Index TRI</b>	12.70%	21.78%	18.00%	-2.63%	
<b>Value of Std Investment of ₹ 10,000</b>	42822	26810	16,438	9,736	
<b>Additional Benchmark - Nifty 50 TRI</b>	12.76%	15.94%	10.92%	1.89%	
<b>Value of Std Investment of ₹ 10,000</b>	NA	NA	NA	NA	

Investment Performance					
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year	
<b>Aditya Birla Sun Life Infrastructure Fund</b>	14.50%	22.85%	19.22%	-5.59%	
<b>Value of Std Investment of ₹ 10,000</b>	51937	28010	16953	9439	
<b>Benchmark - Nifty Infrastructure TRI</b>	10.78%	22.10%	17.91%	-4.44%	
<b>Value of Std Investment of ₹ 10,000</b>	34762	27171	16399	9555	
<b>Additional Benchmark - BSE Sensex TRI</b>	12.90%	15.22%	10.56%	2.19%	
<b>Value of Std Investment of ₹ 10,000</b>	43783	20326	13519	10220	

Investment Performance					
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year	
<b>Aditya Birla Sun Life Digital India Fund</b>	20.70%	25.31%	8.76%	-1.53%	
<b>Value of Std Investment of ₹ 10,000</b>	98680	30940	12867	9847	
<b>Benchmark - BSE Teck TRI</b>	16.11%	19.92%	6.71%	2.78%	
<b>Value of Std Investment of ₹ 10,000</b>	61581	24824	12152	10278	
<b>Additional Benchmark - Nifty 50 TRI</b>	12.76%	15.94%	10.92%	1.89%	
<b>Value of Std Investment of ₹ 10,000</b>	43098	20966	13652	10190	

# Direct Performance

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life India GenNext Fund</b>	16.75%	17.06%	14.27%	4.83%
<b>Value of Std Investment of ₹ 10,000</b>	65783	21998	14926	10485
<b>Benchmark - NIFTY India Consumption TRI</b>	13.99%	17.13%	15.58%	4.63%
<b>Value of Std Investment of ₹ 10,000</b>	49186	22065	15445	10465
<b>Additional Benchmark - BSE Sensex TRI</b>	12.90%	15.22%	10.56%	2.19%
<b>Value of Std Investment of ₹ 10,000</b>	43783	20326	13519	10220

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life International Equity Fund</b>	10.67%	12.14%	9.31%	17.98%
<b>Value of Std Investment of ₹ 10,000</b>	34337	17745	13064	11803
<b>Benchmark - S&amp;P Global 1200 TRI</b>	15.68%	18.53%	16.15%	22.61%
<b>Value of Std Investment of ₹ 10,000</b>	58855	23416	15676	12268
<b>Additional Benchmark - Nifty 50 TRI</b>	12.76%	15.94%	10.92%	1.89%
<b>Value of Std Investment of ₹ 10,000</b>	43098	20966	13652	10190

Investment Performance				
Inception - July 10, 2019	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Pharma &amp; Healthcare Fund</b>	21.43%	21.69%	17.94%	4.76%
<b>Value of Std Investment of ₹ 10,000</b>	29920	26714	16413	10478
<b>Benchmark - BSE Healthcare TRI</b>	22.34%	23.93%	18.58%	9.53%
<b>Value of Std Investment of ₹ 10,000</b>	31205	29262	16682	10955
<b>Additional Benchmark - Nifty 50 TRI</b>	13.62%	15.94%	10.92%	1.89%
<b>Value of Std Investment of ₹ 10,000</b>	20563	20966	13652	10190

Investment Performance				
Inception - February 11, 2019	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Bal Bhavishya Yojna</b>	10.92%	11.93%	11.09%	-0.05%
<b>Value of Std Investment of ₹ 10,000</b>	18720	17577	13714	9995
<b>Benchmark - Nifty 500 TRI</b>	15.28%	17.78%	12.70%	-0.08%
<b>Value of Std Investment of ₹ 10,000</b>	23647	22683	14320	9992
<b>Additional Benchmark - Nifty 50 TRI</b>	13.77%	15.94%	10.92%	1.89%
<b>Value of Std Investment of ₹ 10,000</b>	21836	20966	13652	10190

Investment Performance				
Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Retirement Fund - The 30s Plan</b>	10.50%	12.17%	11.29%	1.95%
<b>Value of Std Investment of ₹ 10,000</b>	18155	17766	13789	10195
<b>Benchmark - NIFTY 500 TRI</b>	14.68%	17.78%	12.70%	-0.08%
<b>Value of Std Investment of ₹ 10,000</b>	22672	22683	14320	9992
<b>Additional Benchmark - Nifty 50 TRI</b>	13.46%	15.94%	10.92%	1.89%
<b>Value of Std Investment of ₹ 10,000</b>	21272	20966	13652	10190

Investment Performance				
Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Retirement Fund - The 40s Plan</b>	10.54%	11.90%	11.55%	6.14%
<b>Value of Std Investment of ₹ 10,000</b>	18195	17556	13886	10615
<b>Benchmark - CRISIL Hybrid 35+65 - Aggressive Index</b>	12.57%	14.07%	10.50%	3.30%
<b>Value of Std Investment of ₹ 10,000</b>	20289	19324	13497	10331
<b>Additional Benchmark - Nifty 50 TRI</b>	13.46%	15.94%	10.92%	1.89%
<b>Value of Std Investment of ₹ 10,000</b>	21272	20966	13652	10190

Investment Performance				
Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Retirement Fund - The 50s Plan</b>	6.88%	6.52%	7.85%	6.86%
<b>Value of Std Investment of ₹ 10,000</b>	14883	13717	12547	10688
<b>Benchmark - CRISIL Short Term Debt Hybrid 75+25 Index</b>	9.33%	9.58%	8.07%	6.19%
<b>Value of Std Investment of ₹ 10,000</b>	17040	15810	12625	10621
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.60%	5.40%	6.76%	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	14650	13012	12172	10909

Investment Performance				
Inception - December 30, 2019	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life PSU Equity Fund</b>	23.40%	27.12%	26.38%	-13.25%
<b>Value of Std Investment of ₹ 10,000</b>	29650	33240	20198	8671
<b>Benchmark - BSE PSU TRI</b>	22.32%	26.98%	27.97%	-10.99%
<b>Value of Std Investment of ₹ 10,000</b>	28336	33049	20970	8898
<b>Additional Benchmark - Nifty 50 TRI</b>	13.42%	15.94%	10.92%	1.89%
<b>Value of Std Investment of ₹ 10,000</b>	19171	20966	13652	10190

Investment Performance				
Inception - October 23, 2020	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Special Opportunities Fund</b>	20.41%	NA	14.02%	4.47%
<b>Value of Std Investment of ₹ 10,000</b>	22450	NA	14828	10448
<b>Benchmark - BSE 500 TRI</b>	18.89%	NA	12.64%	-0.41%
<b>Value of Std Investment of ₹ 10,000</b>	21237	NA	14295	9958
<b>Additional Benchmark - Nifty 50 TRI</b>	16.59%	NA	10.92%	1.89%
<b>Value of Std Investment of ₹ 10,000</b>	19507	NA	13652	10190

Investment Performance				
Inception - December 24, 2020	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life ESG Integration Strategy Fund</b>	12.88%	NA	9.16%	6.48%
<b>Value of Std Investment of ₹ 10,000</b>	16600	NA	13009	10650
<b>Benchmark - Nifty 100 ESG TRI</b>	13.07%	NA	9.57%	0.77%
<b>Value of Std Investment of ₹ 10,000</b>	16715	NA	13159	10077
<b>Additional Benchmark - Nifty 50 TRI</b>	13.37%	NA	10.92%	1.89%
<b>Value of Std Investment of ₹ 10,000</b>	16906	NA	13652	10190

Investment Performance				
Inception - December 03, 2021	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Business Cycle Fund</b>	10.25%	NA	11.78%	2.24%
<b>Value of Std Investment of ₹ 10,000</b>	13720	NA	13971	10224
<b>Benchmark - BSE 500 TRI</b>	10.48%	NA	12.64%	-0.41%
<b>Value of Std Investment of ₹ 10,000</b>	13813	NA	14295	9958
<b>Additional Benchmark - Nifty 50 TRI</b>	9.36%	NA	10.92%	1.89%
<b>Value of Std Investment of ₹ 10,000</b>	13363	NA	13652	10190

Investment Performance				
Inception - November 17, 2023	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Transportation and Logistics Fund</b>	14.27%	NA	NA	-1.66%
<b>Value of Std Investment of ₹ 10,000</b>	11870	NA	NA	9834
<b>Benchmark - Nifty Transportation and Logistics TRI</b>	16.89%	NA	NA	-0.65%
<b>Value of Std Investment of ₹ 10,000</b>	12220	NA	NA	9935
<b>Additional Benchmark - Nifty 50 TRI</b>	10.52%	NA	NA	1.89%
<b>Value of Std Investment of ₹ 10,000</b>	11372	NA	NA	10190

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life ELSS Tax Saver Fund</b>	13.65%	11.22%	10.27%	2.07%
<b>Value of Std Investment of ₹ 10,000</b>	47442	17030	13413	10208
<b>Benchmark - NIFTY 500 TRI</b>	13.67%	17.78%	12.70%	-0.08%
<b>Value of Std Investment of ₹ 10,000</b>	47535	22683	14320	9992
<b>Additional Benchmark - Nifty 50 TRI</b>	12.76%	15.94%	10.92%	1.89%
<b>Value of Std Investment of ₹ 10,000</b>	43098	20966	13652	10190

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Equity Hybrid '95 Fund</b>	12.75%	14.29%	8.82%	4.29%
<b>Value of Std Investment of ₹ 10,000</b>	43082	19513	12888	10430
<b>Benchmark - CRISIL Hybrid 35+65 - Aggressive Index</b>	11.98%	14.07%	10.50%	3.30%
<b>Value of Std Investment of ₹ 10,000</b>	39605	19324	13497	10331
<b>Additional Benchmark - Nifty 50 TRI</b>	12.76%	15.94%	10.92%	1.89%
<b>Value of Std Investment of ₹ 10,000</b>	43098	20966	13652	10190



## Investment Performance

Inception - November 28, 2014	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Equity Savings Fund</b>	8.47%	9.03%	7.72%	7.17%
<b>Value of Std Investment of ₹ 10,000</b>	23030	15415	12503	10719
<b>Benchmark - NIFTY Equity Savings TRI</b>	8.43%	9.89%	8.33%	5.92%
<b>Value of Std Investment of ₹ 10,000</b>	22944	16031	12715	10594
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.82%	5.40%	6.76%	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	19678	13012	12172	10909



## Investment Performance

Inception - January 31, 2023	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Multi Asset Allocation Fund</b>	15.62%	NA	NA	9.83%
<b>Value of Std Investment of ₹ 10,000</b>	13524	NA	NA	10985
<b>Benchmark - 65% BSE 200 TRI + 25% CRISIL Short Term Bond Index + 5% of Domestic prices of Gold + 5% of Domestic prices of Silver</b>	13.99%	NA	NA	5.93%
<b>Value of Std Investment of ₹ 10,000</b>	13130	NA	NA	10595
<b>Additional Benchmark - Nifty 50 TRI</b>	12.76%	NA	NA	1.89%
<b>Value of Std Investment of ₹ 10,000</b>	12837	NA	NA	10190



## Investment Performance

Inception - November 01, 2018	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Overnight Fund</b>	5.14%	4.99%	6.21%	6.67%
<b>Value of Std Investment of ₹ 10,000</b>	13737	12760	11983	10669
<b>Benchmark - CRISIL Liquid Overnight Index</b>	5.19%	5.03%	6.25%	6.68%
<b>Value of Std Investment of ₹ 10,000</b>	13772	12786	11997	10670
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	6.04%	5.62%	6.35%	7.50%
<b>Value of Std Investment of ₹ 10,000</b>	14500	13151	12029	10753



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Money Manager Fund</b>	7.42%	6.24%	6.98%	7.79%
<b>Value of Std Investment of ₹ 10,000</b>	23882	13537	12244	10781
<b>Benchmark - CRISIL Money Market A-I Index</b>	7.04%	5.77%	6.77%	7.31%
<b>Value of Std Investment of ₹ 10,000</b>	22874	13242	12174	10733
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	6.51%	5.62%	6.35%	7.50%
<b>Value of Std Investment of ₹ 10,000</b>	21530	13151	12029	10753



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Savings Fund</b>	7.73%	6.31%	6.93%	7.94%
<b>Value of Std Investment of ₹ 10,000</b>	24742	13585	12229	10796
<b>Benchmark - NIFTY Ultra Short Duration Debt Index A-I</b>	7.25%	5.83%	6.83%	7.62%
<b>Value of Std Investment of ₹ 10,000</b>	23428	13281	12195	10764
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	6.51%	5.62%	6.35%	7.50%
<b>Value of Std Investment of ₹ 10,000</b>	21530	13151	12029	10753



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Corporate Bond Fund</b>	8.21%	7.14%	6.96%	8.29%
<b>Value of Std Investment of ₹ 10,000</b>	26105	14125	12239	10831
<b>Benchmark - NIFTY Corporate Bond Index A-II</b>	7.54%	6.24%	6.03%	7.40%
<b>Value of Std Investment of ₹ 10,000</b>	24209	13540	11922	10742
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.59%	5.40%	6.76%	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	21746	13012	12172	10909



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Banking &amp; PSU Debt Fund</b>	8.41%	6.67%	6.60%	7.81%
<b>Value of Std Investment of ₹ 10,000</b>	26712	13813	12115	10783
<b>Benchmark - Nifty Banking &amp; PSU Debt Index A-II</b>	7.40%	6.03%	5.83%	7.44%
<b>Value of Std Investment of ₹ 10,000</b>	23828	13404	11855	10747
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.59%	5.40%	6.76%	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	21746	13012	12172	10909



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Regular Savings Fund</b>	10.42%	10.67%	8.28%	8.85%
<b>Value of Std Investment of ₹ 10,000</b>	33386	16612	12699	10887
<b>Benchmark - CRISIL Hybrid 85+15 - Conservative Index</b>	8.90%	8.29%	7.42%	6.86%
<b>Value of Std Investment of ₹ 10,000</b>	28206	14896	12398	10688
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.59%	5.40%	6.76%	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	21746	13012	12172	10909



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Balanced Advantage Fund</b>	11.86%	13.25%	11.41%	6.80%
<b>Value of Std Investment of ₹ 10,000</b>	39111	18644	13832	10682
<b>Benchmark - CRISIL Hybrid 50+50 - Moderate Index</b>	11.13%	12.43%	9.62%	4.40%
<b>Value of Std Investment of ₹ 10,000</b>	36107	17975	13175	10442
<b>Additional Benchmark - BSE Sensex TRI</b>	12.90%	15.22%	10.56%	2.19%
<b>Value of Std Investment of ₹ 10,000</b>	43783	20326	13519	10220



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Liquid Fund</b>	6.93%	5.53%	6.73%	7.43%
<b>Value of Std Investment of ₹ 10,000</b>	22599	13090	12160	10745
<b>Benchmark - NIFTY Liquid Index A-I</b>	6.78%	5.44%	6.68%	7.31%
<b>Value of Std Investment of ₹ 10,000</b>	22222	13035	12144	10733
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	6.51%	5.62%	6.35%	7.50%
<b>Value of Std Investment of ₹ 10,000</b>	21530	13151	12029	10753



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Low Duration Fund</b>	7.97%	6.67%	7.04%	7.85%
<b>Value of Std Investment of ₹ 10,000</b>	25426	13816	12265	10788
<b>Benchmark - NIFTY Low Duration Debt Index A-I</b>	7.15%	5.76%	6.55%	7.54%
<b>Value of Std Investment of ₹ 10,000</b>	23173	13237	12100	10756
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	6.51%	5.62%	6.35%	7.50%
<b>Value of Std Investment of ₹ 10,000</b>	21530	13151	12029	10753



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Floating Rate Fund</b>	7.96%	6.65%	7.15%	8.05%
<b>Value of Std Investment of ₹ 10,000</b>	25387	13805	12304	10808
<b>Benchmark - NIFTY Low Duration Debt Index A-I</b>	7.15%	5.76%	6.55%	7.54%
<b>Value of Std Investment of ₹ 10,000</b>	23173	13237	12100	10756
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	6.51%	5.62%	6.35%	7.50%
<b>Value of Std Investment of ₹ 10,000</b>	21530	13151	12029	10753



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Short Term Fund</b>	8.60%	7.49%	7.22%	8.34%
<b>Value of Std Investment of ₹ 10,000</b>	27290	14356	12327	10836
<b>Benchmark - NIFTY Short Duration Debt Index A-II</b>	7.41%	6.10%	6.18%	7.50%
<b>Value of Std Investment of ₹ 10,000</b>	23869	13451	11973	10752
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.59%	5.40%	6.76%	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	21746	13012	12172	10909



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Medium Term Plan</b>	9.73%	12.50%	14.21%	13.30%
<b>Value of Std Investment of ₹ 10,000</b>	30944	18033	14904	11334
<b>Benchmark - CRISIL Medium Duration Debt A-III Index</b>	7.96%	6.34%	5.62%	7.61%
<b>Value of Std Investment of ₹ 10,000</b>	25380	13600	11784	10763
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.59%	5.40%	6.76%	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	21746	13012	12172	10909







## Investment Performance

Inception - April 17, 2015	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Credit Risk Fund</b>	9.03%	9.88%	11.01%	16.72%
<b>Value of Std Investment of ₹ 10,000</b>	23487	16022	13684	11677
<b>Benchmark - CRISIL Credit Risk Debt B-II Index</b>	8.14%	7.43%	7.17%	8.07%
<b>Value of Std Investment of ₹ 10,000</b>	21659	14314	12310	10810
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.57%	5.40%	6.76%	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	18750	13012	12172	10909



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Income Fund</b>	7.88%	6.68%	6.24%	7.67%
<b>Value of Std Investment of ₹ 10,000</b>	25155	13825	11993	10769
<b>Benchmark - CRISIL Medium to Long Duration Debt A-III Index</b>	7.88%	6.41%	6.26%	7.93%
<b>Value of Std Investment of ₹ 10,000</b>	25162	13646	12001	10795
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.59%	5.40%	6.76%	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	21746	13012	12172	10909



## Investment Performance

Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Retirement Fund -The 50s Plus Debt Plan</b>	5.65%	5.27%	5.50%	7.01%
<b>Value of Std Investment of ₹ 10,000</b>	13888	12929	11745	10703
<b>Benchmark - CRISIL Short Term Bond Index</b>	7.10%	6.48%	6.41%	7.87%
<b>Value of Std Investment of ₹ 10,000</b>	15069	13692	12051	10789
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.60%	5.40%	6.76%	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	14650	13012	12172	10909



## Investment Performance

Inception - August 08, 2022	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Long Duration Fund</b>	9.05%	NA	NA	8.09%
<b>Value of Std Investment of ₹ 10,000</b>	12484	NA	NA	10811
<b>Benchmark - NIFTY Long Duration Debt Index A-III</b>	8.61%	NA	NA	7.48%
<b>Value of Std Investment of ₹ 10,000</b>	12357	NA	NA	10750
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	8.37%	NA	NA	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	12286	NA	NA	10909



## Investment Performance

Inception - September 24, 2021	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life NIFTY SDL Plus PSU Bond Sep 2026 60:40 Index Fund</b>	5.58%	NA	5.91%	7.78%
<b>Value of Std Investment of ₹ 10,000</b>	12049	NA	11881	10780
<b>Benchmark - Nifty SDL Plus PSU Bond Sep 2026 60:40 Index</b>	5.78%	NA	6.09%	7.96%
<b>Value of Std Investment of ₹ 10,000</b>	12126	NA	11943	10799
<b>Additional Benchmark - Nifty SDL Plus PSU Bond Sep 2026 60:40 Index</b>	5.45%	NA	6.76%	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	11999	NA	12172	10909



## Investment Performance

Inception - March 29, 2022	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2027 Index Fund</b>	6.05%	NA	NA	7.90%
<b>Value of Std Investment of ₹ 10,000</b>	11874	NA	NA	10792
<b>Benchmark - CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027</b>	6.25%	NA	NA	8.16%
<b>Value of Std Investment of ₹ 10,000</b>	11939	NA	NA	10818
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.91%	NA	NA	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	12158	NA	NA	10909



## Investment Performance

Inception - October 07, 2022	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund</b>	7.53%	NA	NA	7.38%
<b>Value of Std Investment of ₹ 10,000</b>	11901	NA	NA	10740
<b>Benchmark - CRISIL IBX Gilt Index - April 2026</b>	7.72%	NA	NA	7.58%
<b>Value of Std Investment of ₹ 10,000</b>	11952	NA	NA	10760
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	8.99%	NA	NA	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	12292	NA	NA	10909



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Dynamic Bond Fund</b>	7.65%	7.53%	7.94%	8.26%
<b>Value of Std Investment of ₹ 10,000</b>	24529	14384	12578	10828
<b>Benchmark - NIFTY Composite Debt Index A-III</b>	7.64%	6.43%	6.26%	7.88%
<b>Value of Std Investment of ₹ 10,000</b>	24494	13661	11999	10791
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.59%	5.40%	6.76%	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	21746	13012	12172	10909



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Government Securities Fund</b>	8.77%	6.75%	6.43%	7.21%
<b>Value of Std Investment of ₹ 10,000</b>	27823	13865	12057	10723
<b>Benchmark - NIFTY All Duration G-Sec Index</b>	7.44%	6.53%	7.13%	8.49%
<b>Value of Std Investment of ₹ 10,000</b>	23951	13725	12298	10852
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.59%	5.40%	6.76%	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	21746	13012	12172	10909



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Arbitrage Fund</b>	6.98%	5.98%	7.07%	7.93%
<b>Value of Std Investment of ₹ 10,000</b>	22721	13375	12278	10795
<b>Benchmark - Nifty 50 Arbitrage TRI</b>	6.08%	5.26%	6.74%	7.52%
<b>Value of Std Investment of ₹ 10,000</b>	20510	12925	12163	10754
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	6.51%	5.62%	6.35%	7.50%
<b>Value of Std Investment of ₹ 10,000</b>	21530	13151	12029	10753



## Investment Performance

Inception - March 30, 2022	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2025 Index Fund</b>	5.82%	NA	NA	7.27%
<b>Value of Std Investment of ₹ 10,000</b>	11798	NA	NA	10729
<b>Benchmark - CRISIL IBX 60:40 SDL + AAA PSU Index - April 2025</b>	6.00%	NA	NA	7.51%
<b>Value of Std Investment of ₹ 10,000</b>	11854	NA	NA	10753
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.82%	NA	NA	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	12124	NA	NA	10909



## Investment Performance

Inception - January 28, 2022	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund</b>	6.27%	NA	6.13%	8.12%
<b>Value of Std Investment of ₹ 10,000</b>	12067	NA	11956	10814
<b>Benchmark - Nifty SDL Apr 2027 Index</b>	6.55%	NA	6.40%	8.36%
<b>Value of Std Investment of ₹ 10,000</b>	12163	NA	12046	10839
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.71%	NA	6.76%	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	12221	NA	12172	10909



## Investment Performance

Inception - September 28, 2022	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Nifty SDL Sep 2025 Index Fund</b>	7.39%	NA	NA	7.36%
<b>Value of Std Investment of ₹ 10,000</b>	11885	NA	NA	10738
<b>Benchmark - Nifty SDL Sep 2025 Index</b>	7.71%	NA	NA	7.55%
<b>Value of Std Investment of ₹ 10,000</b>	11971	NA	NA	10757
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	8.58%	NA	NA	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	12205	NA	NA	10909



## Investment Performance

Inception - October 13, 2022	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund</b>	8.34%	NA	NA	8.41%
<b>Value of Std Investment of ₹ 10,000</b>	12100	NA	NA	10844
<b>Benchmark - CRISIL IBX 50:50 Gilt Plus SDL Index - April 2028</b>	8.51%	NA	NA	8.61%
<b>Value of Std Investment of ₹ 10,000</b>	12147	NA	NA	10863
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	8.86%	NA	NA	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	12240	NA	NA	10909







## 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	8.66%	NA	NA	8.69%
Value of Std Investment of ₹ 10,000	12171	NA	NA	10871
Benchmark - CRISIL IBX Gilt Index - April 2029	8.63%	NA	NA	8.76%
Value of Std Investment of ₹ 10,000	12163	NA	NA	10879
Additional Benchmark - CRISIL 10 Year Gilt Index	8.96%	NA	NA	9.06%
Value of Std Investment of ₹ 10,000	12250	NA	NA	10909



## Investment Performance

Inception - March 10, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund	8.32%	NA	NA	8.32%
Value of Std Investment of ₹ 10,000	11709	NA	NA	10835
Benchmark - Nifty SDL Sep 2027 Index	8.64%	NA	NA	8.62%
Value of Std Investment of ₹ 10,000	11779	NA	NA	10864
Additional Benchmark - CRISIL 10 Year Gilt Index	9.15%	NA	NA	9.06%
Value of Std Investment of ₹ 10,000	11887	NA	NA	10909



## 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	7.63%	NA	NA	7.82%
Value of Std Investment of ₹ 10,000	11551	NA	NA	10784
Benchmark - CRISIL IBX Gilt Apr 2028 Index	8.26%	NA	NA	8.42%
Value of Std Investment of ₹ 10,000	11684	NA	NA	10844
Additional Benchmark - CRISIL 10 Year Gilt Index	8.91%	NA	NA	9.06%
Value of Std Investment of ₹ 10,000	11822	NA	NA	10909



## 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	8.93%	NA	NA	8.73%
Value of Std Investment of ₹ 10,000	11908	NA	NA	10875
Benchmark - CRISIL IBX SDL Index - June 2032	9.20%	NA	NA	9.31%
Value of Std Investment of ₹ 10,000	11967	NA	NA	10934
Additional Benchmark - CRISIL 10 Year Gilt Index	8.92%	NA	NA	9.06%
Value of Std Investment of ₹ 10,000	11904	NA	NA	10909



## 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	7.25%	NA	NA	7.60%
Value of Std Investment of ₹ 10,000	11701	NA	NA	10762
Benchmark - CRISIL IBX 60:40 SDL + AAA PSU Index - April 2026	7.43%	NA	NA	7.85%
Value of Std Investment of ₹ 10,000	11744	NA	NA	10787
Additional Benchmark - CRISIL 10 Year Gilt Index	8.30%	NA	NA	9.06%
Value of Std Investment of ₹ 10,000	11959	NA	NA	10909



## 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	9.24%	NA	NA	8.03%
Value of Std Investment of ₹ 10,000	11108	NA	NA	10397
Benchmark - CRISIL IBX Gilt Index - April 2033	9.59%	NA	NA	8.32%
Value of Std Investment of ₹ 10,000	11150	NA	NA	10411
Additional Benchmark - CRISIL 10 Year Gilt Index	9.45%	NA	NA	8.15%
Value of Std Investment of ₹ 10,000	11133	NA	NA	10403



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty 50 Index Fund	11.80%	15.49%	10.57%	1.62%
Value of Std Investment of ₹ 10,000	38845	20565	13523	10163
Benchmark - Nifty 50 TRI	12.76%	15.94%	10.92%	1.89%
Value of Std Investment of ₹ 10,000	43098	20966	13652	10190
Additional Benchmark - BSE Sensex TRI	12.90%	15.22%	10.56%	2.19%
Value of Std Investment of ₹ 10,000	43783	20326	13519	10220



## Investment Performance

Inception - June 08, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund	13.13%	NA	13.99%	-0.10%
Value of Std Investment of ₹ 10,000	15842	NA	14819	9990
Benchmark - Nifty 50 Equal Weight TRI	13.84%	NA	14.70%	0.43%
Value of Std Investment of ₹ 10,000	16215	NA	15096	10043
Additional Benchmark - Nifty 50 TRI	10.88%	NA	10.92%	1.89%
Value of Std Investment of ₹ 10,000	14699	NA	13652	10190



## Investment Performance

Inception - February 18, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Next 50 Index Fund	11.96%	NA	12.77%	-3.15%
Value of Std Investment of ₹ 10,000	14082	NA	14347	9684
Benchmark - Nifty Next 50 TRI	12.67%	NA	13.41%	-2.54%
Value of Std Investment of ₹ 10,000	14356	NA	14592	9745
Additional Benchmark - Nifty 50 TRI	9.80%	NA	10.92%	1.89%
Value of Std Investment of ₹ 10,000	13275	NA	13652	10190



## Investment Performance

Inception - April 01, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Midcap 150 Index Fund	19.41%	NA	19.09%	-0.38%
Value of Std Investment of ₹ 10,000	20024	NA	16898	9962
Benchmark - Nifty Midcap 150 TRI	19.39%	NA	19.43%	0.07%
Value of Std Investment of ₹ 10,000	20014	NA	17043	10007
Additional Benchmark - Nifty 50 TRI	12.03%	NA	10.92%	1.89%
Value of Std Investment of ₹ 10,000	15599	NA	13652	10190



## Investment Performance

Inception - April 01, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Smallcap 50 Index Fund	15.12%	NA	16.09%	-3.56%
Value of Std Investment of ₹ 10,000	17357	NA	15653	9643
Benchmark - Nifty Smallcap 50 TRI	15.82%	NA	17.21%	-2.71%
Value of Std Investment of ₹ 10,000	17769	NA	16111	9729
Additional Benchmark - Nifty 50 TRI	12.03%	NA	10.92%	1.89%
Value of Std Investment of ₹ 10,000	15599	NA	13652	10190



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Asset Allocator FoF	11.72%	15.86%	13.25%	7.68%
Value of Std Investment of ₹ 10,000	38508	20896	14531	10771
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	11.13%	12.43%	9.62%	4.40%
Value of Std Investment of ₹ 10,000	36107	17975	13175	10442
Additional Benchmark - BSE Sensex TRI	12.90%	15.22%	10.56%	2.19%
Value of Std Investment of ₹ 10,000	43783	20326	13519	10220

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan</b>	13.00%	16.08%	13.36%	4.47%
<b>Value of Std Investment of ₹ 10,000</b>	44243	21090	14574	10448
<b>Benchmark - CRISIL Hybrid 35+65 - Aggressive Index</b>	11.98%	14.07%	10.50%	3.30%
<b>Value of Std Investment of ₹ 10,000</b>	39605	19324	13497	10331
<b>Additional Benchmark - Nifty 50 TRI</b>	12.76%	15.94%	10.92%	1.89%
<b>Value of Std Investment of ₹ 10,000</b>	43098	20966	13652	10190

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Financial Planning FOF - Moderate Plan</b>	10.71%	13.49%	11.63%	5.70%
<b>Value of Std Investment of ₹ 10,000</b>	34498	18840	13913	10572
<b>Benchmark - CRISIL Hybrid 50+50 - Moderate Index</b>	11.13%	12.43%	9.62%	4.40%
<b>Value of Std Investment of ₹ 10,000</b>	36107	17975	13175	10442
<b>Additional Benchmark - Nifty 50 TRI</b>	12.76%	15.94%	10.92%	1.89%
<b>Value of Std Investment of ₹ 10,000</b>	43098	20966	13652	10190

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Debt Plus Arbitrage FoF</b>	7.53%	6.50%	6.44%	7.92%
<b>Value of Std Investment of ₹ 10,000</b>	24181	13705	12059	10794
<b>Benchmark - CRISIL Composite Bond Index</b>	7.84%	6.39%	6.42%	7.86%
<b>Value of Std Investment of ₹ 10,000</b>	25044	13634	12055	10788
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.59%	5.40%	6.76%	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	21746	13012	12172	10909

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Global Emerging Opportunities Fund</b>	6.02%	15.27%	9.74%	14.95%
<b>Value of Std Investment of ₹ 10,000</b>	20355	20370	13220	11499
<b>Benchmark - MSCI ACWI Index</b>	14.29%	17.08%	14.56%	21.31%
<b>Value of Std Investment of ₹ 10,000</b>	50785	22015	15039	12138
<b>Additional Benchmark - BSE Sensex TRI</b>	12.90%	15.22%	10.56%	2.19%
<b>Value of Std Investment of ₹ 10,000</b>	43783	20326	13519	10220

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Gold Fund</b>	7.60%	13.87%	17.69%	35.17%
<b>Value of Std Investment of ₹ 10,000</b>	24387	19156	16308	13528
<b>Benchmark - Domestic price of physical gold</b>	8.73%	14.73%	18.47%	36.73%
<b>Value of Std Investment of ₹ 10,000</b>	27681	19897	16637	13685

Investment Performance				
Inception - October 14, 2022	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Multi - Index Fund of Funds</b>	16.22%	NA	NA	7.62%
<b>Value of Std Investment of ₹ 10,000</b>	14297	NA	NA	10764
<b>Benchmark - 50% Nifty 500 TRI + 30% Nifty Low Duration Debt Index A-1 + 10% MSCI AC World Index + 5% Domestic Price of Physical Gold + 5% Price of silver</b>	14.56%	NA	NA	7.91%
<b>Value of Std Investment of ₹ 10,000</b>	13817	NA	NA	10793
<b>Additional Benchmark - Nifty 50 TRI</b>	12.43%	NA	NA	1.89%
<b>Value of Std Investment of ₹ 10,000</b>	13214	NA	NA	10190

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Financial Planning FOF - Conservative Plan</b>	9.08%	11.19%	10.32%	7.52%
<b>Value of Std Investment of ₹ 10,000</b>	28794	17004	13429	10755
<b>Benchmark - CRISIL Short Term Debt Hybrid 75+25 Index</b>	9.49%	9.58%	8.07%	6.19%
<b>Value of Std Investment of ₹ 10,000</b>	30119	15810	12625	10621
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.59%	5.40%	6.76%	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	21746	13012	12172	10909

Investment Performance				
Inception - November 01, 2021	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life NASDAQ 100 FOF</b>	12.62%	NA	19.00%	21.39%
<b>Value of Std Investment of ₹ 10,000</b>	14852	NA	16862	12146
<b>Benchmark - NASDAQ 100 TRI</b>	14.76%	NA	20.51%	24.17%
<b>Value of Std Investment of ₹ 10,000</b>	15812	NA	17511	12425
<b>Additional Benchmark - Nifty 50 TRI</b>	7.76%	NA	10.92%	1.89%
<b>Value of Std Investment of ₹ 10,000</b>	12825	NA	13652	10190

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Global Excellence Equity Fund of Fund</b>	8.14%	11.33%	15.91%	16.03%
<b>Value of Std Investment of ₹ 10,000</b>	25904	17112	15580	11608
<b>Benchmark - MSCI World Index</b>	7.96%	10.96%	7.27%	13.35%
<b>Value of Std Investment of ₹ 10,000</b>	25397	16830	12347	11339
<b>Additional Benchmark - BSE Sensex TRI</b>	12.90%	15.22%	10.56%	2.19%
<b>Value of Std Investment of ₹ 10,000</b>	43783	20326	13519	10220

Investment Performance				
Inception - February 02, 2022	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Silver ETF Fund of Fund</b>	13.84%	NA	11.63%	32.22%
<b>Value of Std Investment of ₹ 10,000</b>	14897	NA	13916	13232
<b>Benchmark - Price of Silver</b>	14.52%	NA	12.12%	34.82%
<b>Value of Std Investment of ₹ 10,000</b>	15170	NA	14099	13493

Investment Performance				
Inception - October 31, 2023	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life US Treasury 1-3 Year Bond ETFs Fund Of Funds</b>	9.24%	NA	NA	10.74%
<b>Value of Std Investment of ₹ 10,000</b>	11249	NA	NA	11077
<b>Benchmark - Bloomberg US Treasury 1-3 Year Index</b>	5.61%	NA	NA	5.30%
<b>Value of Std Investment of ₹ 10,000</b>	10754	NA	NA	10531

Investment Performance				
Inception - October 31, 2023	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life US Treasury 3-10 Year Bond ETFs Fund Of Funds</b>	10.68%	NA	NA	10.44%
<b>Value of Std Investment of ₹ 10,000</b>	11447	NA	NA	11047
<b>Benchmark - Bloomberg US Treasury 3-10 Year Index</b>	7.45%	NA	NA	5.34%
<b>Value of Std Investment of ₹ 10,000</b>	11004	NA	NA	10536

# Direct SIP Performance

## Aditya Birla Sun Life Frontline Equity Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1450000	600000	360000	120000
Market Value of amount Invested	3472698	868450	422762	111304
Scheme Returns (CAGR)	13.61%	14.79%	10.75%	-13.28%
NIFTY 100 TRI returns# (CAGR)	13.00%	13.17%	8.77%	-15.52%
BSE Sensex TRI returns## (CAGR)	12.91%	12.55%	8.11%	-11.29%

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 (₹)	1450000	600000	360000	120000
Market Value of amount Invested	3859876	882655	431622	111484
Scheme Returns (CAGR)	15.19%	15.46%	12.17%	-13.02%
NIFTY 500 TRI# (CAGR)	13.97%	14.92%	9.92%	-18.41%
Nifty 50 TRI returns## (CAGR)	12.93%	13.16%	8.71%	-12.15%

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 (₹)	1450000	600000	360000	120000
Market Value of amount Invested	2869603	730210	392746	104637
Scheme Returns (CAGR)	10.73%	7.80%	5.75%	-23.05%
Nifty MNC TRI returns# (CAGR)	13.15%	12.29%	8.19%	-23.01%
Nifty 50 TRI returns## (CAGR)	12.93%	13.16%	8.71%	-12.15%

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 (₹)	450000	NA	360000	120000
Market Value of amount Invested	553997	NA	422636	106816
Scheme Returns (CAGR)	11.11%	NA	10.72%	-19.90%
NIFTY 500 Multicap 50:25:25 TRI returns# (CAGR)	11.86%	NA	11.47%	-20.93%
Nifty 50 TRI returns## (CAGR)	9.05%	NA	8.71%	-12.15%

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 (₹)	1450000	600000	360000	120000
Market Value of amount Invested	3751721	941697	435548	103187
Scheme Returns (CAGR)	14.77%	18.10%	12.80%	-25.13%
Nifty 500 TRI returns# (CAGR)	13.97%	14.92%	9.92%	-18.41%
Nifty 50 TRI returns## (CAGR)	12.93%	13.16%	8.71%	-12.15%

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 (₹)	1340000	600000	360000	120000
Market Value of amount Invested	3008295	874535	423659	114300
Scheme Returns (CAGR)	13.74%	15.08%	10.89%	-8.77%
Nifty Financial Services TRI returns# (CAGR)	13.82%	13.39%	11.07%	1.01%
Nifty 50 TRI returns## (CAGR)	12.80%	13.16%	8.71%	-12.15%

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 (₹)	1450000	600000	360000	120000
Market Value of amount Invested	3929326	1017511	440009	99201
Scheme Returns (CAGR)	15.46%	21.29%	13.51%	-30.73%
Nifty Infrastructure TRI returns# (CAGR)	13.74%	19.43%	14.68%	-23.28%
BSE Sensex TRI returns## (CAGR)	12.91%	12.55%	8.11%	-11.29%

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 (₹)	1450000	600000	360000	120000
Market Value of amount Invested	3613439	880582	433580	112469
Scheme Returns (CAGR)	14.21%	15.36%	12.49%	-11.54%
Nifty 500 TRI returns# (CAGR)	13.97%	14.92%	9.92%	-18.41%
BSE Sensex TRI returns## (CAGR)	12.91%	12.55%	8.11%	-11.29%

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 (₹)	1450000	600000	360000	120000
Market Value of amount Invested	3306993	793925	400242	105921
Scheme Returns (CAGR)	12.88%	11.16%	7.02%	-21.20%
Nifty Large Midcap 250 TRI# (CAGR)	15.92%	17.40%	12.04%	-18.78%
Nifty 50 TRI returns## (CAGR)	12.93%	13.16%	8.71%	-12.15%

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 (₹)	1450000	600000	360000	120000
Market Value of amount Invested	3987157	955698	435715	106776
Scheme Returns (CAGR)	15.68%	18.71%	12.83%	-19.96%
NIFTY Midcap 150 TRI returns# (CAGR)	18.64%	21.52%	15.15%	-22.29%
Nifty 50 TRI returns## (CAGR)	12.93%	13.16%	8.71%	-12.15%

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 (₹)	1450000	600000	360000	120000
Market Value of amount Invested	3688703	896524	406898	100096
Scheme Returns (CAGR)	14.52%	16.09%	8.14%	-29.49%
BSE 250 SmallCap TRI returns# (CAGR)	15.61%	20.45%	11.48%	-30.97%
Nifty 50 TRI returns## (CAGR)	12.93%	13.16%	8.71%	-12.15%

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 (₹)	1210000	600000	360000	120000
Market Value of amount Invested	2354891	864917	429515	104693
Scheme Returns (CAGR)	12.67%	14.63%	11.84%	-22.97%
BSE India Manufacturing TRI returns# (CAGR)	13.95%	16.27%	10.94%	-22.65%
Nifty 50 TRI returns## (CAGR)	12.95%	13.16%	8.71%	-12.15%

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 (₹)	1450000	600000	360000	120000
Market Value of amount Invested	3706457	981945	452206	106994
Scheme Returns (CAGR)	14.59%	19.82%	15.42%	-19.64%
Nifty 500 TRI returns# (CAGR)	13.97%	14.92%	9.92%	-18.41%
Nifty Dividend Opportunities 50 Index TRI returns# (CAGR)	12.93%	13.16%	8.71%	-12.15%
Nifty 50 TRI returns## (CAGR)	14.83%	19.24%	14.74%	-21.44%

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 (₹)	1450000	600000	360000	120000
Market Value of amount Invested	5211442	920509	424559	112620
Scheme Returns (CAGR)	19.64%	17.17%	11.04%	-11.31%
BSE Teck TRI returns# (CAGR)	14.87%	13.65%	10.49%	-7.40%
Nifty 50 TRI returns## (CAGR)	12.93%	13.16%	8.71%	-12.15%

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 (₹)	1450000	600000	360000	120000
Market Value of amount Invested	4172092	885586	422952	109866
Scheme Returns (CAGR)	16.35%	15.59%	10.78%	-15.42%
NIFTY India Consumption TRI returns# (CAGR)	13.94%	15.44%	11.89%	-15.93%
BSE Sensex TRI returns## (CAGR)	12.91%	12.55%	8.11%	-11.29%

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 (₹)	670000	600000	360000	120000
Market Value of amount Invested	1132162	932990	482008	114011
Scheme Returns (CAGR)	18.76%	17.72%	19.95%	-9.21%
BSE Healthcare TRI# (CAGR)	19.97%	18.84%	21.46%	-6.29%
Nifty 50 TRI## (CAGR)	13.43%	13.16%	8.71%	-12.15%

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 (₹)	710000	600000	360000	120000
Market Value of amount Invested	983704	785790	408903	107945
Scheme Returns (CAGR)	10.92%	10.75%	8.47%	-18.25%
Nifty 500 TRI# (CAGR)	15.12%	14.92%	9.92%	-18.41%
Nifty 50 TRI## (CAGR)	13.34%	13.16%	8.71%	-12.15%

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 (₹)	710000	600000	360000	120000
Market Value of amount Invested	873755	716305	406736	121166
Scheme Returns (CAGR)	6.94%	7.03%	8.11%	1.83%
CRISIL Short Term Debt Hybrid 75+25 Index# (CAGR)	8.78%	8.54%	8.11%	1.56%
CRISIL 10 Year Gilt Index## (CAGR)	6.19%	6.32%	8.40%	8.93%

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 (₹)	520000	NA	360000	120000
Market Value of amount Invested	705999	NA	440317	111303
Scheme Returns (CAGR)	14.17%	NA	13.56%	-13.29%
BSE 500 TRI# (CAGR)	11.72%	NA	9.66%	-18.64%
Nifty 50 TRI## (CAGR)	10.36%	NA	8.71%	-12.15%

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 (₹)	380000	NA	360000	120000
Market Value of amount Invested	442777	NA	415967	109658
Scheme Returns (CAGR)	9.66%	NA	9.64%	-15.73%
BSE 500 TRI returns# (CAGR)	9.72%	NA	9.66%	-18.64%
Nifty 50 TRI returns## (CAGR)	8.73%	NA	8.71%	-12.15%

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 (₹)	1450000	600000	360000	120000
Market Value of amount Invested	3062144	816343	414347	113138
Scheme Returns (CAGR)	11.72%	12.29%	9.37%	-10.53%
CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)	12.02%	11.69%	9.18%	-8.04%
Nifty 50 TRI returns## (CAGR)	12.93%	13.16%	8.71%	-12.15%

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 (₹)	1450000	600000	360000	120000
Market Value of amount Invested	2828358	802389	446554	134241
Scheme Returns (CAGR)	10.51%	11.59%	14.54%	22.96%
S&P Global 1200 TRI returns# (CAGR)	15.30%	18.12%	22.15%	22.39%
Nifty 50 TRI returns## (CAGR)	12.93%	13.16%	8.71%	-12.15%

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 (₹)	720000	600000	360000	120000
Market Value of amount Invested	993080	778914	405149	107201
Scheme Returns (CAGR)	10.61%	10.39%	7.84%	-19.34%
Nifty 500 TRI# (CAGR)	15.13%	14.92%	9.92%	-18.41%
Nifty 50 TRI## (CAGR)	13.36%	13.16%	8.71%	-12.15%

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 (₹)	710000	600000	360000	120000
Market Value of amount Invested	993233	796135	422509	115191
Scheme Returns (CAGR)	11.24%	11.27%	10.70%	-7.42%
CRISIL Hybrid 35+65 - Aggressive Index# (CAGR)	12.05%	11.69%	9.18%	-8.04%
Nifty 50 TRI## (CAGR)	13.34%	13.16%	8.71%	-12.15%

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 (₹)	620000	600000	360000	120000
Market Value of amount Invested	1225990	1164810	482374	97008
Scheme Returns (CAGR)	26.71%	26.92%	20.00%	-33.76%
BSE PSU TRI# (CAGR)	28.77%	29.25%	22.26%	-35.36%
Nifty 50 TRI## (CAGR)	13.23%	13.16%	8.71%	-12.15%

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 (₹)	500000	NA	360000	120000
Market Value of amount Invested	617933	NA	421642	112666
Scheme Returns (CAGR)	10.15%	NA	10.56%	-11.24%
Nifty 100 ESG TRI# (CAGR)	9.36%	NA	8.91%	-14.70%
Nifty 50 TRI## (CAGR)	9.79%	NA	8.71%	-12.15%

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 (₹)	1450000	600000	360000	120000
Market Value of amount Invested	3077134	773395	409710	109262
Scheme Returns (CAGR)	11.79%	10.11%	8.60%	-16.32%
Nifty 500 TRI returns# (CAGR)	13.97%	14.92%	9.92%	-18.41%
Nifty 50 TRI returns## (CAGR)	12.93%	13.16%	8.71%	-12.15%

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 (₹)	1230000	600000	360000	120000
Market Value of amount Invested	1926203	746399	408185	122264
Scheme Returns (CAGR)	8.47%	8.68%	8.35%	3.55%
NIFTY Equity Savings TRI returns# (CAGR)	8.93%	8.87%	8.07%	0.74%
CRISIL 10 Year Gilt Index returns## (CAGR)	6.33%	6.32%	8.40%	8.93%

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 (₹)	1450000	600000	360000	120000
Market Value of amount Invested	2680824	770285	410974	122751
Scheme Returns (CAGR)	9.70%	9.95%	8.81%	4.32%
CRISIL Hybrid 85+15 - Conservative Index# (CAGR)	8.62%	7.71%	8.04%	3.73%
CRISIL 10 Year Gilt Index returns## (CAGR)	6.53%	6.32%	8.40%	8.93%

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 (₹)	1450000	600000	360000	120000
Market Value of amount Invested	3056473	810324	420705	117312
Scheme Returns (CAGR)	11.69%	11.99%	10.41%	-4.17%
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	11.08%	10.49%	8.86%	-4.59%
BSE Sensex TRI returns## (CAGR)	12.91%	12.55%	8.11%	-11.29%

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 (₹)	440000	NA	360000	120000
Market Value of amount Invested	545342	NA	427233	110310
Scheme Returns (CAGR)	11.75%	NA	11.47%	-14.76%
Nifty 50 Equal Weight TRI returns# (CAGR)	12.40%	NA	12.09%	-14.56%
Nifty 50 TRI returns## (CAGR)	8.94%	NA	8.71%	-12.15%

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 (₹)	460000	NA	360000	120000
Market Value of amount Invested	616876	NA	448792	105080
Scheme Returns (CAGR)	15.46%	NA	14.89%	-22.42%
Nifty Midcap 150 TRI returns# (CAGR)	15.75%	NA	15.15%	-22.29%
Nifty 50 TRI returns## (CAGR)	9.23%	NA	8.71%	-12.15%

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 (₹)	1450000	600000	360000	120000
Market Value of amount Invested	3409682	855538	428668	112865
Scheme Returns (CAGR)	13.34%	14.19%	11.70%	-10.95%
CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)	12.02%	11.69%	9.18%	-8.04%
Nifty 50 TRI returns## (CAGR)	12.93%	13.16%	8.71%	-12.15%

Past Performance may or may not be sustained in future. The direct plan inception date is January 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 - Conservative Plan

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1450000	600000	360000	120000
Market Value of amount Invested	2657173	781863	419874	120410
Scheme Returns (CAGR)	9.56%	10.55%	10.28%	0.64%
CRISIL Short Term Debt Hybrid 75+25 Index returns# (CAGR)	9.19%	8.54%	8.11%	1.56%
CRISIL 10 Year Gilt Index returns## (CAGR)	6.53%	6.32%	8.40%	8.93%

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 (₹)	390000	NA	360000	120000
Market Value of amount Invested	576732	NA	530744	132452
Scheme Returns (CAGR)	24.91%	NA	26.97%	20.00%
NASDAQ 100 TRI# (CAGR)	26.94%	NA	29.16%	24.79%
Nifty 50 TRI## (CAGR)	8.77%	NA	8.71%	-12.15%

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 (₹)	250000	NA	NA	120000
Market Value of amount Invested	279234	NA	NA	118011
Scheme Returns (CAGR)	10.62%	NA	NA	-3.09%
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)	5.62%	NA	NA	-12.15%

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 (₹)	1450000	600000	360000	120000
Market Value of amount Invested	3160858	825615	408641	112065
Scheme Returns (CAGR)	12.20%	12.74%	8.43%	-12.15%
Nifty 50 TRI returns# (CAGR)	12.93%	13.16%	8.71%	-12.15%
BSE Sensex TRI returns## (CAGR)	12.91%	12.55%	8.11%	-11.29%

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 (₹)	360000	NA	360000	120000
Market Value of amount Invested	422116	NA	422116	99835
Scheme Returns (CAGR)	10.64%	NA	10.64%	-29.85%
Nifty Next 50 TRI returns# (CAGR)	11.31%	NA	11.31%	-29.54%
Nifty 50 TRI returns## (CAGR)	8.71%	NA	8.71%	-12.15%

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 (₹)	460000	NA	360000	120000
Market Value of amount Invested	595122	NA	454351	116919
Scheme Returns (CAGR)	13.52%	NA	15.75%	-27.35%
Nifty Smallcap 50 TRI returns# (CAGR)	14.63%	NA	17.00%	-27.23%
Nifty 50 TRI returns## (CAGR)	9.23%	NA	8.71%	-12.15%

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 (₹)	1230000	600000	360000	120000
Market Value of amount Invested	2435412	860870	439949	116968
Scheme Returns (CAGR)	12.77%	14.44%	13.50%	-4.70%
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	10.84%	10.49%	8.86%	-4.59%
BSE Sensex TRI returns## (CAGR)	12.87%	12.55%	8.11%	-11.29%

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 (₹)	1450000	600000	360000	120000
Market Value of amount Invested	2962061	813937	422949	116290
Scheme Returns (CAGR)	11.22%	12.17%	10.78%	-5.74%
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	11.08%	10.49%	8.86%	-4.59%
Nifty 50 TRI returns## (CAGR)	12.93%	13.16%	8.71%	-12.15%

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 (₹)	1450000	600000	360000	120000
Market Value of amount Invested	2633272	909682	497593	130409
Scheme Returns (CAGR)	9.43%	16.69%	22.25%	16.67%
MSCI World Index returns## (CAGR)	8.31%	10.35%	14.28%	11.62%
BSE Sensex TRI returns## (CAGR)	12.91%	12.55%	8.11%	-11.29%

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 (₹)	1450000	600000	360000	120000
Market Value of amount Invested	3145206	907019	497744	139227
Scheme Returns (CAGR)	12.12%	16.57%	22.27%	31.35%
Domestic Price of Physical Gold returns# (CAGR)	13.12%	17.67%	23.45%	33.38%

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 (₹)	1450000	600000	360000	120000
Market Value of amount Invested	2704170	826321	458307	129985
Scheme Returns (CAGR)	9.83%	12.78%	16.37%	15.97%
MSCI ACWI Index returns## (CAGR)	13.99%	16.55%	20.79%	21.44%
BSE Sensex TRI returns## (CAGR)	12.91%	12.55%	8.11%	-11.29%

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 (₹)	280000	NA	NA	120000
Market Value of amount Invested	325719	NA	NA	115934
Scheme Returns (CAGR)	13.08%	NA	NA	-6.29%
50% Nifty 500 TRI + 30% Nifty Low Duration Debt Index A-1 + 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)	6.51%	NA	NA	-12.15%

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

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## 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	24-Jan-25	25-Jan-24	25-Jan-23
IDCW Yield (Regular Plan)	7.16%	7.14%	6.11%
IDCW (₹) Per Unit	1.5660	1.5880	1.1840
Cum IDCW NAV	21.8600	22.2300	19.3700
Declared on date	24-Jan-25	25-Jan-24	25-Jan-23
IDCW Yield (Direct Plan)	7.16%	7.14%	6.12%
IDCW (₹) Per Unit	2.1080	2.1170	1.5650
Cum IDCW NAV	29.4300	29.6500	25.5900

**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	25-Feb-25	25-Feb-25	24-Jan-25
IDCW Yield (Regular Plan)	0.59%	0.59%	0.59%
IDCW (₹) Per Unit	0.1470	0.1470	0.1510
Cum IDCW NAV	25.0700	25.0700	25.7300
Declared on date	25-Feb-25	25-Feb-25	24-Jan-25
IDCW Yield (Direct Plan)	0.59%	0.59%	0.59%
IDCW (₹) Per Unit	0.1660	0.1470	0.1710
Cum IDCW NAV	28.3700	25.0700	29.1000

**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

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 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 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	71.4000

**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

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## 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

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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

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	24-Jan-25	25-Jan-24	25-Jan-23
IDCW Yield (Regular Plan)	7.29%	7.03%	6.14%
IDCW (₹) Per Unit	1.8040	1.8300	0.9850
Cum IDCW NAV	24.7300	26.0200	16.0400
Declared on date	24-Jan-25	25-Jan-24	25-Jan-23
IDCW Yield (Direct Plan)	7.30%	7.03%	6.14%
IDCW (₹) Per Unit	2.0750	2.0780	1.1000
Cum IDCW NAV	28.4400	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	25-Feb-25	24-Jan-25	20-Dec-24
IDCW Yield (Regular Plan)	0.58%	0.58%	0.62%
IDCW (₹) Per Unit	0.0650	0.0650	0.0700
Cum IDCW NAV	11.2444	11.2559	11.2533
Declared on date	25-Feb-25	24-Jan-25	20-Dec-24
IDCW Yield (Direct Plan)	0.58%	0.58%	0.61%
IDCW (₹) Per Unit	0.0670	0.0670	0.0700
Cum IDCW NAV	11.5728	11.5775	11.5649

**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	28-Feb-25	31-Jan-25	27-Dec-24
IDCW Yield (Regular Plan)	0.48%	0.62%	0.49%
IDCW (₹) Per Unit	4.7555	6.2005	4.9312
Cum IDCW NAV	1000.0200	1000.0200	1000.0200
Declared on date	28-Feb-25	31-Jan-25	27-Dec-24
IDCW Yield (Direct Plan)	0.48%	0.63%	0.50%
IDCW (₹) Per Unit	4.8409	6.3055	5.0159
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	17-Feb-25	16-Dec-24	18-Nov-24
IDCW Yield (Regular Plan)	0.58%	0.49%	0.60%
IDCW (₹) Per Unit	0.0731	0.0621	0.0756
Cum IDCW NAV	12.5552	12.5472	12.5354
Declared on date	17-Feb-25	16-Dec-24	18-Nov-24
IDCW Yield (Direct Plan)	0.58%	0.49%	0.60%
IDCW (₹) Per Unit	0.0742	0.0630	0.0767
Cum IDCW NAV	12.7430	12.7309	12.7171

**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	0.8800	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  
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 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  
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## Aditya Birla Sun Life Liquid Fund Income Distribution cum capital withdrawal

Declared on date	16-Dec-24	17-Sep-24	25-Jun-24
IDCW Yield (Regular Plan)	7.52%	8.10%	7.52%
IDCW (₹) Per Unit	10.2040	11.6160	11.4800
Cum IDCW NAV	135.7293	143.4674	152.6316
Declared on date	16-Dec-24	17-Sep-24	25-Jun-24
IDCW Yield (Direct Plan)	7.52%	8.10%	7.52%
IDCW (₹) Per Unit	13.3910	15.2380	15.0500
Cum IDCW NAV	178.1126	188.2087	200.1719

**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	25-Feb-25	23-Feb-24	22-Feb-23
IDCW Yield (Regular Plan)	7.10%	6.97%	4.08%
IDCW (₹) Per Unit	13.0670	13.4800	6.3000
Cum IDCW NAV	183.9800	193.2800	154.5700

**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	28-Feb-25	31-Jan-25	27-Dec-24
IDCW Yield (Regular Plan)	0.50%	0.62%	0.50%
IDCW (₹) Per Unit	0.5562	0.6945	0.5559
Cum IDCW NAV	111.8791	112.2400	111.9815
Declared on date	28-Feb-25	31-Jan-25	27-Dec-24
IDCW Yield (Direct Plan)	0.50%	0.62%	0.50%
IDCW (₹) Per Unit	0.5759	0.7189	0.5752
Cum IDCW NAV	115.8818	116.2250	115.9189

**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.  
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## 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	28-Feb-25	31-Jan-25	31-Dec-24
IDCW Yield (Regular Plan)	0.02%	0.02%	0.02%
IDCW (₹) Per Unit	0.1590	0.1672	0.1706
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	28-Feb-25	25-Jan-25	27-Dec-24
IDCW Yield (Regular Plan)	0.50%	0.62%	0.50%
IDCW (₹) Per Unit	0.0528	0.0658	0.0527
Cum IDCW NAV	10.5766	10.6497	10.6078
Declared on date	28-Feb-25	25-Jan-25	27-Dec-24
IDCW Yield (Direct Plan)	0.50%	0.62%	0.50%
IDCW (₹) Per Unit	0.0548	0.0683	0.0547
Cum IDCW NAV	10.9876	11.0584	11.0088

**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 Debt Plus Arbitrage Fof 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	25-Feb-25	24-Nov-23
IDCW Yield (Regular Plan)	6.52%	7.01%
IDCW (₹) Per Unit	0.7460	0.7690
Cum IDCW NAV	11.4503	10.9757
Declared on date	25-Feb-25	24-Nov-23
IDCW Yield (Direct Plan)	6.52%	7.01%
IDCW (₹) Per Unit	0.7590	0.7760
Cum IDCW NAV	11.6432	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	28-Feb-25	25-Jan-25	27-Dec-24
IDCW Yield (Regular Plan)	0.50%	0.63%	0.50%
IDCW (₹) Per Unit	0.0804	0.1021	0.0820
Cum IDCW NAV	16.0247	16.2227	16.4566
Declared on date	28-Feb-25	25-Jan-25	27-Dec-24
IDCW Yield (Direct Plan)	0.50%	0.63%	0.50%
IDCW (₹) Per Unit	0.1307	0.1658	0.1331
Cum IDCW NAV	26.0767	26.3804	26.7375

**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.  
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**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

<p><b>Fund</b></p> <p>The risk of the scheme is Very High</p>	<p><b>CRISIL Hybrid 35+65 - Aggressive Index</b></p> <p>The risk of the benchmark is Very High</p>
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**\*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.

<p><b>Fund</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Nifty 50 TRI</b></p> <p>The risk of the benchmark is Very High</p>
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**\*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

<p><b>Fund</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Nifty 100 TRI</b></p> <p>The risk of the benchmark is Very High</p>
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**\*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

<p><b>Fund</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Nifty 500 TRI</b></p> <p>The risk of the benchmark is Very High</p>
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**\*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

<p><b>Fund</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Nifty 500 TRI</b></p> <p>The risk of the benchmark is Very High</p>
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**\*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

<p><b>Fund</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Nifty Large Midcap 250 TRI</b></p> <p>The risk of the benchmark is Very High</p>
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**\*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)

<p><b>Fund</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Nifty MNC TRI</b></p> <p>The risk of the benchmark is Very High</p>
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**\*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

<p><b>Fund</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Nifty Midcap 150 TRI</b></p> <p>The risk of the benchmark is Very High</p>
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**\*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

<p><b>Fund</b></p> <p>The risk of the scheme is Very High</p>	<p><b>BSE 250 SmallCap TRI</b></p> <p>The risk of the benchmark is Very High</p>
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**\*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

<p><b>Fund</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Nifty 500 TRI</b></p> <p>The risk of the benchmark is Very High</p>
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**\*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

<p><b>Fund</b></p> <p>The risk of the scheme is Very High</p>	<p><b>BSE India Manufacturing TRI</b></p> <p>The risk of the benchmark is Very High</p>
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**\*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

<p><b>Fund</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Nifty Financial Services TRI</b></p> <p>The risk of the benchmark is Very High</p>
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**\*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 PSU Equity Fund**  
(An Open ended equity scheme following PSU theme)

- Long term capital appreciation
- Invests in stocks of Public Sector Undertakings


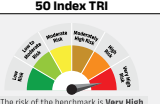
 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p>
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**\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.**

**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


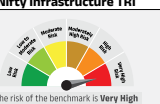
 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p>
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**\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.**

**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

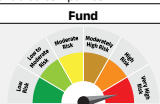
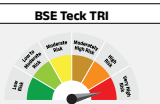
 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p>
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**\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.**

**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



 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p>
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**\*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



 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p>
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**\*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



 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p>
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**\*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



 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p>
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**\*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



 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p>
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**\*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)



 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p>
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**\*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



 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p>
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**\*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



 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p>
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**\*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

 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p>
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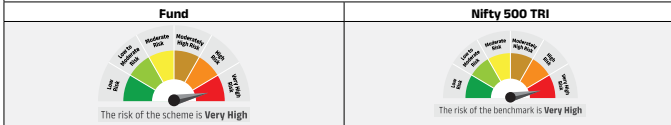
**\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.**

## Product Labeling Disclosures

### Aditya Birla Sun Life Bal Bhavishya Vojna

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



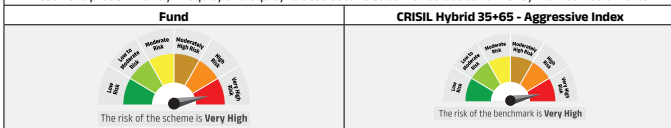
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

### Aditya Birla Sun Life Retirement Fund - The 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



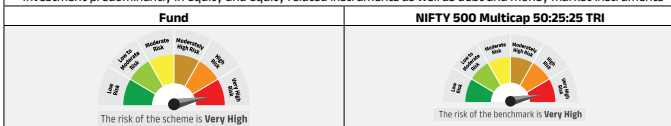
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

### Aditya Birla Sun Life 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



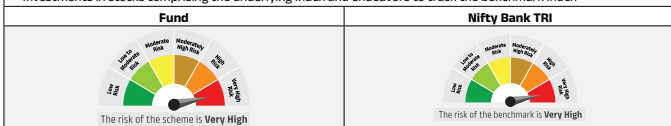
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

### Aditya Birla Sun Life 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



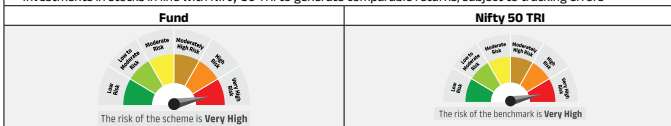
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

### Aditya Birla Sun Life Nifty 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



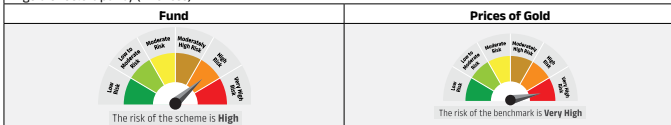
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

### Aditya Birla Sun Life 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)



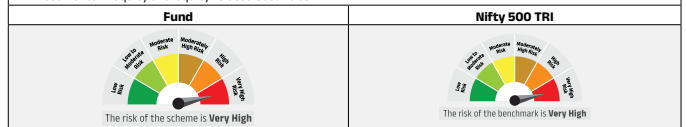
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

### Aditya Birla Sun Life 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



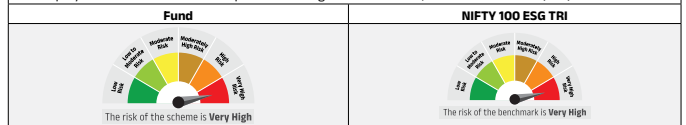
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

### Aditya Birla Sun Life 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



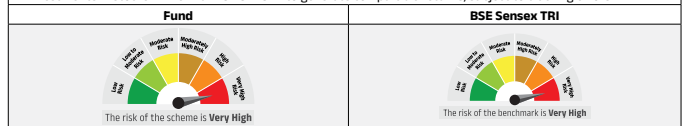
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

### Aditya Birla Sun Life 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



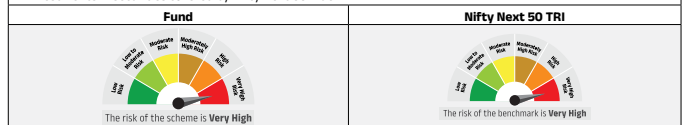
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

### Aditya Birla Sun Life Nifty Next 50 ETF

(An Open ended Scheme tracking Nifty Next 50 Index)

- long term investments
- Investments in securities covered by Nifty Next 50 Index



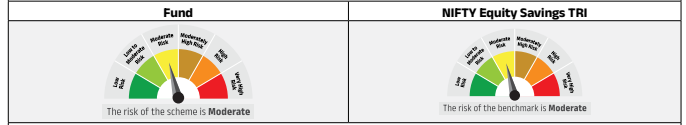
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

### Aditya Birla Sun Life 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



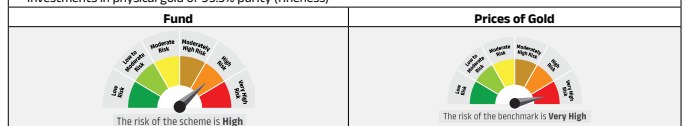
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

### Aditya Birla Sun Life Gold 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)



Fund	CRISIL Hybrid 50+50 - Moderate Index
 The risk of the scheme is Very High	 The risk of the benchmark is High

**\*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


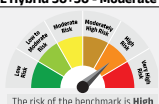
Fund	BSE 500 TRI
 The risk of the scheme is Very High	 The risk of the benchmark is Very High

**\*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



Fund	CRISIL Hybrid 50+50 - Moderate Index
 The risk of the scheme is High	 The risk of the benchmark is High

**\*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



Fund	CRISIL Short Term Debt Hybrid 75+25 Index
 The risk of the scheme is Moderately High	 The risk of the benchmark is Moderately High

**\*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



Fund	Nifty Midcap 150 Index TRI
 The risk of the scheme is Very High	 The risk of the benchmark is Very High

**\*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


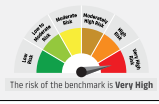
Fund	Nifty Smallcap 50 TRI
 The risk of the scheme is Very High	 The risk of the benchmark is Very High

**\*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



Fund	Nifty Healthcare TRI
 The risk of the scheme is Very High	 The risk of the benchmark is Very High

**\*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



Fund	Nifty IT TRI
 The risk of the scheme is Very High	 The risk of the benchmark is Very High

**\*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

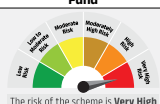

Fund	Nifty Next 50 TRI
 The risk of the scheme is Very High	 The risk of the benchmark is Very High

**\*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



Fund	Nifty 50 Equal Weight TRI
 The risk of the scheme is Very High	 The risk of the benchmark is Very High

**\*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



Fund	NASDAQ 100 TRI
 The risk of the scheme is Very High	 The risk of the benchmark is Very High

**\*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)

Fund	Price of silver
 The risk of the scheme is Very High	 The risk of the benchmark is Very High

**\*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.



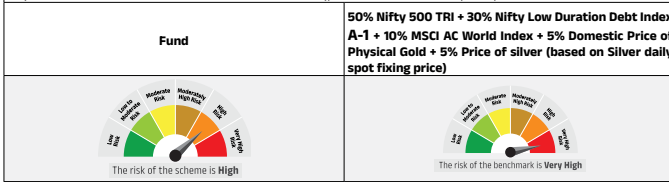
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## 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



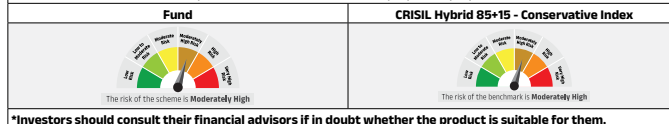
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## 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%]



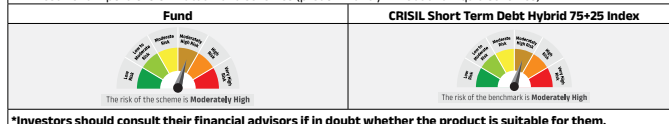
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## 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)



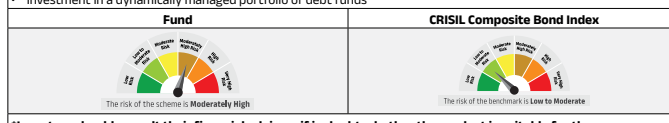
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

### Aditya Birla Sun Life Debt Plus Arbitrage FOF

(An open ended 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.



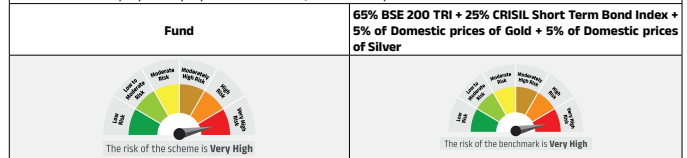
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## 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.



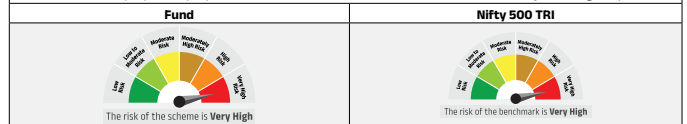
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## 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



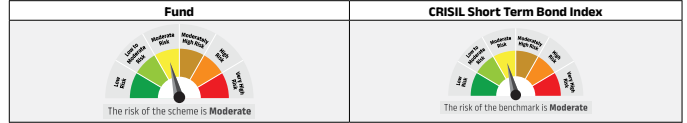
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## 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



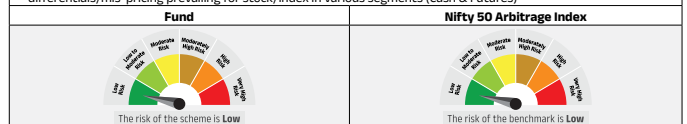
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## 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)


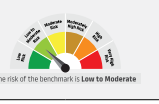


\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

**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

Fund	NIFTY Liquid Index A-I
	

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

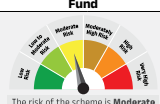

**Potential Risk Class Matrix**

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 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

Fund	CRISIL Money Market A-I 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)		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

Fund	NIFTY Short Duration Debt Index A-II
	

\*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 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

Fund	Nifty Banking & PSU Debt Index A-I
	

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


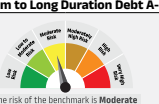
**Potential Risk Class Matrix**

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

Fund	CRISIL Medium to Long Duration Debt A-III 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)		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

Fund	Nifty All Duration G-Sec 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 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.

Fund	NIFTY Ultra Short Duration Debt Index A-I
	

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

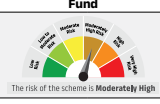

**Potential Risk Class Matrix**

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 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.

Fund	CRISIL Credit Risk Debt B-II 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)			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
 The risk of the scheme is Moderate	 The risk of the benchmark is Moderate

**\*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
 The risk of the scheme is Low to Moderate	 The risk of the benchmark is Low to Moderate

**\*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
 The risk of the scheme is Low to Moderate	 The risk of the benchmark is Low to Moderate

**\*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
 The risk of the scheme is Low to Moderate	 The risk of the benchmark is Low to Moderate

**\*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
 The risk of the scheme is Low	 The risk of the benchmark is Low

**\*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
 The risk of the scheme is Low to Moderate	 The risk of the benchmark is Low to Moderate

**\*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
 The risk of the scheme is Low	 The risk of the benchmark is Low

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


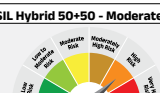
**Potential Risk Class Matrix**

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
 The risk of the scheme is High	 The risk of the benchmark is High

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

## 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

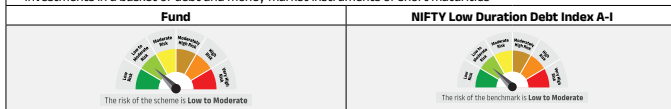
Credit Risk	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

## 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

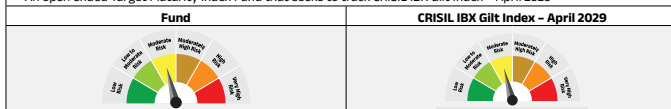
Credit Risk	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)			C-III

## 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

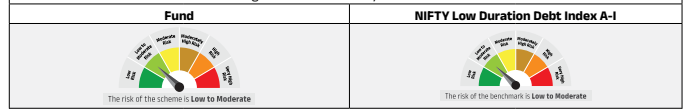
Credit Risk	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

## 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

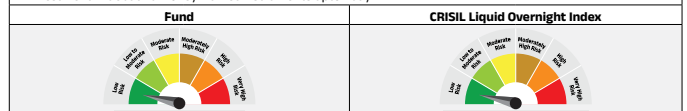
Credit Risk	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

## 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

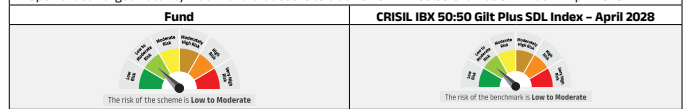
Credit Risk	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

## 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

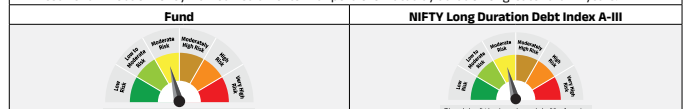
Credit Risk	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

## 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		

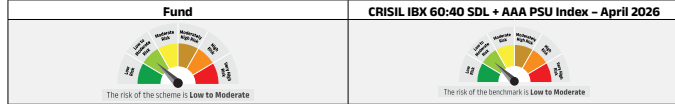


## Product Labeling Disclosures

### 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



\*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



\*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



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

## Potential Risk Class Matrix

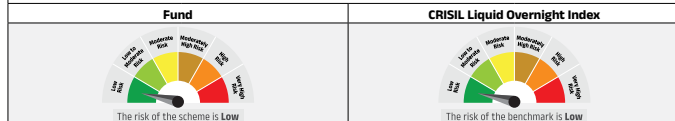
Credit Risk	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

## Product Labeling Disclosures

### Aditya Birla Sun Life CRISIL 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



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

## Potential Risk Class Matrix

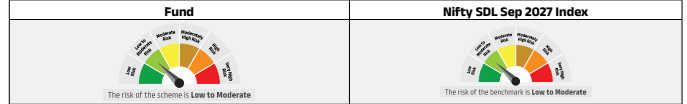
Credit Risk	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

## Product Labeling Disclosures

### Aditya Birla Sun Life 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



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

## Potential Risk Class Matrix

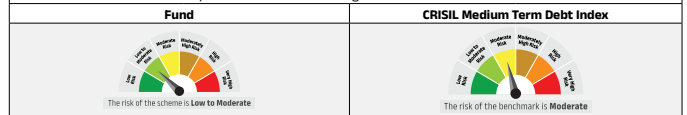
Credit Risk	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

## 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



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

## Potential Risk Class Matrix

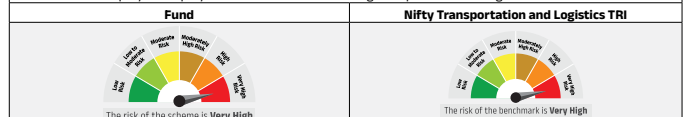
Credit Risk	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

## 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.



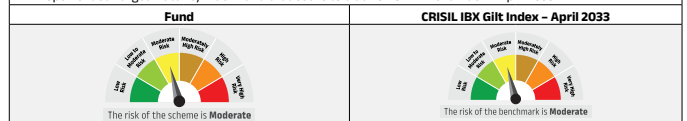
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## 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



\*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

Fund	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.

Fund	Nifty 200 TRI

**\*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

Fund	Nifty India Defence Total Return Index

**\*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

Fund	Cril 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

Fund	CRISIL-IBX AAA NBFC-HFC Index – Sep 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)	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

Fund	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.

Fund	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

Fund	CRISIL-IBX AAA NBFC-HFC Index – Dec 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 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

Fund	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
	
The risk of the scheme is <b>Low to Moderate</b>	The risk of the benchmark is <b>Low to Moderate</b>

**\*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 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
	
The risk of the scheme is <b>Very High</b>	The risk of the benchmark is <b>Very High</b>

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

**Product Labeling Disclosures**

**Aditya Birla Sun Life Conglomerate Index Fund**  
 (An open ended diversified equity scheme following conglomerate theme)

- Long term Capital Appreciation
- Investment in equity and equity related instruments of companies that follow Conglomerate theme

Fund	BSE Select Business Groups Index
	
The risk of the scheme is <b>Very High</b>	The risk of the benchmark is <b>Very High</b>

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

**Fund Manager :** An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

**Application Amount for Fresh Subscription :** This is the minimum investment amount for a new investor in a mutual fund scheme.

**Minimum Additional Amount :** This is the minimum investment amount for an existing investor in a mutual fund scheme.

**Yield to Maturity :** The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

**SIP :** SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15<sup>th</sup> of the month in an equity fund for a period of three years.

**NAV :** The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

**Benchmark :** A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

**Entry Load :** A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: 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.