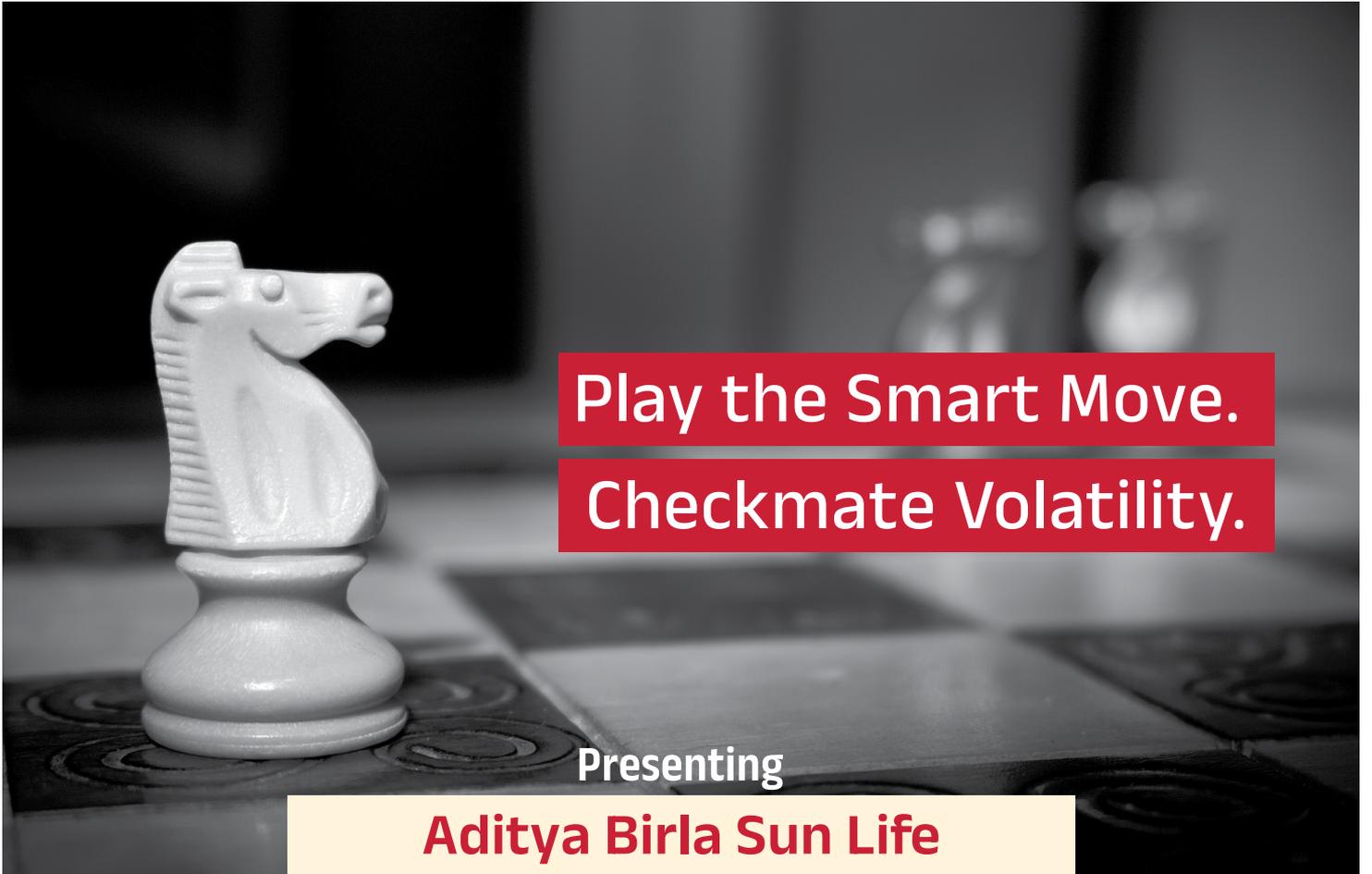


EMPOWER

Monthly Factsheet | January 2026



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Presenting

Aditya Birla Sun Life

Income Plus Arbitrage Active FOF

**Aditya Birla Sun Life
Mutual Fund**



**ADITYA BIRLA
CAPITAL**

MUTUAL FUNDS

Scheme:	This product is suitable for investors who are seeking*:	Risk-O-Meter
Aditya Birla Sun Life Income Plus Arbitrage Active FOF (An open ended scheme investing in dynamically managed portfolio of Debt Funds and Aditya Birla Sun Life Arbitrage Fund.)	<ul style="list-style-type: none"> Capital appreciation in the long term Investment in a dynamically managed portfolio of debt funds and Aditya Birla Sun Life Arbitrage Fund <p>*Investors should consult their financial advisors if in doubt whether the product is suitable for them.</p>	<p>The risk of the scheme is Moderate</p>

Risk-O-Meter as of December 31, 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

Mutual Fund investments are subject to market risks, read all scheme related documents carefully. | (Data as on 31st December 2025)



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Equity Outlook by Mr. Harish Krishnan	04
Debt Outlook by Mr. Kaustubh Gupta	06
Our Top 75 Holdings	08
Tax Reckoner	10
Aditya Birla Sun Life Income Plus Arbitrage Active FOF	14
Equity Funds	
Aditya Birla Sun Life Large Cap Fund	18
Aditya Birla Sun Life Focused Fund	20
Aditya Birla Sun Life Flexi Cap Fund	22
Aditya Birla Sun Life Large & Mid Cap Fund	24
Aditya Birla Sun Life MNC Fund	26
Aditya Birla Sun Life Midcap Fund	28
Aditya Birla Sun Life Multi-Cap Fund	30
Aditya Birla Sun Life Small Cap Fund	32
Aditya Birla Sun Life Value Fund	34
Aditya Birla Sun Life Manufacturing Equity Fund	36
Aditya Birla Sun Life Banking and Financial Services Fund	38
Aditya Birla Sun Life Dividend Yield Fund	40
Aditya Birla Sun Life Infrastructure Fund	42
Aditya Birla Sun Life Digital India Fund	44
Aditya Birla Sun Life Consumption Fund	46
Aditya Birla Sun Life International Equity Fund	48
Aditya Birla Sun Life Pharma & Healthcare Fund	50
Aditya Birla Sun Life Bal Bhavishya Yojna	52
Aditya Birla Sun Life Retirement Fund - The 30s Plan	54
Aditya Birla Sun Life Retirement Fund - The 40s Plan	56
Aditya Birla Sun Life Retirement Fund - The 50s Plan	58
Aditya Birla Sun Life PSU Equity Fund	60
Aditya Birla Sun Life Special Opportunities Fund	62
Aditya Birla Sun Life ESG Integration Strategy Fund	64
Aditya Birla Sun Life Business Cycle Fund	66
Aditya Birla Sun Life Transportation and Logistics Fund	68

Aditya Birla Sun Life Quant Fund	70
Aditya Aditya Birla Sun Life Conglomerate Fund	72
Aditya Birla Sun Life ELSS Tax Saver Fund	74
Hybrid Funds	
Crafting the Ideal Balance	76
Aditya Birla Sun Life Equity Hybrid '95 Fund	77
Aditya Birla Sun Life Equity Savings Fund	80
Aditya Birla Sun Life Regular Savings Fund	83
Aditya Birla Sun Life Multi Asset Allocation Fund	85
Aditya Birla Sun Life Balanced Advantage Fund	87
Debt Funds	
Maturity Ladder For Debt Funds	90
Aditya Birla Sun Life Overnight Fund	91
Aditya Birla Sun Life Liquid Fund	92
Aditya Birla Sun Life Money Manager Fund	95
Aditya Birla Sun Life Low Duration Fund	97
Aditya Birla Sun Life Savings Fund	99
Aditya Birla Sun Life Floating Rate Fund	102
Aditya Birla Sun Life Corporate Bond Fund	105
Aditya Birla Sun Life Short Term Fund	108
Aditya Birla Sun Life Banking & PSU Debt Fund	110
Aditya Birla Sun Life Medium Term Plan	113
Aditya Birla Sun Life Credit Risk Fund	115
Aditya Birla Sun Life Dynamic Bond Fund	117
Aditya Birla Sun Life Income Fund	119
Aditya Birla Sun Life Government Securities Fund	121
Aditya Birla Sun Life Retirement Fund 'The 50s Plus - Debt Plan'	122
Aditya Birla Sun Life Arbitrage Fund	123
Aditya Birla Sun Life Long Duration Fund	126
Passive Debt Index Funds	
Aditya Birla Sun Life NIFTY SDL Plus PSU Bond Sep 2026 60:40 Index Fund	127
Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund	129

Micro SIP available @ ₹ 100 per month

Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2027 Index Fund	131	Aditya Birla Sun Life Gold ETF	176
Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund	133	Aditya Birla Sun Life Silver ETF	177
Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund	134	Aditya Birla Sun Life Nifty 200 Momentum 30 ETF	178
Aditya Birla Sun Life CRISIL IBX Gilt Apr 2029 Index Fund	135	Aditya Birla Sun Life Nifty 200 Quality 30 ETF	180
Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund	136	Aditya Birla Sun Life CRISIL Liquid Overnight ETF	182
Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund	137	Aditya Birla Sun Life CRISIL Broad Based Gilt ETF	183
Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund	138	Aditya Birla Sun Life CRISIL 10 Year Gilt ETF	184
Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU Apr 2026 Index Fund	139	Passive Fund of Funds	
Aditya Birla Sun Life CRISIL IBX Gilt April 2033 Index Fund	140	Aditya Birla Sun Life Multi-Asset Omni FOF	185
Aditya Birla Sun Life CRISIL IBX Gilt June 2027 Index Fund	141	Aditya Birla Sun Life Dynamic Asset Allocation Omni FOF	186
Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index - Sep 2026 Fund	142	Aditya Birla Sun Life Aggressive Hybrid Omni FOF	187
Aditya Birla Sun Life CRISIL-IBX AAA Financial Services Index - Sep 2027 Fund	143	Aditya Birla Sun Life Conservative Hybrid Active FOF	188
Aditya Birla Sun Life CRISIL-IBX Financial Services 3 To 6 Months Debt Index Fund	144	Aditya Birla Sun Life Income Plus Arbitrage Active FOF	189
Aditya Birla Sun Life CRISIL-IBX Financial Services 9-12 Months Debt Index Fund	146	Aditya Birla Sun Life US Equity Passive FOF	190
Passive Equity Index Funds		Aditya Birla Sun Life Global Excellence Equity Fund of Fund	191
Aditya Birla Sun Life Nifty 50 Index Fund	148	Aditya Birla Sun Life Global Emerging Opportunities Fund	192
Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund	150	Aditya Birla Sun Life Gold Fund	193
Aditya Birla Sun Life Nifty Next 50 Index Fund	152	Aditya Birla Sun Life Silver ETF Fund of Fund	194
Aditya Birla Sun Life Nifty Midcap 150 Index Fund	154	Aditya Birla Sun Life Multi - Asset Passive FOF	195
Aditya Birla Sun Life Nifty Smallcap 50 Index Fund	156	Aditya Birla Sun Life US Treasury 1-3 year Bonds ETFs Passive FOF*	196
Aditya Birla Sun Life Nifty India Defence Index Fund	158	Aditya Birla Sun Life US Treasury 3-10 year Bonds ETFs Passive FOF*	197
Aditya Birla Sun Life BSE India Infrastructure Index Fund	160	Fund Manager Wise Scheme Details	198
Aditya Birla Sun Life BSE 500 Momentum 50 Index Fund	162	Funds at a Glance	200
Aditya Birla Sun Life BSE 500 Quality 50 Index Fund	164	Direct Performance	204
Passive ETFs		Direct SIP	211
Aditya Birla Sun Life Nifty 50 ETF	166	Dividend History	215
Aditya Birla Sun Life BSE Sensex ETF	168	Product Labeling Disclosures & Potential Risk Class	218
Aditya Birla Sun Life Nifty Next 50 ETF	170	Glossary Page	229
Aditya Birla Sun Life Nifty Bank ETF	172		
Aditya Birla Sun Life Nifty Healthcare ETF	173		
Aditya Birla Sun Life Nifty IT ETF	174		
Aditya Birla Sun Life Nifty PSE ETF	175		

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

Micro SIP available @ ₹ 100 per month

EQUITY OUTLOOK

JANUARY 2026



Harish Krishnan

Chief Investment Officer - Equity
Aditya Birla Sun Life AMC Limited

Equity Outlook CY2026: Reset, Repair, Re rate

Indian equities enter 2026 after a year of sharp divergence between surface-level index returns and underlying investor experience. While headline indices delivered high single-digit returns in CY25, the journey was defined by compressed breadth, weak stock-level outcomes, valuation fatigue in broader markets, and sustained relative underperformance versus global peers. The result has been a market that looks optically expensive in parts, yet fundamentally under-owned, under-loved, and increasingly selective in opportunity.

2025 in Review: Returns Without Comfort

CY25 reinforced a familiar but uncomfortable truth. Index outcomes masked deep internal stress. Despite the Sensex extending its long-term bias toward positive years, stock picking proved unusually difficult. Median drawdowns across NSE500 constituents were severe, randomness outperformed skill for large parts of the year, and mutual fund investor experience lagged headline returns until late in the year. India also materially underperformed both Developed and Emerging Markets in USD terms, driven by a lack of valuation re rating and deliberate INR depreciation acting as a macro shock absorber.

At the same time, domestic investors did not capitulate. SIP flows crossed ₹30,000 crore per month, discretionary flows stayed resilient through corrections, and total domestic equity demand across channels averaged nearly USD 7.5 billion per month. The persistence of flows contrasted sharply with relentless supply from promoters, PE exits, and IPO issuance, creating an absorption problem that kept markets range bound through most of the year.

Why 2025 Played Out the Way It Did

India's macro narrative remained strong, but earnings disappointed. Relative earnings growth versus Emerging Markets slipped below historical averages, even turning negative at points, while EM earnings momentum improved. Valuations entered the year elevated, particularly in mid and small caps where premiums to long-term averages remain meaningfully higher than in large caps. This left little room for further re rating.

External uncertainty compounded the issue. Tariff-related disruptions impaired earnings visibility in export-oriented sectors, prompting FPI outflows and leaving India the most under-owned market among EMs. The RBI allowed the rupee to depreciate, cushioning competitiveness and managing the trade deficit, but at the cost of short-term equity underperformance in USD terms.

What Has Changed Heading Into 2026

The setup into 2026 is materially different. Macro policy has turned decisively supportive. Monetary conditions have eased through rate cuts and CRR reductions. Fiscal policy has pivoted toward growth via tax relief, GST rationalisation, and higher welfare-led spending. A consumption stimulus estimated at USD 70 billion over FY26–27 is set to flow through both rural and urban cohorts.

Consumption is emerging as the dominant growth vector. Rural demand is supported by higher real wages, benign inflation, strong monsoons, and continued social spending. Urban consumption is stabilising, aided by tax relief, softer inflation, and improved credit availability. Digital public infrastructure, particularly UPI, has become deeply embedded, now accounting for nearly 40 percent of private consumption expenditure and acting as a real-time proxy for demand trends.

On the corporate side, profits have normalised to elevated levels. Corporate profits to GDP for Nifty 500 companies have recovered to around 5 percent, well above the long-term average. Earnings growth is expected to re-accelerate into the low-to-mid teens over the next two years, with early signs of positive

Contd

revisions emerging toward the end of CY25.

Market Structure: Where Risk and Reward Now Sit

The most important structural shift lies beneath the index. Large-cap market share is at a multi-decade low despite an improving share of the profit pool. Conversely, mid, small, and micro caps command historically high market-cap shares even as their profit contribution has peaked and begun to decline. This inversion has materially improved the risk-reward equation for large caps.

Valuation creep remains a reality, but its locus is narrowing. The proportion of stocks trading at extreme multiples remains elevated, yet moderation has begun. Earnings growth across market caps is converging, reducing the justification for persistent valuation dispersion. Market breadth has collapsed to historical lows, reinforcing the case that alpha in the coming cycle will be driven by selection, not exposure.

Sectoral View: Selective, Not Broad-Based

Information Technology sits firmly in the “darkest before dawn” category. Market-cap share has fallen below profit-pool share, a condition seen only twice in the past 25 years. Valuations reflect deep pessimism, while INR depreciation has reduced margin downside risks. Any stabilisation in global demand or currency could act as a powerful catalyst.

Consumer Staples have seen valuation froth meaningfully deflate. Mutual fund ownership is near decade lows. As companies pivot from margin defence to volume growth, urban-focused franchises stand to benefit first from fiscal and monetary easing.

Industrials remain a long-term structural story, but near-term expectations ran ahead of fundamentals. Market-cap share relative to profit contribution has reverted to levels last seen in 2007. A consolidation phase appears necessary before the next leg of the capex cycle asserts itself.

PSUs ex-financials have delivered a strong multi-year re rating, but declining profit-pool relevance limits further upside. The theme is no longer mispriced, even if absolute valuations appear reasonable.

Across factors, growth continues to outperform value, with a visible rotation from value to quality. This aligns with a late-cycle environment where earnings certainty and balance sheet strength command a premium.

Outlook: Measured Optimism

The probability distribution for Indian equities in 2026 has improved. The drag from supply is easing, FPI positioning is extremely light, valuations at the index level are no longer stretched, and earnings momentum is turning. Large caps are positioned to lead, while selective microcaps may surprise where earnings inflect.

Returns are unlikely to be uniform or euphoric. This is a market that will reward discipline, patience, and precision. Earnings, not multiples, will do the heavy lifting. India’s share of global GDP and market capitalisation continues to rise, and the next phase of equity returns is likely to be quieter, narrower, and more fundamentally grounded than the last.

Equities are not entering a new bull cycle yet. They are exiting a digestion phase. That distinction matters.

Source: ABSLAMC Research

SIP: Systematic Investment Plan

Our Recommendations

Market Cap Specific	Hybrid Solutions	Thematic & Sectoral Solutions	Diversified across Market Cap
Aditya Birla Sun Life Large Cap Fund	Aditya Birla Sun Life Balanced Advantage Fund	Aditya Birla Sun Life Consumption 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

JANUARY 2026



Kaustubh Gupta

Chief Investment Officer - Fixed Income
Aditya Birla Sun Life AMC Limited

2025 delivered rate easing; 2026 will be about transmission. With inflation expected to remain within the RBI's comfort band, policy should stay growth supportive but shift emphasis from fresh rate cuts to ensuring the 2025 easing fully transmits to the economy and fixed income markets. Proactive liquidity provision will be central to this transmission. Based on an estimated ~US\$80bn forward USD short position and rising currency leakage, we expect the RBI to infuse roughly ₹5 trillion of additional durable liquidity via OMOs by the end of next fiscal, on top of the currently announced measures. This should keep the supply demand balance favorable for rates.

Supply dynamics improved after mid 2025 stresses. Despite a friendly macro backdrop through 2025, yields backed up from mid year as excessive duration supply met patchy demand, especially from banks. Looking ahead, overall paper supply appears moderate once OMO absorption is considered. Both the Centre and States seem attentive to market appetite for duration, have already begun trimming longer tenor issuance, and we expect further moderation in FY27. A rising term premium has increased borrowing costs, which is particularly challenging under the new fiscal framework targeting the debt to GDP ratio. The Centre retains buffers—low T bill outstanding and stronger small savings collections—supporting moderate supply in FY27. On the demand side, we anticipate normalization in banking sector appetite for SLR securities in FY27 as the credit deposit ratio, currently at record highs, stabilizes. We see the India 10 year gravitating toward ~6.25% and averaging in a 6.25–6.50% range.

Growth outlook is constructive, but headline Real growth maybe lower. We are positive on FY27 growth, projecting nominal GDP to rise to ~9.75%. Key drivers include the pass through of prior monetary and fiscal stimulus, a likely reduction in tariffs (supporting exports), and robust rural demand anchored by healthy agricultural output and continued fiscal support. Corporate balance sheets are strong, capacity utilization is elevated, and conditions are broadly ripe for a capex cycle—though global uncertainty is the principal risk. Despite this constructive backdrop, we forecast real GDP at ~6.75% as base effects and a low GDP deflator in the prior year mechanically damp headline real growth. One source of uncertainty is the new GDP series slated to be introduced from February 2026 onward.

Fiscal consolidation should continue. We expect the FY27 fiscal deficit at ~4.2% of GDP. No major taxation changes are anticipated; rising nominal GDP and deeper formalization following earlier tax rate reductions should underpin tax collections. Revenue expenditure is likely contained, with some increase in capital outlays for defence. We expect another healthy RBI dividend and improved non tax revenues supported by lower crude prices.

Inflation normalizing yet comfortably within target. After very low prints in 2025, averaging 2.2%, inflation should normalize but remain well within the RBI's target band, keeping monetary policy easy and growth supportive. We expect crude to stay comfortable, household inflation expectations anchored, and agricultural output solid across the 2025 Kharif and 2026 Rabi seasons (recognizing the lead lag dynamics between output and food prices). China's exported disinflation should persist into 2026. Upside risks mainly stem from adverse weather—there is some probability of El Niño in H2.

External position: moderate BoP surplus; INR stabilization ahead. Recent INR pressure largely reflected BoP weakness, driven more by the capital account than current account effects from US tariffs. We expect capital inflows to improve in 2026—both equity and fixed income FII, as well as a pickup in FDI. FII equity allocations to India are currently low; we see scope for re allocation amid higher nominal growth, which correlates better with corporate returns. We expect USD/INR to stabilize and moderately appreciate as US tariffs are reduced, with a 2026 average near 89. The rupee’s real exchange rate appears significantly undervalued, arguing for some appreciation—timing contingent on tariff normalization. Notably, the CNY’s real exchange rate has weakened more than INR recently; maintaining competitive parity with China may feature in the policy toolkit given the growing bilateral trade deficit and the push to boost manufacturing. We also anticipate rebuilding of FX reserves once appreciation pressures emerge.

Risks are chiefly global. Key watch points include geopolitics and oil—while our base case keeps crude benign, Iran related flare ups pose upside price risk. Strategically, India’s challenge is to navigate US relations while preserving autonomy and balanced ties elsewhere. Easing US tariffs remains pivotal for exports, capital flows, and currency stability. Domestically, an El Niño in the second half would be a late year risk.

Investment stance: attractive real rates and improving transmission. Real rates are elevated; combined with the supportive macro and expected transmission of past easing, Indian fixed income offers compelling opportunities. As always, allocations should match investor horizons:

- **1–3 months:** Aditya Birla Sun Life Savings Fund; Aditya Birla Sun Life Money Manager Fund.
- **3 months+:** Aditya Birla Sun Life CRISIL IBX Financial Services 3–6 Debt Index Fund; Aditya Birla Sun Life Low Duration Fund; Aditya Birla Sun Life Floating Rate Fund.
- **6 months+:** Aditya Birla Sun Life Banking & PSU Debt Fund; Aditya Birla Sun Life Corporate Bond Fund; Aditya Birla Sun Life Short Term Fund.
- **Tactical (1 year+):** Aditya Birla Sun Life Income Fund or Aditya Birla Sun Life Long Duration Fund.

In sum, 2026 should be the year that policy easing truly permeates through markets and the economy. With prudent supply management, steady fiscal consolidation, benign inflation, and improving capital flows, we see scope for lower long-term yields, stable currency, and attractive carry supporting fixed income allocations for the investors.

Source: ABSLAMC Research

Wishing you all A Happy New Year!

Our Recommendations

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

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

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



OUR TOP 75 HOLDINGS IN ACTIVE EQUITY SCHEMES

JANUARY 2026

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

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

Rank	Stock Name	Part of Nifty 50	GICS Sector	As on 31-December-25	
				Value of Holdings (in Rs. Cr)	% of Equity Holdings in Active Scheme.
1	ICICI Bank Ltd	Yes	Financials	8,246	5.1%
2	HDFC Bank Ltd	Yes	Financials	7,332	4.6%
3	Infosys Ltd	Yes	Information Technology	6,139	3.8%
4	Reliance Industries Ltd	Yes	Energy	5,544	3.4%
5	State Bank of India	Yes	Financials	4,881	3.0%
6	Bharti Airtel Ltd	Yes	Communication Services	4,427	2.8%
7	Axis Bank Ltd	Yes	Financials	4,124	2.6%
8	Mahindra & Mahindra Ltd	Yes	Consumer Discretionary	3,825	2.4%
9	Kotak Mahindra Bank Ltd	Yes	Financials	3,406	2.1%
10	Larsen & Toubro Ltd	Yes	Industrials	3,291	2.0%
11	Tech Mahindra Ltd	Yes	Information Technology	2,662	1.7%
12	Eternal Limited	Yes	Consumer Discretionary	2,636	1.6%
13	Hindalco Industries Ltd	Yes	Materials	2,319	1.4%
14	Maruti Suzuki India Ltd	Yes	Consumer Discretionary	2,077	1.3%
15	Sun Pharmaceutical Industries Limited	Yes	Health Care	1,940	1.2%
16	NTPC Ltd	Yes	Utilities	1,937	1.2%
17	Godrej Consumer Products Ltd	No	Consumer Staples	1,804	1.1%
18	SBI Life Insurance Company Limited	Yes	Financials	1,739	1.1%
19	HCL Technologies Ltd	Yes	Information Technology	1,698	1.1%
20	BAJAJ FINANCE LTD	Yes	Financials	1,647	1.0%
21	SHRIRAM FINANCE LTD	Yes	Financials	1,418	0.9%
22	BAJAJ FINSERV LTD	Yes	Financials	1,333	0.8%
23	The Federal Bank Limited	No	Financials	1,313	0.8%
24	Adani Ports and Special Economic Zone Ltd	Yes	Industrials	1,310	0.8%
25	United Spirits Ltd	No	Consumer Staples	1,298	0.8%
26	Apollo Hospital Enterprise Ltd	Yes	Health Care	1,275	0.8%
27	AU Small Finance Bank Limited	No	Financials	1,273	0.8%
28	Swiggy Ltd.	No	Consumer Discretionary	1,251	0.8%
29	ITC Ltd	Yes	Consumer Staples	1,161	0.7%
30	Ultratech Cement Ltd	Yes	Materials	1,111	0.7%
31	Bajaj Auto Limited	Yes	Consumer Discretionary	1,096	0.7%
32	AVENUE SUPERMARTS LTD	No	Consumer Staples	1,063	0.7%
33	ICICI Lombard General Insurance Company Ltd	No	Financials	1,032	0.6%
34	Max Financial Services Limited	No	Financials	1,017	0.6%
35	Vedanta Ltd	No	Materials	1,010	0.6%
36	JINDAL STEEL LIMITED	No	Materials	1,000	0.6%
37	Titan Company Limited	Yes	Consumer Discretionary	999	0.6%
38	PERSISTENT SYSTEMS LTD	No	Information Technology	952	0.6%
39	Cholamandalam Investment and Finance Company Ltd	No	Financials	891	0.6%
40	COFORGE LIMITED	No	Information Technology	881	0.5%
41	Hindustan Unilever Ltd	Yes	Consumer Staples	859	0.5%
42	ZF COMMERCIAL VEHICLE CONTRO	No	Consumer Discretionary	858	0.5%
43	Cummins India Ltd	No	Industrials	858	0.5%

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

				As on 31-December-25	
Rank	Stock Name	Part of Nifty 50	GICS Sector	Value of Holdings (in Rs. Cr)	% of Equity Holdings in Active Scheme.
44	Fortis Healthcare Ltd	No	Health Care	822	0.5%
45	Tata Consumer Products Limited	Yes	Consumer Staples	810	0.5%
46	Tata Consultancy Services Ltd	Yes	Information Technology	776	0.5%
47	Radico Khaitan Ltd	No	Consumer Staples	771	0.5%
48	PNB Housing Finance Limited	No	Financials	757	0.5%
49	Whirlpool of India Ltd	No	Consumer Discretionary	744	0.5%
50	TVS Motor Company Ltd	No	Consumer Discretionary	733	0.5%
51	BK OF MAH DEMAT EQ	No	Financials	730	0.5%
52	MEESHO LTD	No	Consumer Discretionary	724	0.5%
53	Varun Beverages Limited	No	Consumer Staples	683	0.4%
54	APL APOLLO TUBES LTD	No	Materials	665	0.4%
55	SONA BLW PRECISION FORGINGS LTD	No	Consumer Discretionary	638	0.4%
56	Bharat Electronics Ltd	Yes	Industrials	629	0.4%
57	Bharat Forge Ltd	No	Consumer Discretionary	628	0.4%
58	SRF LIMITED	No	Materials	616	0.4%
59	Cipla Ltd	Yes	Health Care	615	0.4%
60	JK Cements Ltd	No	Materials	597	0.4%
61	Lenskart Solutions Ltd.	No	Consumer Discretionary	586	0.4%
62	Hindustan Petroleum Corporation Ltd	No	Energy	581	0.4%
63	Grasim Industries Ltd	Yes	Materials	543	0.3%
64	Bharat Petroleum Corp Ltd	No	Energy	526	0.3%
65	TRENT LTD	Yes	Consumer Discretionary	514	0.3%
66	Multi Commodity Exchange of India Ltd	No	Financials	513	0.3%
67	LTIMINDTREE LTD	No	Information Technology	504	0.3%
68	Interglobe Aviation Ltd	Yes	Industrials	501	0.3%
69	SOBHA LTD	No	Real Estate	501	0.3%
70	SAMVARDHANA MOTHERSON INTERN	No	Consumer Discretionary	496	0.3%
71	Phoenix Mills Limited	No	Real Estate	495	0.3%
72	Voltas Ltd	No	Industrials	491	0.3%
73	Hexaware Technologies Ltd	No	Information Technology	487	0.3%
74	VINATI ORGANICS LTD	No	Materials	483	0.3%
75	ATHER ENERGY LTD	No	Consumer Discretionary	477	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	17	26%	41,652
Consumer Discretionary	16	11%	18,283
Information Technology	8	9%	14,099
Consumer Staples	8	5%	8,449
Materials	9	5%	8,343
Industrials	6	4%	7,081
Energy	3	4%	6,651
Health Care	4	3%	4,653
Communication Services	1	3%	4,427
Utilities	1	1%	1,937
Real Estate	2	1%	996
Total	75	73%	1,16,571

Nifty/Non Nifty	Count	% of AUM	Value (Rs cr)
Nifty	35	53%	84,820
Non Nifty	40	20%	31,751

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



Tax Reckoner F.Y. 2025-26

Tax rates applicable for the Financial Year 2025-26

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

Sr. No.	Investor Type	Withholding tax rate
1	Resident ^{***}	10%*
2	NRI	20%**

*As per first Proviso to section 194K, tax is not deductible if the amount of income in respect of units of MF does not exceed Rs. 10,000/- during the financial year.

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

- 37% on base tax where income or aggregate of such income exceeds Rs. 5 crore;
- 25% on base tax where income or aggregate of such income exceeds Rs 2 crore but does not exceed 5 crore;
- 15% on base tax where income or aggregate of such income exceeds Rs 1 crore but does not exceed 2 crore;
- 10% on base tax where income or aggregate of such income exceeds Rs 50 lakhs but does not exceed 1 crore;

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

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

^{***}As per section 139AA of the Income Tax Act, 1961 ("the Act") read with rule 114AAA of the Income Tax Rules, 1962, in case of a resident person, whose PAN becomes inoperative due to PAN-Aadhaar non-linking on or before 31st March 2022, it shall be deemed that he has not furnished that PAN and tax could be withheld at a higher rate of 20% basis section 206AA of the Act w.e.f July 01, 2023 as per Circular No. 03 of 2023 dated March 28, 2023.

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

Capital Gain Taxation

Sr. No.	Mutual Fund Scheme Category	Period of Holding (To qualify as LTCG)	Individual / HUF		Domestic Company		NRI [†]				
			Tax Rate for STCG	Tax Rate for LTCG	Tax Rate for STCG	Tax Rate for LTCG	Tax Rate for STCG	Tax Rate for LTCG	TDS on STCG	TDS on LTCG	
1	Equity Oriented Fund (>= 65% in equity shares of listed domestic companies)	> 12 months	20%	12.5% ^{##}	20%	12.5% ^{##}	20%	12.5% ^{##}	20%	12.5%	
2	Specified Mutual Fund - (Mutual fund invests > 65% of total proceeds in debt and money market instruments)	Investment before April 01, 2023	> 24 months*	30% [^]	12.5%	30% [^] /25% ^{^^} / 22% ^{^^^}	12.50%	30% [^]	Listed - 12.5% Unlisted - 12.5%	30	Listed - 12.5% Unlisted - 12.5%
		Investment after April 01, 2023	-	30% [^]	-	30% [^] /25% ^{^^} / 22% ^{^^^}	-	30% [^]	Listed - 12.5% Unlisted - 12.5%	30%	-
3	Hybrid / Debt oriented Fund (other than Equity oriented Fund as defined at Sr. No. 1 and Specified Mutual Fund as defined at Sr. No. 2)	> 24 months*	30% [^]	12.5%	30% [^] /25% ^{^^} / 22% ^{^^^}	12.5%	30% [^]	Listed - 12.5% Unlisted - 12.5%	30%	Listed - 12.5% Unlisted - 12.5%	
4	Equity Oriented Fund of Fund ('FOF') (Fund invests >=90% in Fund traded on Recognised stock exchange which invests >= 90% of total proceeds in equity shares of listed domestic companies)	> 12 months	20%	12.5% ^{##}	20%	12.5% ^{##}	20%	12.5% ^{##}	20%	12.50%	
5	Specified Mutual Fund (FOF) - (Fund invests >= 65% to total proceeds in unit of specified mutual fund as defined at Sr. No 2 above)	Investment before April 01, 2023	> 24 months*	30% [^]	12.5%	30% [^] /25% ^{^^} / 22% ^{^^^}	12.50%	30% [^]	Listed - 12.5% Unlisted - 12.5%	30%	Listed - 12.5% Unlisted - 12.5%
		Investment after April 01, 2023	-	30% [^]	-	30% [^] /25% ^{^^} / 22% ^{^^^}	-	30% [^]	-	30%	-
6	Non - Equity FOF (other than Equity oriented FOF as defined at Sr. No. 4 and other than SMF as defined at Sr. No. 5)	> 24 months*	30% [^]	12.5%	30% [^] /25% ^{^^} / 22% ^{^^^}	12.50%	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%

*Period of holding will be more than 12 months in case of units listed on recognised stock exchange for the same to qualify as a long term capital asset.

**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.

***The tax rate under section 112A is 12.5% on capital gains exceeding 1.25 Lakhs cumulatively.

^Assuming investor falls into highest tax bracket

^^If total turnover or gross receipts during the financial year 2023-24 does not exceed Rs. 400 crores

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

Indexation benefit has been removed for long term capital w.e.f. 23.07.2024

Further, the domestic companies are subject to minimum alternate tax (except those who opted for lower rate of tax u/s 115BAA/115BAB) 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	35%	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.

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)

For Individuals and HUF

Total Income	Tax Rates
Upto Rs. 4,00,000	Nil
Rs. 4,00,001 to Rs. 8,00,000	5%
Rs. 8,00,001 to Rs. 12,00,000	10%
Rs. 12,00,001 to Rs. 16,00,000	15%
Rs. 16,00,001 to Rs. 20,00,000	20%
Rs. 20,00,001 to Rs. 24,00,000	25%
Above Rs. 24,00,000	30%

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%

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.

c) Surcharge is applicable as follows:

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

e) Individuals having total income upto Rs.12,00,000 can avail rebate of lower of actual tax liability or Rs. 60,000

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

g) Surcharge applicable in case of Individual/HUF/AOP/BOI/Artificial judicial person:

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

- (a) These rates will further be increased by applicable surcharge and health and education cess
 (b) In case the non-resident has a Permanent Establishment (PE) in India and the royalty/fees for technical services paid is effectively connected with such PE, the same could be taxed at 35% (plus applicable surcharge and health and education cess) on net basis
 (c) Interest payable to non-resident in respect of monies borrowed by any Indian Company or business trust from a source outside India by way of issue of rupee denominated bond during the period 17th September 2018 to 31st March 2019 is exempt from tax.

(2) Tax on non-resident sportsmen or sports association on specified income @ 20% plus applicable surcharge and health and education cess

4. Personal income tax scenarios (Amounts in Rupees)

Resident Individual	Total Income									
	2,50,000	3,00,000	5,00,000	7,00,000	10,00,000	12,00,000	15,00,000	1,00,00,000	5,00,00,000	7,50,00,000
Tax in FY2025-26 (Old Regime)*	Nil***	Nil***	Nil***	23,400	85,800	1,32,600	2,26,200	3,16,600	1,91,97,750	3,17,26,734
Tax in FY2025-26 (New Regime)**	Nil***	Nil***	Nil***	Nil***	Nil***	Nil***	1,09,200	29,51,520	1,89,54,000	2,87,04,000
Additional Tax burden / (savings) in option 2	-	-	-	-23,400	-85,800	-1,32,600	-1,17,000	-2,14,500	-2,43,750	-30,22,734
Additional Tax burden / (savings) (%) in New Regime	-	-	-	-100%	-100%	-100%	-51.72%	-6.78%	-1.27%	-9.53%

Resident Senior Citizen (aged above 60 years but below 80 years)	Total Income									
	2,50,000	3,00,000	5,00,000	7,00,000	10,00,000	12,00,000	15,00,000	1,00,00,000	5,00,00,000	7,50,00,000
Tax in FY2025-26 (Old Regime)*	Nil***	Nil***	Nil***	20,800	83,200	1,30,000	2,23,600	3,16,360	1,91,94,500	3,17,23,172
Tax in FY2025-26 (New Regime)**	Nil***	Nil***	Nil***	Nil***	Nil***	Nil***	1,09,200	29,51,520	1,89,54,000	2,87,04,000
Additional Tax burden / (savings) in option 2	-	-	-	-20,800	-83,200	-1,30,000	-1,14,400	-2,11,640	-2,40,500	-30,19,172
Additional Tax burden / (savings) (%) in New Regime	-	-	-	-100.00%	-100.00%	-100.00%	-51.16%	-6.69%	-1.25%	-9.52%

Resident very Senior Citizen (aged above 80 years)	Total Income									
	2,50,000	3,00,000	5,00,000	7,00,000	10,00,000	12,00,000	15,00,000	1,00,00,000	5,00,00,000	7,50,00,000
Tax in FY2025-26 (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 FY2025-26 (New Regime)**	Nil***	Nil***	Nil***	Nil***	Nil***	Nil***	1,09,200	29,51,520	1,89,54,000	2,87,04,000
Additional Tax burden / (savings) in option 2	-	-	-	-10,400	-72,800	-1,19,600	-1,04,000	-2,00,200	-2,27,500	-30,04,924
Additional Tax burden / (savings) (%)in New Regime	-	-	-	-100.00%	-100.00%	-100.00%	-48.78%	-6.35%	-1.19%	-9.48%

**For the purpose of calculation of tax under Option 1, ad hoc deduction of Rs. 1,50,000/- has been claimed. The said ad hoc deduction is only illustrative in nature. Tax liability will vary basis actual facts and figures.

**No exemption/deduction has been considered for computing tax liability under Option 2.

***Nil on account of rebate u/s 87A. Rebate u/s 87A is not allowed for special rate income covered u/s 111A and 112 as per the new tax regime available u/s 115BAC.

The tax rates mentioned above are those provided in the Income Tax Act, 1961 and amended as per Finance Bill, 2025, applicable for the FY2025-26 relevant to AY 2026-27. In the event of any change, we do not assume any responsibility to update the tax rates consequent to such changes. The tax rates mentioned above may not be exhaustive rates applicable to all types of assessee/taxpayers. The information contained herein is neither a complete disclosure of every material fact of the Income Tax Act, 1961, nor does constitute tax or legal advice."

Disclaimer: The tax rates mentioned above are only intended to provide general information and are neither designed nor intended to be a substitute for professional tax advice. Applicability of the tax rates would depend upon nature of the transaction, the tax consequences thereon and the tax laws in force at the relevant point in time. Therefore, the users are advised that before making any decision or taking any action that might affect their finances or business, they should take professional advice. A non-resident tax payer has an option to be governed by the provisions of the Income Tax Act, 1961 or the provisions of the relevant DTAA, whichever is more beneficial. As per the provisions of the Income Tax Act, 1961, submission of tax residency certificate ("TRC") along with e-filed Form No. 10F and No PE declaration 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.

The Tax calculation shown above is for illustration purpose and general information only. Amount(s) mentioned herein above as per the current income tax slab and may be subject to change. Investors are advised to read the scheme information document of the scheme carefully before investing and consult their Tax Consultant or Financial Advisor to determine tax benefits applicable to them.

Aditya Birla Sun Life
Mutual Fund



MUTUAL FUNDS



Play the Smart Move.

Checkmate Volatility.

Presenting

Aditya Birla Sun Life

Income Plus Arbitrage Active FOF



The need for stable investments in volatile times

When markets swing, investors seek more than returns, they seek peace of mind.

In such times, stable investments take priority, ones that offer lower drawdowns, easy liquidity, and consistent, risk-adjusted returns even amid volatility.

Traditional stable investments though come with several 'trade-offs'

Debt funds give steady returns but face higher taxation and cyclical performance shifts.

Arbitrage funds offer tax efficiency and low volatility but may see spread compression, capping return potential.

Traditional deposits provide certainty but limit growth and carry a high tax burden.



Smart investing – A fund of fund that combines the best of all

A Fund of Fund structure that invests across actively managed debt funds and arbitrage strategies can combine to deliver several advantages:



Active debt management for better returns

Dynamically invests across high-quality debt funds, adapting to changing interest rate cycles and adding capital gains potential for better returns through active duration calls.

Arbitrage allocation

Provides stability by hedging equity exposure and converting market mispricing into steady, low-risk opportunities.

FoF structure tax advantage

Offers seamless diversification and tax efficiency with 12.5% LTCG tax incidence after 24 months holding and no tax on internal rebalancing within the underlying schemes.

The result a single, smart investment that offers stable, low-volatility, and tax-efficient growth across market conditions.

Introducing

Aditya Birla Sun Life

Income Plus Arbitrage Active FOF

FUND POSITIONING



An open ended fund of fund scheme investing in a dynamically managed portfolio of Debt funds and Aditya Birla Sun Life Arbitrage Fund

Positioned as a low-volatility, actively managed solution that combines the best of debt and arbitrage strategies to capture growth opportunities, while offering the tax efficiency of a Fund of Fund structure for better post-tax returns.



INVESTMENT APPROACH

Debt allocation through active duration management strategy

Allocation range **55%-100%**

Targets lower credit and interest rate risk



Yet retains flexibility to seize interest rate opportunities



With preference for Liquid and Ultra Short-term funds (AAA, ≤6 months)



Potential for capital gains via duration management across G-Sec and medium-duration



Arbitrage allocation

Allocation range **0%-45%**



Avoids equity volatility with a completely hedged portfolio



No long exposure



Draws risk-free returns

Fund of fund structure for diversification and tax efficiency



WHY INVEST IN ADITYA BIRLA SUN LIFE INCOME PLUS ARBITRAGE ACTIVE FOF?



Better returns with low to moderate risk

Designed to deliver smoother returns through active allocation between debt and fully hedged arbitrage, minimizing equity-linked drawdowns. Tax-efficient Fund of Fund structure enhances



Low-Moderate risk profile

Combines risk-free arbitrage strategies with high-quality debt investments to minimize credit risk, complemented by active duration management to reduce interest rate risk



Tax efficiency

Enjoys favourable LTCG taxation at 12.5% after 2 years, more efficient than slab-rate taxation applicable to most moderate-risk investments



Professional expertise

Backed by experienced fund managers with a proven track record in navigating diverse interest rate cycles and market conditions



One-stop diversified solution

Offers the combined benefits of debt and arbitrage strategies under a single, highly liquid Fund of Fund structure



Start small

Accessible to investors with a low minimum investment of just ₹100

SUITABILITY



The fund is suitable for conservative investors looking for better post-tax risk-adjusted returns from their medium-long term investments – (2 years+ to maximise tax efficiency benefit)

Aditya Birla Sun Life Mutual Fund



MUTUAL FUNDS

Scheme:	This product is suitable for investors who are seeking*:	Risk-O-Meter
Aditya Birla Sun Life Income Plus Arbitrage Active FOF (An open ended scheme investing in dynamically managed portfolio of Debt Funds and Aditya Birla Sun Life Arbitrage Fund.)	<ul style="list-style-type: none"> Capital appreciation in the long term Investment in a dynamically managed portfolio of debt funds and Aditya Birla Sun Life Arbitrage Fund <p>*Investors should consult their financial advisors if in doubt whether the product is suitable for them.</p>	<p>The risk of the scheme is Moderate</p>

Risk-O-Meter as of December 31, 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

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

Date of Allotment

August 30, 2002

Benchmark

NIFTY 100 TRI

Managing Fund Since

November 17, 2005

Experience in Managing the Fund

20.3 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	₹	31266.96	Crores
AUM as on last day	₹	31386.27	Crores

Total Expense Ratio (TER)

Regular	1.62%
Direct	0.97%

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	11.54%
Sharpe Ratio	0.88
Beta	0.94
Portfolio Turnover	0.54
Treynor Ratio	0.11
Average P/E	24.25
Average P/BV	3.80
Average Dividend Yield	1.12

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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	25.56%
HDFC Bank Limited	7.76%
ICICI Bank Limited	6.99%
Axis Bank Limited	3.73%
Kotak Mahindra Bank Limited	3.72%
State Bank of India	3.18%
Bandhan Bank Limited	0.18%
IT - Software	8.63%
Infosys Limited	5.14%
HCL Technologies Limited	1.65%
Tech Mahindra Limited	1.08%
Tata Consultancy Services Limited	0.76%
Automobiles	7.35%
Mahindra & Mahindra Limited	3.58%
Maruti Suzuki India Limited	2.14%
Bajaj Auto Limited	1.22%
TVS Motor Company Limited	0.41%
TVS Motor Company Limited	0.00%
Finance	6.30%
Bajaj Finance Limited	1.43%
Cholamandalam Investment and Finance Company Limited	0.99%
PNB Housing Finance Limited	0.91%
Bajaj Finserv Limited	0.91%
Shriram Finance Ltd	0.79%
Aditya Birla Capital Limited	0.38%
Bajaj Housing Finance Limited	0.38%
REC Limited	0.35%
Tata Capital Limited	0.17%
Petroleum Products	5.63%
Reliance Industries Limited	5.15%
Bharat Petroleum Corporation Limited	0.48%
Telecom - Services	4.40%
Bharti Airtel Limited	3.78%
Bharti Airtel Limited	0.62%

Issuer	% to Net Assets
Construction	4.39%
Larsen & Toubro Limited	4.09%
Afcos Infrastructure Ltd	0.30%
Pharmaceuticals & Biotechnology	4.03%
Sun Pharmaceutical Industries Limited	1.67%
Cipla Limited	1.15%
SANOPI CONSUMER HEALTHCARE	0.49%
Gland Pharma Limited	0.40%
Sanofi India Limited	0.33%
Retailing	3.57%
Eternal Limited	1.98%
Swiggy Ltd	0.90%
Info Edge (India) Limited	0.37%
Avenue Supermarts Limited	0.32%
Consumer Durables	3.47%
Titan Company Limited	1.43%
Crompton Greaves Consumer Electricals Limited	0.79%
Akzo Nobel India Limited	0.75%
Whirlpool of India Limited	0.45%
L G Electronics India Ltd	0.05%
Insurance	3.01%
SBI Life Insurance Company Limited	1.79%
HDFC Life Insurance Company Limited	0.68%
ICICI Prudential Life Insurance Company Limited	0.49%
ICICI Lombard General Insurance Company Limited	0.06%
Diversified FMCG	2.83%
ITC Limited	2.03%
Hindustan Unilever Limited	0.80%
Personal Products	2.49%
Godrej Consumer Products Limited	1.41%
Emami Limited	0.67%
Dabur India Limited	0.42%
Power	2.29%
NTPC Limited	2.02%
Adani Power Limited	0.27%



Aditya Birla Sun Life Large Cap Fund

An Open ended equity scheme predominantly investing in large cap stocks.



Wealth Solutions

Issuer	% to Net Assets	
Non - Ferrous Metals	1.42%	
Hindalco Industries Limited	1.42%	
Cement & Cement Products	1.31%	
UltraTech Cement Limited	1.12%	
Ambuja Cements Limited	0.20%	
EQUITY FUTURE	1.25%	
Axis Bank Limited	0.28%	
Infosys Limited	0.21%	
Eternal Limited	0.19%	
Mahindra & Mahindra Limited	0.19%	
Vedanta Limited	0.14%	
Dabur India Limited	0.13%	
DLF Limited	0.11%	
Electrical Equipment	1.22%	
GE Vernova T&D India Ltd	0.77%	
Suzlon Energy Limited	0.34%	
CG Power and Industrial Solutions Limited	0.11%	
Realty	1.18%	
DLF Limited	0.70%	
Sobha Limited	0.28%	
Prestige Estates Projects Limited	0.20%	
Beverages	1.15%	
United Spirits Limited	0.84%	
Varun Beverages Limited	0.31%	
Healthcare Services	1.04%	
Apollo Hospitals Enterprise Limited	1.04%	
Transport Services	0.85%	
InterGlobe Aviation Limited	0.56%	
Delhivery Ltd	0.29%	
Auto Components	0.84%	
Samvardhana Motherson International Limited	0.53%	
ZF Commercial Vehicle Control Systems India Limited	0.31%	
Issuer	% to Net Assets	Rating
TREASURY BILLS	0.76%	
Government of India	0.16%	SOV
Government of India	0.16%	SOV

Issuer	% to Net Assets	
Government of India	0.16%	SOV
Government of India	0.16%	SOV
Government of India	0.13%	SOV
Diversified Metals	0.75%	
Vedanta Limited	0.75%	
Exchange Traded Fund	0.71%	
ADITYA BIRLA SUN LIFE NIFTY IT ETF	0.56%	
ADITYA BIRLA SUN LIFE NIFTY NEXT 50 ETF	0.15%	
Fertilizers & Agrochemicals	0.62%	
Bayer Cropsience Limited	0.51%	
PI Industries Limited	0.12%	
Food Products	0.60%	
Britannia Industries Limited	0.59%	
Kwality Wall's India Ltd	0.01%	
Industrial Products	0.54%	
Cummins India Limited	0.54%	
Aerospace & Defense	0.47%	
Hindustan Aeronautics Limited	0.47%	
Financial Technology (Fintech)	0.44%	
Pine Labs Ltd	0.44%	
Industrial Manufacturing	0.22%	
Honeywell Automation India Limited	0.22%	
Government Bond	0.11%	
7.38% GOI 20JUN2027	0.11%	SOV
Capital Markets	0.11%	
Billionbrains Garage Ventures Ltd	0.10%	
ICICI Prudential Mutual Fund	0.01%	
Cash & Current Assets	0.42%	
Total Net Assets	100.00%	



Investment Performance

NAV as on December 31, 2025: ₹ 547.9700

	Since Inception	5 Years	3 Years	1 Year
Inception - Aug 30, 2002				
Aditya Birla Sun Life Large Cap Fund	18.70%	15.55%	15.86%	9.43%
Value of Std Investment of ₹ 10,000	547970	20610	15563	10943
Benchmark - NIFTY 100 TRI	NA	14.90%	14.69%	10.24%
Value of Std Investment of ₹ 10,000	NA	20031	15096	11024
Additional Benchmark - BSE Sensex TRI	16.77%	13.64%	13.27%	10.38%
Value of Std Investment of ₹ 10,000	373967	18958	14541	11038

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Refer annexure on page no. 198- 199 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	547.9700	607.3900
IDCW¹:	40.7900	97.6900

¹Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2800000	600000	360000	120000
Market Value of amount Invested	25207110	855752	443296	128694
Scheme Returns (CAGR)	16.00%	14.17%	13.99%	13.71%
NIFTY 100 TRI returns# (CAGR)	NA	13.55%	13.53%	14.24%
BSE Sensex TRI returns## (CAGR)	14.41%	12.48%	12.02%	13.51%

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.

Data as on December 31, 2025 unless otherwise specified



@abslmutualfund



@abslmf



<https://mutualfund.adityabirlacapital.com>



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

Date of Allotment

October 24, 2005

Benchmark

Nifty 500 TRI

Managing Fund Since

May 07, 2021

Experience in Managing the Fund

4.8 years

SIP

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

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	₹	8178.72	Crores
AUM as on last day	₹	8209.41	Crores

Total Expense Ratio (TER)

Regular	1.81%
Direct	0.88%
Including additional expenses and goods and service tax on management fees.	

Other Parameters

Standard Deviation	11.92%
Sharpe Ratio	0.96
Beta	0.90
Portfolio Turnover	0.28
Treynor Ratio	0.13
Average P/E	26.86
Average P/BV	3.91
Average Dividend Yield	0.94

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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
Banks	20.04%
ICICI Bank Limited	6.24%
HDFC Bank Limited	3.95%
Axis Bank Limited	3.66%
State Bank of India	3.40%
AU Small Finance Bank Limited	2.79%
IT - Software	13.56%
Infosys Limited	6.23%
Tech Mahindra Limited	3.80%
Coforge Limited	3.53%
Petroleum Products	6.67%
Reliance Industries Limited	6.67%
Finance	5.89%
Shriram Finance Ltd	3.80%
Bajaj Finance Limited	2.09%
Automobiles	5.85%
Mahindra & Mahindra Limited	2.97%
Bajaj Auto Limited	2.89%
Retailing	5.41%
Eternal Limited	3.17%
Trent Limited	2.24%
Consumer Durables	5.03%
Voltas Limited	2.31%
Havells India Limited	1.43%
Whirlpool of India Limited	1.29%

Issuer	% to Net Assets
Telecom - Services	4.43%
Bharti Airtel Limited	4.43%
Construction	4.32%
Larsen & Toubro Limited	4.32%
Insurance	3.55%
SBI Life Insurance Company Limited	3.55%
Non - Ferrous Metals	3.40%
Hindalco Industries Limited	3.40%
Transport Infrastructure	3.19%
Adani Ports and Special Economic Zone Limited	3.19%
Realty	3.09%
Phoenix Mills Limited	3.09%
Power	2.89%
NTPC Limited	2.89%
Beverages	2.60%
United Spirits Limited	2.60%
Pharmaceuticals & Biotechnology	2.43%
Sun Pharmaceutical Industries Limited	2.43%
Agricultural Food & other Products	1.55%
Tata Consumer Products Limited	1.55%
Cement & Cement Products	1.32%
UltraTech Cement Limited	1.32%
EQUITY FUTURE	-0.30%
Coforge Limited	-0.30%
Cash & Current Assets	5.09%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2025: ₹ 149.1718

Inception - Oct 24, 2005	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Focused Fund	14.32%	15.39%	17.12%	10.14%
Value of Std Investment of ₹ 10,000	149172	20465	16080	11014
Benchmark - Nifty 500 TRI	14.12%	16.87%	16.68%	7.76%
Value of Std Investment of ₹ 10,000	144111	21808	15897	10776
Additional Benchmark - BSE Sensex TRI	13.98%	13.64%	13.27%	10.38%
Value of Std Investment of ₹ 10,000	140573	18958	14541	11038

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Refer annexure on page no. 198- 199 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	149.1718	168.7529
IDCW ¹ :	25.4689	60.2465

¹Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2420000	600000	360000	120000
Market Value of amount Invested	11663922	871976	454233	130276
Scheme Returns (CAGR)	13.75%	14.93%	15.69%	16.26%
Nifty 500 TRI returns# (CAGR)	13.64%	14.89%	14.24%	13.43%
BSE Sensex TRI returns## (CAGR)	12.82%	12.48%	12.02%	13.51%

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

2.3 years & 3.3 Years

SIP

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

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	₹ 24839.90	Crores
AUM as on last day	₹ 25098.31	Crores

Total Expense Ratio (TER)

Regular	1.65%
Direct	0.86%
Including additional expenses and goods and service tax on management fees.	

Other Parameters

Standard Deviation	12.37%
Sharpe Ratio	1.03
Beta	0.95
Portfolio Turnover	0.30
Treynor Ratio	0.13
Average P/E	28.59
Average P/BV	4.04
Average Dividend Yield	0.80

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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	21.67%
ICICI Bank Limited	6.34%
HDFC Bank Limited	4.37%
Kotak Mahindra Bank Limited	4.05%
State Bank of India	2.47%
Axis Bank Limited	1.77%
The Federal Bank Limited	1.49%
AU Small Finance Bank Limited	1.19%
IT - Software	10.07%
Infosys Limited	3.97%
HCL Technologies Limited	2.65%
Tech Mahindra Limited	1.79%
Persistent Systems Limited	1.66%
Automobiles	6.64%
Maruti Suzuki India Limited	2.01%
Mahindra & Mahindra Limited	1.97%
Ather Energy Ltd	1.50%
Bajaj Auto Limited	1.16%
Auto Components	5.38%
Bharat Forge Limited	1.66%
Sona BLW Precision Forgings Limited	1.31%
Exide Industries Limited	1.18%
ZF Commercial Vehicle Control Systems India Limited	0.86%
Tube Investments of India Limited	0.37%
Petroleum Products	4.95%
Reliance Industries Limited	3.57%
Hindustan Petroleum Corporation Limited	1.38%
Retailing	4.94%

Issuer	% to Net Assets
Lenskart Solutions Ltd	1.42%
Eternal Limited	1.11%
Avenue Supermarts Limited	1.06%
MEESHO LTD	0.93%
Vedant Fashions Private Limited	0.43%
Insurance	4.38%
SBI Life Insurance Company Limited	1.86%
ICICI Lombard General Insurance Company Limited	1.56%
Max Financial Services Limited	0.96%
Finance	4.37%
Bajaj Finserv Limited	1.64%
Cholamandalam Investment and Finance Company Limited	1.00%
Shriram Finance Ltd	0.89%
CreditAccess Grameen Limited	0.39%
SBFC Finance Ltd	0.35%
Aditya Birla Capital Limited	0.10%
Industrial Products	3.69%
APL Apollo Tubes Limited	0.99%
RR Kabel Ltd	0.97%
WELSPUN CORP LIMITED	0.78%
Cummins India Limited	0.77%
Happy Forgings Ltd	0.19%
Chemicals & Petrochemicals	3.29%
SRF Limited	1.41%
Atul Limited	1.00%
Vinati Organics Limited	0.88%
Pharmaceuticals & Biotechnology	3.10%
Mankind Pharma Ltd	1.16%



Issuer	% to Net Assets
Sun Pharmaceutical Industries Limited	1.10%
SAI Life Sciences Ltd	0.40%
Onesource Speciality Pharma Ltd	0.35%
Solara Active Pharma Sciences Limited	0.09%
Beverages	2.87%
Radico Khaitan Limited	1.67%
United Spirits Limited	1.20%
Healthcare Services	2.79%
Apollo Hospitals Enterprise Limited	1.26%
Dr. Lal Path Labs Limited	0.99%
METROPOLIS HEALTHCARE LIMITED	0.54%
Telecom - Services	2.62%
Bharti Airtel Limited	2.30%
Bharti Airtel Limited	0.32%
Consumer Durables	2.57%
V-Guard Industries Limited	1.02%
Asian Paints Limited	0.55%
Whirlpool of India Limited	0.52%
Havells India Limited	0.48%
Non - Ferrous Metals	2.17%
Hindalco Industries Limited	2.17%
Personal Products	2.07%
Godrej Consumer Products Limited	2.07%
Construction	1.83%
Larsen & Toubro Limited	1.66%
H.G. Infra Engineering Limited	0.18%

Issuer	% to Net Assets
Agricultural Food & other Products	1.61%
Tata Consumer Products Limited	1.61%
Ferrous Metals	1.45%
Jindal Steel & Power Limited	1.45%
Cement & Cement Products	1.22%
Grasim Industries Limited	1.22%
Electrical Equipment	1.03%
CG Power and Industrial Solutions Limited	1.03%
Fertilizers & Agrochemicals	0.94%
Sumitomo Chemical India Limited	0.48%
PI Industries Limited	0.46%
Transport Infrastructure	0.91%
Adani Ports and Special Economic Zone Limited	0.91%
Capital Markets	0.89%
ANGEL ONE LIMITED	0.89%
Realty	0.56%
Sobha Limited	0.56%
Industrial Manufacturing	0.33%
Honeywell Automation India Limited	0.33%
Miscellaneous	0.00%
MAESTROS MEDILINE SYSTEMS LIMITED	0.00%
Magnasound (I) Limited	0.00%
Mms Infrastructure Limited	0.00%
Cash & Current Assets	1.65%
Total Net Assets	100.00%

Investment Performance		NAV as on December 31, 2025: ₹1893.3300			
Inception - Aug 27,1998					
Aditya Birla Sun Life Flexi Cap Fund	Since Inception	5 Years	3 Years	1 Year	
Value of Std Investment of ₹ 10,000	21.12%	16.41%	18.37%	11.20%	
Benchmark - NIFTY 500 TRI	1893330	21387	16601	11120	
Value of Std Investment of ₹ 10,000	16.05%	16.87%	16.68%	7.76%	
Additional Benchmark - Nifty 50 TRI	586784	21808	15897	10776	
Value of Std Investment of ₹ 10,000	14.72%	14.67%	14.29%	11.88%	
	428517	19832	14941	11188	

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 6. Refer annexure on page no. 198-199 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	1893.3300	2123.5500
IDCW ¹ :	163.1100	231.2100

¹Income Distribution cum capital withdrawal

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	3270000	600000	360000	120000
Market Value of amount Invested	69031472	888828	461543	131162
Scheme Returns (CAGR)	18.26%	15.71%	16.82%	17.69%
NIFTY 500 TRI# (CAGR)	15.52%	14.89%	14.24%	13.43%
Nifty 50 TRI returns## (CAGR)	14.44%	13.36%	13.22%	14.92%

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. Vishal Gajwani

Date of Allotment

February 24, 1995

Benchmark

Nifty Large Midcap 250 TRI

Managing Fund Since

November 01, 2024

Experience in Managing the Fund

1.3 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	₹	5772.54	Crores
AUM as on last day	₹	5784.22	Crores

Total Expense Ratio (TER)

Regular	1.90%
Direct	1.09%
Including additional expenses and goods and service tax on management fees.	

Other Parameters

Standard Deviation	13.76%
Sharpe Ratio	0.67
Beta	0.99
Portfolio Turnover	0.61
Treynor Ratio	0.09
Average P/E	29.38
Average P/BV	4.39
Average Dividend Yield	0.72

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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
Banks	14.57%
ICICI Bank Limited	4.33%
State Bank of India	3.50%
AU Small Finance Bank Limited	3.44%
Bank of Maharashtra	1.23%
Axis Bank Limited	1.10%
HDFC Bank Limited	0.98%
Retailing	6.71%
Swiggy Ltd	1.88%
Eternal Limited	1.44%
Info Edge (India) Limited	1.22%
Trent Limited	1.13%
Lenskart Solutions Ltd	0.52%
MEESHO LTD	0.52%
Industrial Products	6.39%
APL Apollo Tubes Limited	2.53%
Astral Limited	2.04%
KEI Industries Limited	1.83%
Auto Components	6.37%
Minda Industries Ltd	2.20%
Samvardhana Motherson International Limited	1.88%
Schaeffler India Limited	1.55%
Sona BLW Precision Forgings Limited	0.74%
Finance	6.24%
Bajaj Finance Limited	1.90%
Muthoot Finance Limited	1.18%
REC Limited	1.15%
Bajaj Finserv Limited	1.07%
Five-Star Business Finance Ltd	0.94%
IT - Software	6.09%
Infosys Limited	2.54%
Coforge Limited	1.47%

Issuer	% to Net Assets
Tech Mahindra Limited	1.36%
Mphasis Limited	0.53%
Hexaware Technologies limited	0.18%
Pharmaceuticals & Biotechnology	5.15%
Ajanta Pharmaceuticals Limited	1.68%
Mankind Pharma Ltd	1.31%
Cohance Lifesciences Limited	0.76%
GlaxoSmithKline Pharmaceuticals Limited	0.75%
Emcure Pharmaceuticals Ltd	0.65%
Insurance	3.97%
Max Financial Services Limited	2.53%
ICICI Lombard General Insurance Company Limited	1.45%
Automobiles	3.38%
TVS Motor Company Limited	1.79%
Mahindra & Mahindra Limited	1.57%
TVS Motor Company Limited	0.02%
Aerospace & Defense	3.35%
Bharat Electronics Limited	1.86%
Hindustan Aeronautics Limited	1.49%
Cement & Cement Products	2.92%
JK Cement Limited	2.92%
Healthcare Services	2.72%
Apollo Hospitals Enterprise Limited	1.43%
Fortis Healthcare Limited	1.29%
Realty	2.60%
Phoenix Mills Limited	1.67%
Brigade Enterprises Limited	0.93%
Chemicals & Petrochemicals	2.59%
Navin Fluorine International Limited	1.88%
Vinati Organics Limited	0.71%
Textiles & Apparels	2.43%
K.P.R. Mill Limited	1.34%



Issuer	% to Net Assets
Gokaldas Exports Ltd	1.09%
Consumer Durables	2.35%
Titan Company Limited	1.54%
Blue Star Limited	0.81%
Ferrous Metals	2.14%
Jindal Steel & Power Limited	2.14%
Non - Ferrous Metals	1.94%
Hindalco Industries Limited	1.94%
Power	1.88%
NTPC Limited	0.76%
NTPC Green Energy Ltd	0.58%
JSW Energy Limited	0.54%
Beverages	1.84%
Varun Beverages Limited	1.84%
Petroleum Products	1.84%
Reliance Industries Limited	1.05%
Hindustan Petroleum Corporation Limited	0.79%
Fertilizers & Agrochemicals	1.67%
PI Industries Limited	1.67%
Leisure Services	1.66%
SAMHI Hotels Ltd	1.04%
Chalet Hotels Limited	0.62%

Issuer	% to Net Assets
Telecom - Services	1.33%
Bharti Airtel Limited	1.33%
Financial Technology (Fintech)	1.33%
One 97 Communications Limited	1.33%
Construction	1.28%
Larsen & Toubro Limited	1.28%
Diversified Metals	0.99%
Vedanta Limited	0.99%
Transport Services	0.99%
InterGlobe Aviation Limited	0.99%
Electrical Equipment	0.83%
ABB India Limited	0.83%
Personal Products	0.71%
Colgate Palmolive (India) Limited	0.71%
Agricultural Commercial & Construction Vehicles	0.07%
Tata Motors Limited	0.07%
Miscellaneous	0.00%
Dharti Dredging	0.00%
Isprava Technologies Limited	0.00%
Cash & Current Assets	1.65%
Total Net Assets	100.00%

Investment Performance	NAV as on December 31, 2025: ₹ 914.8700			
Inception - Feb 24, 1995				
Aditya Birla Sun Life Large & Mid Cap Fund	16.47%	12.81%	14.92%	3.53%
Value of Std Investment of ₹ 10,000	1106506	18274	15188	10353
Benchmark - Nifty Large Midcap 250 TRI	NA	19.51%	19.39%	8.19%
Value of Std Investment of ₹ 10,000	NA	24390	17034	10819
Additional Benchmark - Nifty 50 TRI	12.55%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	384925	19832	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Refer annexure on page no. 198 -199 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	914.8700	1021.1400
IDCW ² :	133.2400	205.5000

²Income Distribution cum capital withdrawal

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)	Since Inception	5 years	3 years	1 Year
Particulars				
Total Amount Invested (₹)	3700000	600000	360000	120000
Market Value of amount Invested	80413715	792190	428153	126442
Scheme Returns (CAGR)	16.12%	11.05%	11.59%	10.10%
Nifty Large Midcap 250 TRI# (CAGR)	NA	17.06%	16.13%	15.02%
Nifty 50 TRI returns## (CAGR)	NA	13.36%	13.22%	14.92%

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

Date of Allotment

December 27, 1999

Benchmark

Nifty MNC TRI

Managing Fund Since

December 28, 2021

Experience in Managing the Fund

4.2 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	₹	3578.95	Crores
AUM as on last day	₹	3577.45	Crores

Total Expense Ratio (TER)

Regular	2.01%
Direct	1.30%

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

Other Parameters

Standard Deviation	13.83%
Sharpe Ratio	0.50
Beta	0.87
Portfolio Turnover	0.22
Treynor Ratio	0.08
Average P/E	41.31
Average P/BV	6.83
Average Dividend Yield	1.22

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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
Auto Components	12.12%
Schaeffler India Limited	3.69%
ZF Commercial Vehicle Control Systems India Limited	2.01%
Bosch Limited	1.98%
Asahi India Glass Limited	1.58%
Motherson Sumi Wiring India Limited	1.20%
CIE Automotive India Ltd	0.65%
Carraro India Ltd	0.53%
SKF India Limited	0.48%
Pharmaceuticals & Biotechnology	9.67%
Gland Pharma Limited	2.22%
Pfizer Limited	2.14%
GlaxoSmithKline Pharmaceuticals Limited	1.80%
Procter & Gamble Health Limited	1.11%
Abbott India Limited	0.83%
SANOFI CONSUMER HEALTHCARE	0.63%
Sanofi India Limited	0.53%
Cohance Lifesciences Limited	0.41%
Automobiles	9.35%
Maruti Suzuki India Limited	7.90%
Hyundai Motor India Ltd	1.45%
Industrial Products	7.36%
Cummins India Limited	3.53%
Grindwell Norton Limited	0.98%
TIMKEN INDIA LTD	0.92%
SKF INDIA INDUSTRIAL LTD	0.67%
ESAB India Ltd	0.52%
RHI Magnesita India Limited	0.51%
Ksb Limited	0.23%
Beverages	5.83%

Issuer	% to Net Assets
United Breweries Limited	2.97%
United Spirits Limited	2.86%
Personal Products	4.93%
Procter & Gamble Hygiene and Health Care Limited	2.52%
Gillette India Limited	1.71%
Colgate Palmolive (India) Limited	0.70%
Finance	4.75%
CRISIL Limited	2.24%
Aptus Value Housing Finance India Ltd	1.01%
SBFC Finance Ltd	0.69%
Manappuram Finance Limited	0.59%
Home First Finance Company India Limited	0.22%
IT - Software	4.49%
Mphasis Limited	1.72%
Hexaware Technologies limited	1.60%
Coforge Limited	1.18%
Fertilizers & Agrochemicals	4.16%
Bayer Cropsience Limited	2.94%
Sumitomo Chemical India Limited	1.22%
Consumer Durables	4.13%
Whirlpool of India Limited	1.28%
Eureka Forbes Ltd	1.08%
L G Electronics India Ltd	0.93%
Bata India Limited	0.84%
Capital Markets	3.84%
ICRA Limited	2.74%
360 ONE WAM Ltd	0.85%
Nippon Life India Asset Management Limited	0.25%
Diversified FMCG	3.67%
Hindustan Unilever Limited	3.67%



Issuer	% to Net Assets
Electrical Equipment	3.65%
ABB India Limited	1.32%
Siemens Limited	1.06%
GE Vernova T&D India Ltd	0.79%
Siemens Limited	0.48%
Leisure Services	3.16%
Thomas Cook (India) Limited	1.16%
Sapphire Foods India Ltd	0.85%
Travel Food Services Ltd	0.85%
Westlife Development Ltd	0.30%
Food Products	2.44%
Nestle India Limited	2.38%
Kwality Wall's India Ltd	0.06%
Retailing	2.28%
Swiggy Ltd	2.28%
Industrial Manufacturing	2.13%
Honeywell Automation India Limited	2.13%
Diversified Metals	1.99%
Vedanta Limited	1.99%
Diversified	1.90%
3M India Limited	1.90%
Agricultural Commercial & Construction Vehicles	1.21%
Escorts Kubota Limited	1.21%
Healthcare Services	1.06%
Fortis Healthcare Limited	1.06%
Chemicals & Petrochemicals	0.88%
Linde India Limited	0.88%

Issuer	% to Net Assets
United States of America	0.71%
Cognizant Technology Solutions CI A Com Stk	0.71%
Transport Services	0.65%
Blue Dart Express Limited	0.65%
Agricultural Food & other Products	0.63%
AWL Agri Business Ltd	0.63%
Household Products	0.56%
DOMS Industries Limited	0.56%
Cement & Cement Products	0.55%
HeidelbergCement India Limited	0.55%
Food Products	0.51%
Orkla India Ltd	0.51%
Banks	0.41%
RBL Bank Limited	0.41%
EQUITY FUTURE	0.30%
Maruti Suzuki India Limited	0.30%
Miscellaneous	0.01%
Sparkle Gold Rock Limited	0.01%
Jainpur Straw Brd	0.00%
Maruti Cottex Limited	0.00%
Sri Venkatesha Mill Limited	0.00%
Visakha Aqua Farm	0.00%
Cash & Current Assets	0.65%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2025: ₹1334.8600

Inception - Dec 27, 1999	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life MNC Fund	14.88%	8.76%	12.62%	-0.94%
Value of Std Investment of ₹ 10,000	369665	15222	14293	9906
Benchmark - Nifty MNC TRI	13.33%	15.70%	17.00%	10.75%
Value of Std Investment of ₹ 10,000	260001	20744	16029	11075
Additional Benchmark - Nifty 50 TRI	13.34%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	260165	19832	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Refer annexure on page no. 198-199 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	1334.8600	1490.1700
IDCW ¹ :	230.5400	476.5200

¹Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	3120000	600000	360000	120000
Market Value of amount Invested	37988680	752602	411024	122700
Scheme Returns (CAGR)	16.03%	8.99%	8.80%	4.20%
Nifty MNC TRI returns## (CAGR)	15.43%	14.91%	14.36%	17.39%
Nifty 50 TRI returns## (CAGR)	14.48%	13.36%	13.22%	14.92%

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

Date of Allotment

October 03, 2002

Benchmark

NIFTY Midcap 150 TRI

Managing Fund Since

November 01, 2024

Experience in Managing the Fund

1.3 years

SIP

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

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	₹	6251.85	Crores
AUM as on last day	₹	6300.76	Crores

Total Expense Ratio (TER)

Regular	1.87%
Direct	1.02%
Including additional expenses and goods and service tax on management fees.	

Other Parameters

Standard Deviation	15.28%
Sharpe Ratio	1.01
Beta	0.93
Portfolio Turnover	0.79
Treynor Ratio	0.17
Average P/E	33.02
Average P/BV	4.42
Average Dividend Yield	0.64

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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
Banks	10.32%
AU Small Finance Bank Limited	3.47%
The Federal Bank Limited	3.17%
RBL Bank Limited	1.42%
Bank of Maharashtra	0.94%
Bank of India	0.77%
Bank of Baroda	0.55%
Finance	8.32%
Housing & Urban Development Corporation Limited	2.06%
Muthoot Finance Limited	1.41%
HDB Financial Services Limited	1.30%
Aptus Value Housing Finance India Ltd	1.18%
Cholamandalam Financial Holdings Limited	1.04%
Poonawalla Fincorp Limited	0.72%
SBI Cards & Payment Services Limited	0.39%
Aditya Birla Capital Limited	0.18%
GFL Limited	0.04%
Industrial Products	8.07%
APL Apollo Tubes Limited	2.90%
KEI Industries Limited	1.99%
Supreme Industries Limited	1.35%
RR Kabel Ltd	1.24%
Kirloskar Oil Eng Ltd	0.59%
IT - Software	7.90%
Hexaware Technologies limited	2.27%
Mphasis Limited	2.15%
KPIT Technologies Limited	1.98%
Persistent Systems Limited	1.51%
Auto Components	7.69%
CEAT Limited	1.25%
Bharat Forge Limited	1.18%
ZF Commercial Vehicle Control Systems India Limited	1.11%

Issuer	% to Net Assets
Schaeffler India Limited	1.03%
Motherson Sumi Wiring India Limited	0.91%
Minda Industries Ltd	0.91%
Sona BLW Precision Forgings Limited	0.67%
Rolex Rings Limited	0.63%
Electrical Equipment	5.45%
Thermax Limited	2.59%
Suzlon Energy Limited	1.17%
Emmvee Photovoltaic Power Ltd	0.89%
Apar Industries Limited	0.82%
Chemicals & Petrochemicals	5.42%
Atul Limited	1.93%
Navin Fluorine International Limited	1.84%
SRF Limited	1.05%
Gujarat Fluorochemicals Limited	0.61%
Consumer Durables	5.27%
Dixon Technologies (India) Limited	1.79%
Stylam Industries Ltd	0.89%
Volta Limited	0.74%
Whirlpool of India Limited	0.73%
Berger Paints (I) Limited	0.68%
L G Electronics India Ltd	0.44%
Retailing	4.57%
Swiggy Ltd	2.24%
Info Edge (India) Limited	1.06%
Vishal Mega Mart Ltd	0.87%
MEESHO LTD	0.39%
Realty	3.98%
Prestige Estates Projects Limited	2.32%
Phoenix Mills Limited	1.65%
Pharmaceuticals & Biotechnology	3.61%
Ajanta Pharmaceuticals Limited	1.79%



Issuer	% to Net Assets
Cohance Lifesciences Limited	1.01%
IPCA Laboratories Limited	0.65%
Sanofi India Limited	0.17%
Cement & Cement Products	3.25%
JK Cement Limited	2.38%
JSW Cement Ltd	0.87%
Insurance	3.25%
Max Financial Services Limited	3.25%
Healthcare Services	2.28%
Fortis Healthcare Limited	1.17%
Apollo Hospitals Enterprise Limited	1.12%
Power	2.28%
Torrent Power Limited	2.28%
Textiles & Apparels	2.24%
K.P.R. Mill Limited	2.24%
Minerals & Mining	1.93%
NMDC Limited	1.93%
IT - Services	1.80%
Inventus Knowledge Solutions Ltd	1.04%
L&T Technology Services Limited	0.76%
Ferrous Metals	1.69%
Jindal Steel & Power Limited	1.69%

Issuer	% to Net Assets
Commercial Services & Supplies	1.68%
Wework India Management Ltd	1.04%
Firstsource Solutions Limited	0.64%
Automobiles	1.20%
TVS Motor Company Limited	1.18%
TVS Motor Company Limited	0.01%
Beverages	1.08%
Radico Khaitan Limited	0.92%
United Spirits Limited	0.16%
Financial Technology (Fintech)	1.07%
PB Fintech Limited	1.07%
Capital Markets	0.88%
Billionbrains Garage Ventures Ltd	0.88%
Diversified Metals	0.86%
Vedanta Limited	0.86%
Transport Infrastructure	0.75%
Adani Ports and Special Economic Zone Limited	0.75%
Paper Forest & Jute Products	0.65%
Aditya Birla Real Estate Ltd.	0.65%
Cash & Current Assets	2.51%
Total Net Assets	100.00%

Investment Performance		NAV as on December 31, 2025: ₹804.1700			
	Since Inception	5 Years	3 Years	1 Year	
Inception - Oct 03, 2002					
Aditya Birla Sun Life Midcap Fund	20.76%	20.43%	21.16%	4.36%	
Value of Std Investment of ₹ 10,000	804170	25350	17807	10436	
Benchmark - NIFTY Midcap 150 TRI	NA	24.03%	23.97%	5.98%	
Value of Std Investment of ₹ 10,000	NA	29368	19075	10598	
Additional Benchmark - Nifty 50 TRI	16.87%	14.67%	14.29%	11.88%	
Value of Std Investment of ₹ 10,000	375557	19832	14941	11188	

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. Refer annexure on page no. 194 -195 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	804.1700	899.2600
IDCW ¹ :	56.0800	96.0500

¹Income Distribution cum capital withdrawal

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2780000	600000	360000	120000
Market Value of amount Invested	29582782	914700	456218	128217
Scheme Returns (CAGR)	17.25%	16.88%	16.00%	12.94%
NIFTY Midcap 150 TRI returns## (CAGR)	NA	20.48%	18.64%	15.77%
Nifty 50 TRI returns## (CAGR)	14.16%	13.36%	13.22%	14.92%

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	Value	Growth
Mid Cap	Value	Growth
Small Cap	Value	Growth



Fund Manager

Mr. Abhinav Khandelwal & Mr. Harshil Suvarnkar

Date of Allotment

May 07, 2021

Benchmark

Nifty 500 Multicap 50:25:25 TRI

Managing Fund Since

November 01, 2024 & May 07, 2021

Experience in Managing the Fund

1.3 Years & 4.8 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	₹	6683.03	Crores
AUM as on last day	₹	6691.84	Crores

Total Expense Ratio (TER)

Regular	1.82%
Direct	0.76%

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

Other Parameters

Standard Deviation	13.49%
Sharpe Ratio	0.84
Beta	0.93
Portfolio Turnover	0.56
Treynor Ratio	0.12
Average P/E	27.24
Average P/BV	3.92
Average Dividend Yield	0.75

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 2025) For calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Add. Investment

₹ 500 (plus in multiples of ₹ 1)

SIP

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

PORTFOLIO

Issuer	% to Net Assets
Banks	18.24%
ICICI Bank Limited	3.42%
HDFC Bank Limited	3.09%
Kotak Mahindra Bank Limited	2.57%
State Bank of India	2.50%
Axis Bank Limited	2.09%
RBL Bank Limited	1.44%
City Union Bank Limited	1.22%
Bank of Maharashtra	1.11%
The Federal Bank Limited	0.80%
Finance	8.19%
HDB Financial Services Limited	1.76%
Bajaj Finserv Limited	1.76%
Power Finance Corporation Limited	1.66%
Cholamandalam Financial Holdings Limited	1.25%
SBFC Finance Ltd	1.13%
Home First Finance Company India Limited	0.63%
IT - Software	5.99%
Infosys Limited	1.91%
Coforge Limited	1.57%
Hexaware Technologies limited	1.26%
Persistent Systems Limited	1.25%
Auto Components	5.85%
SJS Enterprises Pvt Limited	1.89%
Craftsman Automation Ltd	1.32%
Sansera Engineering Ltd	0.99%
Asahi India Glass Limited	0.84%
Bharat Forge Limited	0.82%
Retailing	5.79%
Eternal Limited	2.26%
Avenue Supermarts Limited	1.33%

Issuer	% to Net Assets
Vishal Mega Mart Ltd	0.98%
Trent Limited	0.75%
Lenskart Solutions Ltd	0.46%
Electrical Equipment	4.43%
TD Power Systems Limited	1.11%
CG Power and Industrial Solutions Limited	0.87%
TRIVENI TURBINE LTD	0.80%
Bharat Heavy Electricals Limited	0.64%
Suzlon Energy Limited	0.57%
Hitachi Energy India Limited	0.29%
Premier Energies Ltd	0.13%
Apar Industries Limited	0.01%
Pharmaceuticals & Biotechnology	4.33%
Granules India Limited	0.93%
Emcure Pharmaceuticals Ltd	0.90%
SAI Life Sciences Ltd	0.89%
GlaxoSmithKline Pharmaceuticals Limited	0.84%
Sun Pharmaceutical Industries Limited	0.78%
Consumer Durables	3.67%
Voltas Limited	1.84%
V-Guard Industries Limited	1.13%
Whirlpool of India Limited	0.71%
Beverages	3.47%
Radico Khaitan Limited	1.38%
Varun Beverages Limited	1.10%
United Spirits Limited	0.99%
Telecom - Services	3.43%
Bharti Airtel Limited	1.94%
Indus Towers Limited	1.50%
Automobiles	3.14%
Mahindra & Mahindra Limited	2.06%
TVS Motor Company Limited	1.09%



Issuer	% to Net Assets
Petroleum Products	2.79%
Reliance Industries Limited	2.79%
Healthcare Services	2.57%
Fortis Healthcare Limited	1.12%
Jupiter Life Line Hospitals Ltd	0.87%
METROPOLIS HEALTHCARE LIMITED	0.58%
Cement & Cement Products	2.41%
UltraTech Cement Limited	1.27%
JK Cement Limited	0.83%
The Ramco Cements Limited	0.32%
Insurance	2.11%
Max Financial Services Limited	1.52%
ICICI Lombard General Insurance Company Limited	0.59%
Diversified Metals	1.88%
Vedanta Limited	1.88%
Construction	1.86%
Larsen & Toubro Limited	1.54%
Ahluwalia Contracts (India) Limited	0.33%
Realty	1.79%
Prestige Estates Projects Limited	1.00%
Brigade Enterprises Limited	0.79%
Financial Technology (Fintech)	1.77%
One 97 Communications Limited	1.77%
Textiles & Apparels	1.69%
K.P.R. Mill Limited	0.93%
Arvind Limited	0.76%
Industrial Products	1.26%
TIMKEN INDIA LTD	0.58%
POLYCAB INDIA Limited	0.50%
Mold-Tek Packaging Limited	0.18%

Issuer	% to Net Assets
Chemicals & Petrochemicals	1.24%
Vinati Organics Limited	1.24%
Capital Markets	1.17%
Computer Age Management Services Limited	1.17%
Non - Ferrous Metals	1.16%
Hindalco Industries Limited	1.16%
Personal Products	1.11%
Godrej Consumer Products Limited	1.11%
Food Products	1.09%
Manorama Industries Ltd	0.62%
Mrs Bectors Food Specialities Limited	0.47%
Transport Services	0.96%
InterGlobe Aviation Limited	0.96%
Paper Forest & Jute Products	0.72%
Aditya Birla Real Estate Ltd.	0.72%
Power	0.60%
Torrent Power Limited	0.60%
IT - Services	0.55%
Cyient Limited	0.55%
Industrial Manufacturing	0.45%
Kaynes Technology India Ltd	0.45%
Fertilizers & Agrochemicals	0.36%
Sumitomo Chemical India Limited	0.36%
Agricultural Food & other Products	0.35%
AWL Agri Business Ltd	0.35%
Ferrous Metals	0.08%
NMDC Steel Ltd	0.08%
Cash & Current Assets	3.50%
Total Net Assets	100.00%

Investment Performance		NAV as on December 31, 2025: ₹ 19.8600			
Inception - May 07, 2021	Since Inception	5 Years	3 Years	1 Year	
Aditya Birla Sun Life Multi-Cap Fund	15.88%	NA	17.00%	2.06%	
Value of Std Investment of ₹ 10,000	19860	NA	16029	10206	
Benchmark - NIFTY 500 Multicap 50:25:25 TRI	17.73%	NA	18.85%	5.29%	
Value of Std Investment of ₹ 10,000	21380	NA	16805	10529	
Additional Benchmark - Nifty 50 TRI	14.33%	NA	14.29%	11.88%	
Value of Std Investment of ₹ 10,000	18655	NA	14941	11188	

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Suvarakar is 19. Refer annexure on page no. 198-199 to know more on performance of schemes managed by Fund Managers.
 Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

NAV of Plans / Options (₹)		
	Regular Plan	Direct Plan
Growth	19.8600	21.1800
IDCW¹	17.5700	18.7400

¹Income Distribution cum capital withdrawal

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	550000	NA	360000	120000
Market Value of amount Invested	753663	NA	437572	126233
Scheme Returns (CAGR)	13.75%	NA	13.09%	9.77%
NIFTY 500 Multicap 50:25:25 TRI returns# (CAGR)	15.84%	16.36%	14.94%	12.17%
Nifty 50 TRI returns## (CAGR)	13.13%	13.36%	13.22%	14.92%

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

1.3 years & 3.3 Years

SIP

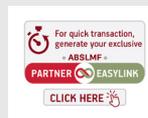
Daily/Weekly/Monthly: Minimum ₹ 100/-and in multiples of ₹ 1/- thereafter

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	₹	4943.15	Crores
AUM as on last day	₹	4937.52	Crores

Total Expense Ratio (TER)

Regular	1.90%
Direct	0.91%

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

Other Parameters

Standard Deviation	17.75%
Sharpe Ratio	0.67
Beta	0.91
Portfolio Turnover	0.49
Treynor Ratio	0.13
Average P/E	29.09
Average P/BV	3.41
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 5.67(FBIL Overnight MIBOR as on 31 December 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	8.88%
SAI Life Sciences Ltd	2.26%
Granules India Limited	1.34%
Eris Lifesciences Limited	1.24%
Jubilant Pharmova Ltd	1.09%
SANOFI CONSUMER HEALTHCARE	1.05%
Piramal Pharma Ltd	0.74%
Emcure Pharmaceuticals Ltd	0.44%
Sudeep Pharma Ltd	0.43%
Shilpa Medicare Ltd	0.29%
Finance	7.99%
PNB Housing Finance Limited	2.04%
Manappuram Finance Limited	1.71%
Cholamandalam Financial Holdings Limited	1.29%
Aptus Value Housing Finance India Ltd	1.23%
Home First Finance Company India Limited	0.97%
Repco Home Finance Limited	0.76%
Banks	7.68%
Karur Vysya Bank Ltd/The	2.03%
Bank of India	1.31%
Axis Bank Limited	1.29%
Ujjivan Small Finance Bank Limited	1.27%
Indian Bank	1.03%
RBL Bank Limited	0.74%
Auto Components	7.42%
SJS Enterprises Pvt Limited	2.01%
Craftsman Automation Ltd	1.71%
Minda Corporation Limited	1.62%
CEAT Limited	1.13%
Endurance Technologies Limited	0.95%
Electrical Equipment	5.32%
TD Power Systems Limited	2.13%
Hitachi Energy India Limited	1.30%
Voltamp Transformers Limited	0.98%

Issuer	% to Net Assets
Apar Industries Limited	0.91%
Industrial Products	4.63%
Shaily Engineering Plastics Ltd	1.25%
Kirloskar Pneumatic Co Ltd	1.07%
Shivalik Bimetal Controls Ltd	0.91%
RHI Magnesita India Limited	0.87%
IFGL Refractories Limited	0.40%
AGI Greenpac Limited	0.13%
Healthcare Services	4.50%
Krishna Institute of Medical Sciences Ltd	1.60%
Dr. Lal Path Labs Limited	1.46%
Fortis Healthcare Limited	1.43%
Consumer Durables	4.36%
Whirlpool of India Limited	1.03%
Crompton Greaves Consumer Electricals Limited	0.95%
PG Electroplast Ltd	0.87%
Bluestone Jewellery And Lifestyle Ltd	0.55%
Stylam Industries Ltd	0.54%
Orient Electric Ltd.	0.42%
Capital Markets	4.32%
Multi Commodity Exchange of India Limited	2.89%
ANGEL ONE LIMITED	0.86%
Canara Robeco Asset Management Co Ltd/India	0.57%
Food Products	3.64%
Manorama Industries Ltd	1.35%
Bikaji Foods International Ltd	1.22%
Mrs Bectors Food Specialities Limited	1.07%
Chemicals & Petrochemicals	3.55%
Navin Fluorine International Limited	2.88%
Phillips Carbon Black Ltd	0.67%
Textiles & Apparels	3.40%
Arvind Limited	1.70%
Gokaldas Exports Ltd	1.02%
K.P.R. Mill Limited	0.68%



Issuer	% to Net Assets
Industrial Manufacturing	3.30%
Tega Industries Limited	1.58%
Pitti Engineering Ltd	0.65%
LAKSHMI MACHINE WORKS LTD	0.58%
Aditya Infotech Ltd	0.27%
DEE Development Engineers Ltd	0.22%
Cement & Cement Products	2.90%
The Ramco Cements Limited	1.71%
JK Cement Limited	1.19%
Realty	2.56%
Sobha Limited	1.50%
Prestige Estates Projects Limited	1.06%
Construction	2.25%
KEC International Limited	1.01%
M&B Engineering Ltd	0.78%
Power Mech Projects Limited	0.46%
Retailing	2.08%
Swiggy Ltd	1.17%
Aditya Birla Fashion and Retail Limited	0.60%
MEESHO LTD	0.31%
Agricultural Food & other Products	2.06%
CCL Products (India) Limited	2.06%
IT - Software	1.73%
Latent View Analytics Limited	1.29%
Sonata Software Limited	0.44%
IT - Services	1.68%

Issuer	% to Net Assets
Cyient Limited	0.95%
SAGILITY LTD	0.73%
Non - Ferrous Metals	1.66%
National Aluminium Company Limited	1.66%
Paper Forest & Jute Products	1.52%
Aditya Birla Real Estate Ltd.	1.52%
Commercial Services & Supplies	1.50%
Firstsource Solutions Limited	0.95%
Indiqube Spaces Ltd	0.55%
Power	1.49%
CESC Limited	1.49%
Beverages	1.44%
Radico Khaitan Limited	1.44%
Financial Technology (Fintech)	0.82%
PB Fintech Limited	0.82%
Ferrous Metals	0.81%
NMDC Steel Ltd	0.81%
Minerals & Mining	0.79%
Moil Limited	0.79%
Leisure Services	0.64%
Chalet Hotels Limited	0.64%
Personal Products	0.32%
Emami Limited	0.32%
Cash & Current Assets	4.75%
Total Net Assets	100.00%

Investment Performance NAV as on December 31, 2025: ₹ 84,7120

Inception - May 31, 2007	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Small Cap Fund	12.17%	18.19%	17.64%	-3.74%
Value of Std Investment of ₹ 10,000	84712	23072	16296	9626
Benchmark - BSE 250 SmallCap TRI	10.56%	22.42%	20.40%	-5.18%
Value of Std Investment of ₹ 10,000	64685	27516	17471	9482
Additional Benchmark - Nifty 50 TRI	11.51%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	75846	19832	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 6. Refer annexure on page no. 198-199 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	84.7120	96.6471
IDCW ¹ :	35.0593	67.8385

¹Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2230000	600000	360000	120000
Market Value of amount Invested	10232443	836870	423309	124199
Scheme Returns (CAGR)	14.57%	13.27%	10.81%	6.55%
BSE 250 SmallCap TRI returns## (CAGR)	13.87%	16.64%	12.46%	4.15%
Nifty 50 TRI returns## (CAGR)	13.02%	13.36%	13.22%	14.92%

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

Date of Allotment

March 27, 2008

Benchmark

Nifty 500 TRI

Managing Fund Since

September 22, 2022

Experience in Managing the Fund

3.4 years

SIP

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

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	₹	6346.29	Crores
AUM as on last day	₹	6410.90	Crores

Total Expense Ratio (TER)

Regular	1.86%
Direct	1.01%
Including additional expenses and goods and service tax on management fees.	

Other Parameters

Standard Deviation	15.94%
Sharpe Ratio	0.91
Beta	1.15
Portfolio Turnover	0.76
Treynor Ratio	0.13
Average P/E	24.66
Average P/BV	3.28
Average Dividend Yield	1.09

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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
Banks	13.76%
Axis Bank Limited	2.97%
Kotak Mahindra Bank Limited	2.32%
ICICI Bank Limited	1.78%
HDFC Bank Limited	1.48%
The Federal Bank Limited	1.42%
State Bank of India	1.41%
IDFC First Bank Limited	1.00%
Canara Bank	0.95%
Bank of Maharashtra	0.43%
IT - Software	10.93%
Infosys Limited	3.75%
Tech Mahindra Limited	3.25%
LTIMindtree Limited	1.63%
Sonata Software Limited	1.17%
HCL Technologies Limited	0.49%
Mphasis Limited	0.42%
Capillary Technologies India Ltd	0.23%
Auto Components	7.36%
Minda Corporation Limited	2.74%
Pricol Limited	1.00%
Asahi India Glass Limited	0.96%
Exide Industries Limited	0.96%
Craftsman Automation Ltd	0.85%
Tube Investments of India Limited	0.85%
Pharmaceuticals & Biotechnology	6.35%
Granules India Limited	2.28%
Sun Pharmaceutical Industries Limited	1.25%
Onesource Speciality Pharma Ltd	1.24%
Torrent Pharmaceuticals Limited	1.06%

Issuer	% to Net Assets
Strides Pharma Science Limited	0.51%
Finance	6.24%
Shriram Finance Ltd	3.56%
PNB Housing Finance Limited	1.94%
Aptus Value Housing Finance India Ltd	0.75%
Industrial Products	5.08%
WELSPUN CORP LIMITED	2.55%
Astral Limited	1.25%
Carborundum Universal Limited	1.02%
Shivalik Bimetal Controls Ltd	0.27%
Petroleum Products	4.26%
Reliance Industries Limited	4.26%
Capital Markets	4.06%
Multi Commodity Exchange of India Limited	2.98%
ANGEL ONE LIMITED	1.08%
Cement & Cement Products	3.18%
Ambuja Cements Limited	1.49%
Grasim Industries Limited	1.19%
The Ramco Cements Limited	0.49%
Automobiles	3.11%
Hero MotoCorp Limited	1.57%
Mahindra & Mahindra Limited	1.54%
Construction	2.99%
Kalpataru Projects International Ltd.	1.62%
Larsen & Toubro Limited	0.79%
Power Mech Projects Limited	0.58%
Power	2.78%
NTPC Limited	2.78%
Insurance	2.68%
SBI Life Insurance Company Limited	1.03%



Issuer	% to Net Assets
ICICI Lombard General Insurance Company Limited	0.98%
HDFC Life Insurance Company Limited	0.66%
Diversified Metals	2.39%
Vedanta Limited	2.39%
Realty	2.32%
Sobha Limited	1.57%
Anant Raj Ltd	0.75%
Retailing	2.24%
Swiggy Ltd	2.24%
Transport Infrastructure	1.98%
Adani Ports and Special Economic Zone Limited	1.98%
Healthcare Services	1.97%
Apollo Hospitals Enterprise Limited	1.97%
EQUITY FUTURE	1.92%
Apollo Hospitals Enterprise Limited	0.92%
BSE Limited	0.64%
Tube Investments of India Limited	0.37%
Electrical Equipment	1.89%
Bharat Heavy Electricals Limited	1.89%
Aerospace & Defense	1.69%
Bharat Electronics Limited	0.99%
Cyient DLM Ltd	0.70%
Industrial Manufacturing	1.24%
Pitti Engineering Ltd	0.78%
Praj Industries Limited	0.46%

Issuer	% to Net Assets
IT - Services	1.04%
Cyient Limited	1.04%
Ferrous Metals	1.02%
Jindal Steel & Power Limited	1.02%
Gas	0.90%
Mahanagar Gas Limited	0.90%
Fertilizers & Agrochemicals	0.86%
PI Industries Litimited	0.86%
Minerals & Mining	0.77%
NMDC Limited	0.77%
Chemicals & Petrochemicals	0.73%
Phillips Carbon Black Ltd	0.73%
Metals & Minerals Trading	0.69%
Adani Enterprises Limited	0.69%
Agricultural Food & other Products	0.61%
Balrampur Chini Mills Limited	0.61%
Leisure Services	0.58%
SAMHI Hotels Ltd	0.58%
Transport Services	0.41%
VRL Logistics Limited	0.41%
Personal Products	0.37%
Emami Limited	0.37%
Commercial Services & Supplies	0.34%
Indiqube Spaces Ltd	0.34%
Cash & Current Assets	1.24%
Total Net Assets	100.00%

Investment Performance		NAV as on December 31, 2025: ₹ 129.4507			
	Since Inception	5 Years	3 Years	1 Year	
Inception - Mar 27, 2008					
Aditya Birla Sun Life Value Fund	15.50%	19.30%	20.19%	2.58%	
Value of Std Investment of ₹ 10,000	129451	24182	17380	10258	
Benchmark - Nifty 500 TRI	12.05%	16.87%	16.68%	7.76%	
Value of Std Investment of ₹ 10,000	75545	21808	15897	10776	
Additional Benchmark - Nifty 50 TRI	11.29%	14.67%	14.29%	11.88%	
Value of Std Investment of ₹ 10,000	66901	19832	14941	11188	

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Refer annexure on page no. 198- 199 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	129.4507	146.3044
IDCW ² :	42.6159	78.0790

²Income Distribution cum capital withdrawal

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2130000	600000	360000	120000
Market Value of amount Invested	10226546	907361	446424	128936
Scheme Returns (CAGR)	15.72%	16.55%	14.48%	14.09%
Nifty 500 TRI returns# (CAGR)	14.30%	14.89%	14.24%	13.43%
Nifty 50 TRI returns## (CAGR)	13.35%	13.36%	13.22%	14.92%

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

Nifty India Manufacturing TRI

Managing Fund Since

November 03, 2023

Experience in Managing the Fund

2.3 years

Fund Category

Sectoral/Thematic

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



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

Entry Load	Nil
Exit Load	For redemption /switchout of units on or before 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	₹	1091.67	Crores
AUM as on last day	₹	1099.07	Crores

Total Expense Ratio (TER)

Regular	2.27%
Direct	1.34%
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	15.38%
Sharpe Ratio	0.91
Beta	0.95
Portfolio Turnover	0.29
Treynor Ratio	0.15
Average P/E	32.91
Average P/BV	4.00
Average Dividend Yield	0.83

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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
Auto Components	13.06%
Samvardhana Motherson International Limited	2.10%
Bharat Forge Limited	1.87%
Endurance Technologies Limited	1.75%
Sona BLW Precision Forgings Limited	1.64%
Sansera Engineering Ltd	1.53%
Tube Investments of India Limited	1.43%
Sundram Fasteners Limited	1.19%
Exide Industries Limited	1.07%
Balkrishna Industries Limited	0.49%
Automobiles	13.00%
Maruti Suzuki India Limited	4.95%
Mahindra & Mahindra Limited	4.88%
Bajaj Auto Limited	2.00%
Ather Energy Ltd	1.17%
Industrial Products	12.38%
Cummins India Limited	3.45%
AIA Engineering Limited	2.23%
Carborundum Universal Limited	1.62%
Happy Forgings Ltd	1.48%
Shyam Metals & Energy Limited	1.26%
Shivalik Bimetal Controls Ltd	1.03%

Issuer	% to Net Assets
WELSPUN CORP LIMITED	0.92%
Finolex Industries Limited	0.40%
Pharmaceuticals & Biotechnology	10.46%
Sun Pharmaceutical Industries Limited	2.98%
IPCA Laboratories Limited	1.81%
Ajanta Pharmaceuticals Limited	1.76%
Onesource Speciality Pharma Ltd	0.98%
Piramal Pharma Ltd	0.93%
Shilpa Medicare Ltd	0.83%
Solara Active Pharma Sciences Limited	0.75%
SAI Life Sciences Ltd	0.41%
Consumer Durables	9.01%
Voltas Limited	1.98%
Asian Paints Limited	1.63%
Bluestone Jewellery And Lifestyle Ltd	1.41%
Blue Star Limited	1.36%
V-Guard Industries Limited	0.90%
Cello World Ltd	0.60%
Eureka Forbes Ltd	0.57%
Dixon Technologies (India) Limited	0.55%
Ferrous Metals	5.58%
Tata Steel Limited	3.12%





Issuer	% to Net Assets
Jindal Steel & Power Limited	2.46%
Non - Ferrous Metals	5.36%
Hindalco Industries Limited	5.36%
Petroleum Products	5.24%
Reliance Industries Limited	5.24%
Beverages	4.26%
United Breweries Limited	2.47%
Radico Khaitan Limited	1.79%
Aerospace & Defense	3.68%
Bharat Electronics Limited	2.47%
Cyient DLM Ltd	1.21%
Electrical Equipment	3.05%
TD Power Systems Limited	1.21%
ABB India Limited	0.94%
Thermax Limited	0.89%
Diversified Metals	3.02%
Vedanta Limited	3.02%
Chemicals & Petrochemicals	2.86%
SRF Limited	1.40%

Issuer	% to Net Assets
Alkyl Amines Chemicals Limited	0.83%
NOCIL Limited	0.63%
Industrial Manufacturing	2.07%
LAKSHMI MACHINE WORKS LTD	1.36%
Praj Industries Limited	0.70%
Construction	1.49%
H.G. Infra Engineering Limited	0.81%
Techno Electric & Engineering Company Limited	0.68%
Textiles & Apparels	1.18%
Gokaldas Exports Ltd	1.18%
Minerals & Mining	1.14%
NMDC Limited	1.14%
Retailing	1.02%
Lenskart Solutions Ltd	1.02%
Fertilizers & Agrochemicals	0.88%
PI Industries Litimited	0.88%
Power	0.69%
Adani Power Limited	0.69%
Cash & Current Assets	0.59%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2025: ₹ 33.4000

Inception - January 31, 2015	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Manufacturing Equity Fund	11.67%	15.58%	19.63%	3.47%
Value of Std Investment of ₹ 10,000	33400	20630	17137	10347
Benchmark - Nifty India Manufacturing TRI	13.40%	22.49%	23.98%	12.28%
Value of Std Investment of ₹ 10,000	39500	27588	19078	11228
Additional Benchmark - Nifty 50 TRI	11.83%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	33902	19832	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 198-199 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	33.4000	36.9000
IDCW ¹ :	19.8900	21.8400

¹Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1310000	600000	360000	120000
Market Value of amount Invested	2870146	883839	455851	129310
Scheme Returns (CAGR)	13.65%	15.48%	15.94%	14.70%
Nifty India Manufacturing TRI returns# (CAGR)	16.97%	20.64%	20.07%	20.28%
Nifty 50 TRI returns## (CAGR)	14.16%	13.36%	13.22%	14.92%

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

Date of Allotment

December 14, 2013

Benchmark

Nifty Financial Services TRI

Managing Fund Since

August 26, 2015

Experience in Managing the Fund

1.5 years

Fund Category

Sectoral/Thematic

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



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

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

AUM

Monthly Average AUM	₹	3676.91	Crores
AUM as on last day	₹	3693.94	Crores

Total Expense Ratio (TER)

Regular	1.95%
Direct	0.99%

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	12.92%
Sharpe Ratio	0.79
Beta	0.98
Portfolio Turnover	0.36
Treynor Ratio	0.10
Average P/E	19.96
Average P/BV	2.80
Average Dividend Yield	0.66

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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
Banks	58.04%
ICICI Bank Limited	17.01%
HDFC Bank Limited	14.51%
Axis Bank Limited	7.91%
State Bank of India	5.10%
Kotak Mahindra Bank Limited	4.23%
AU Small Finance Bank Limited	3.63%
Bank of Maharashtra	2.11%
City Union Bank Limited	1.76%
RBL Bank Limited	1.09%
IndusInd Bank Limited	0.70%
Finance	25.52%
Bajaj Finance Limited	5.71%
Shriram Finance Ltd	3.23%
Cholamandalam Financial Holdings Limited	2.56%
HDB Financial Services Limited	1.99%
Aptus Value Housing Finance India Ltd	1.99%
Tata Capital Limited	1.85%
PNB Housing Finance Limited	1.45%
ICICI Prudential Mutual Fund	1.38%
Muthoot Finance Limited	1.29%
Bajaj Finserv Limited	1.10%

Issuer	% to Net Assets
SBFC Finance Ltd	1.09%
Repco Home Finance Limited	0.97%
Mas Financial Services Limited	0.47%
Fusion Finance Ltd	0.43%
Insurance	6.68%
ICICI Lombard General Insurance Company Limited	3.00%
SBI Life Insurance Company Limited	2.45%
Star Health & Allied Insurance Limited	0.76%
Go Digit General Insurance Ltd	0.47%
Capital Markets	6.61%
Billionbrains Garage Ventures Ltd	2.17%
Computer Age Management Services Limited	1.05%
Canara Robeco Asset Management Co Ltd/India	0.96%
Anand Rathi Share & Stock Brokers Ltd	0.83%
PRUDENT CORPORATE ADVISORY SERVICES LTD	0.70%
Central Depository Services (India) Limited	0.64%
DAM Capital Advisors Ltd	0.27%
Financial Technology (Fintech)	1.36%
PB Fintech Limited	1.36%
Cash & Current Assets	1.79%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2025: ₹ 64.4300

Inception - Dec 14, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Banking and Financial Services Fund	16.71%	15.14%	15.83%	17.49%
Value of Std Investment of ₹ 10,000	64430	20248	15552	11749
Benchmark - Nifty Financial Services TRI	16.73%	13.64%	14.40%	18.60%
Value of Std Investment of ₹ 10,000	64551	18960	14983	11860
Additional Benchmark - Nifty 50 TRI	14.09%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	48978	19832	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Refer annexure on page no. 198-199 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 (₹)	1440000	600000	360000	120000
Market Value of amount Invested	3589549	876346	453719	132747
Scheme Returns (CAGR)	14.31%	15.14%	15.61%	20.27%
Nifty Financial Services TRI returns# (CAGR)	15.02%	14.35%	15.95%	16.49%
Nifty 50 TRI returns## (CAGR)	13.91%	13.36%	13.22%	14.92%

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.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	64.4300	72.5700
IDCW[§]:	25.1100	34.0900

[§]Income Distribution cum capital withdrawal





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

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

Experience in Managing the Fund

3.9 Years

SIP

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

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	₹	1501.40	Crores
AUM as on last day	₹	1511.22	Crores

Total Expense Ratio (TER)

Regular	2.20%
Direct	1.35%
Including additional expenses and goods and service tax on management fees.	

Other Parameters

Standard Deviation	13.98%
Sharpe Ratio	0.97
Beta	1.00
Portfolio Turnover	0.31
Treynor Ratio	0.14
Average P/E	17.85
Average P/BV	3.28
Average Dividend Yield	2.39

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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	16.10%
Infosys Limited	4.95%
Tech Mahindra Limited	3.38%
Tata Consultancy Services Limited	2.62%
HCL Technologies Limited	2.49%
Mphasis Limited	0.95%
Coforge Limited	0.94%
Wipro Limited	0.77%
Banks	11.81%
State Bank of India	4.37%
Axis Bank Limited	2.72%
Bank of Maharashtra	1.64%
HDFC Bank Limited	1.64%
Bank of Baroda	0.86%
Kotak Mahindra Bank Limited	0.58%
Diversified FMCG	9.54%
ITC Limited	5.24%
Hindustan Unilever Limited	4.31%
Finance	7.43%
Shriram Finance Ltd	2.60%
Muthoot Finance Limited	1.89%
Aptus Value Housing Finance India Ltd	1.63%

Issuer	% to Net Assets
HDB Financial Services Limited	0.65%
Power Finance Corporation Limited	0.65%
Capital Markets	7.07%
Multi Commodity Exchange of India Limited	4.30%
Computer Age Management Services Limited	1.17%
ANGEL ONE LIMITED	1.05%
ICICI Prudential Mutual Fund	0.56%
Power	6.45%
NTPC Limited	4.21%
Power Grid Corporation of India Limited	1.35%
CESC Limited	0.89%
Automobiles	4.18%
Hero MotoCorp Limited	2.60%
Bajaj Auto Limited	1.58%
Aerospace & Defense	3.85%
Bharat Electronics Limited	2.70%
Hindustan Aeronautics Limited	1.15%
Petroleum Products	3.41%
Bharat Petroleum Corporation Limited	2.54%
Castrol India Limited	0.87%
FRANCE	3.09%
L'OREAL	1.59%



Issuer	% to Net Assets
LVMH MOET HENNESSY LOUIS VUITTON SE	1.51%
Diversified Metals	2.56%
Vedanta Limited	2.56%
Food Products	2.54%
Britannia Industries Limited	2.47%
Kwality Wall's India Ltd	0.07%
Minerals & Mining	2.42%
NMDC Limited	2.42%
Gas	2.11%
GAIL (India) Limited	1.22%
Mahanagar Gas Limited	0.58%
Indraprastha Gas Limited	0.31%
Pharmaceuticals & Biotechnology	2.10%
Granules India Limited	0.99%
SANOFI CONSUMER HEALTHCARE	0.58%
Sanofi India Limited	0.53%
Consumable Fuels	2.08%
Coal India Limited	2.08%
Textiles & Apparels	1.78%
Kewal Kiran Clothing Limited	1.78%
Personal Products	1.72%

Issuer	% to Net Assets
Emami Limited	0.89%
Dabur India Limited	0.83%
Commercial Services & Supplies	1.70%
CMS Info Systems Limited	1.70%
Fertilizers & Agrochemicals	1.42%
Dhanuka Agritech Limited	1.42%
United States of America	1.40%
Starbucks ORD	1.40%
Telecom - Services	1.37%
Indus Towers Limited	1.37%
Oil	0.98%
Oil & Natural Gas Corporation Limited	0.98%
Agricultural Food & other Products	0.62%
Balrampur Chini Mills Limited	0.62%
Consumer Durables	0.42%
Blue Star Limited	0.42%
Healthcare Services	0.42%
Thyrocare Technologies Limited	0.42%
Cash & Current Assets	1.41%
Total Net Assets	100.00%

Investment Performance		NAV as on December 31, 2025: ₹ 461.0400			
	Since Inception	5 Years	3 Years	1 Year	
Inception - Feb 26, 2003					
Aditya Birla Sun Life Dividend Yield Fund	18.24%	19.44%	19.25%	2.29%	
Value of Std Investment of ₹ 10,000	461040	24323	16,974	10,229	
Benchmark - Nifty 500 TRI	17.88%	16.87%	16.68%	7.76%	
Value of Std Investment of ₹ 10,000	429438	21808	15,897	10,776	
Benchmark - Nifty Dividend Opportunities 50 Index TRI	NA	20.19%	21.30%	4.09%	
Value of Std Investment of ₹ 10,000	NA	25090	17,866	10,409	
Additional Benchmark - Nifty 50 TRI	16.65%	14.67%	14.29%	11.88%	
Value of Std Investment of ₹ 10,000	338068	19832	14941	11188	

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Refer annexure on page no. 198-199 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	461.0400	508.2400
IDCW¹:	26.6400	48.5200

¹Income Distribution cum capital withdrawal

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2740000	600000	360000	120000
Market Value of amount Invested	19166135	914795	441751	127680
Scheme Returns (CAGR)	14.65%	16.88%	13.75%	12.08%
Nifty 500 TRI returns# (CAGR)	14.66%	14.89%	14.24%	13.43%
Nifty Dividend Opportunities 50 Index TRI returns# (CAGR)	13.96%	13.36%	13.22%	14.92%
Nifty 50 TRI returns## (CAGR)	NA	17.74%	14.99%	15.37%

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

Date of Allotment

March 17, 2006

Benchmark

Nifty Infrastructure TRI

Managing Fund Since

September 22, 2022 & September 22, 2022

Experience in Managing the Fund

3.4 years & 3.4 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 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	₹	1112.31	Crores
AUM as on last day	₹	1113.00	Crores

Total Expense Ratio (TER)

Regular	2.28%
Direct	1.42%

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

Other Parameters

Standard Deviation	16.41%
Sharpe Ratio	0.98
Beta	0.90
Portfolio Turnover	0.42
Treynor Ratio	0.18
Average P/E	28.00
Average P/BV	3.70
Average Dividend Yield	0.78

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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	15.53%
Larsen & Toubro Limited	6.96%
H.G. Infra Engineering Limited	1.48%
Kalpataru Projects International Ltd.	1.38%
Ahluwalia Contracts (India) Limited	1.37%
Power Mech Projects Limited	1.31%
Afcons Infrastructure Ltd	1.30%
PNC Infratech Limited	1.19%
NCC Limited	0.54%
Electrical Equipment	12.15%
Thermax Limited	2.59%
GE Vernova T&D India Ltd	1.58%
Bharat Heavy Electricals Limited	1.55%
TD Power Systems Limited	1.43%
Voltamp Transformers Limited	1.41%
ABB India Limited	1.38%
Siemens Limited	1.17%
Emmvee Photovoltaic Power Ltd	1.03%
Industrial Products	7.25%
AIA Engineering Limited	1.45%
Cummins India Limited	1.42%
Kirloskar Oil Eng Ltd	1.39%

Issuer	% to Net Assets
Carborundum Universal Limited	1.25%
Shivalik Bimetal Controls Ltd	1.13%
Grindwell Norton Limited	0.62%
Telecom - Services	7.20%
Bharti Airtel Limited	6.70%
Bharti Airtel Limited	0.50%
Banks	6.11%
State Bank of India	2.06%
Axis Bank Limited	2.04%
ICICI Bank Limited	2.01%
Cement & Cement Products	5.51%
UltraTech Cement Limited	3.54%
JK Cement Limited	1.97%
Auto Components	4.75%
ZF Commercial Vehicle Control Systems India Limited	1.87%
Schaeffler India Limited	1.56%
Sansera Engineering Ltd	0.71%
Sona BLW Precision Forgings Limited	0.60%
Petroleum Products	4.62%
Reliance Industries Limited	4.62%
Industrial Manufacturing	4.53%
Tega Industries Limited	1.51%



Issuer	% to Net Assets
Pitti Engineering Ltd	1.31%
Praj Industries Limited	0.63%
Honeywell Automation India Limited	0.55%
DEE Development Engineers Ltd	0.52%
Aerospace & Defense	4.39%
Bharat Electronics Limited	1.80%
Hindustan Aeronautics Limited	1.44%
MTAR Technologies Limited	1.15%
Transport Services	4.30%
InterGlobe Aviation Limited	1.97%
VRL Logistics Limited	1.58%
Delhivery Ltd	0.75%
Power	4.25%
NTPC Limited	3.64%
Acme Solar Holdings Ltd	0.60%
Transport Infrastructure	2.61%
Adani Ports and Special Economic Zone Limited	1.73%
GMR Airport Ltd	0.89%
Realty	2.01%
Sobha Limited	2.01%

Issuer	% to Net Assets
Leisure Services	1.59%
SAMHI Hotels Ltd	1.59%
Consumer Durables	1.53%
Greenply Industries Ltd	1.53%
Healthcare Services	1.48%
Apollo Hospitals Enterprise Limited	1.48%
Ferrous Metals	1.43%
Jindal Steel & Power Limited	1.43%
Diversified Metals	1.15%
Vedanta Limited	1.15%
Commercial Services & Supplies	1.14%
Indiqube Spaces Ltd	1.14%
Finance	1.07%
Aptus Value Housing Finance India Ltd	1.07%
Oil	0.98%
Oil & Natural Gas Corporation Limited	0.98%
Gas	0.79%
GAIL (India) Limited	0.79%
Cash & Current Assets	3.65%
Total Net Assets	100.00%

Investment Performance		NAV as on December 31, 2025: ₹ 94.8100			
	Since Inception	5 Years	3 Years	1 Year	
Inception - Mar 17, 2006					
Aditya Birla Sun Life Infrastructure Fund	12.03%	23.23%	21.69%	0.73%	
Value of Std Investment of ₹ 10,000	94810	28429	18038	10073	
Benchmark - Nifty Infrastructure TRI	8.30%	22.65%	23.27%	14.64%	
Value of Std Investment of ₹ 10,000	48544	27774	18755	11464	
Additional Benchmark - BSE Sensex TRI	12.46%	13.64%	13.27%	10.38%	
Value of Std Investment of ₹ 10,000	102356	18958	14541	11038	

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Refer annexure on page no. 198-199 to know more on performance of schemes managed by Fund Managers.

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

NAV of Plans / Options (₹)		
	Regular Plan	Direct Plan
Growth	94.8100	104.9800
IDCW¹:	26.0400	44.0000

¹Income Distribution cum capital withdrawal

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2370000	600000	360000	120000
Market Value of amount Invested	10512487	942849	439921	125227
Scheme Returns (CAGR)	13.37%	18.12%	13.46%	8.18%
Nifty Infrastructure TRI returns# (CAGR)	10.80%	20.12%	18.94%	18.23%
BSE Sensex TRI returns## (CAGR)	12.78%	12.48%	12.02%	13.51%

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

Date of Allotment

January 15, 2000

Benchmark

BSE Teck TRI

Managing Fund Since

January 16, 2014

Experience in Managing the Fund

12.1 years

Fund Category

Sectoral/Thematic

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



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

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

AUM

Monthly Average AUM	₹	4906.22	Crores
AUM as on last day	₹	4836.82	Crores

Total Expense Ratio (TER)

Regular	1.87%
Direct	0.79%

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	16.04%
Sharpe Ratio	0.58
Beta	0.94
Portfolio Turnover	0.48
Treynor Ratio	0.10
Average P/E	32.85
Average P/BV	6.84
Average Dividend Yield	1.67

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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	59.95%
Infosys Limited	17.62%
Tata Consultancy Services Limited	8.73%
Tech Mahindra Limited	7.99%
LTIMindtree Limited	5.06%
HCL Technologies Limited	4.07%
Coforge Limited	3.67%
Persistent Systems Limited	2.88%
Rategain Travel Technologies Limited	1.86%
Latent View Analytics Limited	1.79%
Hexaware Technologies limited	1.63%
Sonata Software Limited	1.43%
Mphasis Limited	1.14%
Capillary Technologies India Ltd	0.92%
KPIT Technologies Limited	0.59%
Zensar Technologies Limited	0.59%
Telecom - Services	9.71%
Bharti Airtel Limited	8.92%
Bharti Airtel Limited	0.79%

Issuer	% to Net Assets
Retailing	9.32%
Eternal Limited	5.33%
Swiggy Ltd	3.00%
Urban Co Ltd	0.97%
MEESHO LTD	0.02%
IT - Services	3.35%
Cyient Limited	2.60%
Affle (India) Limited	0.75%
Financial Technology (Fintech)	3.16%
PB Fintech Limited	1.47%
One 97 Communications Limited	1.14%
Pine Labs Ltd	0.55%
Commercial Services & Supplies	2.94%
Firstsource Solutions Limited	2.38%
CMS Info Systems Limited	0.57%
Capital Markets	2.33%
Multi Commodity Exchange of India Limited	1.15%
Billionbrains Garage Ventures Ltd	0.62%
ANGEL ONE LIMITED	0.56%



Issuer	% to Net Assets
United States of America	2.30%
Cognizant Technology Solutions CI A Com Stk	1.46%
MICROSOFT CORPORATION	0.45%
Adobe Inc	0.39%
INVESTMENT FUNDS/MUTUAL FUNDS	1.65%
BMO GLOBAL INNOVATORS FUND SERIES - I	1.65%
Consumer Durables	1.34%
Dixon Technologies (India) Limited	1.34%
Aerospace & Defense	0.87%
Cyient DLM Ltd	0.87%
Other Consumer Services	0.87%
Physicwallah Ltd	0.87%

Issuer	% to Net Assets
EQUITY FUTURE	0.62%
BSE Limited	0.62%
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	1.19%
Total Net Assets	100.00%

Investment Performance		NAV as on December 31, 2025: ₹ 176.5900			
Inception - Jan 15, 2000					
Aditya Birla Sun Life Digital India Fund	Since Inception	5 Years	3 Years	1 Year	
Value of Std Investment of ₹ 10,000	11.69%	15.20%	14.93%	-5.24%	
Benchmark - BSE Teck TRI	176590	20293	15192	9476	
Value of Std Investment of ₹ 10,000	NA	12.71%	13.37%	-3.10%	
Additional Benchmark - Nifty 50 TRI	NA	18196	14582	9690	
Value of Std Investment of ₹ 10,000	12.80%	14.67%	14.29%	11.88%	
	228498	19832	14941	11188	

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Refer annexure on page no. 198-199 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	176.5900	199.6500
IDCW ² :	43.8100	59.8600

²Income Distribution cum capital withdrawal

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	3100000	600000	360000	120000
Market Value of amount Invested	36416133	785568	419030	125717
Scheme Returns (CAGR)	15.93%	10.72%	10.11%	8.95%
BSE Teck TRI returns# (CAGR)	NA	10.46%	11.53%	10.31%
Nifty 50 TRI returns## (CAGR)	14.52%	13.36%	13.22%	14.92%

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

Date of Allotment

August 05, 2005

Benchmark

NIFTY India Consumption TRI

Managing Fund Since

August 26, 2015

Fund Category

Sectoral/Thematic

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



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

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

AUM

Monthly Average AUM	₹	6487.57	Crores
AUM as on last day	₹	6520.76	Crores

Total Expense Ratio (TER)

Regular	1.82%
Direct	0.77%

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

Experience in Managing the Fund

1.5 years

Other Parameters

Standard Deviation	12.94%
Sharpe Ratio	0.74
Beta	0.89
Portfolio Turnover	0.15
Treynor Ratio	0.11
Average P/E	37.80
Average P/BV	6.05
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 5.67(FBIL Overnight MIBOR as on 31 December 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
Retailing	16.15%
Eternal Limited	4.20%
Avenue Supermarts Limited	2.23%
Trent Limited	2.21%
MEESHO LTD	1.40%
Swiggy Ltd	1.29%
Info Edge (India) Limited	1.24%
FSN E-Commerce Ventures Limited	1.01%
Lenskart Solutions Ltd	0.78%
Aditya Birla Lifestyle Brands Ltd	0.74%
Vishal Mega Mart Ltd	0.56%
Go Fashion India Limited	0.26%
Urban Co Ltd	0.22%
Automobiles	13.10%
Maruti Suzuki India Limited	4.02%
Mahindra & Mahindra Limited	3.98%
TVS Motor Company Limited	2.64%
Hero MotoCorp Limited	1.37%
Hyundai Motor India Ltd	1.06%
TVS Motor Company Limited	0.03%
Banks	11.70%
ICICI Bank Limited	3.71%
HDFC Bank Limited	2.91%
Axis Bank Limited	2.07%
Kotak Mahindra Bank Limited	1.54%
AU Small Finance Bank Limited	0.99%
IndusInd Bank Limited	0.47%
Consumer Durables	9.71%

Issuer	% to Net Assets
Titan Company Limited	2.33%
Metro Brands Limited	1.18%
Eureka Forbes Ltd	1.04%
Volta Limited	0.94%
Asian Paints Limited	0.80%
Whirlpool of India Limited	0.73%
Akzo Nobel India Limited	0.70%
V-Guard Industries Limited	0.65%
Cello World Ltd	0.55%
Havells India Limited	0.51%
Bata India Limited	0.26%
Diversified FMCG	6.55%
ITC Limited	4.13%
Hindustan Unilever Limited	2.42%
Telecom - Services	5.62%
Bharti Airtel Limited	5.62%
Beverages	5.50%
United Spirits Limited	1.97%
United Breweries Limited	1.39%
Varun Beverages Limited	1.27%
Radico Khaitan Limited	0.87%
Personal Products	4.42%
Godrej Consumer Products Limited	2.11%
Dabur India Limited	0.88%
Procter & Gamble Hygiene and Health Care Limited	0.77%
Emami Limited	0.66%
Food Products	4.06%
Britannia Industries Limited	1.29%



Issuer	% to Net Assets
Nestle India Limited	1.25%
Mrs Bectors Food Specialities Limited	0.80%
Bikaji Foods International Ltd	0.67%
Kwality Wall's India Ltd	0.04%
Pharmaceuticals & Biotechnology	3.69%
Torrent Pharmaceuticals Limited	1.30%
Sun Pharmaceutical Industries Limited	1.08%
SANOFI CONSUMER HEALTHCARE	0.54%
Sanofi India Limited	0.47%
Mankind Pharma Ltd	0.30%
Insurance	3.50%
SBI Life Insurance Company Limited	1.37%
ICICI Lombard General Insurance Company Limited	1.12%
Max Financial Services Limited	0.68%
Go Digit General Insurance Ltd	0.32%
Finance	2.90%
Bajaj Finserv Limited	1.43%
Cholamandalam Financial Holdings Limited	0.83%
Bajaj Finance Limited	0.54%
Aditya Birla Capital Limited	0.10%
Agricultural Food & other Products	1.93%
Tata Consumer Products Limited	1.93%
Auto Components	1.57%
MRF Limited	0.82%
Exide Industries Limited	0.75%
Leisure Services	1.56%
Devyani International Limited	0.79%

Issuer	% to Net Assets
Jubilant Foodworks Limited	0.77%
Transport Services	1.20%
InterGlobe Aviation Limited	1.20%
Cement & Cement Products	0.94%
UltraTech Cement Limited	0.94%
Agricultural Commercial & Construction Vehicles	0.88%
Tata Motors Limited	0.88%
Diversified	0.83%
3M India Limited	0.83%
Food Products	0.82%
Orkla India Ltd	0.82%
Healthcare Services	0.77%
Apollo Hospitals Enterprise Limited	0.77%
Realty	0.63%
Phoenix Mills Limited	0.63%
Industrial Products	0.59%
Astral Limited	0.59%
Textiles & Apparels	0.38%
Page Industries Limited	0.38%
EQUITY FUTURE	0.35%
360 ONE WAM Ltd	0.35%
Capital Markets	0.01%
ICICI Prudential Mutual Fund	0.01%
Miscellaneous	0.00%
Magnasound (I) Limited	0.00%
Cash & Current Assets	0.65%
Total Net Assets	100.00%

Investment Performance		NAV as on December 31, 2025: ₹ 219.3700			
	Since Inception	5 Years	3 Years	1 Year	
Inception - Aug 05, 2005					
Aditya Birla Sun Life Consumption Fund	16.33%	15.88%	15.28%	4.28%	
Value of Std Investment of ₹ 10,000	219370	20904	15333	10428	
Benchmark - NIFTY India Consumption TRI	NA	17.01%	18.69%	9.22%	
Value of Std Investment of ₹ 10,000	NA	21947	16738	10922	
Additional Benchmark - BSE Sensex TRI	13.95%	13.64%	13.27%	10.38%	
Value of Std Investment of ₹ 10,000	144026	18958	14541	11038	

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Refer annexure on page no. 198-199 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	219.3700	252.0500
IDCW ² :	40.9000	52.1200

²Income Distribution cum capital withdrawal

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2440000	600000	360000	120000
Market Value of amount Invested	15664212	843119	431906	125191
Scheme Returns (CAGR)	15.91%	13.57%	12.19%	8.12%
NIFTY India Consumption TRI returns# (CAGR)	NA	16.65%	16.06%	12.76%
BSE Sensex TRI returns## (CAGR)	12.85%	12.48%	12.02%	13.51%

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

3.3 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	₹	275.69	Crores
AUM as on last day	₹	275.88	Crores

Total Expense Ratio (TER)

Regular	2.53%
Direct	2.06%

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



Other Parameters

Portfolio Turnover	1.43
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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/- in multiples of ₹ 1/- thereafter

PORTFOLIO

Issuer	% to Net Assets
United States of America	73.52%
NVIDIA Corp	7.47%
Apple Inc.	4.87%
MICROSOFT CORPORATION	4.57%
Alphabet Inc A	4.49%
Amazon Com Inc	3.53%
Eli Lilly & Co	2.80%
Broadcom Inc	2.71%
Webster Financial Corp	2.25%
Western Alliance Bancorp	2.14%
Equitable Holdings Inc	1.97%
NextEra Energy Inc	1.96%
Taiwan Semiconductor Manufacturing Co Ltd	1.68%
Walmart Inc	1.67%
FTAI Aviation Ltd	1.67%
Coca-Cola Co.	1.57%
Coherent Corp	1.50%
PHILIP MORRIS INTERNATIONAL INC	1.46%
Otis Worldwide Corp	1.45%
Five Below Inc	1.41%

Issuer	% to Net Assets
Facebook Inc	1.29%
GE Vernova Inc	1.28%
Boston Scientific Corp	1.24%
Oracle Corp	1.14%
XPeng Inc	1.14%
Raytheon Technologies Corp	1.13%
Tesla Inc	1.03%
Snowflake Inc	1.00%
Reddit Inc	0.97%
Burford Capital Ltd	0.96%
ITT Inc	0.96%
Dover Corp	0.95%
Sherwin-Williams Co/The	0.95%
CRH PLC	0.93%
Dell Technologies Inc	0.90%
Cigna Corporation	0.90%
Reinsurance Group of America Inc	0.86%
Alibaba Group Holding Limited	0.76%
Freeport-McMoRan Inc	0.76%
Shift4 Payments Inc	0.76%





Issuer	% to Net Assets
Danaher Corp	0.75%
Abbott Laboratories	0.65%
McDonald's Corporation	0.60%
Arthur J Gallagher & Co	0.42%
FRANCE	8.34%
UCB SA	2.19%
Shell PLC	1.65%
BAWAG Group AG	1.23%
Rheinmetall AG	1.19%
Adyen NV	1.05%
Iberdrola SA	1.02%
United Kingdom	7.50%
Prudential PLC	2.37%
ASTRAZENECA PLC	1.81%
NatWest Group PLC	1.70%
Compass Group PLC	0.95%
Conduit Holdings Ltd	0.67%
Canada	2.41%
Celestica Inc	1.16%

Issuer	% to Net Assets
Suncor Energy Inc	0.65%
Nutrien Limited	0.60%
Japan	1.84%
SoftBank Group Corp	1.13%
Nintendo Co Ltd	0.70%
France	1.26%
Schneider Electric SA	1.26%
Denmark	1.07%
DSV A/S	1.07%
Brazil	0.94%
Embraer SA	0.94%
Mexico	0.69%
Grupo Financiero Banorte SAB de CV	0.69%
Indonesia	0.01%
Bank Mandiri Persero Tbk PT	0.01%
Cash & Current Assets	2.41%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2025: ₹46.6997

Inception - Oct 31, 2007	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life International Equity Fund	8.85%	11.77%	16.22%	34.66%
Value of Std Investment of ₹ 10,000	46700	17452	15710	13466
Benchmark - S&P Global 1200 TRI	13.06%	17.56%	25.16%	28.92%
Value of Std Investment of ₹ 10,000	93085	22465	19630	12892
Additional Benchmark - Nifty 50 TRI	9.82%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	54910	19832	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 6. Refer annexure on page no. 198-199 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	46.6997	50.4500
48.7467	21.3762	50.4799

*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 (₹)	2170000	600000	360000	120000
Market Value of amount Invested	6621971	879861	492260	139204
Scheme Returns (CAGR)	11.22%	15.30%	21.41%	30.96%
S&P Global 1200 TRI returns# (CAGR)	16.12%	20.75%	26.23%	34.00%
Nifty 50 TRI returns## (CAGR)	13.19%	13.36%	13.22%	14.92%

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

Date of Allotment

July 11, 2019

Benchmark

BSE Healthcare TRI

Managing Fund Since

July 11, 2019

Experience in Managing the Fund

6.6 Years

SIP

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

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/switch-out of units after 30 days from the date of allotment: Nil

AUM

Monthly Average AUM	₹	827.17	Crores
AUM as on last day	₹	825.74	Crores

Total Expense Ratio (TER)

Regular	2.30%
Direct	1.02%

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

Other Parameters

Standard Deviation	15.81%
Sharpe Ratio	0.99
Beta	0.96
Portfolio Turnover	0.32
Treynor Ratio	0.16
Average P/E	37.64
Average P/BV	5.40
Average Dividend Yield	0.68

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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	76.78%
Sun Pharmaceutical Industries Limited	13.47%
Cipla Limited	6.08%
Torrent Pharmaceuticals Limited	4.71%
J.B. Chemicals & Pharmaceuticals Limited	4.51%
Abbott India Limited	4.48%
Ajanta Pharmaceuticals Limited	4.28%
Aurobindo Pharma Limited	4.11%
Lupin Limited	3.94%
IPCA Laboratories Limited	3.73%
Emcure Pharmaceuticals Ltd	2.90%
Mankind Pharma Ltd	2.64%
Alkem Laboratories Limited	2.30%
SAI Life Sciences Ltd	2.01%
Divi's Laboratories Limited	1.98%
CORONA Remedies Ltd	1.93%
Shilpa Medicare Ltd	1.87%
ALEMBIC PHARMACEUTICALS LIMITED	1.63%
Dr. Reddys Laboratories Limited	1.50%
Procter & Gamble Health Limited	1.29%
Biocon Limited	1.28%

Issuer	% to Net Assets
Jubilant Pharmova Ltd	1.22%
SANOFI CONSUMER HEALTHCARE	1.03%
Gland Pharma Limited	1.03%
Pfizer Limited	0.98%
GlaxoSmithKline Pharmaceuticals Limited	0.97%
Piramal Pharma Ltd	0.90%
Healthcare Services	19.69%
Apollo Hospitals Enterprise Limited	7.14%
Fortis Healthcare Limited	3.99%
Jupiter Life Line Hospitals Ltd	2.19%
Thyrocare Technologies Limited	1.89%
METROPOLIS HEALTHCARE LIMITED	1.55%
Suraksha Diagnostic Ltd	1.08%
Vijaya Diagnostic Centre Limited	0.99%
Max Healthcare Institute Limited	0.87%
Insurance	1.43%
Medi Assist Healthcare Services Ltd	1.43%
Chemicals & Petrochemicals	0.90%
Vinati Organics Limited	0.90%
Cash & Current Assets	1.19%
Total Net Assets	100.00%





Investment Performance

NAV as on December 31, 2025: ₹ 30.6800

Inception - July 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Pharma & Healthcare Fund	18.88%	13.30%	21.35%	-4.30%
Value of Std Investment of ₹ 10,000	30680	18673	17889	9570
Benchmark - BSE Healthcare TRI	21.80%	15.80%	24.60%	-2.72%
Value of Std Investment of ₹ 10,000	35910	20832	19367	9728
Additional Benchmark - Nifty 50 TRI	14.85%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	24529	19832	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Refer annexure on page no. 198-199 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	30.6800	33.8800
IDCW ¹ :	21.5400	23.4300

¹Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	770000	600000	360000	120000
Market Value of amount Invested	1310104	867455	452132	121794
Scheme Returns (CAGR)	16.36%	14.72%	15.37%	2.78%
BSE Healthcare TRI# (CAGR)	19.49%	17.59%	19.10%	4.03%
Nifty 50 TRI## (CAGR)	15.45%	13.36%	13.22%	14.92%

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

Date of Allotment

February 11, 2019

Benchmark

Nifty 500 TRI

Managing Fund Since

March 22, 2021 & November 01, 2024

Experience in Managing the Fund

4.9 years & 1.3 years

SIP

Weekly/Monthly: Minimum ₹ 500/- and in multiples of ₹ 1 thereafter

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	₹	1195.73	Crores
AUM as on last day	₹	1205.55	Crores

Total Expense Ratio (TER)

Regular	2.16%
Direct	1.06%

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



Other Parameters

Standard Deviation	12.68%
Sharpe Ratio	0.69
Beta	0.95
Portfolio Turnover	0.35
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 5.67(FBIL Overnight MIBOR as on 31 December 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
Banks	21.09%
ICICI Bank Limited	5.79%
HDFC Bank Limited	4.94%
Axis Bank Limited	2.85%
AU Small Finance Bank Limited	2.13%
State Bank of India	1.89%
Kotak Mahindra Bank Limited	1.10%
IndusInd Bank Limited	1.05%
City Union Bank Limited	0.72%
Bank of Maharashtra	0.62%
IT - Software	7.06%
Infosys Limited	3.70%
Tech Mahindra Limited	1.85%
LTI Mindtree Limited	1.51%
Retailing	5.20%
MEESHO LTD	1.96%
Eternal Limited	1.79%
Trent Limited	0.86%
Go Fashion India Limited	0.60%
Consumer Durables	5.09%
Century Plyboards (India) Limited	1.37%
V-Guard Industries Limited	1.23%
Bluestone Jewellery And Lifestyle Ltd	0.91%
Cello World Ltd	0.74%
Greenply Industries Ltd	0.61%
VIP Industries Limited	0.24%

Issuer	% to Net Assets
Finance	5.02%
Shriram Finance Ltd	1.98%
Bajaj Finance Limited	1.13%
Mas Financial Services Limited	1.09%
REC Limited	0.81%
Automobiles	4.73%
Maruti Suzuki India Limited	2.75%
Mahindra & Mahindra Limited	1.98%
Pharmaceuticals & Biotechnology	4.53%
Emcure Pharmaceuticals Ltd	1.46%
J.B. Chemicals & Pharmaceuticals Limited	1.15%
Aurobindo Pharma Limited	0.98%
Jubilant Pharmova Ltd	0.94%
Petroleum Products	4.31%
Reliance Industries Limited	4.31%
Healthcare Services	3.39%
Rainbow Childrens Medicare Limited	1.58%
Thyrocare Technologies Limited	1.04%
Aster DM Healthcare Limited	0.77%
Telecom - Services	2.92%
Bharti Airtel Limited	2.92%
Cement & Cement Products	2.67%
Ambuja Cements Limited	1.50%
Grasim Industries Limited	1.17%
Beverages	2.60%
Varun Beverages Limited	1.54%



Issuer	% to Net Assets
United Breweries Limited	1.06%
IT - Services	2.57%
Inventus Knowledge Solutions Ltd	1.73%
Cyient Limited	0.85%
Fertilizers & Agrochemicals	2.57%
Sumitomo Chemical India Limited	1.29%
UPL Limited	1.27%
Personal Products	2.52%
Godrej Consumer Products Limited	1.27%
Dabur India Limited	1.25%
Construction	2.37%
Larsen & Toubro Limited	2.37%
Industrial Products	2.24%
WELSPUN CORP LIMITED	1.46%
TIMKEN INDIA LTD	0.79%
Power	2.14%
CESC Limited	1.20%
Tata Power Company Limited	0.94%
Non - Ferrous Metals	2.13%
Hindalco Industries Limited	2.13%
Auto Components	2.03%
Samvardhana Motherson International Limited	1.16%
Minda Corporation Limited	0.87%
Leisure Services	1.62%
SAMHI Hotels Ltd	1.20%
Devyani International Limited	0.42%

Issuer	% to Net Assets
Diversified Metals	1.45%
Vedanta Limited	1.45%
Textiles & Apparels	1.31%
Gokaldas Exports Ltd	0.87%
Arvind Limited	0.45%
Insurance	1.18%
Max Financial Services Limited	1.18%
Chemicals & Petrochemicals	0.95%
Tata Chemicals Limited	0.95%
Food Products	0.93%
Bikaji Foods International Ltd	0.93%
Ferrous Metals	0.87%
Jindal Steel & Power Limited	0.87%
Electrical Equipment	0.83%
Thermax Limited	0.83%
Entertainment	0.77%
NAZARA TECHNOLOGIES LTD	0.77%
Agricultural Food & other Products	0.58%
Balrampur Chini Mills Limited	0.58%
Agricultural Commercial & Construction Vehicles	0.50%
Tata Motors Limited	0.50%
Aerospace & Defense	0.27%
Cyient DLM Ltd	0.27%
Cash & Current Assets	1.53%
Total Net Assets	100.00%

Investment Performance NAV as on December 31, 2025: ₹ 20.6500

Inception - February 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Bal Bhavishya Yojna	11.10%	10.98%	14.43%	6.94%
Value of Std Investment of ₹ 10,000	20650	16843	14996	10694
Benchmark - Nifty 500 TRI	16.49%	16.87%	16.68%	7.76%
Value of Std Investment of ₹ 10,000	28627	21808	15897	10776
Additional Benchmark - Nifty 50 TRI	14.91%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	26048	19832	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Chanchal Khandelwal is 6. Total Schemes managed by Mr. Harshil Suvarakar is 19. Refer annexure on page no. 198-199 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	20.6500	23.1400
IDCW ¹ :	18.0900	20.2500

¹Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	820000	600000	360000	120000
Market Value of amount Invested	1257227	810009	434692	129462
Scheme Returns (CAGR)	12.30%	11.95%	12.63%	14.94%
Nifty 500 TRI# (CAGR)	17.07%	14.89%	14.24%	13.43%
Nifty 50 TRI## (CAGR)	15.27%	13.36%	13.22%	14.92%

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

Date of Allotment

March 11, 2019

Benchmark

NIFTY 500 TRI

Managing Fund Since

November 01, 2024

Experience in Managing the Fund

1.3 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	₹	428.83	Crores
AUM as on last day	₹	431.14	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/- and in multiples of ₹ 1/- thereafter



INVEST NOW

Other Parameters

Standard Deviation	12.98%
Sharpe Ratio	0.77
Beta	0.96
Portfolio Turnover	0.94
Treynor Ratio	0.10

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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
Banks	16.75%	
ICICI Bank Limited	3.99%	
AU Small Finance Bank Limited	2.50%	
State Bank of India	2.26%	
Axis Bank Limited	1.84%	
HDFC Bank Limited	1.55%	
Kotak Mahindra Bank Limited	1.39%	
City Union Bank Limited	1.36%	
The Federal Bank Limited	1.19%	
Bank of Maharashtra	0.66%	
IT - Software	8.21%	
Tech Mahindra Limited	2.09%	
Infosys Limited	2.05%	
Rategain Travel Technologies Limited	1.90%	
Persistent Systems Limited	1.13%	
Coforge Limited	1.04%	
Pharmaceuticals & Biotechnology	5.93%	
Cipla Limited	1.81%	
Sun Pharmaceutical Industries Limited	1.71%	
Emcure Pharmaceuticals Ltd	1.04%	
IPCA Laboratories Limited	0.79%	
Shilpa Medicare Ltd	0.59%	
Consumer Durables	4.77%	
Kajaria Ceramics Limited	1.36%	
Titan Company Limited	1.28%	
Greenply Industries Ltd	1.25%	
Eureka Forbes Ltd	0.88%	
Auto Components	4.72%	
SJS Enterprises Pvt Limited	2.05%	

Issuer	% to Net Assets	Rating
Sona BLW Precision Forgings Limited	1.44%	
Craftsman Automation Ltd	1.23%	
Retailing	4.51%	
Eternal Limited	2.09%	
MEESHO LTD	1.51%	
Avenue Supermarts Limited	0.91%	
Industrial Products	4.45%	
Kirloskar Oil Eng Ltd	2.17%	
APL Apollo Tubes Limited	1.18%	
Shivalik Bimetal Controls Ltd	0.74%	
Supreme Industries Limited	0.36%	
Insurance	4.01%	
ICICI Lombard General Insurance Company Limited	1.82%	
SBI Life Insurance Company Limited	1.39%	
HDFC Life Insurance Company Limited	0.80%	
Finance	3.60%	
Bajaj Finserv Limited	1.37%	
Aptus Value Housing Finance India Ltd	1.35%	
HDB Financial Services Limited	0.61%	
CreditAccess Grameen Limited	0.27%	
Automobiles	3.14%	
Ather Energy Ltd	1.84%	
TVS Motor Company Limited	1.29%	
TVS Motor Company Limited	0.01%	
Transport Infrastructure	3.00%	
Adani Ports and Special Economic Zone Limited	1.64%	
GMR Airport Ltd	1.37%	
Construction	2.80%	
Larsen & Toubro Limited	1.77%	



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
M&B Engineering Ltd	1.03%	
Realty	2.60%	
Prestige Estates Projects Limited	1.68%	
Sobha Limited	0.91%	
Chemicals & Petrochemicals	2.55%	
Vinati Organics Limited	1.73%	
Atul Limited	0.82%	
Personal Products	2.51%	
Godrej Consumer Products Limited	2.51%	
Petroleum Products	2.14%	
Bharat Petroleum Corporation Limited	1.11%	
Reliance Industries Limited	1.03%	
Electrical Equipment	2.12%	
Thermax Limited	1.20%	
Emmvee Photovoltaic Power Ltd	0.92%	
Gas	2.07%	
GAIL (India) Limited	1.33%	
Mahanagar Gas Limited	0.74%	
Non - Ferrous Metals	2.05%	
Hindalco Industries Limited	2.05%	
Ferrous Metals	2.02%	
Jindal Steel & Power Limited	2.02%	
IT - Services	1.78%	
L&T Technology Services Limited	0.99%	
Cyient Limited	0.79%	
Diversified FMCG	1.55%	
Hindustan Unilever Limited	1.55%	
Healthcare Services	1.38%	

Issuer	% to Net Assets	Rating
Fortis Healthcare Limited	1.38%	
Capital Markets	1.32%	
Computer Age Management Services Limited	0.80%	
Nippon Life India Asset Management Limited	0.52%	
Industrial Manufacturing	1.30%	
Aditya Infotech Ltd	0.82%	
Praj Industries Limited	0.47%	
Financial Technology (Fintech)	1.01%	
PB Fintech Limited	1.01%	
Commercial Services & Supplies	1.01%	
Firstsource Solutions Limited	1.01%	
Transport Services	0.91%	
VRL Logistics Limited	0.91%	
Agricultural Food & other Products	0.85%	
Balrampur Chini Mills Limited	0.85%	
Power	0.82%	
NTPC Limited	0.82%	
Food Products	0.69%	
Bikaji Foods International Ltd	0.66%	
Kwality Wall's India Ltd	0.03%	
Beverages	0.54%	
United Breweries Limited	0.54%	
Fertilizers & Agrochemicals	0.51%	
PI Industries Limited	0.51%	
Government Bond	0.24%	
7.17% GOVERNMENT OF INDIA 17APR30	0.24%	SOV
Cash & Current Assets	2.14%	
Total Net Assets	100.00%	



Investment Performance

NAV as on December 31, 2025: ₹20.7290

Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Retirement Fund - The 30s Plan	11.29%	11.83%	15.71%	8.36%
Value of Std Investment of ₹ 10,000	20729	17496	15503	10836
Benchmark - NIFTY 500 TRI	15.97%	16.87%	16.68%	7.76%
Value of Std Investment of ₹ 10,000	27446	21808	15897	10776
Additional Benchmark - Nifty 50 TRI	14.64%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	25375	19832	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Refer annexure on page no. 198-199 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	20.7290	23.0030
17.8050	16.8750	18.7250

¹Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	810000	600000	360000	120000
Market Value of amount Invested	1281981	836382	447643	130460
Scheme Returns (CAGR)	13.39%	13.24%	14.67%	16.55%
Nifty 500 TRI# (CAGR)	17.09%	14.89%	14.24%	13.43%
Nifty 50 TRI## (CAGR)	15.28%	13.36%	13.22%	14.92%

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.





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

Date of Allotment

March 11, 2019

Benchmark

CRISIL Hybrid 35+65 - Aggressive Index

Managing Fund Since

March 22, 2021 & November 01, 2024

Experience in Managing the Fund

4.9 years & 1.3 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	₹	115.75	Crores
AUM as on last day	₹	115.62	Crores

Total Expense Ratio (TER)

Regular	2.39%
Direct	1.02%
Including additional expenses and goods and service tax on management fees.	

SIP

Monthly/Weekly: Minimum ₹ 500/- and in multiples of ₹ 1/- thereafter



Other Parameters

Modified Duration	3.87 years
Average Maturity	7.77 years
Yield to Maturity	6.27%
Macaulay Duration	4.01 years
Standard Deviation	9.94%
Sharpe Ratio	0.78
Beta	1.09
Portfolio Turnover	0.15
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 5.67(FBIL Overnight MIBOR as on 31 December 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
Banks	21.29%	
ICICI Bank Limited	6.95%	
HDFC Bank Limited	5.41%	
State Bank of India	2.43%	
Kotak Mahindra Bank Limited	2.32%	
Axis Bank Limited	2.20%	
Bank of Maharashtra	1.21%	
Bank of Baroda	0.77%	
Government Bond	13.28%	
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	7.59%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	3.02%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	1.78%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.90%	SOV
IT - Software	6.74%	
Infosys Limited	4.55%	
Coforge Limited	1.79%	
Birlasoft Limited	0.41%	
Pharmaceuticals & Biotechnology	5.31%	
Sun Pharmaceutical Industries Limited	2.48%	
Torrent Pharmaceuticals Limited	1.33%	
SAI Life Sciences Ltd	1.18%	
Cipla Limited	0.32%	
Consumer Durables	4.86%	

Issuer	% to Net Assets	Rating
Bluestone Jewellery And Lifestyle Ltd	1.22%	
Dixon Technologies (India) Limited	1.17%	
Titan Company Limited	1.02%	
Volta Limited	0.82%	
Whirlpool of India Limited	0.62%	
Insurance	4.25%	
ICICI Lombard General Insurance Company Limited	1.87%	
Max Financial Services Limited	1.30%	
SBI Life Insurance Company Limited	0.88%	
Medi Assist Healthcare Services Ltd	0.20%	
Petroleum Products	3.57%	
Reliance Industries Limited	3.57%	
Retailing	3.21%	
Avenue Supermarts Limited	1.31%	
Eternal Limited	1.20%	
MEESHO LTD	0.70%	
Auto Components	2.89%	
SJS Enterprises Pvt Limited	1.32%	
CEAT Limited	0.99%	
Sona BLW Precision Forgings Limited	0.58%	
Cement & Cement Products	2.89%	
UltraTech Cement Limited	2.89%	
Construction	2.62%	



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
Larsen & Toubro Limited	2.12%	
H.G. Infra Engineering Limited	0.50%	
Healthcare Services	2.49%	
Apollo Hospitals Enterprise Limited	1.34%	
Fortis Healthcare Limited	1.15%	
Finance	2.30%	
SBFC Finance Ltd	1.13%	
Bajaj Finance Limited	0.92%	
Cholamandalam Investment and Finance Company Limited	0.25%	
Non - Ferrous Metals	1.92%	
Hindalco Industries Limited	1.92%	
Realty	1.69%	
Brigade Enterprises Limited	1.69%	
Telecom - Services	1.58%	
Bharti Hexacom Limited	1.58%	
Diversified Metals	1.57%	
Vedanta Limited	1.57%	
Automobiles	1.55%	
Bajaj Auto Limited	1.55%	
Power	1.45%	
NTPC Limited	1.45%	
Electrical Equipment	1.32%	

Issuer	% to Net Assets	Rating
Thermax Limited	0.71%	
TD Power Systems Limited	0.61%	
Oil	1.16%	
Oil & Natural Gas Corporation Limited	1.16%	
Fixed rates bonds - Corporate	0.90%	
HDFC Bank Limited	0.90%	CRISIL AAA
Leisure Services	0.79%	
Devyani International Limited	0.79%	
Food Products	0.78%	
Mrs Bectors Food Specialities Limited	0.78%	
Personal Products	0.69%	
Godrej Consumer Products Limited	0.69%	
Transport Infrastructure	0.64%	
Adani Ports and Special Economic Zone Limited	0.64%	
Chemicals & Petrochemicals	0.63%	
Vinati Organics Limited	0.63%	
Industrial Products	0.57%	
TIMKEN INDIA LTD	0.57%	
Cash & Current Assets	7.05%	
Total Net Assets	100.00%	



Investment Performance

NAV as on December 31, 2025: ₹19.1900

	Since Inception	5 Years	3 Years	1 Year
Inception - March 11, 2019				
Aditya Birla Sun Life Retirement Fund - The 40s Plan	10.04%	10.12%	13.42%	4.38%
Value of Std Investment of ₹ 10,000	19190	16194	14599	10438
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	13.20%	12.61%	13.01%	8.06%
Value of Std Investment of ₹ 10,000	23274	18117	14442	10806
Additional Benchmark - Nifty 50 TRI	14.64%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	25375	19832	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Suvarnikar is 19. Refer annexure on page no. 198-199 to know more on performance of schemes managed by Fund Managers.

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



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	19.1900	21.2410
IDCW²	15.6180	17.2870

²Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	810000	600000	360000	120000
Market Value of amount Invested	1196574	793291	429903	125584
Scheme Returns (CAGR)	11.38%	11.11%	11.87%	8.74%
CRISIL Hybrid 35+65 - Aggressive Index# (CAGR)	13.16%	11.78%	11.57%	10.20%
Nifty 50 TRI## (CAGR)	15.28%	13.36%	13.22%	14.92%

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

4.9 years & 1.3 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	₹	26.49	Crores
AUM as on last day	₹	26.49	Crores

Total Expense Ratio (TER)

Regular	1.93%
Direct	0.61%

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



INVEST NOW

Other Parameters

Modified Duration	2.43 years
Average Maturity	3.21 years
Yield to Maturity	6.13%
Macaulay Duration	2.52 years
Portfolio Turnover	0.09

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/- and in multiples of ₹ 1/- thereafter.

PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	53.90%	
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	19.47%	SOV
7.27% GOI 08APR26	18.96%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	8.79%	SOV
6.57% GOI (MD 05/12/2033)	3.75%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	2.92%	SOV
Fixed rates bonds - Corporate	7.85%	
HDFC Bank Limited	7.85%	CRISIL AAA
Banks	7.80%	
HDFC Bank Limited	2.24%	
ICICI Bank Limited	1.77%	
State Bank of India	1.05%	
Axis Bank Limited	0.81%	
The Federal Bank Limited	0.76%	
Bank of Baroda	0.44%	
Bank of Maharashtra	0.40%	
Kotak Mahindra Bank Limited	0.33%	
State Government bond	3.02%	
7.49% RAJASTHAN 28AUG2035 SDL	3.02%	SOV
Healthcare Services	2.61%	
METROPOLIS HEALTHCARE LIMITED	1.09%	
Fortis Healthcare Limited	1.09%	
Apollo Hospitals Enterprise Limited	0.43%	
Finance	1.41%	
Bajaj Finance Limited	0.93%	
SBFC Finance Ltd	0.37%	
Cholamandalam Investment and Finance Company Limited	0.11%	
Pharmaceuticals & Biotechnology	1.36%	
Sun Pharmaceutical Industries Limited	0.65%	
Torrent Pharmaceuticals Limited	0.53%	
Cipla Limited	0.18%	
Insurance	1.24%	
Max Financial Services Limited	0.93%	
SBI Life Insurance Company Limited	0.31%	
Telecom - Services	1.19%	
Bharti Airtel Limited	1.19%	

Issuer	% to Net Assets	Rating
Non - Ferrous Metals	1.17%	
Hindalco Industries Limited	1.17%	
IT - Software	1.04%	
Infosys Limited	0.56%	
Tech Mahindra Limited	0.48%	
Auto Components	0.93%	
SJS Enterprises Pvt Limited	0.64%	
Sona BLW Precision Forgings Limited	0.29%	
Cement & Cement Products	0.84%	
UltraTech Cement Limited	0.84%	
Electrical Equipment	0.80%	
TD Power Systems Limited	0.80%	
Construction	0.75%	
Larsen & Toubro Limited	0.56%	
H.G. Infra Engineering Limited	0.18%	
Consumer Durables	0.71%	
Dixon Technologies (India) Limited	0.42%	
Whirlpool of India Limited	0.23%	
V-Guard Industries Limited	0.06%	
Retailing	0.61%	
Avenue Supermarts Limited	0.34%	
Eternal Limited	0.26%	
Automobiles	0.60%	
Bajaj Auto Limited	0.60%	
Personal Products	0.51%	
Godrej Consumer Products Limited	0.51%	
Chemicals & Petrochemicals	0.36%	
Vinati Organics Limited	0.36%	
Food Products	0.23%	
Mrs Bectors Food Specialities Limited	0.23%	
Power	0.20%	
NTPC Limited	0.20%	
Industrial Manufacturing	0.16%	
Praj Industries Limited	0.16%	
Cash & Current Assets	10.71%	
Total Net Assets	100.00%	





Aditya Birla Sun Life Retirement Fund - The 50s Plan

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



Wealth Solutions



Investment Performance

NAV as on December 31, 2025: ₹14.8025

Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Retirement Fund - The 50s Plan	5.93%	5.54%	8.17%	5.47%
Value of Std Investment of ₹ 10,000	14802	13094	12662	10547
Benchmark - CRISIL Short Term Debt Hybrid 75+25 Index	9.65%	8.79%	9.83%	8.30%
Value of Std Investment of ₹ 10,000	18728	15244	13256	10830
Additional Benchmark - CRISIL 10 Year Gilt Index	6.52%	5.05%	7.91%	6.37%
Value of Std Investment of ₹ 10,000	15374	12795	12569	10637

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 15. Total Schemes managed by Mr. Harshil Suvarnkar is 19. Refer annexure on page no. 19B-199to 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 (₹)	810000	600000	360000	120000
Market Value of amount Invested	1006966	714868	402958	123863
Scheme Returns (CAGR)	6.35%	6.94%	7.46%	6.03%
CRISIL Short Term Debt Hybrid 75+25 Index# (CAGR)	9.41%	9.00%	9.35%	8.77%
CRISIL 10 Year Gilt Index## (CAGR)	6.09%	6.57%	7.21%	3.68%

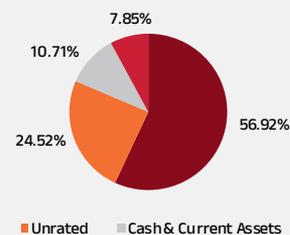
Past Performance may or may not be sustained in future. The fund's inception date is March 11, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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



Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	14.8025	16.2550
IDCW ³ :	12.0421	13.2235

³Income Distribution cum capital withdrawal





Fund Details

Investment Objective

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

Fund Manager

Mr. Dhaval Gala

Date of Allotment

December 30, 2019

Benchmark

BSE PSU TRI

Managing Fund Since

September 22, 2022

Experience in Managing the Fund

3.4 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	₹	5558.10	Crores
AUM as on last day	₹	5643.33	Crores

Total Expense Ratio (TER)

Regular	1.84%
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

Standard Deviation	21.41%
Sharpe Ratio	0.95
Beta	0.95
Portfolio Turnover	0.29
Treynor Ratio	0.22
Average P/E	11.58
Average P/BV	1.72
Average Dividend Yield	2.40

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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	30.05%
State Bank of India	17.80%
Bank of Baroda	4.27%
Bank of Maharashtra	3.65%
Bank of India	3.62%
Punjab National Bank	0.71%
Power	13.49%
NTPC Limited	7.70%
Power Grid Corporation of India Limited	5.78%
Gas	8.53%
GAIL (India) Limited	5.58%
Mahanagar Gas Limited	1.42%
Indraprastha Gas Limited	1.08%
Gujarat Gas Limited	0.45%
Petroleum Products	8.07%
Bharat Petroleum Corporation Limited	4.48%
Indian Oil Corporation Limited	2.26%
Hindustan Petroleum Corporation Limited	1.34%
Aerospace & Defense	7.65%
Bharat Electronics Limited	5.06%
Hindustan Aeronautics Limited	2.59%
Oil	5.26%
Oil & Natural Gas Corporation Limited	4.16%
Oil India Limited	1.10%
Finance	4.67%
PNB Housing Finance Limited	3.30%
Power Finance Corporation Limited	0.91%

Issuer	% to Net Assets
REC Limited	0.46%
Insurance	4.54%
Life Insurance Corp of India	3.26%
SBI Life Insurance Company Limited	1.28%
Electrical Equipment	3.97%
Bharat Heavy Electricals Limited	3.97%
Minerals & Mining	3.41%
NMDC Limited	3.41%
Consumable Fuels	2.89%
Coal India Limited	2.89%
Ferrous Metals	1.04%
Steel Authority of India Limited	1.04%
Non - Ferrous Metals	0.98%
National Aluminium Company Limited	0.98%
Capital Markets	0.93%
Canara Robeco Asset Management Co Ltd/India	0.93%
Agricultural Commercial & Construction Vehicles	0.69%
BEML Limited	0.69%
Leisure Services	0.57%
Indian Railway Catering & Tourism Corporation Limited	0.57%
Transport Services	0.54%
Container Corporation of India Limited	0.54%
EQUITY FUTURE	-0.97%
Life Insurance Corp of India	-0.97%
Cash & Current Assets	3.69%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2025: ₹ 34.6700

Inception - December 30, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life PSU Equity Fund	22.99%	28.71%	26.05%	10.24%
Value of Std Investment of ₹ 10,000	34670	35341	20052	11024
Benchmark - BSE PSU TRI	24.57%	33.68%	30.98%	12.09%
Value of Std Investment of ₹ 10,000	37432	42720	22505	11209
Additional Benchmark - Nifty 50 TRI	14.76%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	22869	19832	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Refer annexure on page no. 198-199 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 (₹)	720000	600000	360000	120000
Market Value of amount Invested	1591806	1098295	475394	130814
Scheme Returns (CAGR)	26.39%	24.42%	18.91%	17.13%
BSE PSU TRI# (CAGR)	30.85%	28.78%	23.60%	20.07%
Nifty 50 TRI## (CAGR)	15.44%	13.36%	13.22%	14.92%

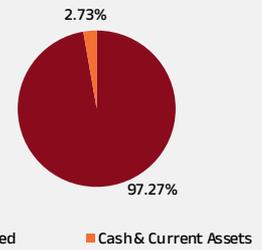
Past Performance may or may not be sustained in future. The fund's inception date is December 30, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

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



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	34.6700	38.0900
IDCW ¹ :	26.4700	30.8000

¹Income Distribution cum capital withdrawal



Fund Details

Investment Objective

The investment objective of the Scheme is to provide long term capital appreciation by investing in opportunities presented by special situations such as corporate restructuring, Government policy change and/or regulatory changes, companies going through temporary but unique challenges and other similar instances. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Dhaval Gala

Date of Allotment

October 23, 2020

Benchmark

BSE 500 TRI

Managing Fund Since

November 01, 2024

Experience in Managing the Fund

1.3 years

Fund Category

Sectoral/Thematic

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



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

Entry Load	Nil
Exit Load	For redemption /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	₹	894.37	Crores
AUM as on last day	₹	912.54	Crores

Total Expense Ratio (TER)

Regular	2.33%
Direct	1.29%
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	13.25%
Sharpe Ratio	1.08
Beta	0.99
Portfolio Turnover	0.36
Treynor Ratio	0.14
Average P/E	22.85
Average P/BV	3.72
Average Dividend Yield	0.88

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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	16.98%
ICICI Bank Limited	4.41%
Bank of Maharashtra	2.60%
Kotak Mahindra Bank Limited	2.57%
Axis Bank Limited	2.50%
RBL Bank Limited	2.02%
HDFC Bank Limited	1.93%
IndusInd Bank Limited	0.95%
IT - Software	8.52%
Infosys Limited	4.16%
Tech Mahindra Limited	1.74%
Rategain Travel Technologies Limited	0.96%
Coforge Limited	0.91%
Mphasis Limited	0.45%
Wipro Limited	0.29%
Telecom - Services	7.95%
Bharti Airtel Limited	6.58%
Indus Towers Limited	1.38%
Finance	5.53%
Shriram Finance Ltd	3.08%
Bajaj Finserv Limited	1.98%
ICICI Prudential Mutual Fund	0.47%
Industrial Manufacturing	4.40%
Aditya Infotech Ltd	3.84%
Pitti Engineering Ltd	0.56%
Retailing	4.29%
Swiggy Ltd	2.10%

Issuer	% to Net Assets
Eternal Limited	1.64%
MEESHO LTD	0.54%
Automobiles	3.92%
Mahindra & Mahindra Limited	2.44%
Tata Motors Passenger Vehicles Limited	0.85%
Hero MotoCorp Limited	0.63%
Capital Markets	3.90%
Billionbrains Garage Ventures Ltd	2.58%
UTI ASSET MANAGEMENT COMPANY Limited	1.32%
Consumer Durables	3.41%
Safari Industries India Ltd	0.91%
L G Electronics India Ltd	0.89%
Stylam Industries Ltd	0.71%
Bluestone Jewellery And Lifestyle Ltd	0.52%
Orient Electric Ltd.	0.38%
Pharmaceuticals & Biotechnology	3.01%
Onesource Speciality Pharma Ltd	1.13%
Sun Pharmaceutical Industries Limited	0.98%
Granules India Limited	0.90%
Leisure Services	2.96%
Tbo Tek Ltd	1.88%
SAMHI Hotels Ltd	1.08%
Chemicals & Petrochemicals	2.89%
Navin Fluorine International Limited	1.60%
Atul Limited	1.29%
Diversified Metals	2.49%
Vedanta Limited	2.49%



Issuer	% to Net Assets
Cement & Cement Products	2.38%
Ambuja Cements Limited	1.37%
Grasim Industries Limited	1.01%
Beverages	2.17%
United Spirits Limited	1.19%
Varun Beverages Limited	0.98%
Agricultural Food & other Products	1.91%
Tata Consumer Products Limited	1.91%
Insurance	1.91%
ICICI Lombard General Insurance Company Limited	1.91%
Petroleum Products	1.85%
Reliance Industries Limited	1.85%
Auto Components	1.81%
CEAT Limited	1.81%
Realty	1.78%
Sobha Limited	1.78%
Healthcare Services	1.66%
Fortis Healthcare Limited	1.66%
Construction	1.44%
PNC Infratech Limited	1.10%
Power Mech Projects Limited	0.34%

Issuer	% to Net Assets
Other Consumer Services	1.33%
Physicswallah Ltd	1.33%
Industrial Products	1.33%
AIA Engineering Limited	0.86%
Carborundum Universal Limited	0.47%
Transport Services	0.99%
VRL Logistics Limited	0.99%
Non - Ferrous Metals	0.97%
Hindalco Industries Limited	0.97%
Agricultural Commercial & Construction Vehicles	0.96%
Tata Motors Limited	0.96%
Personal Products	0.94%
Dabur India Limited	0.94%
Ferrous Metals	0.92%
Jindal Steel & Power Limited	0.92%
Textiles & Apparels	0.83%
K.P.R. Mill Limited	0.83%
IT - Services	0.82%
Inventurus Knowledge Solutions Ltd	0.82%
Cash & Current Assets	3.75%
Total Net Assets	100.00%

Investment Performance NAV as on December 31, 2025: ₹26.8000

	Since Inception	5 Years	3 Years	1 Year
Inception - October 23, 2020				
Aditya Birla Sun Life Special Opportunities Fund	20.91%	17.86%	20.04%	13.61%
Value of Std Investment of ₹ 10,000	26800	22750	17313	11361
Benchmark - BSE 500 TRI	19.90%	16.81%	16.37%	7.63%
Value of Std Investment of ₹ 10,000	25656	21753	15774	10763
Additional Benchmark - Nifty 50 TRI	17.67%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	23270	19832	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Refer annexure on page no. 198-199 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	26.8000	28.8300
IDCW²:	22.1700	23.8600

²Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	620000	600000	360000	120000
Market Value of amount Invested	981921	930986	481424	134868
Scheme Returns (CAGR)	17.80%	17.60%	19.81%	23.75%
BSE 500 TRI# (CAGR)	15.08%	14.70%	13.94%	13.27%
Nifty 50 TRI## (CAGR)	13.66%	13.36%	13.22%	14.92%

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. Chanchal Khandelwal

Date of Allotment

December 24, 2020

Benchmark

Nifty 100 ESG TRI

Managing Fund Since

November 01, 2024

Experience in Managing the Fund

1.3 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	₹	617.26	Crores
AUM as on last day	₹	616.29	Crores

Total Expense Ratio (TER)

Regular	2.46%
Direct	1.40%
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	12.53%
Sharpe Ratio	0.80
Beta	0.93
Portfolio Turnover	0.22
Treynor Ratio	0.11
Average P/E	27.11
Average P/BV	4.06
Average Dividend Yield	0.92

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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	27.76%
ICICI Bank Limited	8.06%
HDFC Bank Limited	5.42%
Kotak Mahindra Bank Limited	3.93%
Axis Bank Limited	3.39%
State Bank of India	2.72%
AU Small Finance Bank Limited	2.10%
RBL Bank Limited	1.16%
IndusInd Bank Limited	0.98%
IT - Software	12.95%
Infosys Limited	4.47%
Tata Consultancy Services Limited	2.60%
LTIMindtree Limited	2.26%
HCL Technologies Limited	1.48%
Coforge Limited	1.21%
Tech Mahindra Limited	0.92%
Automobiles	7.25%
TVS Motor Company Limited	2.72%
Mahindra & Mahindra Limited	2.47%
Hero MotoCorp Limited	2.03%
TVS Motor Company Limited	0.03%
Retailing	6.08%
V-Mart Retail Limited	1.92%
Aditya Birla Lifestyle Brands Ltd	1.47%
Eternal Limited	1.35%
Avenue Supermarts Limited	1.32%
MEESHO LTD	0.02%
Telecom - Services	5.98%
Bharti Airtel Limited	4.62%
Indus Towers Limited	1.36%
Finance	5.94%
Bajaj Finance Limited	2.35%
Shriram Finance Ltd	1.97%
PNB Housing Finance Limited	0.90%
Mas Financial Services Limited	0.72%
Pharmaceuticals & Biotechnology	5.08%
Cipla Limited	1.29%
Mankind Pharma Ltd	1.07%
Dr. Reddys Laboratories Limited	1.03%
Torrent Pharmaceuticals Limited	1.00%

Issuer	% to Net Assets
Lupin Limited	0.68%
Auto Components	4.23%
Sona BLW Precision Forgings Limited	1.72%
Samvardhana Motherson International Limited	1.59%
Schaeffler India Limited	0.91%
Consumer Durables	3.65%
Volta Limited	1.99%
Titan Company Limited	1.31%
Whirlpool of India Limited	0.34%
Insurance	3.07%
ICICI Lombard General Insurance Company Limited	2.08%
SBI Life Insurance Company Limited	0.99%
Cement & Cement Products	2.41%
JK Cement Limited	1.71%
Dalmia Bharat Limited	0.69%
Non - Ferrous Metals	2.16%
Hindalco Industries Limited	2.16%
Diversified FMCG	2.01%
Hindustan Unilever Limited	2.01%
Healthcare Services	1.73%
Apollo Hospitals Enterprise Limited	1.73%
Capital Markets	1.59%
ICICI Prudential Mutual Fund	1.59%
Beverages	1.59%
Varun Beverages Limited	1.59%
Agricultural Food & other Products	1.39%
Tata Consumer Products Limited	1.39%
Food Products	1.21%
Britannia Industries Limited	1.17%
Kwality Wall's India Ltd	0.03%
Personal Products	0.99%
Godrej Consumer Products Limited	0.99%
Textiles & Apparels	0.88%
Page Industries Limited	0.88%
Industrial Manufacturing	0.44%
Pitti Engineering Ltd	0.44%
Transport Services	0.39%
InterGlobe Aviation Limited	0.39%
Cash & Current Assets	1.23%
Total Net Assets	100.00%





Aditya Birla Sun Life ESG Integration Strategy Fund

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



Wealth Solutions



Investment Performance

NAV as on December 31, 2025: ₹ 18.5100

Inception - December 24, 2020	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life ESG Integration Strategy Fund	13.04%	13.01%	15.70%	4.34%
Value of Std Investment of ₹ 10,000	18510	18436	15503	10434
Benchmark - Nifty 100 ESG TRI	15.11%	14.80%	15.80%	11.72%
Value of Std Investment of ₹ 10,000	20275	19951	15542	11172
Additional Benchmark - Nifty 50 TRI	14.99%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	20168	19832	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Refer annexure on page no. 198-199 to know more on performance of schemes managed by Fund Managers.

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



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	600000	600000	360000	120000
Market Value of amount Invested	818546	818546	443499	128195
Scheme Returns (CAGR)	12.37%	12.37%	14.02%	12.90%
Nifty 100 ESG TRI# (CAGR)	13.68%	13.68%	14.86%	16.64%
Nifty 50 TRI## (CAGR)	13.36%	13.36%	13.22%	14.92%

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.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	18.5100	19.8700
IDCW¹:	16.1300	17.3200

¹Income Distribution cum capital withdrawal





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 Gala

Date of Allotment

December 03, 2021

Benchmark

BSE 500 TRI

Managing Fund Since

November 03, 2023 & February 17, 2023

Experience in Managing the Fund

2.3 Years & 3.0 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% of applicable NAV. For redemption / switchout of units after 30 days from the date of allotment: Nil.

AUM

Monthly Average AUM	₹	1780.01	Crores
AUM as on last day	₹	1783.57	Crores

Total Expense Ratio (TER)

Regular	2.14%
Direct	1.16%
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	12.61%
Sharpe Ratio	0.65
Beta	0.96
Portfolio Turnover	0.37
Treynor Ratio	0.09
Average P/E	28.74
Average P/BV	3.92
Average Dividend Yield	0.89

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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	21.68%
ICICI Bank Limited	6.23%
Kotak Mahindra Bank Limited	3.83%
HDFC Bank Limited	3.62%
State Bank of India	3.52%
The Federal Bank Limited	1.40%
AU Small Finance Bank Limited	1.12%
Axis Bank Limited	1.07%
Bank of Maharashtra	0.89%
IT - Software	10.60%
Infosys Limited	3.54%
HCL Technologies Limited	2.34%
Tech Mahindra Limited	2.05%
Persistent Systems Limited	1.67%
Hexaware Technologies limited	1.00%
Consumer Durables	5.84%
Bluestone Jewellery And Lifestyle Ltd	1.54%
Blue Star Limited	1.24%
V-Guard Industries Limited	0.93%
Whirlpool of India Limited	0.72%
L G Electronics India Ltd	0.70%
Cello World Ltd	0.70%
Industrial Products	5.19%
AIA Engineering Limited	1.34%
Happy Forgings Ltd	1.29%
APL Apollo Tubes Limited	1.15%
Shivalik Bimetal Controls Ltd	1.07%

Issuer	% to Net Assets
Finolex Industries Limited	0.34%
Automobiles	5.04%
Mahindra & Mahindra Limited	2.75%
Maruti Suzuki India Limited	1.24%
Ather Energy Ltd	1.06%
Auto Components	4.69%
Bharat Forge Limited	1.44%
Sona BLW Precision Forgings Limited	1.28%
Sundram Fasteners Limited	1.00%
Schaeffler India Limited	0.98%
Finance	4.04%
Shriram Finance Ltd	1.68%
SBFC Finance Ltd	1.40%
Cholamandalam Investment and Finance Company Limited	0.96%
Insurance	3.66%
ICICI Lombard General Insurance Company Limited	1.65%
Medi Assist Healthcare Services Ltd	1.05%
Go Digit General Insurance Ltd	0.96%
Petroleum Products	3.63%
Reliance Industries Limited	3.63%
Retailing	2.90%
Lenskart Solutions Ltd	1.63%
Eternal Limited	1.15%
MEESHO LTD	0.13%
Telecom - Services	2.60%
Bharti Airtel Limited	2.60%
Cement & Cement Products	2.39%



Issuer	% to Net Assets
JK Cement Limited	1.24%
UltraTech Cement Limited	1.15%
Chemicals & Petrochemicals	2.25%
Tata Chemicals Limited	0.83%
NOCIL Limited	0.78%
Alkyl Amines Chemicals Limited	0.64%
Healthcare Services	2.14%
Apollo Hospitals Enterprise Limited	1.18%
Dr. Lal Path Labs Limited	0.96%
Personal Products	2.06%
Godrej Consumer Products Limited	2.06%
Ferrous Metals	1.88%
Jindal Steel & Power Limited	1.88%
Pharmaceuticals & Biotechnology	1.85%
Ajanta Pharmaceuticals Limited	1.46%
SAI Life Sciences Ltd	0.38%
United States of America	1.74%
Cognizant Technology Solutions CI A Com Stk	1.74%
Agricultural Food & other Products	1.47%
Marico Limited	1.47%
Construction	1.36%
Larsen & Toubro Limited	1.36%
Financial Technology (Fintech)	1.34%
Pine Labs Ltd	1.34%
Industrial Manufacturing	1.31%
LAKSHMI MACHINE WORKS LTD	0.95%
Praj Industries Limited	0.36%

Issuer	% to Net Assets
Transport Infrastructure	1.17%
GMR Airport Ltd	1.17%
Capital Markets	0.92%
ANGEL ONE LIMITED	0.92%
Fertilizers & Agrochemicals	0.91%
PI Industries Litimited	0.91%
Power	0.90%
Adani Power Limited	0.90%
Textiles & Apparels	0.89%
Gokaldas Exports Ltd	0.89%
Electrical Equipment	0.84%
CG Power and Industrial Solutions Limited	0.84%
Realty	0.82%
Sobha Limited	0.82%
Commercial Services & Supplies	0.76%
CMS Info Systems Limited	0.76%
Gas	0.75%
Gujarat Gas Limited	0.75%
Diversified Metals	0.68%
Vedanta Limited	0.68%
INVESTMENT FUNDS/MUTUAL FUNDS	0.39%
XTRACKERS HARVEST CSI 500 CH	0.39%
Other Consumer Services	0.00%
Physicswallah Ltd	0.00%
Cash & Current Assets	1.30%
Total Net Assets	100.00%

Investment Performance NAV as on December 31, 2025: ₹15.5500

	Since Inception	5 Years	3 Years	1 Year
Inception - December 03, 2021				
Aditya Birla Sun Life Business Cycle Fund	11.43%	NA	13.85%	4.64%
Value of Std Investment of ₹ 10,000	15550	NA	14767	10464
Benchmark - BSE 500 TRI				
Value of Std Investment of ₹ 10,000	13.37%	NA	16.37%	7.63%
Value of Std Investment of ₹ 10,000	16687	NA	15774	10763
Additional Benchmark - Nifty 50 TRI				
Value of Std Investment of ₹ 10,000	12.11%	NA	14.29%	11.88%
Value of Std Investment of ₹ 10,000	15941	NA	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Refer annexure on page no. 198-199 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	15.5500	16.4000
IDCW*	13.6100	14.3500

*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 (₹)	480000	NA	360000	120000
Market Value of amount Invested	619566	NA	432780	127411
Scheme Returns (CAGR)	12.79%	NA	12.33%	11.65%
BSE 500 TRI returns# (CAGR)	14.61%	14.70%	13.94%	13.27%
Nifty 50 TRI returns## (CAGR)	13.45%	13.36%	13.22%	14.92%

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.



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

Date of Allotment

November 17, 2023

Benchmark

Nifty Transportation and Logistics TRI

Managing Fund Since

November 17, 2023

Experience in Managing the Fund

2.3 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 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	₹	1599.04	Crores
AUM as on last day	₹	1601.38	Crores

Total Expense Ratio (TER)

Regular	2.10%
Direct	0.78%

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



INVEST NOW

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

SIP

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

Other Parameters

Average P/E	25.07
Average P/BV	5.40
Average Dividend Yield	0.69
Portfolio Turnover	0.14

PORTFOLIO

Issuer	% to Net Assets
Automobiles	42.55%
Mahindra & Mahindra Limited	11.89%
Maruti Suzuki India Limited	9.02%
Hero MotoCorp Limited	5.22%
TVS Motor Company Limited	5.12%
Bajaj Auto Limited	3.68%
Hyundai Motor India Ltd	2.70%
Eicher Motors Limited	2.41%
Tata Motors Passenger Vehicles Limited	2.04%
Ather Energy Ltd	0.42%
TVS Motor Company Limited	0.06%
Auto Components	24.59%
Samvardhana Motherson International Limited	5.98%
Minda Corporation Limited	3.50%
CEAT Limited	2.26%
ZF Commercial Vehicle Control Systems India Limited	2.03%
Exide Industries Limited	1.81%
Craftsman Automation Ltd	1.78%
Sansera Engineering Ltd	1.71%
Asahi India Glass Limited	1.58%
Sona BLW Precision Forgings Limited	1.42%
Gabriel India Ltd	1.35%
Tube Investments of India Limited	1.15%
Rolex Rings Limited	0.02%

Issuer	% to Net Assets
Retailing	12.11%
Eternal Limited	7.97%
Swiggy Ltd	3.33%
MEESHO LTD	0.81%
Transport Services	7.11%
InterGlobe Aviation Limited	5.13%
VRL Logistics Limited	1.04%
Delhivery Ltd	0.94%
Agricultural Commercial & Construction Vehicles	4.63%
Tata Motors Limited	2.57%
Ashok Leyland Limited	2.06%
Transport Infrastructure	3.05%
Adani Ports and Special Economic Zone Limited	3.05%
Industrial Manufacturing	1.70%
Pitti Engineering Ltd	1.70%
Industrial Products	1.68%
Happy Forgings Ltd	1.68%
Aerospace & Defense	0.75%
Cyient DLM Ltd	0.75%
Commercial Services & Supplies	0.62%
CMS Info Systems Limited	0.62%
Cash & Current Assets	1.20%
Total Net Assets	100.00%





NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	15.3000	15.7800
IDCW¹:	15.3000	15.7800

¹Income Distribution cum capital withdrawal



Investment Performance

NAV as on December 31, 2025: ₹ 15.3000

Inception - November 17, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Transportation and Logistics Fund	22.18%	NA	NA	12.83%
Value of Std Investment of ₹ 10,000	15300	NA	NA	11283
Benchmark - Nifty Transportation and Logistics TRI	25.93%	NA	NA	16.95%
Value of Std Investment of ₹ 10,000	16316	NA	NA	11695
Additional Benchmark - Nifty 50 TRI	15.44%	NA	NA	11.88%
Value of Std Investment of ₹ 10,000	13565	NA	NA	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Refer annexure on page no. 198- 199 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	287681	NA	NA	135661
Scheme Returns (CAGR)	13.56%	NA	NA	25.06%
Nifty Transportation and Logistics TRI	15.81%	24.93%	24.06%	25.91%
Nifty 50 TRI returns## (CAGR)	10.34%	13.36%	13.22%	14.92%

Past Performance may or may not be sustained in future. The fund's inception date is November 17, 2023, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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



Fund Details

Investment Objective

The 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

Date of Allotment

June 28, 2024

Benchmark

Nifty 200 TRI

Managing Fund Since

June 28, 2024

Experience in Managing the Fund

1.7 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	₹	2276.89	Crores
AUM as on last day	₹	2250.14	Crores

Total Expense Ratio (TER)

Regular	2.01%
Direct	0.66%

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



INVEST NOW

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

SIP

Monthly: Minimum ₹ 500/- and in multiples of ₹ 1/- thereafter

Other Parameters

Average P/E	23.93
Average P/BV	3.56
Average Dividend Yield	1.07

PORTFOLIO

Issuer	% to Net Assets
Banks	15.32%
HDFC Bank Limited	4.45%
State Bank of India	4.32%
The Federal Bank Limited	4.25%
Canara Bank	2.30%
Finance	12.62%
Bajaj Finserv Limited	3.17%
Muthoot Finance Limited	3.15%
Bajaj Finance Limited	2.43%
Mahindra & Mahindra Financial Services Limited	2.27%
L&T Finance Limited	1.60%
Automobiles	8.71%
TVS Motor Company Limited	3.44%
Mahindra & Mahindra Limited	2.98%
Eicher Motors Limited	2.24%
TVS Motor Company Limited	0.05%
Cement & Cement Products	8.30%
Grasim Industries Limited	3.40%
UltraTech Cement Limited	3.22%
JK Cement Limited	1.68%
Petroleum Products	6.23%
Bharat Petroleum Corporation Limited	3.50%
Hindustan Petroleum Corporation Limited	2.72%
Agricultural Food & other Products	6.07%
Marico Limited	3.86%
Tata Consumer Products Limited	2.21%
Pharmaceuticals & Biotechnology	4.90%
Laurus Labs Limited	2.37%
Torrent Pharmaceuticals Limited	2.01%
Alkem Laboratories Limited	0.51%
Fertilizers & Agrochemicals	4.47%
Coromandel International Limited	2.33%
UPL Limited	2.14%
Agricultural Commercial & Construction Vehicles	4.37%

Issuer	% to Net Assets
Ashok Leyland Limited	4.37%
Telecom - Services	3.88%
Bharti Airtel Limited	3.88%
Healthcare Services	3.40%
Apollo Hospitals Enterprise Limited	3.40%
Non - Ferrous Metals	3.36%
Hindalco Industries Limited	3.36%
Ferrous Metals	2.59%
Jindal Steel & Power Limited	2.59%
Capital Markets	2.59%
Multi Commodity Exchange of India Limited	2.59%
Industrial Products	2.49%
POLYCAB INDIA Limited	2.04%
KEI Industries Limited	0.45%
Beverages	2.37%
Radico Khaitan Limited	2.37%
Diversified Metals	1.98%
Vedanta Limited	1.98%
IT - Software	1.64%
HCL Technologies Limited	1.64%
Insurance	1.07%
Max Financial Services Limited	1.07%
Food Products	0.93%
Britannia Industries Limited	0.93%
Consumer Durables	0.81%
Berger Paints (I) Limited	0.81%
Financial Technology (Fintech)	0.61%
One 97 Communications Limited	0.61%
Minerals & Mining	0.47%
NMDC Limited	0.47%
Retailing	0.45%
Eternal Limited	0.45%
Cash & Current Assets	0.40%
Total Net Assets	100.00%





NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	10.1400	10.3700
IDCW*	10.1300	10.3600

*Income Distribution cum capital withdrawal



Investment Performance

NAV as on December 31, 2025: ₹ 10.1400

Inception - June 28, 2024	Since Inception	5 Years	3 Years	1 Years
Aditya Birla Sun Life Quant Fund	0.93%	NA	NA	6.40%
Value of Std Investment of ₹ 10,000	10140	NA	NA	10640
Benchmark - NIFTY 200 TRI	5.63%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	10861	NA	NA	10957
Additional Benchmark - NA	NA	NA	NA	NA
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 1. Total Schemes managed by Mr. Harish Krishnan is 6. Refer annexure on page no. 198-199 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 (₹)	180000	NA	NA	120000
Market Value of amount Invested	192146	NA	NA	131700
Scheme Returns (CAGR)	8.54%	NA	NA	18.57%
NIFTY 200 Total Return Index	8.60%	14.62%	14.37%	14.60%
NA	NA	NA	NA	NA

Past Performance may or may not be sustained in future. The fund's inception date is June 28, 2024, 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 equity and equity related securities of companies that follow conglomerate theme.

Fund Category

Thematic Fund

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



Fund Manager

Mr. Harish Krishnan and Kunal Sangoi

Date of Allotment

December 27, 2024

Benchmark Tier I Tier II Benchmark

BSE Select Business Groups Index Nifty 200 TR

Managing Fund Since

December 27, 2024 & December 27, 2024

Experience in Managing the Fund

1.2 years & 1.2 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	₹ 1763.37 Crores
AUM as on last day	₹ 1776.15 Crores

Total Expense Ratio (TER)

Regular	2.07%
Direct	0.70%

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

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

Other Parameters

Average P/E	29.25
Average P/BV	3.66
Average Dividend Yield	0.77

PORTFOLIO

Issuer	% to Net Assets
Petroleum Products	15.30%
Reliance Industries Limited	15.30%
Finance	12.19%
Bajaj Finserv Limited	4.63%
Bajaj Finance Limited	3.16%
TVS HOLDINGS LIMITED	1.84%
Tata Capital Limited	1.55%
Cholamandalam Investment and Finance Company Limited	1.00%
IT - Software	9.66%
Tech Mahindra Limited	3.73%
LTIMindtree Limited	3.45%
Zensar Technologies Limited	1.55%
Sonata Software Limited	0.92%
Automobiles	9.40%
Mahindra & Mahindra Limited	7.60%
Bajaj Auto Limited	1.80%
Construction	7.36%
Larsen & Toubro Limited	7.36%
Cement & Cement Products	5.40%
Grasim Industries Limited	3.06%
Ambuja Cements Limited	1.33%
UltraTech Cement Limited	1.01%
Auto Components	3.98%
Tube Investments of India Limited	3.00%
Exide Industries Limited	0.98%
Industrial Products	3.82%
WELSPUN CORP LIMITED	2.13%
Finolex Industries Limited	0.89%
Carborundum Universal Limited	0.80%
Ferrous Metals	3.60%
Tata Steel Limited	2.03%
Jindal Steel & Power Limited	1.56%
Consumer Durables	3.38%
Akzo Nobel India Limited	1.29%

Issuer	% to Net Assets
Titan Company Limited	1.09%
Orient Electric Ltd.	0.99%
Transport Infrastructure	3.04%
Adani Ports and Special Economic Zone Limited	3.04%
Chemicals & Petrochemicals	2.59%
Atul Limited	0.95%
Phillips Carbon Black Ltd	0.88%
Tata Chemicals Limited	0.76%
Commercial Services & Supplies	2.44%
Firstsource Solutions Limited	2.44%
Retailing	2.28%
Trent Limited	2.28%
Metals & Minerals Trading	2.26%
Adani Enterprises Limited	2.26%
Non - Ferrous Metals	2.12%
Hindalco Industries Limited	2.12%
Realty	1.61%
Godrej Properties Limited	1.61%
Power	1.32%
Adani Energy Solutions Limited	1.32%
Paper Forest & Jute Products	1.31%
Aditya Birla Real Estate Ltd.	1.31%
Textiles & Apparels	1.29%
Arvind Limited	1.29%
Food Products	1.17%
Mrs Bectors Food Specialities Limited	1.17%
IT - Services	1.13%
L&T Technology Services Limited	1.13%
Personal Products	1.03%
Godrej Consumer Products Limited	1.03%
Pharmaceuticals & Biotechnology	1.02%
Torrent Pharmaceuticals Limited	1.02%
Cash & Current Assets	1.32%
Total Net Assets	100.00%



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	10.8700	11.0300
IDCW¹:	10.8700	11.0300

¹Income Distribution cum capital withdrawal



Investment Performance

NAV as on December 31, 2025: ₹ 10.8700

Inception - December 27, 2024	Since Inception	5 years	3 years	1 Year
Aditya Birla Sun Life Conglomerate Fund	8.60%	NA	NA	8.48%
Value of Std Investment of ₹ 10,000	10870	NA	NA	10848
Benchmark - BSE Select Business Groups Index	12.16%	NA	NA	12.77%
Value of Std Investment of ₹ 10,000	11230	NA	NA	11277
Additional Benchmark - NA	9.03%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	10914	NA	NA	10957

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Schemes managed by Mr. Kunal Sangoi is 4. Refer annexure on page no. 187-188 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.



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	120000	NA	NA	120000
Market Value of amount Invested	126839	NA	NA	126839
Scheme Returns (CAGR)	10.74%	NA	NA	10.74%
BSE Select Business Groups Total Return Index # (CAGR)	20.53%	14.82%	14.36%	20.53%
Nifty 200 TRI returns## (CAGR)	14.60%	14.62%	14.37%	14.60%

Past Performance may or may not be sustained in future. The fund's inception date is December 27, 2024, 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 linked saving scheme with a statutory lock-in of 3 years and tax benefit
#Formerly known as Aditya Birla Sun Life ELSS Tax Relief '96



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

Date of Allotment

March 29, 1996

Benchmark

NIFTY 500 TRI

Managing Fund Since

November 01, 2024

Experience in Managing the Fund

1.3 years

SIP

Monthly: Minimum ₹ 500/- and in multiples of ₹ 500/- thereafter

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	₹	15497.54	Crores
AUM as on last day	₹	15414.99	Crores

Total Expense Ratio (TER)

Regular	1.69%
Direct	0.96%

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

Other Parameters

Standard Deviation	12.26%
Sharpe Ratio	0.74
Beta	0.93
Portfolio Turnover	0.34
Treynor Ratio	0.10
Average P/E	26.29
Average P/BV	3.96
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 5.67(FBIL Overnight MIBOR as on 31 December 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
Banks	25.57%
ICICI Bank Limited	7.96%
HDFC Bank Limited	7.43%
Axis Bank Limited	4.17%
State Bank of India	3.89%
The Federal Bank Limited	2.12%
IT - Software	8.19%
Infosys Limited	5.12%
Tech Mahindra Limited	2.38%
Persistent Systems Limited	0.51%
Hexaware Technologies limited	0.19%
Finance	7.40%
TVS HOLDINGS LIMITED	2.35%
Bajaj Finance Limited	1.65%
Cholamandalam Investment and Finance Company Limited	1.49%
SBI Cards & Payment Services Limited	0.82%
SBFC Finance Ltd	0.57%
Home First Finance Company India Limited	0.33%
Aditya Birla Capital Limited	0.19%
Retailing	5.60%
Eternal Limited	2.35%
Avenue Supermarts Limited	2.08%
MEESHO LTD	1.05%
Urban Co Ltd	0.11%
Pharmaceuticals & Biotechnology	5.27%
Sun Pharmaceutical Industries Limited	2.20%
Cipla Limited	1.22%

Issuer	% to Net Assets
Emcure Pharmaceuticals Ltd	1.19%
SAI Life Sciences Ltd	0.41%
GlaxoSmithKline Pharmaceuticals Limited	0.24%
Petroleum Products	4.34%
Reliance Industries Limited	4.34%
Healthcare Services	3.93%
Fortis Healthcare Limited	2.82%
Thyrocare Technologies Limited	0.83%
Suraksha Diagnostic Ltd	0.29%
Telecom - Services	3.64%
Bharti Airtel Limited	3.64%
Personal Products	3.09%
Godrej Consumer Products Limited	1.96%
Gillette India Limited	1.12%
Automobiles	2.85%
Mahindra & Mahindra Limited	2.85%
Insurance	2.76%
Medi Assist Healthcare Services Ltd	1.07%
Max Financial Services Limited	1.02%
Go Digit General Insurance Ltd	0.67%
Construction	2.49%
Larsen & Toubro Limited	2.49%
Industrial Products	2.46%
Cummins India Limited	2.05%
Kirloskar Pneumatic Co Ltd	0.41%
Transport Infrastructure	2.38%



Issuer	% to Net Assets
Adani Ports and Special Economic Zone Limited	2.38%
Non - Ferrous Metals	2.14%
Hindalco Industries Limited	2.14%
Power	2.02%
NTPC Limited	1.21%
Adani Power Limited	0.81%
Consumer Durables	2.01%
Titan Company Limited	1.24%
Whirlpool of India Limited	0.43%
L G Electronics India Ltd	0.34%
Auto Components	1.89%
ZF Commercial Vehicle Control Systems India Limited	1.89%
Capital Markets	1.78%
Computer Age Management Services Limited	1.45%
Nippon Life India Asset Management Limited	0.33%
Leisure Services	1.57%
Thomas Cook (India) Limited	1.02%
Chalet Hotels Limited	0.55%
Beverages	1.53%
Varun Beverages Limited	1.53%
United Breweries (Holdings) Limited	0.00%
Cement & Cement Products	1.11%

Issuer	% to Net Assets
UltraTech Cement Limited	1.11%
Diversified FMCG	0.96%
Hindustan Unilever Limited	0.96%
Paper Forest & Jute Products	0.87%
Aditya Birla Real Estate Ltd.	0.87%
Chemicals & Petrochemicals	0.80%
Vinati Organics Limited	0.80%
Agricultural Food & other Products	0.72%
Balrampur Chini Mills Limited	0.72%
Fertilizers & Agrochemicals	0.62%
Sumitomo Chemical India Limited	0.62%
Realty	0.58%
Prestige Estates Projects Limited	0.58%
Oil	0.19%
Oil & Natural Gas Corporation Limited	0.19%
Food Products	0.02%
Kwality Wall's India Ltd	0.02%
Miscellaneous	0.00%
Magnasound (I) Limited	0.00%
Cash & Current Assets	1.23%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2025: ₹ 62.3700

Inception - Mar 29, 1996	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life ELSS Tax Saver Fund	21.10%	10.93%	14.76%	9.32%
Value of Std Investment of ₹ 10,000	2994173	16802	15125	10932
Benchmark - NIFTY 500 TRI	14.29%	16.87%	16.68%	7.76%
Value of Std Investment of ₹ 10,000	533352	21808	15897	10776
Additional Benchmark - Nifty 50 TRI	13.18%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	398964	19832	14941	11188

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. Performance 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. Refer annexure on page no. 194-195 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	62.3700	69.8300
IDCW ¹ :	203.5800	466.9400

¹Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	3570000	600000	360000	120000
Market Value of amount Invested	115714146	815914	441795	128761
Scheme Returns (CAGR)	18.72%	12.24%	13.75%	13.81%
NIFTY 500 TRI returns## (CAGR)	15.30%	14.89%	14.24%	13.43%
Nifty 50 TRI returns## (CAGR)	14.13%	13.36%	13.22%	14.92%

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

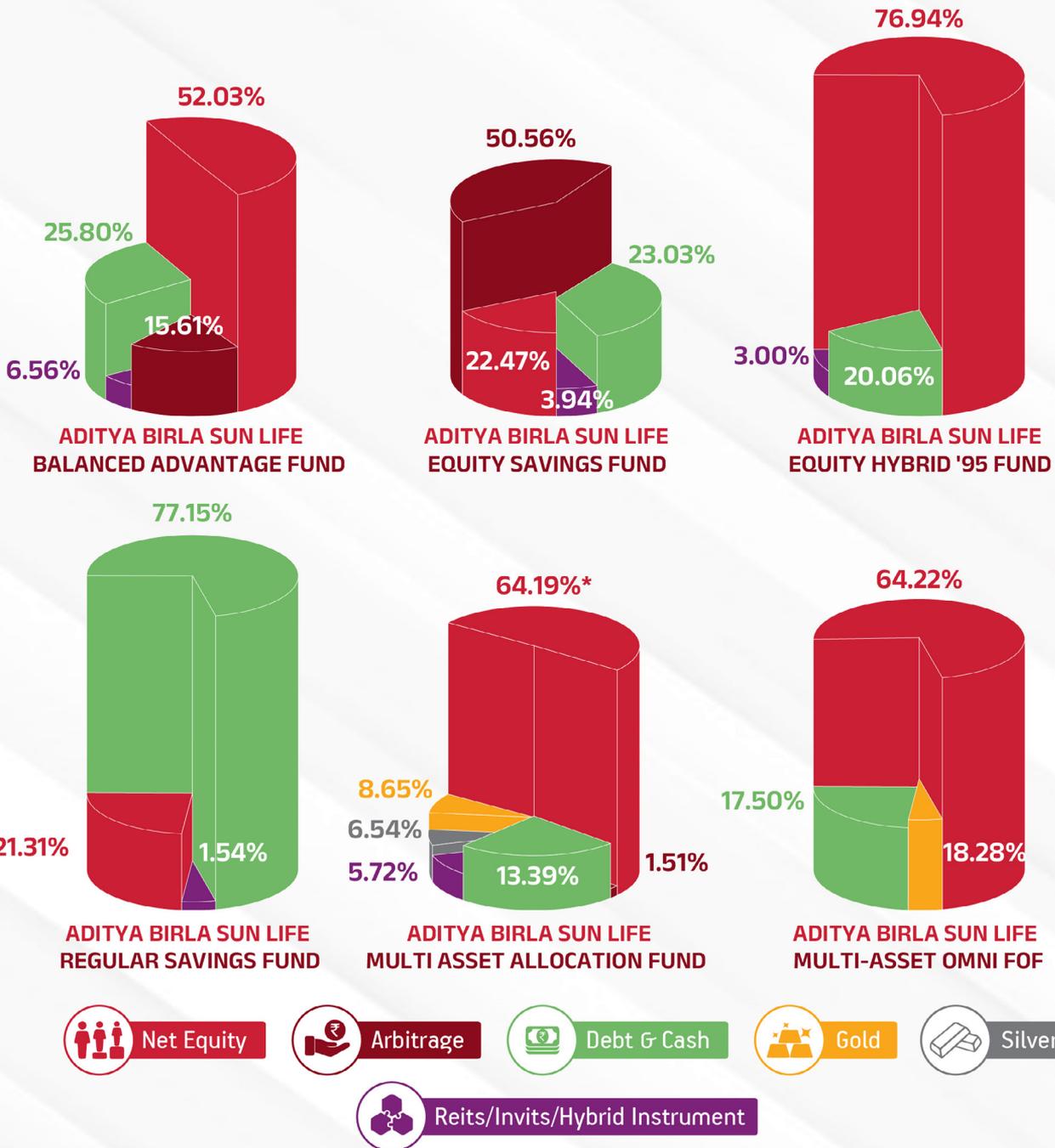
Scheme Benchmark, ## Additional Benchmark

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



Crafting the Ideal Balance

A Deep Dive into Asset Allocation Across Our Hybrid Funds



Data as on December 31, 2025. For Product labelling of the schemes mentioned here refer to page no. 218-228. 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. Chanchal Khandelwal

Date of Allotment

February 10, 1995

Benchmark

CRISIL Hybrid 35+65 - Aggressive Index

Managing Fund Since

November 23, 2016 & February 17, 2023

Experience in Managing the Fund

9.3 years & 3.0 years

Fund Category

Aggressive Hybrid Fund

Investment Style

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



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

Entry Load	Nil
Exit Load**	For redemption /switchout of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 90 days from the date of allotment: Nil **Exit Load is NIL for units issued in Reinvestment of IDCW.

AUM

Monthly Average AUM	₹	7540.74	Crores
AUM as on last day	₹	7533.09	Crores

Total Expense Ratio (TER)

Regular	1.85%
Direct	1.09%

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	4.31 years
Average Maturity	6.43 years
Yield to Maturity	7.42%
Macaulay Duration	4.58 years
Portfolio Turnover	0.58
Net Equity Exposure	76.94%
Standard Deviation	9.33%
Sharpe Ratio	0.94
Beta	1.08
Treynor Ratio	0.08
Average P/E	27.13
Average P/BV	3.95
Average Dividend Yield	0.88

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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
Equity & Equity Related	
Banks	19.87%
ICICI Bank Limited	6.26%
HDFC Bank Limited	6.19%
Axis Bank Limited	2.47%
State Bank of India	2.23%
Kotak Mahindra Bank Limited	1.88%
The Federal Bank Limited	0.72%
IndusInd Bank Limited	0.11%
IT - Software	6.92%
Infosys Limited	3.41%
Coforge Limited	1.06%
Tech Mahindra Limited	0.92%
LTIMindtree Limited	0.81%
Persistent Systems Limited	0.40%
HCL Technologies Limited	0.33%
Finance	4.43%
Bajaj Finance Limited	1.80%
Cholamandalam Investment and Finance Company Limited	0.86%
Shriram Finance Ltd	0.57%
Aditya Birla Capital Limited	0.52%
Bajaj Finserv Limited	0.40%
Tata Capital Limited	0.28%
Petroleum Products	4.33%
Reliance Industries Limited	4.33%
Pharmaceuticals & Biotechnology	4.20%
Sun Pharmaceutical Industries Limited	1.72%
Eris Lifesciences Limited	0.86%
Gland Pharma Limited	0.70%
SANOFI CONSUMER HEALTHCARE	0.38%
Sanofi India Limited	0.28%
ANTHEM BIOSCIENCES LIMITED	0.26%
Automobiles	3.82%
Mahindra & Mahindra Limited	2.45%
Maruti Suzuki India Limited	1.38%
Retailing	3.39%
Eternal Limited	1.18%
Avenue Supermarts Limited	0.75%
MEESHO LTD	0.68%
Swiggy Ltd	0.52%

Trent Limited	0.25%
Telecom - Services	3.24%
Bharti Airtel Limited	3.24%
Cement & Cement Products	2.58%
UltraTech Cement Limited	1.11%
Ambuja Cements Limited	0.66%
JK Cement Limited	0.52%
The Ramco Cements Limited	0.28%
Auto Components	2.51%
Minda Industries Ltd	0.82%
Sundram Fasteners Limited	0.51%
Bharat Forge Limited	0.48%
Sona BLW Precision Forgings Limited	0.45%
Tube Investments of India Limited	0.24%
Construction	2.22%
Larsen & Toubro Limited	2.22%
Consumer Durables	2.19%
Titan Company Limited	1.10%
Voltas Limited	0.48%
Cello World Ltd	0.38%
Whirlpool of India Limited	0.22%
Transport Infrastructure	1.90%
IRB InvIT Fund	1.39%
Bharat Highways Invit	0.42%
Adani Ports and Special Economic Zone Limited	0.10%
Aerospace & Defense	1.52%
Bharat Electronics Limited	1.12%
Cyient DLM Ltd	0.40%
Insurance	1.40%
ICICI Lombard General Insurance Company Limited	0.82%
Max Financial Services Limited	0.58%
Power	1.37%
NTPC Limited	0.65%
Adani Power Limited	0.38%
India Grid Trust	0.35%
Non - Ferrous Metals	1.34%
Hindalco Industries Limited	1.34%
Beverages	1.29%
United Spirits Limited	0.98%
United Breweries Limited	0.31%
Chemicals & Petrochemicals	1.20%



Aditya Birla Sun Life Equity Hybrid '95 Fund

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



Wealth Solutions

SRF Limited	0.69%	
Atul Limited	0.51%	
Diversified FMCG	1.16%	
ITC Limited	1.16%	
Agricultural Food & other Products	1.03%	
Tata Consumer Products Limited	1.03%	
Personal Products	1.02%	
Godrej Consumer Products Limited	1.02%	
Electrical Equipment	0.69%	
Siemens Limited	0.51%	
ABB India Limited	0.18%	
Healthcare Services	0.61%	
Apollo Hospitals Enterprise Limited	0.61%	
REITS	0.58%	
Nexus Select Trust	0.58%	
Diversified Metals	0.57%	
Vedanta Limited	0.57%	
INVESTMENT FUNDS/MUTUAL FUNDS	0.55%	
ADI BI SU LI CRI-IB FS 6M-DG	0.34%	
ABSL CRISIL-IBX AAA FIN SER SEP 27 DGR	0.14%	
ADITY BIR SL CRIS IBX AAA-DG	0.07%	
Realty	0.54%	
Sobha Limited	0.54%	
Fertilizers & Agrochemicals	0.48%	
Sumitomo Chemical India Limited	0.48%	
Leisure Services	0.46%	
Devyani International Limited	0.26%	
Jubilant Foodworks Limited	0.20%	
Agricultural Commercial & Construction Vehicles	0.46%	
Tata Motors Limited	0.46%	
IT - Services	0.46%	
Cyient Limited	0.46%	
Industrial Manufacturing	0.40%	
Honeywell Automation India Limited	0.40%	
Ferrous Metals	0.34%	
Jindal Steel & Power Limited	0.34%	
Industrial Products	0.31%	
TIMKEN INDIA LTD	0.31%	
Commercial Services & Supplies	0.24%	
Indiqube Spaces Ltd	0.24%	
Textiles & Apparels	0.18%	
Gokaldas Exports Ltd	0.18%	
EQUITY FUTURE	0.07%	
Tech Mahindra Limited	0.07%	
Miscellaneous	0.00%	
Globsyn Technologies Limited	0.00%	
Magnasound (I) Limited	0.00%	
Issuer	% to Net Assets	Rating
Debt & Debt Related		
Fixed rates bonds - Corporate	14.15%	
Bharti Telecom Limited	2.65%	CRISIL AAA
Cholamandalam Investment and Finance Company Limited	1.95%	ICRA AA+
Bajaj Finance Limited	1.00%	CRISIL AAA
Power Grid Corporation of India Limited	0.72%	ICRA AAA
Cholamandalam Investment and Finance Company Limited	0.68%	ICRA AA+
ONGC Petro Additions Limited	0.67%	CRISIL AA+
State Bank of India - Tier II - Basel III	0.67%	ICRA AAA
Poonawalla Fincorp Limited	0.66%	CRISIL AAA
Power Grid Corporation of India Limited	0.66%	ICRA AAA
Bajaj Finance Limited	0.54%	CRISIL AAA
Bajaj Housing Finance Limited	0.34%	CRISIL AAA
HDFC Bank Limited	0.34%	ICRA AAA
Aditya Birla Finance Limited	0.34%	ICRA AAA
ICICI Home Finance Company Limited	0.34%	ICRA AAA
Indian Railway Finance Corporation Limited	0.33%	ICRA AAA
Bajaj Finance Limited	0.27%	CRISIL AAA
REC Limited	0.20%	ICRA AAA
Cholamandalam Investment and Finance Company Limited	0.14%	ICRA AA+
REC Limited	0.14%	CRISIL AAA
Bajaj Housing Finance Limited	0.14%	CRISIL AAA
Tata Capital Housing Finance Limited	0.14%	ICRA AAA

LIC Housing Finance Limited	0.13%	CRISIL AAA
Bajaj Finance Limited	0.13%	CRISIL AAA
Small Industries Development Bank of India	0.13%	ICRA AAA
LIC Housing Finance Limited	0.13%	CRISIL AAA
LIC Housing Finance Limited	0.09%	CRISIL AAA
Bajaj Finance Limited	0.08%	CRISIL AAA
Bajaj Finance Limited	0.07%	CRISIL AAA
Muthoot Finance Limited	0.07%	ICRA AA+
Tata Capital Housing Finance Limited	0.07%	ICRA AAA
HDB Financial Services Limited	0.07%	CRISIL AAA
SMFG India Credit Co. Ltd.	0.07%	ICRA AAA
Tata Capital Limited	0.07%	ICRA AAA
National Bank For Agriculture and Rural Development	0.05%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.04%	ICRA AAA
LIC Housing Finance Limited	0.03%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.01%	CRISIL AAA
State Government bond	2.62%	
7.36 % UTTAR PRADESH 03DEC2036 SDL	0.33%	SOV
7.39% TAMIL NADU 12JUN2032 SDL	0.27%	SOV
7.14% MADHYA PRADESH 09JUL2041 SDL	0.26%	SOV
7.34% RAJASTHAN 26JUN2034 SDL	0.20%	SOV
7.11% MAHARASHTRA 08JAN38 SDL	0.19%	SOV
7.44% KARNATAKA 27MAR2033 SDL	0.13%	SOV
7.45% BIHAR 10SEP2034 SDL	0.13%	SOV
7.23% ANDHRA PRADESH 04SEP2034 SDL	0.13%	SOV
7.34% TAMIL NADU 29MAY2029 SDL	0.13%	SOV
7.25% HARYANA 04SEP2036 SDL	0.13%	SOV
7.24% HARYANA 28AUG2036 SDL	0.13%	SOV
6.75% KARNATAKA 04NOV35 SDL	0.13%	SOV
7.78% UTTAR PRADESH 23MAR36 SDL	0.07%	SOV
7.06% GUJARAT 14AUG2029 SDL	0.07%	SOV
7.48% HARYANA 18APR2034 SDL	0.07%	SOV
7.24% MADHYA PRADESH 06AUG2045 SDL	0.06%	SOV
6.98% MAHARASHTRA 25JUN2037 SDL	0.06%	SOV
7.20% UTTAR PRADESH 25JAN2027 SDL	0.06%	SOV
7.35% TAMIL NADU 14JUN2033 SDL	0.03%	SOV
7.10% TAMIL NADU 19SEP2034 SDL	0.02%	SOV
7.38% TAMIL NADU 29MAY2034 SDL	0.01%	SOV
7.72% MAHARASHTRA 25MAY2034 SDL	0.00%	SOV
7.39% TAMIL NADU 10MAY2033 SDL	0.00%	SOV
Government Bond	1.12%	
6.33% INDIA GOVT BOND 05MAY2035 GSEC	0.65%	SOV
6.90% GOI 15-Apr-2065	0.19%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	0.13%	SOV
7.25% GOI 12JUN63	0.06%	SOV
8.15% GOI (MD 24/11/2026)	0.04%	SOV
7.27% GOI 08APR26	0.01%	SOV
8.17% GOI (MD 01/12/2044)	0.01%	SOV
7.09% GOI 05AUG2054	0.01%	SOV
7.10% GOVT 08-Apr-2034	0.01%	SOV
7.09% GOVERNMENT OF INDIA 25NOV74 G-SEC	0.01%	SOV
6.92% INDIA GOVT BOND 18NOV2039 GSEC	0.00%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.00%	SOV
SECURITISED DEBT	0.67%	
India Universal Trust A12	0.29%	IND AAA(SO)
India Universal Trust A12	0.25%	IND AAA(SO)
India Universal Trust A12	0.13%	IND AAA(SO)
Cash Management Bills	0.50%	
Government of India	0.19%	SOV
Government of India	0.16%	SOV
Government of India	0.07%	SOV
Government of India	0.05%	SOV
Government of India	0.01%	SOV
Government of India	0.00%	SOV
Money Market Instruments	0.16%	
Union Bank of India	0.16%	ICRA A1+
Cash & Current Assets	0.87%	
Total Net Assets	100.00%	





Aditya Birla Sun Life Equity Hybrid '95 Fund

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



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Investment Performance

NAV as on December 31, 2025: ₹ 1569.8800

Inception - Feb 10, 1995	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Equity Hybrid '95 Fund	17.94%	12.81%	14.40%	7.18%
Value of Std Investment of ₹ 10,000	1641353	18277	14981	10718
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	NA	12.61%	13.01%	8.06%
Value of Std Investment of ₹ 10,000	NA	18117	14442	10806
Additional Benchmark - Nifty 50 TRI	12.48%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	379245	19832	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 19. Refer annexure on page no. 198-199 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 (₹)	3690000	600000	360000	120000
Market Value of amount Invested	97651610	805563	432463	127109
Scheme Returns (CAGR)	17.10%	11.73%	12.28%	11.17%
CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)	NA	11.78%	11.57%	10.20%
Nifty 50 TRI returns## (CAGR)	NA	13.36%	13.22%	14.92%

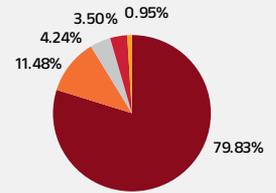
Past Performance may or may not be sustained in future. The fund's inception date is February 10, 1995, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

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 ■ SOV ■ AA ■ Cash & Current Assets



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	1569.8800	1764.3200
IDCW ¹ :	178.3200	305.7300

¹Income Distribution cum capital withdrawal

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III	INE062A08447	7.33%	7.32%

** 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

1.3 years, 4.9 years & 1.4 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	₹	990.63	Crores
AUM as on last day	₹	1022.81	Crores

Total Expense Ratio (TER)

Regular	1.04%
Direct	0.54%

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

Other Parameters

Modified Duration	1.69 years
Average Maturity	2.05 years
Yield to Maturity	6.23%
Macaulay Duration	1.75 years
Portfolio Turnover	6.89
Net Equity Exposure	22.47%
Average P/E	20.07
Average P/BV	2.70
Average Dividend Yield	1.15

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Equity & Equity Related	
Banks	27.21%
HDFC Bank Limited	7.26%
ICICI Bank Limited	5.08%
RBL Bank Limited	3.97%
State Bank of India	3.47%
Kotak Mahindra Bank Limited	2.26%
Axis Bank Limited	2.10%
Canara Bank	1.66%
IndusInd Bank Limited	0.63%
Bank of Maharashtra	0.61%
Bandhan Bank Limited	0.18%
INVESTMENT FUNDS/MUTUAL FUNDS	7.82%
Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan	3.96%
Aditya Birla Sun Life Liquid Fund - Growth - Direct Plan	2.46%
ADI BI SU LI CRI-IB FS 6M-DG	1.40%
Transport Infrastructure	5.95%
GMR Airport Ltd	3.02%
Adani Ports and Special Economic Zone Limited	2.47%
Bharat Highways Invit	0.47%
Petroleum Products	5.01%
Reliance Industries Limited	5.01%
Telecom - Services	3.76%
Bharti Airtel Limited	2.40%
Vodafone Idea Limited	1.37%
Automobiles	3.73%
Mahindra & Mahindra Limited	3.09%
Maruti Suzuki India Limited	0.28%
Bajaj Auto Limited	0.13%
Eicher Motors Limited	0.13%
Tata Motors Passenger Vehicles Limited	0.10%
IT - Software	3.52%
Tata Consultancy Services Limited	2.07%
Infosys Limited	0.72%
Mphasis Limited	0.28%
HCL Technologies Limited	0.22%

Issuer	% to Net Assets
Tech Mahindra Limited	0.13%
Wipro Limited	0.10%
Finance	2.81%
Bajaj Finance Limited	1.11%
Power Finance Corporation Limited	0.62%
Bajaj Finserv Limited	0.62%
Shriram Finance Ltd	0.18%
HDB Financial Services Limited	0.15%
Jio Financial Services Limited	0.12%
Construction	2.16%
Larsen & Toubro Limited	2.16%
Power	1.93%
India Grid Trust	0.71%
Power Grid Corporation of India Limited	0.64%
NTPC Limited	0.36%
Tata Power Company Limited	0.22%
REITS	1.89%
Nexus Select Trust	1.32%
Embassy Office Parks REIT	0.28%
Brookfield India Real Estate Trust	0.22%
Knowledge Realty Trust	0.08%
Diversified FMCG	1.68%
ITC Limited	1.42%
Hindustan Unilever Limited	0.26%
Financial Technology (Fintech)	1.42%
One 97 Communications Limited	1.42%
Transport Services	1.31%
InterGlobe Aviation Limited	1.05%
Container Corporation of India Limited	0.26%
Pharmaceuticals & Biotechnology	1.25%
Sun Pharmaceutical Industries Limited	0.66%
Glenmark Pharmaceuticals Limited	0.38%
Cipla Limited	0.11%
Dr. Reddys Laboratories Limited	0.10%
Capital Markets	1.18%
BSE Limited	0.85%



Issuer	% to Net Assets
Billionbrains Garage Ventures Ltd	0.23%
Canara Robeco Asset Management Co Ltd/India	0.05%
ICICI Prudential Mutual Fund	0.05%
Gas	0.99%
GAIL (India) Limited	0.74%
Petronet LNG Limited	0.25%
Realty	0.96%
DLF Limited	0.96%
Oil	0.86%
Oil & Natural Gas Corporation Limited	0.86%
Retailing	0.84%
Info Edge (India) Limited	0.47%
Eternal Limited	0.25%
Trent Limited	0.12%
Consumer Durables	0.79%
Havells India Limited	0.42%
Titan Company Limited	0.21%
Asian Paints Limited	0.16%
Ferrous Metals	0.75%
Tata Steel Limited	0.61%
JSW Steel Limited	0.14%
Metals & Minerals Trading	0.69%
Adani Enterprises Limited	0.61%
Adani Enterprises Limited	0.08%
Diversified Metals	0.65%
Vedanta Limited	0.65%
Aerospace & Defense	0.62%
Bharat Electronics Limited	0.37%
Hindustan Aeronautics Limited	0.22%
Aequs Ltd/India	0.03%
Electrical Equipment	0.54%
ABB India Limited	0.51%
Siemens Limited	0.02%
Siemens Limited	0.01%
IT - Services	0.43%
Tata Technologies Ltd	0.43%
Auto Components	0.38%
Exide Industries Limited	0.35%
Studds Accessories Ltd	0.03%
Non - Ferrous Metals	0.33%
Hindustan Zinc Limited	0.17%
Hindalco Industries Limited	0.16%
Cement & Cement Products	0.32%
UltraTech Cement Limited	0.18%
Grasim Industries Limited	0.14%
Insurance	0.20%
SBI Life Insurance Company Limited	0.12%
HDFC Life Insurance Company Limited	0.08%
Healthcare Services	0.19%
Max Healthcare Institute Limited	0.10%
Apollo Hospitals Enterprise Limited	0.09%
Minerals & Mining	0.18%
NMDC Limited	0.18%
Food Products	0.12%
Nestle India Limited	0.12%
Kwality Wall's India Ltd	0.00%
Consumable Fuels	0.12%
Coal India Limited	0.12%
Agricultural Commercial & Construction Vehicles	0.12%
Tata Motors Limited	0.12%
Agricultural Food & other Products	0.10%
Tata Consumer Products Limited	0.10%
EQUITY FUTURE	-52.31%
NTPC Limited	-0.16%

Issuer	% to Net Assets	
Hindustan Zinc Limited	-0.17%	
NMDC Limited	-0.18%	
Bandhan Bank Limited	-0.18%	
Hindustan Aeronautics Limited	-0.22%	
Tata Power Company Limited	-0.22%	
Petronet LNG Limited	-0.25%	
Vodafone Idea Limited	-0.25%	
ITC Limited	-0.26%	
Mphasis Limited	-0.26%	
Glenmark Pharmaceuticals Limited	-0.38%	
Tata Steel Limited	-0.42%	
Sun Pharmaceutical Industries Limited	-0.43%	
Tata Technologies Ltd	-0.44%	
Bajaj Finserv Limited	-0.48%	
Power Grid Corporation of India Limited	-0.48%	
Power Finance Corporation Limited	-0.63%	
Vedanta Limited	-0.65%	
GAIL (India) Limited	-0.74%	
Oil & Natural Gas Corporation Limited	-0.75%	
Bajaj Finance Limited	-0.79%	
BSE Limited	-0.85%	
InterGlobe Aviation Limited	-0.91%	
DLF Limited	-0.97%	
Adani Enterprises Limited	-1.02%	
Vodafone Idea Limited	-1.14%	
One 97 Communications Limited	-1.42%	
Larsen & Toubro Limited	-1.55%	
Axis Bank Limited	-1.64%	
Canara Bank	-1.66%	
Tata Consultancy Services Limited	-1.66%	
Kotak Mahindra Bank Limited	-1.85%	
Bharti Airtel Limited	-1.87%	
Adani Ports and Special Economic Zone Limited	-2.34%	
Mahindra & Mahindra Limited	-2.69%	
State Bank of India	-2.81%	
GMR Airport Ltd	-3.03%	
Reliance Industries Limited	-3.57%	
ICICI Bank Limited	-3.79%	
RBL Bank Limited	-3.98%	
HDFC Bank Limited	-5.22%	
Debt & Debt Related		
Issuer	% to Net Assets	Rating
Government Bond	7.81%	
7.32% GOI BOND 13NOV2030	2.03%	SOV
7.18% GOVERNMENT OF INDIA 14AUG2033 GSEC	2.02%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	1.64%	SOV
7.38% GOI 20JUN2027	1.00%	SOV
7.10% GOVERNMENT OF INDIA 18APR29	0.50%	SOV
7.06% GOI 10APR28	0.50%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.11%	SOV
Fixed rates bonds - Corporate	1.60%	
Cholamandalam Investment and Finance Company Limited	0.60%	ICRA AA+
Bajaj Finance Limited	0.50%	CRISIL AAA
Bajaj Finance Limited	0.50%	CRISIL AAA
State Government bond	0.61%	
7.16% UTTAR PRADESH 20FEB2039 SDL	0.48%	SOV
7.70% UTTAR PRADESH 22NOV2035 SDL	0.13%	SOV
Cash Management Bills	0.49%	
Government of India	0.44%	SOV
Government of India	0.04%	SOV
Cash & Current Assets	58.97%	
Total Net Assets	100.00%	



Aditya Birla Sun Life Equity Savings Fund

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



Wealth Solutions



Investment Performance

NAV as on December 31, 2025: ₹22.8400

Inception - Nov 28, 2014	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Equity Savings Fund	7.73%	7.97%	9.54%	8.97%
Value of Std Investment of ₹ 10,000	22840	14679	13149	10897
Benchmark - NIFTY Equity Savings TRI	8.77%	9.35%	10.16%	9.28%
Value of Std Investment of ₹ 10,000	25427	15637	13374	10928
Additional Benchmark - CRISIL 10 Year Gilt Index	6.75%	5.05%	7.91%	6.37%
Value of Std Investment of ₹ 10,000	20650	12795	12569	10637

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 19. Total Schemes managed by Mr. Lovellish Solanki is 3. Total Schemes managed by Mr. Atul Penkar is 1. Refer annexure on page no. 198-199 to know more on performance of schemes managed by Fund Managers.

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



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	22.8400	25.3600
IDCW ³ :	13.3100	15.7000

³Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1330000	600000	360000	120000
Market Value of amount Invested	2107595	738199	413379	126117
Scheme Returns (CAGR)	8.01%	8.22%	9.19%	9.59%
NIFTY Equity Savings TRI returns# (CAGR)	9.43%	9.40%	9.73%	9.84%
CRISIL 10 Year Gilt Index returns## (CAGR)	6.26%	6.57%	7.21%	3.68%

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.





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

1.3 years & 4.9 years

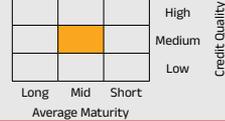
SIP

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

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	₹	1541.00	Crores
AUM as on last day	₹	1541.39	Crores

Total Expense Ratio (TER)

Regular	1.83%
Direct	0.93%

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



Other Parameters

Modified Duration	4.40 years
Average Maturity	7.07 years
Yield to Maturity (for Debt Component)	7.47%
Macaulay Duration	4.65 years
Net Equity Exposure	21.31%
Portfolio Turnover (for Equity Component)	1.20

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Equity & Equity Related	
Banks	5.20%
HDFC Bank Limited	1.93%
ICICI Bank Limited	1.61%
State Bank of India	0.64%
The Federal Bank Limited	0.61%
Axis Bank Limited	0.41%
IT - Software	1.90%
Tech Mahindra Limited	0.72%
Infosys Limited	0.67%
Coforge Limited	0.49%
Capillary Technologies India Ltd	0.02%
Finance	1.68%
Bajaj Finserv Limited	0.99%
Bajaj Finance Limited	0.39%
SBFC Finance Ltd	0.29%
Healthcare Services	1.39%
Fortis Healthcare Limited	0.65%
METROPOLIS HEALTHCARE LIMITED	0.43%
Apollo Hospitals Enterprise Limited	0.32%
Telecom - Services	1.23%
Bharti Airtel Limited	1.23%
Pharmaceuticals & Biotechnology	1.18%
Sun Pharmaceutical Industries Limited	0.56%
Biocon Limited	0.45%
Abbott India Limited	0.17%
Non - Ferrous Metals	1.09%
Hindalco Industries Limited	1.09%
Consumer Durables	1.01%
Amber Enterprises India Limited	0.38%
L G Electronics India Ltd	0.19%
Dixon Technologies (India) Limited	0.16%
Whirlpool of India Limited	0.16%
V-Guard Industries Limited	0.11%
REITS	0.86%
Nexus Select Trust	0.55%
Embassy Office Parks REIT	0.31%
Automobiles	0.82%
Bajaj Auto Limited	0.46%
Mahindra & Mahindra Limited	0.36%
Petroleum Products	0.76%
Reliance Industries Limited	0.76%
Retailing	0.68%
Avenue Supermarts Limited	0.34%
Eternal Limited	0.27%
MEESHO LTD	0.04%
Urban Co Ltd	0.03%

Cement & Cement Products	0.57%	
UltraTech Cement Limited	0.57%	
Auto Components	0.55%	
SJS Enterprises Pvt Limited	0.55%	
Insurance	0.51%	
SBI Life Insurance Company Limited	0.26%	
Max Financial Services Limited	0.24%	
Construction	0.41%	
Larsen & Toubro Limited	0.41%	
Transport Infrastructure	0.39%	
Adani Ports and Special Economic Zone Limited	0.38%	
IRB InvIT Fund	0.01%	
Industrial Products	0.35%	
Cummins India Limited	0.35%	
Personal Products	0.33%	
Godrej Consumer Products Limited	0.33%	
Alternative Investment Funds (AIF)	0.32%	
Corporate Debt Market Development Fund	0.32%	
Electrical Equipment	0.23%	
TD Power Systems Limited	0.23%	
Industrial Manufacturing	0.21%	
Kaynes Technology India Ltd	0.21%	
Chemicals & Petrochemicals	0.21%	
Vinati Organics Limited	0.21%	
Power	0.19%	
NTPC Limited	0.16%	
India Grid Trust	0.03%	
Food Products	0.15%	
Mrs Bectors Food Specialities Limited	0.15%	
Diversified FMCG	0.12%	
ITC Limited	0.12%	
INVESTMENT FUNDS/MUTUAL FUNDS	0.06%	
ABSL CRI-IBX AAA NBFC IND-Sep26 Fund-DGR	0.06%	
Capital Markets	0.06%	
Billionbrains Garage Ventures Ltd	0.06%	
Miscellaneous	0.00%	
Magnasound (I) Limited	0.00%	
Issuer	% to Net Assets	Rating
Debt & Debt Related		
Fixed rates bonds - Corporate	51.06%	
Power Grid Corporation of India Limited	5.14%	ICRA AAA
Cholamandalam Investment and Finance Company Limited	3.61%	ICRA AA+
Bharti Telecom Limited	3.23%	CRISIL AAA
Jtqm Metal Traders Pvt Ltd	2.89%	CRISIL AA
Bajaj Housing Finance Limited	2.00%	CRISIL AAA
Nuvama Wealth Finance Ltd	1.97%	CARE AA
Jubilant Bevo Ltd	1.74%	CRISIL AA

Aditya Birla Sun Life Regular Savings Fund

An open ended hybrid scheme investing predominantly in debt instruments



Regular Income Solutions

REC Limited	1.69%	CRISIL AAA
Bharti Telecom Limited	1.68%	CARE AAA
Indian Railway Finance Corporation Limited	1.67%	ICRA AAA
Aditya Birla Finance Limited	1.66%	ICRA AAA
GMR Airport Ltd	1.65%	CRISIL A+
Narayana Hrudayalaya Limited	1.64%	ICRA AA
Small Industries Development Bank of India	1.64%	CRISIL AAA
Vedanta Limited	1.63%	ICRA AA
Small Industries Development Bank of India	1.63%	CRISIL AAA
Knowledge Realty Trust	1.62%	CRISIL AAA
Power Grid Corporation of India Limited	1.62%	ICRA AAA
Indian Railway Finance Corporation Limited	1.62%	ICRA AAA
Power Grid Corporation of India Limited	1.60%	ICRA AAA
Muthoot Finance Limited	1.32%	ICRA AA+
REC Limited	0.66%	ICRA AAA
Bajaj Finance Limited	0.66%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.66%	CRISIL AAA
Bajaj Finance Limited	0.66%	CRISIL AAA
Tata Capital Housing Finance Limited	0.65%	ICRA AAA
Summit Digital Infrastructure Private Limited	0.65%	CRISIL AAA
Tata Capital Housing Finance Limited	0.39%	ICRA AAA
REC Limited	0.34%	CRISIL AAA
Bajaj Housing Finance Limited	0.33%	CRISIL AAA
Tata Capital Housing Finance Limited	0.33%	ICRA AAA
Bajaj Finance Limited	0.33%	CRISIL AAA
Embassy Office Parks REIT	0.33%	CRISIL AAA
LIC Housing Finance Limited	0.33%	CRISIL AAA
Tata Capital Housing Finance Limited	0.33%	ICRA AAA
HDB Financial Services Limited	0.33%	CRISIL AAA
SMFG India Credit Co. Ltd.	0.33%	ICRA AAA
Indian Railway Finance Corporation Limited	0.32%	ICRA AAA
Indian Railway Finance Corporation Limited	0.07%	ICRA AAA
LIC Housing Finance Limited	0.07%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.06%	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	8.76%	
7.10% GOVT 08-Apr-2034	1.87%	SOV
7.46% GOVERNMENT OF INDIA 06NOV73 G-SEC	1.64%	SOV
6.48% GOI 06Oct2035	0.96%	SOV
7.25% GOI 12JUN63	0.96%	SOV
6.68% GOI 07Jul2040	0.94%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	0.67%	SOV
7.23% INDIA GOVERNMENT BOND 15APR2039	0.66%	SOV
7.02% GOVERNMENT OF INDIA 18JUN31 G-SEC	0.33%	SOV
7.30% GOI 19JUN53	0.32%	SOV
6.90% GOI 15-Apr-2065	0.13%	SOV

7.34% INDIA GOVERNMENT BOND 22APR2064	0.13%	SOV
8.17% GOI (MD 01/12/2044)	0.07%	SOV
7.18% GOI 24-Jul-2037	0.06%	SOV
7.54% GOVERNMENT OF INDIA 23MAY2036 GSEC	0.00%	SOV
7.27% GOI 08APR26	0.00%	SOV
State Government bond	7.43%	
7.11% MAHARASHTRA 25SEP2036 SDL	1.27%	SOV
7.15% KARNATAKA 30OCT2036 SDL	0.96%	SOV
7.15% MADHYA PRADESH 09JUL2043 SDL	0.94%	SOV
7.37% RAJASTHAN 29MAY2034 SDL	0.65%	SOV
7.45% BIHAR 10SEP2034 SDL	0.65%	SOV
6.98% MAHARASHTRA 25JUN2037 SDL	0.63%	SOV
6.75% KARNATAKA 04NOV35 SDL	0.62%	SOV
7.19% TAMIL NADU 21AUG2034 SDL	0.41%	SOV
7.06% GUJARAT 14AUG2029 SDL	0.33%	SOV
7.16% UTTAR PRADESH 20FEB2039 SDL	0.32%	SOV
7.08% MAHARASHTRA 25JUN2039 SDL	0.32%	SOV
HARYANA 08.21% 31MAR2026 SDL	0.16%	SOV
6.70% GUJARAT 23SEP30 SDL	0.13%	SOV
7.72% MAHARASHTRA 25MAY2034 SDL	0.03%	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
8.27% Telangana UDAY BOND (MD 22/03/2028)	0.00%	SOV
8.07% Telangana UDAY BOND (MD 22/03/2029)	0.00%	SOV
8.04% Telangana UDAY BOND (MD 22/03/2030)	0.00%	SOV
7.95% Telangana UDAY BOND (MD 22/03/2032)	0.00%	SOV
Cash Management Bills	3.17%	
Government of India	0.93%	SOV
Government of India	0.65%	SOV
Government of India	0.63%	SOV
Government of India	0.62%	SOV
Government of India	0.27%	SOV
Government of India	0.07%	SOV
Money Market Instruments	2.35%	
Small Industries Development Bank of India	1.55%	CRISIL A1+
Union Bank of India	0.80%	ICRA A1+
SECURITISED DEBT	1.52%	
India Universal Trust A12	0.68%	IND AAA(SO)
India Universal Trust A12	0.53%	IND AAA(SO)
India Universal Trust A12	0.30%	IND AAA(SO)
Cash & Current Assets	3.25%	
Total Net Assets	100.00%	

Investment Performance NAV as on December 31, 2025: ₹ 68.4441

	Since Inception	5 Years	3 Years	1 Year
Inception - May 22, 2004				
Aditya Birla Sun Life Regular Savings Fund	9.30%	9.14%	9.05%	7.13%
Value of Std Investment of ₹ 10,000	68444	15490	12973	10713
Benchmark - CRISIL Hybrid 85+15 - Conservative Index				
Value of Std Investment of ₹ 10,000	57955	14294	12950	10729
Additional Benchmark - CRISIL 10 Year Gilt Index				
Value of Std Investment of ₹ 10,000	33618	12795	12569	10637

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Suvarnkar is 19. Total Schemes managed by Mr. Mohit Sharma is 15. Refer annexure on page no. 198-199 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)

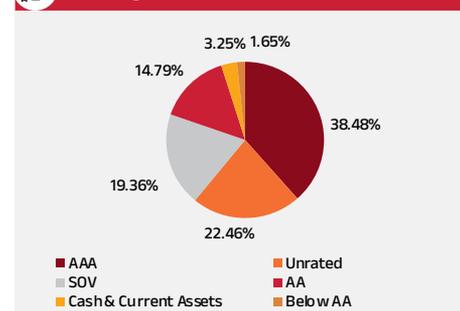
Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2590000	600000	360000	120000
Market Value of amount Invested	7817451	743987	410348	124478
Scheme Returns (CAGR)	9.24%	8.54%	8.69%	7.00%
CRISIL Hybrid 85+15 - Conservative Index# (CAGR)	8.67%	8.05%	8.40%	6.73%
CRISIL 10 Year Gilt Index returns## (CAGR)	6.45%	6.57%	7.21%	3.68%

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.

Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	68.4441	76.7973
Monthly IDCW²:	16.5259	27.0987

²Income Distribution cum capital withdrawal



Fund Details

Investment Objective

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

Fund Manager

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

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

1.3 Years & 3.1 years

Fund Category

Hybrid - Multi Asset Allocation

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 upto 30% of units within 1 year from the date of allotment - Nil. For redemption / switch out of more than 30% of units within 1 year from the date of allotment - 1.00% of applicable NAV. For redemption/switch out after 1 year from the date of allotment - Nil.

AUM

Monthly Average AUM	₹	5389.59	Crores
AUM as on last day	₹	5588.55	Crores

Total Expense Ratio (TER)

Regular	1.77%
Direct	0.58%
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	1.08 years
Average Maturity	1.30 years
Yield to Maturity	6.36%
Macaulay Duration	1.14 years
Net Equity Exposure	64.19%
Portfolio Turnover	0.52
Average P/E	24.49
Average P/BV	3.75
Average Dividend Yield	0.95

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	16.43%
Aditya Birla Sun Life Gold ETF	9.68%
ADITYA BIRLA SUN LIFE SILVER ETF	6.76%
Banks	13.05%
HDFC Bank Limited	2.79%
Axis Bank Limited	2.66%
ICICI Bank Limited	2.27%
Kotak Mahindra Bank Limited	2.24%
Bank of Maharashtra	1.52%
State Bank of India	1.35%
City Union Bank Limited	0.21%
IT - Software	4.97%
Infosys Limited	1.99%
Tech Mahindra Limited	1.43%
Coforge Limited	1.17%
HCL Technologies Limited	0.22%
Hexaware Technologies limited	0.16%
Petroleum Products	4.20%
Reliance Industries Limited	3.25%
Hindustan Petroleum Corporation Limited	0.95%
Finance	3.72%
HDB Financial Services Limited	1.10%
Shriram Finance Ltd	0.97%
Bajaj Finance Limited	0.83%
Bajaj Finserv Limited	0.81%
REITS	3.61%
Nexus Select Trust	1.30%
Embassy Office Parks REIT	1.01%
Brookfield India Real Estate Trust	0.96%
Knowledge Realty Trust	0.34%
Pharmaceuticals & Biotechnology	3.29%
Torrent Pharmaceuticals Limited	1.29%
Sun Pharmaceutical Industries Limited	0.68%
IPCA Laboratories Limited	0.67%
Mankind Pharma Ltd	0.65%
Telecom - Services	2.83%
Bharti Airtel Limited	2.83%
Diversified FMCG	2.43%
Hindustan Unilever Limited	1.58%
ITC Limited	0.85%

Retailing	2.34%
Swiggy Ltd	1.66%
Avenue Supermarts Limited	0.68%
Automobiles	2.32%
Mahindra & Mahindra Limited	1.50%
Bajaj Auto Limited	0.82%
Insurance	2.32%
ICICI Lombard General Insurance Company Limited	0.90%
Max Financial Services Limited	0.68%
Star Health & Allied Insurance Limited	0.66%
Go Digit General Insurance Ltd	0.08%
Cement & Cement Products	2.14%
UltraTech Cement Limited	0.82%
Shree Cement Limited	0.75%
JK Cement Limited	0.57%
Auto Components	2.02%
SJS Enterprises Pvt Limited	0.98%
Sansera Engineering Ltd	0.83%
Sona BLW Precision Forgings Limited	0.21%
Construction	1.94%
Larsen & Toubro Limited	1.56%
H.G. Infra Engineering Limited	0.37%
Beverages	1.80%
United Spirits Limited	0.96%
Varun Beverages Limited	0.84%
Consumer Durables	1.75%
Dixon Technologies (India) Limited	0.78%
L G Electronics India Ltd	0.60%
Blue Star Limited	0.38%
Power	1.67%
NTPC Limited	0.93%
India Grid Trust	0.74%
Transport Infrastructure	1.33%
Adani Ports and Special Economic Zone Limited	1.04%
Bharat Highways Invit	0.29%
Capital Markets	1.15%
Billionbrains Garage Ventures Ltd	0.65%
ICICI Prudential Mutual Fund	0.50%
Non - Ferrous Metals	1.13%
Hindalco Industries Limited	1.13%
Chemicals & Petrochemicals	0.99%
SRF Limited	0.99%



Aditya Birla Sun Life Multi Asset Allocation Fund

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



Wealth Solutions

Category	Percentage
Electrical Equipment	0.88%
Thermax Limited	0.88%
Personal Products	0.76%
Godrej Consumer Products Limited	0.76%
Leisure Services	0.75%
The Indian Hotels Company Limited	0.45%
Westlife Development Ltd	0.30%
Transport Services	0.74%
Container Corporation of India Limited	0.38%
InterGlobe Aviation Limited	0.36%
Oil	0.73%
Oil & Natural Gas Corporation Limited	0.73%
Realty	0.69%
Brigade Enterprises Limited	0.69%
Financial Technology (Fintech)	0.60%
PB Fintech Limited	0.60%
Healthcare Services	0.60%
Apollo Hospitals Enterprise Limited	0.60%
Consumable Fuels	0.36%
Coal India Limited	0.36%
Ferrous Metals	0.35%
Tata Steel Limited	0.35%
Industrial Manufacturing	0.16%
Pitti Engineering Ltd	0.16%
Food Products	0.02%
Kwality Wall's India Ltd	0.02%
EQUITY FUTURE	-1.49%
HDFC Bank Limited	-0.19%
Shree Cement Limited	-0.25%
Tata Steel Limited	-0.35%
Mahindra & Mahindra Limited	-0.35%
InterGlobe Aviation Limited	-0.36%

Issuer	% to Net Assets	Rating
Debt & Debt Related		
Fixed rates bonds - Corporate		
8.18%		
Cholamandalam Investment and Finance Company Limited	1.26%	ICRA AA+
Small Industries Development Bank of India	0.91%	CRISIL AAA
REC Limited	0.89%	ICRA AAA
LIC Housing Finance Limited	0.63%	CRISIL AAA
REC Limited	0.45%	ICRA AAA
Tata Capital Housing Finance Limited	0.45%	ICRA AAA
HDFC Bank Limited	0.45%	ICRA AAA
Sikka Ports and Terminals Limited	0.45%	CRISIL AAA
REC Limited	0.45%	ICRA AAA
Small Industries Development Bank of India	0.45%	ICRA AAA
Bharti Telecom Limited	0.45%	CRISIL AAA
Housing & Urban Development Corporation Limited	0.44%	ICRA AAA
National Bank For Agriculture and Rural Development	0.27%	ICRA AAA
Power Finance Corporation Limited	0.27%	ICRA AAA
National Bank For Agriculture and Rural Development	0.27%	ICRA AAA
LIC Housing Finance Limited	0.09%	CRISIL AAA
Government Bond		
1.78%		
6.01% GOI 21Jul2030	1.15%	SOV
5.74% GOI 15NOV2026	0.54%	SOV
7.38% GOI 20JUN2027	0.09%	SOV
SECURITISED DEBT		
0.30%		
India Universal Trust AI2	0.14%	IND AAA(SO)
India Universal Trust AI2	0.11%	IND AAA(SO)
India Universal Trust AI2	0.06%	IND AAA(SO)
Cash & Current Assets		
7.16%		
Total Net Assets	100.00%	

Investment Performance		NAV as on December 31, 2025: ₹16.4635			
Inception - January 31, 2023					
Aditya Birla Sun Life Multi Asset Allocation Fund	Since Inception	5 Years	3 Years	1 Year	
	18.63%	NA	NA	18.85%	
Value of Std Investment of ₹ 10,000	16463	NA	NA	11885	
Benchmark - 65% BSE 200 TRI + 25% CRISIL Short Term Bond Index + 5% of Domestic prices of Gold + 5% of Domestic prices of Silver	17.89%	NA	NA	17.11%	
Value of Std Investment of ₹ 10,000	16163	NA	NA	11711	
Additional Benchmark - Nifty 50 TRI	15.72%	NA	NA	11.88%	
Value of Std Investment of ₹ 10,000	15313	NA	NA	11188	

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 15. Total Schemes managed by Mr. Sachin Wankhede is 3. Refer annexure on page no. 198-199 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	16.4635	17.1695
IDCW²:	14.7435	16.0106

²Income Distribution cum capital withdrawal

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	350000	NA	NA	120000
Market Value of amount Invested	457311	NA	NA	136179
Scheme Returns (CAGR)	18.71%	NA	NA	25.92%
65% BSE 200 TRI + 25% CRISIL Short Term Bond Index + 5% of Domestic prices of Gold + 5% of Domestic prices of Silver# (CAGR)	NA	NA	NA	NA
Nifty 50 TRI returns## (CAGR)	13.16%	13.36%	13.22%	14.92%

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 December 31, 2025 unless otherwise specified



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

8.9 years, 6.4 years & 1.3 years

SIP

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

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	₹	8860.96	Crores
AUM as on last day	₹	8944.34	Crores

Total Expense Ratio (TER)

Regular	1.76%
Direct	0.66%

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

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

Other Parameters

Modified Duration	2.84 years
Average Maturity	3.75 years
Yield to Maturity	6.93%
Macaulay Duration	3.01 years
Portfolio Turnover	2.34
Standard Deviation	7.18%
Sharpe Ratio	1.04
Beta	1.05
Net Equity Exposure	52.03%
Treynor Ratio	0.07
Average P/E	26.93
Average P/BV	3.75
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 5.67(FBIL Overnight MIBOR as on 31 December 2025) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Equity & Equity Related	
Banks	16.16%
ICICI Bank Limited	3.81%
HDFC Bank Limited	3.48%
Kotak Mahindra Bank Limited	2.59%
State Bank of India	2.09%
Axis Bank Limited	1.96%
The Federal Bank Limited	0.98%
AU Small Finance Bank Limited	0.67%
Bank of Maharashtra	0.60%
Bank of Baroda	0.00%
IndusInd Bank Limited	0.00%
IT - Software	7.99%
Infosys Limited	2.59%
Tech Mahindra Limited	1.87%
HCL Technologies Limited	1.39%
Persistent Systems Limited	0.82%
Tata Consultancy Services Limited	0.68%
Hexaware Technologies limited	0.65%
Auto Components	3.57%
Sona BLW Precision Forgings Limited	1.02%
Samvardhana Motherson International Limited	0.89%
ZF Commercial Vehicle Control Systems India Limited	0.64%
Balkrishna Industries Limited	0.52%
Tube Investments of India Limited	0.51%
Pharmaceuticals & Biotechnology	3.26%
Ajanta Pharmaceuticals Limited	0.82%
IPCA Laboratories Limited	0.79%
Sun Pharmaceutical Industries Limited	0.75%
SAI Life Sciences Ltd	0.52%
Sanofi India Limited	0.37%

REITS	3.06%
Nexus Select Trust	1.34%
Brookfield India Real Estate Trust	0.95%
Embassy Office Parks REIT	0.77%
Insurance	3.03%
SBI Life Insurance Company Limited	0.97%
ICICI Lombard General Insurance Company Limited	0.79%
Go Digit General Insurance Ltd	0.75%
Medi Assist Healthcare Services Ltd	0.51%
Petroleum Products	2.96%
Reliance Industries Limited	2.96%
Finance	2.74%
Bajaj Finance Limited	1.07%
Bajaj Finserv Limited	0.77%
Shriram Finance Ltd	0.65%
Tata Capital Limited	0.25%
Retailing	2.74%
Lenskart Solutions Ltd	0.87%
MEESHO LTD	0.71%
Eternal Limited	0.51%
Avenue Supermarts Limited	0.38%
Aditya Birla Lifestyle Brands Ltd	0.29%
Consumer Durables	2.18%
Blue Star Limited	0.94%
Havells India Limited	0.53%
Bluestone Jewellery And Lifestyle Ltd	0.36%
Whirlpool of India Limited	0.35%
Power	2.06%
India Grid Trust	1.52%
Adani Power Limited	0.43%
NTPC Limited	0.11%



Transport Infrastructure	2.01%
Adani Ports and Special Economic Zone Limited	0.94%
GMR Airport Ltd	0.58%
Bharat Highways Invit	0.30%
IRB InvIT Fund	0.19%
Personal Products	1.83%
Godrej Consumer Products Limited	1.37%
Gillette India Limited	0.47%
Automobiles	1.83%
Mahindra & Mahindra Limited	1.24%
Ather Energy Ltd	0.59%
Non - Ferrous Metals	1.50%
Hindalco Industries Limited	1.50%
Beverages	1.49%
United Spirits Limited	0.82%
United Breweries Limited	0.63%
Varun Beverages Limited	0.04%
Industrial Products	1.45%
Carborundum Universal Limited	0.76%
APL Apollo Tubes Limited	0.69%
Ferrous Metals	1.38%
Jindal Steel & Power Limited	1.38%
Chemicals & Petrochemicals	1.34%
SRF Limited	0.82%
Tata Chemicals Limited	0.51%
Telecom - Services	1.28%
Bharti Airtel Limited	1.28%
Construction	1.09%
Larsen & Toubro Limited	1.09%
Diversified Metals	0.98%
Vedanta Limited	0.98%
Fertilizers & Agrochemicals	0.95%
Sumitomo Chemical India Limited	0.50%
PI Industries Limited	0.45%
Cement & Cement Products	0.91%
UltraTech Cement Limited	0.58%
Ambuja Cements Limited	0.27%
Grasim Industries Limited	0.07%
Realty	0.82%
Brigade Enterprises Limited	0.79%
DLF Limited	0.03%
Electrical Equipment	0.75%
ABB India Limited	0.46%
CG Power and Industrial Solutions Limited	0.29%
Metals & Minerals Trading	0.75%
Adani Enterprises Limited	0.75%
Leisure Services	0.73%
Travel Food Services Ltd	0.47%
Jubilant Foodworks Limited	0.26%
Healthcare Services	0.69%
Apollo Hospitals Enterprise Limited	0.39%
Vijaya Diagnostic Centre Limited	0.30%
Other Consumer Services	0.67%

Physicswallah Ltd	0.67%	
Agricultural Food & other Products	0.64%	
Balrampur Chini Mills Limited	0.64%	
Capital Markets	0.58%	
Computer Age Management Services Limited	0.41%	
Billionbrains Garage Ventures Ltd	0.17%	
Diversified FMCG	0.44%	
ITC Limited	0.44%	
Oil	0.40%	
Oil & Natural Gas Corporation Limited	0.40%	
Aerospace & Defense	0.02%	
Hindustan Aeronautics Limited	0.02%	
INDEX FUTURE	-4.19%	
Nifty 50 Index	-2.07%	
Bank Nifty Index	-2.11%	
EQUITY FUTURE	-12.00%	
Vodafone Idea Limited	0.29%	
Jubilant Foodworks Limited	0.11%	
Tech Mahindra Limited	-0.01%	
Hindustan Aeronautics Limited	-0.02%	
DLF Limited	-0.03%	
Varun Beverages Limited	-0.04%	
Tube Investments of India Limited	-0.07%	
APL Apollo Tubes Limited	-0.07%	
ICICI Lombard General Insurance Company Limited	-0.07%	
Grasim Industries Limited	-0.07%	
Oil & Natural Gas Corporation Limited	-0.07%	
United Spirits Limited	-0.10%	
NTPC Limited	-0.11%	
Kotak Mahindra Bank Limited	-0.17%	
Larsen & Toubro Limited	-0.18%	
SBI Life Insurance Company Limited	-0.21%	
Ambuja Cements Limited	-0.27%	
Mahindra & Mahindra Limited	-0.29%	
CG Power and Industrial Solutions Limited	-0.29%	
Hindalco Industries Limited	-0.34%	
Bajaj Finance Limited	-0.37%	
Jindal Steel & Power Limited	-0.44%	
ITC Limited	-0.44%	
Havells India Limited	-0.53%	
Shriram Finance Ltd	-0.65%	
Tata Consultancy Services Limited	-0.68%	
ICICI Bank Limited	-0.74%	
Sun Pharmaceutical Industries Limited	-0.75%	
Vedanta Limited	-0.99%	
Reliance Industries Limited	-1.20%	
Adani Enterprises Limited	-1.26%	
Axis Bank Limited	-1.94%	
Debt & Debt Related		
Fixed rates bonds - Corporate	13.09%	
Cholamandalam Investment and Finance Company Limited	1.68%	ICRA AA+
National Bank For Agriculture and Rural Development	1.13%	CRISIL AAA
Cholamandalam Investment and Finance Company Limited	1.13%	ICRA AA+



Shriram Finance Ltd	0.97%	CRISIL AA+
Jtqm Metal Traders Pvt Ltd	0.88%	CRISIL AA
Muthoot Finance Limited	0.85%	ICRA AA+
Bajaj Finance Limited	0.85%	CRISIL AAA
Bajaj Housing Finance Limited	0.68%	CRISIL AAA
Bharti Telecom Limited	0.61%	CRISIL AAA
Aditya Birla Finance Limited	0.57%	ICRA AAA
Poonawalla Fincorp Limited	0.56%	CRISIL AAA
National Bank for Financing Infrastructure and Dev	0.55%	ICRA AAA
Jubilant Bevc Co Ltd	0.36%	CRISIL AA
Tata Capital Limited	0.28%	CRISIL AAA
Cholamandalam Investment and Finance Company Limited	0.28%	ICRA AA+
HDB Financial Services Limited	0.28%	CRISIL AAA
Bajaj Housing Finance Limited	0.28%	CRISIL AAA
Power Grid Corporation of India Limited	0.28%	ICRA AAA
REC Limited	0.27%	ICRA AAA
Bharti Telecom Limited	0.22%	CRISIL AAA

Bharti Telecom Limited	0.19%	CRISIL AAA
HDFC Bank Limited	0.06%	CRISIL AAA
LIC Housing Finance Limited	0.06%	CRISIL AAA
Kotak Mahindra Prime Limited	0.06%	ICRA AAA
Government Bond	3.61%	
7.18% GOI 24-Jul-2037	2.06%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.81%	SOV
6.79% INDIA GOV BOND 07OCT2034 GSEC	0.73%	SOV
TREASURY BILLS	2.65%	
Government of India	1.38%	SOV
Government of India	1.27%	SOV
SECURITISED DEBT	1.07%	
India Universal Trust AIZ	1.07%	IND AAA(SO)
Money Market Instruments	0.55%	
National Bank For Agriculture and Rural Development	0.55%	ICRA A1+
Cash & Current Assets	20.92%	
Total Net Assets	100.00%	



Investment Performance

NAV as on December 31, 2025: ₹109.9900

Inception - Apr 25, 2000	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Balanced Advantage Fund	9.78%	11.36%	13.15%	10.09%
Value of Std Investment of ₹ 10,000	109990	17130	14497	11009
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	NA	11.15%	11.95%	8.26%
Value of Std Investment of ₹ 10,000	NA	16967	14040	10826
Additional Benchmark - BSE Sensex TRI	13.76%	13.64%	13.27%	10.38%
Value of Std Investment of ₹ 10,000	274729	18958	14541	11038

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 15. Total Schemes managed by Mr. Harish Krishnan is 6. Total Schemes managed by Mr. Lovelish Solanki is 3. Refer annexure on page no. 198-199 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	109.9900	125.4800
IDCW ¹ :	26.8000	30.6100

¹Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	3070000	600000	360000	120000
Market Value of amount invested	17163200	804435	431638	127475
Scheme Returns (CAGR)	11.61%	11.67%	12.14%	11.75%
CRISIL Hybrid 50+50 - Moderate Index returns [#] (CAGR)	NA	10.82%	10.87%	9.87%
BSE Sensex TRI returns ^{##} (CAGR)	14.80%	12.48%	12.02%	13.51%

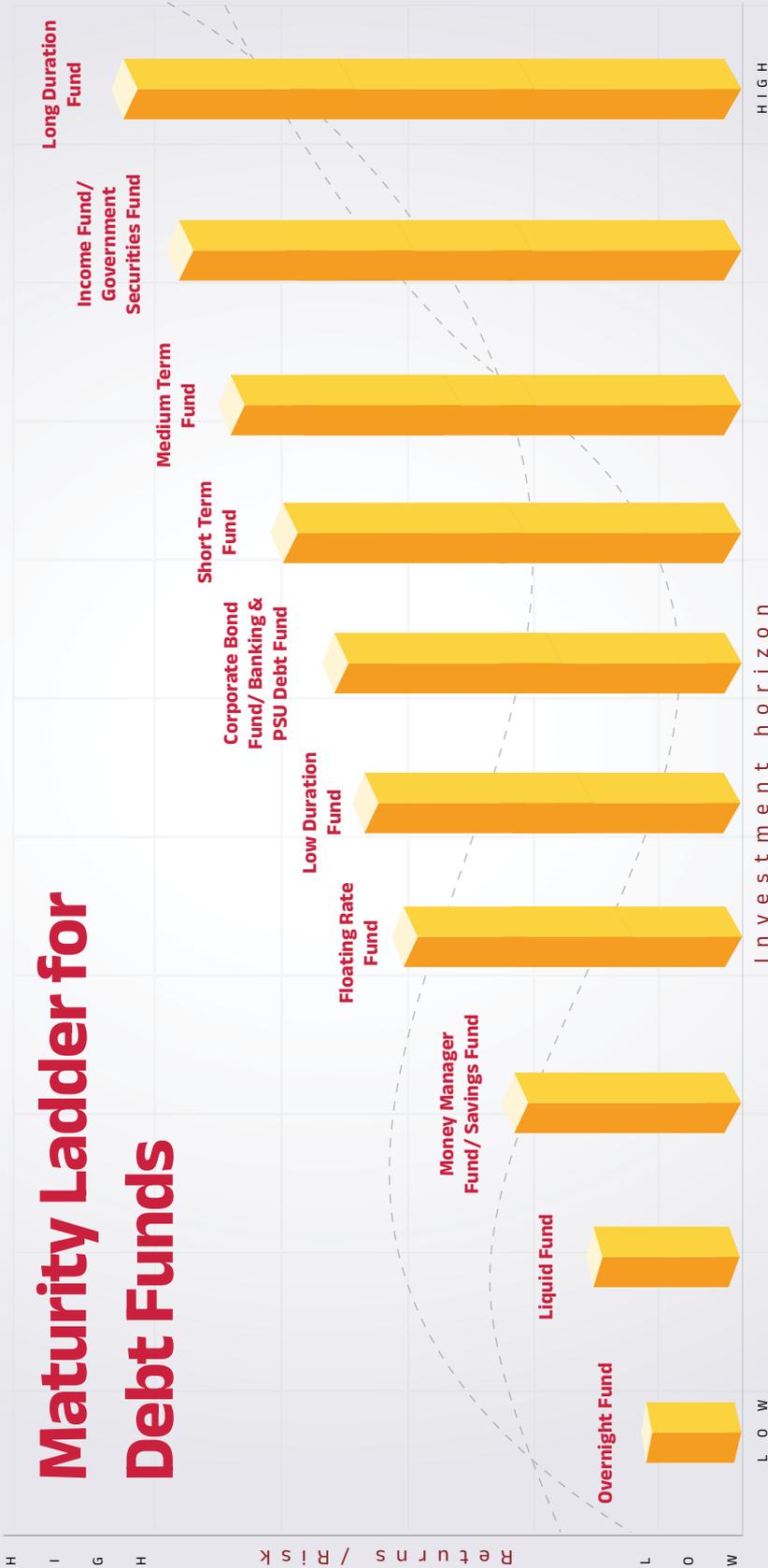
Past Performance may or may not be sustained in future. The fund's inception date is April 25, 2000, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

[#] 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.



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.



@abslmutualfund



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<https://mutualfund.adityabirlacapital.com>

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

7.9 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	₹	9770.94	Crores
AUM as on last day	₹	8190.41	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	5.56%
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

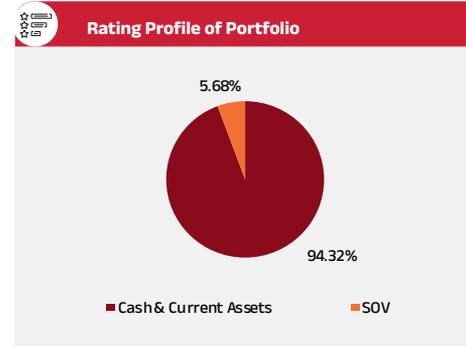
₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
TREASURY BILLS	5.68%	
Government of India	1.78%	SOV
Government of India	1.19%	SOV
Government of India	1.18%	SOV
Government of India	1.18%	SOV
Government of India	0.36%	SOV
Cash & Current Assets	94.32%	
Total Net Assets	100.00%	



Investment Performance

NAV as on December 31, 2025: ₹ 1426.8399

Inception - November 1, 2018	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Overnight Fund	5.08%	5.31%	6.30%	5.70%
Value of Std Investment of ₹ 10,000	14268	12954	12012	10570
Benchmark - CRISIL Liquid Overnight Index	5.24%	5.46%	6.43%	5.81%
Value of Std Investment of ₹ 10,000	14423	13048	12058	10581
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.04%	5.64%	6.88%	6.26%
Value of Std Investment of ₹ 10,000	15230	13159	12212	10626

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 198-199 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	1426.8399	1438.6203
Daily IDCW²:	1000.0200	1000.0200
Weekly IDCW²:	1000.7444	1000.7698
Monthly IDCW²:	1000.7460	1000.7596

²Income Distribution cum capital withdrawal



Fund Details

Investment Objective

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

Fund Manager

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

Date of Allotment

June 16, 1997

Benchmark

NIFTY Liquid Index A-1

Managing Fund Since

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

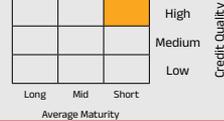
Experience in Managing the Fund

14.6 years, 14.6 years, 3.7 Year

Fund Category

Liquid Fund

Investment Style



Scheme Rating

[ICRA]A1+mfs/ CARE AAA mfs

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

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

AUM

Monthly Average AUM	₹	55839.43	Crores
AUM as on last day ^a	₹	46872.31	Crores

^aNet assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹400.77 Crs as on December 31, 2025.



Other Parameters

Modified Duration	0.17 years
Average Maturity	0.17 years
Yield to Maturity	6.19%
Macaulay Duration	0.17 years
Portfolio Turnover	2.37

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 Re. 1/- thereafter

Total Expense Ratio (TER)

Regular	0.35%
Direct	0.21%

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

PORTFOLIO

Issuer	% to Net Assets	Rating
Money Market Instruments	92.07%	
RBL Bank Limited	5.22%	ICRA A1+
Yes Bank Limited	2.09%	CRISIL A1+
The Jammu & Kashmir Bank Limited	2.09%	CRISIL A1+
HDFC Bank Limited	1.99%	ICRA A1+
Punjab National Bank	1.88%	ICRA A1+
HDFC Bank Limited	1.73%	ICRA A1+
Reliance Retail Ventures Limited	1.68%	CRISIL A1+
Biocon Limited	1.67%	ICRA A1+
PNB Housing Finance Limited	1.58%	CRISIL A1+
Axis Bank Limited	1.57%	ICRA A1+
Small Industries Development Bank of India	1.57%	CRISIL A1+
Bank of India	1.57%	CRISIL A1+
IndusInd Bank Limited	1.47%	CRISIL A1+
Small Industries Development Bank of India	1.47%	CRISIL A1+
Small Industries Development Bank of India	1.37%	CRISIL A1+
Motilal Oswal Financial Services Limited	1.26%	ICRA A1+
Small Industries Development Bank of India	1.26%	CRISIL A1+
Small Industries Development Bank of India	1.21%	CRISIL A1+
IndusInd Bank Limited	1.15%	CRISIL A1+
Union Bank of India	1.05%	ICRA A1+
IDBI Bank Limited	1.05%	ICRA A1+
IndusInd Bank Limited	1.05%	CRISIL A1+
Small Industries Development Bank of India	1.05%	CRISIL A1+
IndusInd Bank Limited	1.05%	CRISIL A1+
IndusInd Bank Limited	1.05%	CRISIL A1+
Karur Vysya Bank Ltd/The	1.05%	ICRA A1+
Tata Power Company Limited	1.05%	CRISIL A1+
PNB Housing Finance Limited	1.05%	CRISIL A1+
Cholamandalam Investment and Finance Company Limited	1.05%	ICRA A1+
Bank of Baroda	1.05%	CARE A1+
Union Bank of India	1.05%	ICRA A1+
National Bank For Agriculture and Rural Development	1.05%	ICRA A1+
IndusInd Bank Limited	1.05%	CRISIL A1+
Punjab & Sind Bank	1.04%	ICRA A1+
Small Industries Development Bank of India	1.04%	CRISIL A1+

Issuer	% to Net Assets	Rating
Punjab & Sind Bank	0.94%	ICRA A1+
Canara Bank	0.89%	ICRA A1+
National Bank For Agriculture and Rural Development	0.89%	ICRA A1+
Bank of Baroda	0.84%	CARE A1+
DCB Bank Limited	0.84%	CRISIL A1+
ICICI Securities Limited	0.84%	ICRA A1+
Bajaj Financial Securities Limited	0.83%	CRISIL A1+
Sharekhan Ltd	0.83%	ICRA A1+
Canara Bank	0.63%	CRISIL A1+
Axis Bank Limited	0.63%	ICRA A1+
CESC Limited	0.63%	ICRA A1+
Bajaj Finance Limited	0.63%	ICRA A1+
Axis Securities Limited	0.63%	ICRA A1+
Sharekhan Ltd	0.63%	ICRA A1+
Bajaj Financial Securities Limited	0.63%	CRISIL A1+
Manappuram Finance Limited	0.63%	CRISIL A1+
ICICI Home Finance Company Limited	0.58%	ICRA A1+
Nuvama Clearing Services Ltd	0.57%	ICRA A1+
IIFL Finance Limited	0.57%	ICRA A1+
Canara Bank	0.53%	CRISIL A1+
Bank of India	0.52%	CRISIL A1+
ICICI Securities Limited	0.52%	ICRA A1+
Bank of Baroda	0.52%	CARE A1+
ICICI Securities Limited	0.52%	ICRA A1+
Punjab National Bank	0.52%	ICRA A1+
Cholamandalam Investment and Finance Company Limited	0.52%	ICRA A1+
IIFL Finance Limited	0.52%	ICRA A1+
Bank of India	0.42%	CRISIL A1+
IndusInd Bank Limited	0.42%	CRISIL A1+
DSP Investment Managers Pvt Ltd	0.42%	ICRA A1+
Manappuram Finance Limited	0.42%	CRISIL A1+
IDFC First Bank Limited	0.42%	CRISIL A1+
Axis Bank Limited	0.42%	ICRA A1+
Sharekhan Ltd	0.42%	CRISIL A1+
Bank of India	0.42%	CRISIL A1+
Axis Securities Limited	0.42%	ICRA A1+



Issuer	% to Net Assets	Rating
Poonawalla Fincorp Limited	0.42%	CRISIL A1+
SBICAP Securities Limited	0.42%	ICRA A1+
Tata Housing Development Company Limited	0.42%	CARE A1+
Tata Housing Development Company Limited	0.42%	CARE A1+
DSP Investment Managers Pvt Ltd	0.42%	ICRA A1+
Tata Housing Development Company Limited	0.38%	CARE A1+
Indian Bank	0.37%	CRISIL A1+
Canara Bank	0.37%	ICRA A1+
Bank of Baroda	0.37%	IND A1+
National Bank For Agriculture and Rural Development	0.37%	ICRA A1+
City Union Bank Limited	0.37%	CRISIL A1+
Kotak Mahindra Bank Limited	0.32%	CRISIL A1+
Canara Bank	0.32%	CRISIL A1+
Godrej Consumer Products Limited	0.32%	ICRA A1+
Piramal Finance Limited	0.32%	CRISIL A1+
Deutsche Investments India Private Limited	0.31%	ICRA A1+
IndusInd Bank Limited	0.31%	CRISIL A1+
Reliance Retail Ventures Limited	0.31%	CRISIL A1+
Manappuram Finance Limited	0.31%	CRISIL A1+
IndusInd Bank Limited	0.31%	CRISIL A1+
Birla Group Holdings Private Limited	0.31%	ICRA A1+
Julius Baer Capital India Private Limited	0.31%	ICRA A1+
DSP Investment Managers Pvt Ltd	0.31%	ICRA A1+
DSP Investment Managers Pvt Ltd	0.31%	ICRA A1+
Axis Bank Limited	0.26%	ICRA A1+
Export Import Bank of India	0.26%	ICRA A1+
DSP Investment Managers Pvt Ltd	0.26%	ICRA A1+
DSP Investment Managers Pvt Ltd	0.26%	ICRA A1+
Punjab National Bank	0.21%	ICRA A1+
Union Bank of India	0.21%	IND A1+
Muthoot Finance Limited	0.21%	ICRA A1+
Godrej Housing Finance Limited	0.21%	ICRA A1+
Godrej Agrovet Limited	0.21%	ICRA A1+
Canara Bank	0.21%	ICRA A1+
Indian Bank	0.21%	CRISIL A1+
Godrej Housing Finance Limited	0.21%	ICRA A1+
Blue Star Limited	0.21%	CRISIL A1+
Fedbank Financial Services Ltd	0.21%	ICRA A1+
Axis Bank Limited	0.21%	ICRA A1+
Bank of Baroda	0.21%	IND A1+
Piramal Finance Limited	0.21%	ICRA A1+
Godrej Properties Limited	0.21%	ICRA A1+
National Bank For Agriculture and Rural Development	0.21%	ICRA A1+
ALEMBIC PHARMACEUTICALS LIMITED	0.21%	CRISIL A1+
Kotak Securities Limited	0.21%	ICRA A1+
Fedbank Financial Services Ltd	0.21%	ICRA A1+
Godrej Properties Limited	0.21%	ICRA A1+
Godrej Properties Limited	0.21%	ICRA A1+
SBICAP Securities Limited	0.21%	ICRA A1+
Mirae Asset Capital Markets India Pvt Ltd	0.21%	ICRA A1+
SBICAP Securities Limited	0.21%	ICRA A1+
Infina Finance Private Limited	0.21%	ICRA A1+
Bajaj Financial Securities Limited	0.21%	CRISIL A1+
SBICAP Securities Limited	0.21%	ICRA A1+
SBICAP Securities Limited	0.21%	ICRA A1+
Julius Baer Capital India Private Limited	0.21%	ICRA A1+
Godrej Industries Limited	0.16%	ICRA A1+
Godrej Industries Limited	0.16%	ICRA A1+
Godrej Industries Limited	0.16%	ICRA A1+
Godrej Industries Limited	0.16%	ICRA A1+
Godrej Industries Limited	0.16%	ICRA A1+
Godrej Industries Limited	0.16%	ICRA A1+
Godrej Industries Limited	0.16%	ICRA A1+
Godrej Industries Limited	0.16%	ICRA A1+
HDFC Bank Limited	0.16%	ICRA A1+
Birla Group Holdings Private Limited	0.16%	ICRA A1+
Godrej Industries Limited	0.16%	ICRA A1+

Issuer	% to Net Assets	Rating
Godrej Industries Limited	0.16%	ICRA A1+
Godrej Industries Limited	0.16%	ICRA A1+
Godrej Properties Limited	0.16%	ICRA A1+
Godrej Industries Limited	0.16%	ICRA A1+
DCB Bank Limited	0.16%	CRISIL A1+
Godrej Industries Limited	0.16%	CRISIL A1+
Godrej Industries Limited	0.16%	CRISIL A1+
Godrej Properties Limited	0.16%	ICRA A1+
Julius Baer Capital India Private Limited	0.11%	ICRA A1+
Hero Housing Finance Ltd	0.11%	ICRA A1+
Kotak Mahindra Bank Limited	0.11%	CRISIL A1+
HDFC Bank Limited	0.11%	ICRA A1+
National Bank For Agriculture and Rural Development	0.11%	ICRA A1+
Bank of Baroda	0.11%	IND A1+
Small Industries Development Bank of India	0.11%	CRISIL A1+
Godrej Properties Limited	0.10%	ICRA A1+
IDBI Capital Markets & Securities Ltd	0.10%	CARE A1+
HDFC Bank Limited	0.10%	ICRA A1+
HSBC InvestDirect Financial Services India Ltd	0.10%	CRISIL A1+
Tata Teleservices Limited	0.06%	CRISIL A1+
Bank of Baroda	0.05%	CARE A1+
IndusInd Bank Limited	0.05%	CRISIL A1+
ICICI Home Finance Company Limited	0.05%	ICRA A1+
National Bank For Agriculture and Rural Development	0.05%	CRISIL A1+
Muthoot Finance Limited	0.05%	CRISIL A1+
Punjab National Bank	0.05%	ICRA A1+
Muthoot Finance Limited	0.05%	CRISIL A1+
Bank of Baroda	0.05%	CARE A1+
IDBI Capital Markets & Securities Ltd	0.05%	CARE A1+
TREASURY BILLS	13.97%	
Government of India	3.37%	SOV
Government of India	2.10%	SOV
Government of India	2.10%	SOV
Government of India	1.32%	SOV
Government of India	1.05%	SOV
Government of India	0.91%	SOV
Government of India	0.63%	SOV
Government of India	0.53%	SOV
Government of India	0.53%	SOV
Government of India	0.41%	SOV
Government of India	0.37%	SOV
Government of India	0.25%	SOV
Government of India	0.21%	SOV
Government of India	0.14%	SOV
Government of India	0.06%	SOV
Fixed rates bonds - Corporate	3.27%	
National Bank For Agriculture and Rural Development	1.22%	ICRA AAA
Small Industries Development Bank of India	0.79%	CRISIL AAA
REC Limited	0.48%	ICRA AAA
Small Industries Development Bank of India	0.41%	ICRA AAA
Small Industries Development Bank of India	0.21%	ICRA AAA
LIC Housing Finance Limited	0.16%	CARE AAA
Government Bond	1.78%	
7.59% GOI(MD 11/01/2026)	1.78%	SOV
State Government bond	1.77%	
8.38% RAJASTHAN 27JAN2026 SDL	0.43%	SOV
8.38% HARYANA 27JAN26 SDL	0.40%	SOV
8.39 % MADHYA PRADESH 27JAN2026 SDL	0.24%	SOV
8.28% KARNATAKA 06MAR2026 SDL	0.21%	SOV
8.36% MAHARASHTRA 27JAN26 SDL	0.21%	SOV
8.38% KARNATAKA 27JAN2026 SDL	0.11%	SOV
8.39% ANDHRA PRADESH 27JAN2026 SDL	0.11%	SOV
8.27% KARNATAKA 13JAN2026 SDL	0.05%	SOV
Alternative Investment Funds (AIF)	0.29%	
Corporate Debt Market Development Fund	0.29%	
Cash & Current Assets	-13.14%	
Total Net Assets	100.00%	





Aditya Birla Sun Life Liquid Fund

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



Savings Solutions



Investment Performance

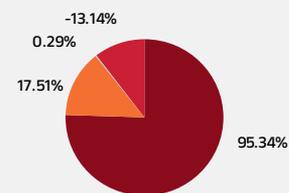
NAV as on December 31, 2025: ₹ 433.0068

Inception - June 16, 1997	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Liquid Fund	6.96%	5.79%	6.97%	6.52%
Value of Std Investment of ₹ 10,000	43301	13249	12241	10652
Benchmark - NIFTY Liquid Index A-I	7.01%	5.86%	7.01%	6.50%
Value of Std Investment of ₹ 10,000	43753	13294	12256	10650
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.01%	5.64%	6.88%	6.26%
Value of Std Investment of ₹ 10,000	35615	13159	12212	10626

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 4. Refer annexure on page no. 198-199 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



■ AAA ■ SOV ■ Unrated ■ Cash & Current Assets



NAV of Plans / Options (₹)

	Regular Plan	Retail Plan [@]	Institutional Plan	Direct Plan
Growth	433.0068	702.6802	721.0953	438.5124
IDCW[‡]:	113.5920	-	-	149.2074
Weekly IDCW[‡]:	100.3263	-	108.2951	100.3283
Daily IDCW[‡]:	100.1950	163.6940	108.0230	100.1950

[‡]Income Distribution cum capital withdrawal

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

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



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<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 Category

Money Market Fund

Investment Style



Scheme Rating

[ICRA]A1+mfs/ Care A1+ mfs



INVEST NOW

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

14.6 years, 8.9 years, 4.9 years

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

Entry Load Nil
Exit Load Nil

AUM

Monthly Average AUM ₹ 28839.57 Crores
AUM as on last day* ₹ 24796.97 Crores

*Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 2,651.73 Crs as on December 31, 2025.

Total Expense Ratio (TER)

Regular 0.37%
Direct 0.22%

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

SIP

Monthly: Minimum ₹ 1000/-

Other Parameters

Modified Duration	0.53 years
Average Maturity	0.53 years
Yield to Maturity	6.62%
Macaulay Duration	0.53 years
Portfolio Turnover	1.65

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	99.97%	
HDFC Bank Limited	4.34%	ICRA A1+
Indian Bank	4.17%	CRISIL A1+
IndusInd Bank Limited	2.84%	CRISIL A1+
Bank of Baroda	2.75%	IND A1+
Small Industries Development Bank of India	2.66%	CRISIL A1+
JSW Energy Limited	2.18%	ICRA A1+
Bank of Baroda	2.04%	CARE A1+
Indian Bank	1.73%	CRISIL A1+
Axis Bank Limited	1.60%	ICRA A1+
Highways Infrastructure Trust	1.59%	CRISIL A1+
Bank of Baroda	1.55%	CARE A1+
Bank of India	1.42%	CRISIL A1+
Bank of Baroda	1.42%	CARE A1+
IndusInd Bank Limited	1.42%	CRISIL A1+
Kotak Mahindra Bank Limited	1.40%	CRISIL A1+
Indian Bank	1.38%	CRISIL A1+
Axis Bank Limited	1.37%	CRISIL A1+
SMFG India Credit Co. Ltd.	1.24%	ICRA A1+
Axis Bank Limited	1.21%	ICRA A1+
Small Industries Development Bank of India	1.21%	CRISIL A1+
Small Industries Development Bank of India	1.12%	CRISIL A1+
Embassy Office Parks REIT	1.09%	CRISIL A1+
Power Finance Corporation Limited	1.07%	ICRA A1+
Bank of India	1.07%	CRISIL A1+
The Federal Bank Limited	1.07%	CRISIL A1+
Indian Bank	1.06%	CRISIL A1+
IDBI Bank Limited	1.06%	ICRA A1+
AU Small Finance Bank Limited	1.06%	CRISIL A1+
Mashreqbank PSC/India	1.06%	CRISIL A1+
HDFC Bank Limited	1.05%	ICRA A1+
Bharti Telecom Limited	0.90%	ICRA A1+
Indian Bank	0.89%	CRISIL A1+
HDFC Bank Limited	0.89%	ICRA A1+
Kotak Mahindra Prime Limited	0.89%	ICRA A1+
IDBI Bank Limited	0.89%	ICRA A1+
ICICI Securities Limited	0.89%	ICRA A1+
Deutsche Investments India Private Limited	0.88%	ICRA A1+
Motilal Oswal Financial Services Limited	0.88%	ICRA A1+
AU Small Finance Bank Limited	0.87%	CRISIL A1+
AU Small Finance Bank Limited	0.86%	CRISIL A1+
Karur Vysya Bank Ltd/The	0.86%	CRISIL A1+
Axis Bank Limited	0.80%	ICRA A1+

Issuer	% to Net Assets	Rating
ICICI Securities Primary Dealership Limited	0.72%	ICRA A1+
IndusInd Bank Limited	0.72%	CRISIL A1+
Hero Fincorp Limited	0.72%	ICRA A1+
ICICI Securities Limited	0.72%	ICRA A1+
Tata Capital Housing Finance Limited	0.72%	ICRA A1+
Union Bank of India	0.71%	ICRA A1+
Cholamandalam Investment and Finance Company Limited	0.71%	ICRA A1+
Bajaj Housing Finance Limited	0.71%	CRISIL A1+
Embassy Office Parks REIT	0.71%	CRISIL A1+
Barclays Invest & Loans India Limited	0.71%	ICRA A1+
Infina Finance Private Limited	0.71%	ICRA A1+
HDFC Bank Limited	0.70%	ICRA A1+
Bharti Telecom Limited	0.69%	ICRA A1+
Small Industries Development Bank of India	0.69%	CRISIL A1+
Bank of Baroda	0.69%	CARE A1+
Bank of Baroda	0.69%	CARE A1+
Small Industries Development Bank of India	0.69%	CRISIL A1+
CTBC Bank Limited	0.69%	ICRA A1+
Deutsche Investments India Private Limited	0.68%	ICRA A1+
Bahadur Chand Investments Pvt Limited	0.68%	ICRA A1+
GIC Housing Finance Limited	0.63%	ICRA A1+
Cholamandalam Investment and Finance Company Limited	0.60%	CRISIL A1+
Muthoot Finance Limited	0.54%	ICRA A1+
SMFG India Credit Co. Ltd.	0.54%	ICRA A1+
Bahadur Chand Investments Pvt Limited	0.54%	ICRA A1+
DCB Bank Limited	0.54%	CRISIL A1+
CTBC Bank Limited	0.54%	ICRA A1+
Hero Fincorp Limited	0.54%	ICRA A1+
AU Small Finance Bank Limited	0.54%	CRISIL A1+
Bank of Baroda	0.53%	IND A1+
GIC Housing Finance Limited	0.53%	CRISIL A1+
REC Limited	0.53%	ICRA A1+
Canara Bank	0.53%	ICRA A1+
Julius Baer Capital India Private Limited	0.53%	ICRA A1+
Deutsche Investments India Private Limited	0.53%	ICRA A1+
Truhome Finance Ltd	0.53%	ICRA A1+
Motilal Oswal Home Finance Ltd	0.53%	ICRA A1+
AU Small Finance Bank Limited	0.52%	CRISIL A1+
Small Industries Development Bank of India	0.51%	CRISIL A1+
LIC Housing Finance Limited	0.45%	ICRA A1+
LIC Housing Finance Limited	0.45%	ICRA A1+
Export Import Bank of India	0.44%	ICRA A1+
Mahindra Rural Housing Finance Limited	0.44%	CRISIL A1+





Aditya Birla Sun Life Money Manager Fund

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



Savings Solutions

Issuer	% to Net Assets	Rating
Muthoot Finance Limited	0.43%	ICRA A1+
Union Bank of India	0.42%	ICRA A1+
Hero Fincorp Limited	0.36%	ICRA A1+
CTBC Bank Limited	0.36%	ICRA A1+
HSBC InvestDirect Financial Services India Ltd	0.36%	CRISIL A1+
Hero Fincorp Limited	0.36%	ICRA A1+
Muthoot Finance Limited	0.36%	ICRA A1+
The Federal Bank Limited	0.36%	CRISIL A1+
Deutsche Investments India Private Limited	0.36%	ICRA A1+
Small Industries Development Bank of India	0.36%	CRISIL A1+
Nuvama Wealth Finance Ltd	0.36%	CRISIL A1+
Axis Bank Limited	0.36%	ICRA A1+
DCB Bank Limited	0.35%	CRISIL A1+
Sundaram Home Finance Limited	0.35%	ICRA A1+
Mahindra Rural Housing Finance Limited	0.35%	CRISIL A1+
Barclays Invest & Loans India Limited	0.35%	ICRA A1+
Barclays Invest & Loans India Limited	0.35%	ICRA A1+
Motilal Oswal Financial Services Limited	0.35%	ICRA A1+
Axis Bank Limited	0.35%	ICRA A1+
Mahindra Rural Housing Finance Limited	0.34%	CRISIL A1+
Indian Bank	0.34%	CRISIL A1+
Motilal Oswal Financial Services Limited	0.30%	ICRA A1+
Birla Group Holdings Private Limited	0.27%	ICRA A1+
HSBC InvestDirect Financial Services India Ltd	0.27%	CRISIL A1+
IDFC First Bank Limited	0.27%	CRISIL A1+
HSBC InvestDirect Financial Services India Ltd	0.27%	CRISIL A1+
Standard Chartered Capital Limited	0.27%	ICRA A1+
Standard Chartered Capital Limited	0.26%	ICRA A1+
HSBC InvestDirect Financial Services India Ltd	0.25%	CRISIL A1+
Muthoot Finance Limited	0.18%	ICRA A1+
Julius Baer Capital India Private Limited	0.18%	ICRA A1+
Standard Chartered Capital Limited	0.18%	ICRA A1+
Sundaram Finance Limited	0.18%	ICRA A1+
Axis Securities Limited	0.18%	ICRA A1+
AU Small Finance Bank Limited	0.18%	CARE A1+
Hero Housing Finance Ltd	0.18%	ICRA A1+
360 ONE Prime Ltd	0.18%	ICRA A1+
Hero Housing Finance Ltd	0.18%	ICRA A1+
Muthoot Finance Limited	0.18%	ICRA A1+
National Bank For Agriculture and Rural Development	0.18%	ICRA A1+
HDFC Bank Limited	0.18%	ICRA A1+
HDFC Bank Limited	0.18%	ICRA A1+
HDFC Bank Limited	0.18%	ICRA A1+

Issuer	% to Net Assets	Rating
Hero Housing Finance Ltd	0.17%	ICRA A1+
AU Small Finance Bank Limited	0.17%	CRISIL A1+
Infina Finance Private Limited	0.17%	ICRA A1+
Hero Fincorp Limited	0.09%	ICRA A1+
National Bank For Agriculture and Rural Development	0.09%	ICRA A1+
National Bank For Agriculture and Rural Development	0.09%	ICRA A1+
National Bank For Agriculture and Rural Development	0.04%	ICRA A1+
TREASURY BILLS	6.06%	
Government of India	1.81%	SOV
Government of India	1.40%	SOV
Government of India	0.87%	SOV
Government of India	0.79%	SOV
Government of India	0.64%	SOV
Government of India	0.50%	SOV
Government of India	0.04%	SOV
Government of India	0.02%	SOV
State Government bond	4.99%	
7.49% GUJARAT 28SEP2026 SDL	1.20%	SOV
7.57% GUJARAT 09NOV2026 SDL	0.87%	SOV
7.03% CHHATTISGARH 28AUG2026 SDL	0.46%	SOV
8.53% UTTAR PRADESH 10FEB26 SDL	0.46%	SOV
6.04% GUJARAT 20OCT2026 SDL	0.27%	SOV
7.98% KERALA 11MAY2026 SDL	0.24%	SOV
7.63% UTTAR PRADESH 09AUG2026 SDL	0.18%	SOV
8.05% GUJARAT 15JUN2026 SDL	0.18%	SOV
8.39% UTTAR PRADESH 27JAN2026 SDL	0.18%	SOV
7.14% KARNATAKA 13OCT2026 SDL	0.16%	SOV
8.19% RAJASTHAN UDAY 23JUN2026 SDL	0.13%	SOV
7.85% ANDHRA PRADESH 13JUL2026 SDL	0.13%	SOV
HARYANA 08.18% 15JUN2026 SDL	0.13%	SOV
7.98% GUJARAT 11MAY26 SDL	0.11%	SOV
7.37% TAMIL NADU 14SEP2026 SDL	0.09%	SOV
7.22% MAHARASHTRA 26OCT26 SDL	0.08%	SOV
7.38% RAJASTHAN 14SEP2026 SDL	0.07%	SOV
7.4% JHARKHAND 09NOV2026 SDL	0.04%	SOV
Government Bond	3.68%	
5.63% GOI 12APR2026	2.81%	SOV
7.59% GOI(MD 11/01/2026)	0.87%	SOV
Alternative Investment Funds (AIF)	0.27%	
Corporate Debt Market Development Fund	0.27%	
Cash & Current Assets	-14.98%	
Total Net Assets	100.00%	

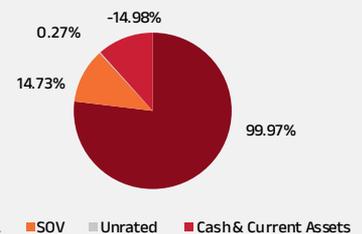
Investment Performance

NAV as on December 31, 2025: ₹ 382.1411

	Since Inception	5 Years	3 Years	1 Year
Inception - June 05, 2003				
Aditya Birla Sun Life Money Manager Fund	7.44%	6.24%	7.52%	7.39%
Value of Std Investment of ₹ 10,000	38214	13536	12434	10739
Benchmark - CRISIL Money Market A-I Index				
Value of Std Investment of ₹ 10,000	7.16%	6.04%	7.17%	6.73%
Value of Std Investment of ₹ 10,000	36354	13412	12313	10673
Additional Benchmark - CRISIL 1 Year T-Bill Index				
Value of Std Investment of ₹ 10,000	6.27%	5.64%	6.88%	6.26%
Value of Std Investment of ₹ 10,000	31111	13159	12214	10626

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 11. Total Schemes managed by Mr. Kaustubh Gupta is 11. Total Schemes managed by Mr. Mohit Sharma is 15. Total Schemes managed by Mr. Anuj Jain is 1. Refer annexure on page no. 198-199 to know more on performance of schemes managed by Fund Managers. Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Retail Plan*	Direct Plan
Growth	382.1411	470.9997	387.3769
Daily IDCW²:	100.0200	100.0150	100.0200
Weekly IDCW²:	100.1804	103.8558	100.1825

¹Income Distribution cum capital withdrawal

²The 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.

Data as on December 31, 2025 unless otherwise specified



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.

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

14.6 years, 8.9 years

SIP

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

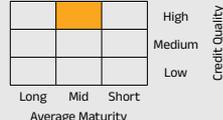
Fund Category

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	₹	15506.60	Crores
AUM as on last day	₹	13565.04	Crores

Total Expense Ratio (TER)

Regular	1.24%
Direct	0.42%

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



Other Parameters

Modified Duration	1.04 years
Average Maturity	1.20 years
Yield to Maturity	7.01%
Macaulay Duration	1.11 years
Portfolio Turnover	1.17

Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Fixed rates bonds - Corporate	65.47%	
Bharti Telecom Limited	5.99%	CRISIL AAA
Jtqm Metal Traders Pvt Ltd	2.92%	CRISIL AA
Jubilant Bevcro Ltd	2.77%	CRISIL AA
REC Limited	2.63%	ICRA AAA
Small Industries Development Bank of India	2.02%	CRISIL AAA
Indian Railway Finance Corporation Limited	1.98%	ICRA AAA
360 ONE Prime Ltd	1.86%	ICRA AA
Tata Capital Housing Finance Limited	1.85%	ICRA AAA
Small Industries Development Bank of India	1.85%	CRISIL AAA
ICICI Home Finance Company Limited	1.80%	CRISIL AAA
National Bank for Financing Infrastructure and Dev	1.65%	ICRA AAA
National Bank For Agriculture and Rural Development	1.65%	ICRA AAA
REC Limited	1.48%	ICRA AAA
Poonawalla Fincorp Limited	1.44%	CRISIL AAA
LIC Housing Finance Limited	1.43%	CRISIL AAA
REC Limited	1.34%	ICRA AAA
Vedanta Limited	1.31%	CRISIL AA
Embassy Office Parks REIT	1.31%	CRISIL AAA
Aditya Birla Housing Finance Limited	1.29%	ICRA AAA
Knowledge Realty Trust	1.13%	CRISIL AAA
Small Industries Development Bank of India	1.10%	CRISIL AAA
Poonawalla Fincorp Limited	1.03%	CRISIL AAA
Piramal Finance Limited	0.96%	ICRA AA
Muthoot Finance Limited	0.95%	ICRA AA+
Hinduja Leyland Finance Limited	0.95%	CRISIL AA+
Small Industries Development Bank of India	0.93%	CRISIL AAA
Hinduja Leyland Finance Limited	0.93%	CRISIL AA+
Power Finance Corporation Limited	0.93%	ICRA AAA
REC Limited	0.92%	ICRA AAA
Tata Capital Housing Finance Limited	0.75%	ICRA AAA
Tata Capital Limited	0.75%	ICRA AAA
Jio Credit Ltd	0.74%	CRISIL AAA
Housing & Urban Development Corporation Limited	0.73%	ICRA AAA
Aditya Birla Finance Limited	0.70%	ICRA AAA
SMFG India Home Finance Company Limited	0.67%	CARE AAA
HDB Financial Services Limited	0.57%	CRISIL AAA
LIC Housing Finance Limited	0.56%	CRISIL AAA
REC Limited	0.55%	CARE AAA
REC Limited	0.55%	CRISIL AAA
Small Industries Development Bank of India	0.51%	CRISIL AAA

Issuer	% to Net Assets	Rating
Hinduja Leyland Finance Limited	0.48%	CRISIL AA+
Aditya Birla Housing Finance Limited	0.45%	ICRA AAA
JSW Energy Limited	0.45%	ICRA AA
Hero Housing Finance Ltd	0.44%	ICRA AA+
REC Limited	0.44%	ICRA AAA
RJ Corp Ltd	0.39%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.37%	CRISIL AAA
Tata Capital Housing Finance Limited	0.37%	ICRA AAA
SMFG India Home Finance Company Limited	0.37%	CRISIL AAA
Piramal Finance Limited	0.37%	CARE AA
Small Industries Development Bank of India	0.37%	CRISIL AAA
REC Limited	0.37%	ICRA AAA
Small Industries Development Bank of India	0.37%	CRISIL AAA
REC Limited	0.37%	ICRA AAA
Tata Capital Housing Finance Limited	0.37%	ICRA AAA
Sikka Ports and Terminals Limited	0.37%	CRISIL AAA
Small Industries Development Bank of India	0.30%	CRISIL AAA
Bharti Telecom Limited	0.23%	CARE AAA
Bharti Telecom Limited	0.21%	CRISIL AAA
Indian Railway Finance Corporation Limited	0.19%	ICRA AAA
National Bank For Agriculture and Rural Development	0.19%	ICRA AAA
HDB Financial Services Limited	0.19%	CRISIL AAA
REC Limited	0.19%	ICRA AAA
JSW Energy Limited	0.19%	ICRA AA
REC Limited	0.19%	ICRA AAA
National Bank For Agriculture and Rural Development	0.18%	ICRA AAA
REC Limited	0.18%	ICRA AAA
Hero Housing Finance Ltd	0.18%	ICRA AA+
Small Industries Development Bank of India	0.18%	ICRA AAA
JSW Energy Limited	0.18%	ICRA AA
Summit Digital Infrastructure Private Limited	0.15%	CRISIL AAA
Embassy Office Parks REIT	0.13%	CRISIL AAA
Bharti Telecom Limited	0.11%	CARE AAA
L&T Finance Limited	0.11%	IND AAA
Mindspace Business Parks REIT	0.11%	ICRA AAA
National Bank For Agriculture and Rural Development	0.11%	ICRA AAA
Kotak Mahindra Prime Limited	0.07%	ICRA AAA
Tata Projects Limited	0.04%	CRISIL AA
National Bank For Agriculture and Rural Development	0.02%	ICRA AAA
National Bank For Agriculture and Rural Development	0.02%	ICRA AAA
Money Market Instruments	25.80%	

An open ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between 6 months and 12 months. A relatively low interest rate risk and moderate credit risk.



Issuer	% to Net Assets	Rating
Kotak Mahindra Bank Limited	3.65%	CRISIL A1+
Canara Bank	3.65%	ICRA A1+
Small Industries Development Bank of India	3.14%	CRISIL A1+
Canara Bank	1.80%	ICRA A1+
Axis Bank Limited	1.77%	ICRA A1+
Axis Bank Limited	1.75%	ICRA A1+
Bank of Baroda	1.41%	CARE A1+
Small Industries Development Bank of India	1.40%	CRISIL A1+
Axis Bank Limited	1.39%	CRISIL A1+
Export Import Bank of India	1.20%	ICRA A1+
HDFC Bank Limited	0.90%	ICRA A1+
Power Finance Corporation Limited	0.72%	ICRA A1+
Union Bank of India	0.72%	ICRA A1+
Indian Bank	0.72%	CRISIL A1+
Small Industries Development Bank of India	0.54%	CRISIL A1+
Indian Bank	0.36%	CRISIL A1+
Axis Bank Limited	0.36%	ICRA A1+
Small Industries Development Bank of India	0.18%	CRISIL A1+
Axis Bank Limited	0.15%	ICRA A1+
TREASURY BILLS	9.67%	
Government of India	3.67%	SOV
Government of India	2.91%	SOV
Government of India	1.88%	SOV
Government of India	1.21%	SOV
SECURITISED DEBT	4.74%	
Shivshakti Securitisation Trust 2025-1	1.73%	CRISIL AAA(SO)
Radhakrishna Securitisation Trust 2025-1	1.37%	CRISIL AAA(SO)
India Universal Trust A12	1.07%	IND AAA(SO)
India Universal Trust A12	0.57%	IND AAA(SO)
Government Bond	1.66%	
5.63% GOI 12APR2026	1.66%	SOV
Floating rates notes - Corporate	1.55%	
ICICI Home Finance Company Limited	1.55%	ICRA AAA
Alternative Investment Funds (AIF)	0.26%	
Corporate Debt Market Development Fund	0.26%	
Interest Rate Swaps	-0.07%	
BNP Paribas - Indian branches	0.00%	
Standard Chartered Bank	0.00%	
BNP Paribas - Indian branches	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	

Issuer	% to Net Assets	Rating
DBS Bank Ltd/India	0.00%	
HSBC Bank	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
BNP Paribas - Indian branches	0.00%	
BNP Paribas - Indian branches	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
Standard Chartered Bank	0.00%	
BARCLAYS BANK PLC	-0.00%	
ICICI Securities Primary Dealership Limited	-0.00%	
Standard Chartered Bank	-0.00%	
ICICI Securities Primary Dealership Limited	-0.00%	
Standard Chartered Bank	-0.00%	
BARCLAYS BANK PLC	-0.00%	
HSBC Bank	-0.00%	
BNP Paribas - Indian branches	-0.00%	
DBS Bank Ltd/India	-0.00%	
BNP Paribas - Indian branches	-0.00%	
DBS Bank Ltd/India	-0.00%	
BARCLAYS BANK PLC	-0.00%	
Standard Chartered Bank	-0.00%	
BARCLAYS BANK PLC	-0.00%	
ICICI Securities Primary Dealership Limited	-0.00%	
IDFC First Bank Limited	-0.00%	
DBS Bank Ltd/India	-0.00%	
HSBC Bank	-0.00%	
BNP Paribas - Indian branches	-0.00%	
DBS Bank Ltd/India	-0.00%	
BNP Paribas - Indian branches	-0.00%	
BNP Paribas - Indian branches	-0.00%	
ICICI Securities Primary Dealership Limited	-0.00%	
DBS Bank Ltd/India	-0.00%	
ICICI Securities Primary Dealership Limited	-0.00%	
BNP Paribas - Indian branches	-0.00%	
BNP Paribas - Indian branches	-0.00%	
BNP Paribas - Indian branches	-0.00%	
Standard Chartered Bank	-0.00%	
BNP Paribas - Indian branches	-0.00%	
Standard Chartered Bank	-0.00%	
BNP Paribas - Indian branches	-0.01%	
Cash & Current Assets	-9.08%	
Total Net Assets	100.00%	

Investment Performance

NAV as on December 31, 2025: ₹ 676.3346

Inception - May 14, 1998	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Low Duration Fund	7.16%	5.70%	6.92%	6.97%
Value of Std Investment of ₹ 10,000	67633	13199	12228	10697
Benchmark - NIFTY Low Duration Debt Index A-1	NA	5.91%	7.36%	7.16%
Value of Std Investment of ₹ 10,000	NA	13329	12379	10716
Additional Benchmark - CRISIL 1 Year T-Bill Index	NA	5.64%	6.88%	6.26%
Value of Std Investment of ₹ 10,000	NA	13159	12214	10626

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 15. Refer annexure on page no. 198-199 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	Institutional Plan@	Direct Plan
Growth	676.3346	474.2246	752.2325
Daily IDCW ⁵ :	100.7656	100.7833	100.7936
IDCW ⁵ :	-	-	-

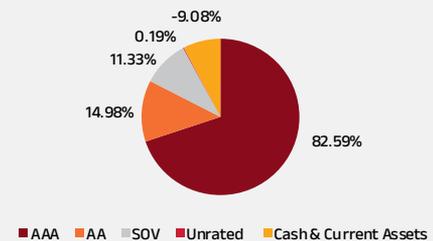
⁵Income Distribution cum capital withdrawal

⁴The 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.

Data as on December 31, 2025 unless otherwise specified

Rating Profile of Portfolio



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

14.6 years, 11.6 years, 4.9 years

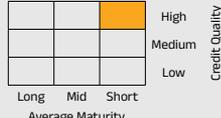
Fund Category

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	₹	24191.94	Crores
AUM as on last day	₹	23615.17	Crores

Total Expense Ratio (TER)

Regular	0.61%
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	0.47 years
Average Maturity	0.53 years
Yield to Maturity	6.81%
Macaulay Duration	0.49 years
Portfolio Turnover	1.27

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	43.83%	
Shriram Finance Ltd	2.60%	CRISIL AA+
National Bank For Agriculture and Rural Development	2.32%	CRISIL AAA
Nirma Limited	2.06%	CRISIL AA
Bharti Telecom Limited	1.69%	CRISIL AAA
Muthoot Finance Limited	1.49%	CRISIL AA+
Mankind Pharma Ltd	1.47%	CRISIL AA+
National Bank For Agriculture and Rural Development	1.29%	ICRA AAA
Avanse Financial Services Ltd	1.27%	CRISIL AA-
Power Finance Corporation Limited	1.26%	ICRA AAA
Bajaj Housing Finance Limited	1.06%	CRISIL AAA
Sk Finance Ltd	1.06%	IND AA-
Godrej Industries Limited	1.02%	ICRA AA+
Muthoot Finance Limited	1.01%	ICRA AA+
Hinduja Leyland Finance Limited	1.01%	CRISIL AA+
JSW Energy Limited	0.85%	ICRA AA
JSW Steel Limited	0.85%	ICRA AA
Muthoot Finance Limited	0.84%	ICRA AA+
Godrej Properties Limited	0.79%	ICRA AA+
National Bank For Agriculture and Rural Development	0.75%	ICRA AAA
Mindspace Business Parks REIT	0.69%	ICRA AAA
360 ONE Prime Ltd	0.64%	ICRA AA
Piramal Finance Limited	0.64%	CARE AA
GIC Housing Finance Limited	0.64%	ICRA AA+
Godrej Properties Limited	0.64%	ICRA AA+
Mindspace Business Parks REIT	0.64%	CRISIL AAA
Power Finance Corporation Limited	0.63%	ICRA AAA
REC Limited	0.63%	ICRA AAA
Vedanta Limited	0.58%	CRISIL AA
Can Fin Homes Limited	0.53%	ICRA AAA
Hinduja Housing Finance Ltd	0.53%	CARE AA+
Mankind Pharma Ltd	0.53%	CRISIL AA+
Small Industries Development Bank of India	0.53%	ICRA AAA
Knowledge Realty Trust	0.52%	CRISIL AAA
Jtpm Metal Traders Pvt Ltd	0.46%	CRISIL AA
Muthoot Finance Limited	0.43%	ICRA AA+

Issuer	% to Net Assets	Rating
SMFG India Home Finance Company Limited	0.43%	CRISIL AAA
Tata Motors Limited	0.43%	CRISIL AA+
GIC Housing Finance Limited	0.43%	ICRA AA+
Sundaram Home Finance Limited	0.43%	ICRA AAA
Arka Fincap Limited	0.43%	CRISIL AA
LIC Housing Finance Limited	0.43%	CRISIL AAA
REC Limited	0.37%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.33%	CRISIL AAA
Jubilant Bevclo Ltd	0.32%	CRISIL AA
Vedanta Limited	0.32%	CRISIL AA
Godrej Industries Limited	0.32%	ICRA AA+
Hero Housing Finance Ltd	0.32%	ICRA AA+
LIC Housing Finance Limited	0.32%	CARE AAA
REC Limited	0.32%	ICRA AAA
Nuvama Wealth Finance Ltd	0.28%	CARE AA
National Bank For Agriculture and Rural Development	0.28%	ICRA AAA
RJ Corp Ltd	0.22%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.21%	ICRA AAA
Mankind Pharma Ltd	0.21%	ICRA AA+
Aditya Birla Housing Finance Limited	0.21%	ICRA AAA
REC Limited	0.21%	ICRA AAA
LIC Housing Finance Limited	0.21%	CRISIL AAA
Reliance Life Sciences Pvt Ltd	0.21%	CARE AAA
Torrent Power Limited	0.21%	CRISIL AA+
REC Limited	0.21%	ICRA AAA
LIC Housing Finance Limited	0.21%	CRISIL AAA
REC Limited	0.21%	ICRA AAA
Bharti Telecom Limited	0.19%	CARE AAA
REC Limited	0.17%	CRISIL AAA
Godrej Industries Limited	0.17%	ICRA AA+
Torrent Power Limited	0.15%	CRISIL AA+
Torrent Power Limited	0.11%	CRISIL AA+
REC Limited	0.11%	ICRA AAA
Small Industries Development Bank of India	0.11%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.11%	CRISIL AAA
Sikka Ports and Terminals Limited	0.11%	CRISIL AAA



Issuer	% to Net Assets	Rating
Aditya Birla Finance Limited	0.11%	ICRA AAA
Jubilant Beverages Ltd	0.10%	CRISIL AA
REC Limited	0.09%	CRISIL AAA
LIC Housing Finance Limited	0.07%	CRISIL AAA
Pipeline Infrastructure Limited	0.06%	CRISIL AAA
REC Limited	0.06%	ICRA AAA
PNB Housing Finance Limited	0.04%	CRISIL AA+
Torrent Power Limited	0.04%	CRISIL AA+
Money Market Instruments	42.59%	
JSW Energy Limited	2.72%	ICRA A1+
IndusInd Bank Limited	2.47%	CRISIL A1+
Tata Teleservices Maharashtra Limited	2.39%	CRISIL A1+
Small Industries Development Bank of India	2.00%	CRISIL A1+
IDBI Bank Limited	1.85%	ICRA A1+
HDFC Bank Limited	1.72%	ICRA A1+
Tata Teleservices Maharashtra Limited	1.71%	CRISIL A1+
Reliance Jio Infocomm Limited	1.67%	CRISIL A1+
Bank of Baroda	1.46%	CARE A1+
IndusInd Bank Limited	1.44%	CRISIL A1+
Axis Bank Limited	1.40%	CRISIL A1+
Bank of Baroda	1.24%	IND A1+
JSW Energy Limited	1.04%	ICRA A1+
Small Industries Development Bank of India	1.03%	CRISIL A1+
Poonawalla Fincorp Limited	1.03%	CRISIL A1+
The Federal Bank Limited	1.03%	CRISIL A1+
Kotak Mahindra Bank Limited	1.02%	CRISIL A1+
Small Industries Development Bank of India	0.93%	CRISIL A1+
ICICI Securities Limited	0.84%	ICRA A1+
Bank of Baroda	0.83%	IND A1+
Bank of India	0.83%	CRISIL A1+
Tata Projects Limited	0.81%	CRISIL A1+
Canara Bank	0.63%	ICRA A1+
DBS Bank Ltd/India	0.63%	CRISIL A1+
ONGC Petro Additions Limited	0.63%	ICRA A1+
ONGC Petro Additions Limited	0.62%	ICRA A1+
Motilal Oswal Financial Services Limited	0.62%	ICRA A1+
Bharti Telecom Limited	0.60%	ICRA A1+
Small Industries Development Bank of India	0.60%	CRISIL A1+
Godrej Properties Limited	0.53%	ICRA A1+
CTBC Bank Limited	0.42%	ICRA A1+
Godrej Properties Limited	0.42%	ICRA A1+
ONGC Petro Additions Limited	0.42%	ICRA A1+
IndusInd Bank Limited	0.42%	CRISIL A1+
Power Finance Corporation Limited	0.42%	ICRA A1+
Export Import Bank of India	0.41%	ICRA A1+
Cholamandalam Investment and Finance Company Limited	0.41%	ICRA A1+
Standard Chartered Capital Limited	0.41%	ICRA A1+
Axis Bank Limited	0.41%	ICRA A1+
Tata Housing Development Company Limited	0.36%	CARE A1+
Bank of Baroda	0.30%	CARE A1+
Muthoot Finance Limited	0.30%	ICRA A1+
Nuvama Clearing Services Ltd	0.21%	ICRA A1+
HDFC Bank Limited	0.21%	ICRA A1+
Union Bank of India	0.21%	ICRA A1+
Cholamandalam Securities Ltd	0.17%	ICRA A1+
Kotak Mahindra Bank Limited	0.10%	CRISIL A1+
Small Industries Development Bank of India	0.10%	CRISIL A1+
Axis Bank Limited	0.10%	ICRA A1+
Axis Bank Limited	0.10%	ICRA A1+
Muthoot Finance Limited	0.10%	ICRA A1+
SMFG India Credit Co. Ltd.	0.10%	ICRA A1+
Muthoot Finance Limited	0.10%	ICRA A1+

Issuer	% to Net Assets	Rating
Axis Bank Limited	0.06%	CRISIL A1+
State Government bond	6.67%	
7.25% GUJARAT 07FEB2026 SDL	1.59%	SOV
8.54% BIHAR 10FEB2026 SDL	0.87%	SOV
7.35% HARYANA 14SEP26 SDL	0.64%	SOV
6.04% GUJARAT 20OCT2026 SDL	0.53%	SOV
8.28% KARNATAKA 06MAR2026 SDL	0.43%	SOV
6.18% GUJARAT 25JAN2026 SDL	0.42%	SOV
7.76% MADHYA PRADESH 01MAR27 SDL	0.26%	SOV
8.84% RAJASTHAN 12SEP28 SDL	0.22%	SOV
8.18% TN 09DEC28 SDL	0.22%	SOV
7.37% TAMIL NADU 14SEP2026 SDL	0.21%	SOV
6.48% RAJASTHAN 02MAR2027 SDL	0.21%	SOV
8.57% HARYANA 04JUL28 SDL	0.20%	SOV
8.27% TAMIL NADU 13JAN2026 SDL	0.18%	SOV
6.45% BIHAR 02JUN2027 SDL	0.13%	SOV
8.50% GUJARAT 28NOV2028 SDL	0.11%	SOV
6.89% BIHAR 23NOV2026 SDL	0.06%	SOV
8.53 % RAJASTHAN 29AUG2028 SDL	0.04%	SOV
8.44% RAJASTHAN 27JUN28 SDL	0.04%	SOV
8.44% RAJASTHAN 07MAR28 SDL	0.04%	SOV
8.13% RAJASTHAN 27MAR28 SDL	0.04%	SOV
6.97% MAHARASHTRA 18FEB2028 SDL	0.04%	SOV
7.29% BIHAR 28DEC2026 SDL	0.04%	SOV
8.11% CHATTISGARH 31JAN28 SDL	0.02%	SOV
7.28% HARYANA SDL 28Dec2026	0.02%	SOV
6.89% NAGALAND 23NOV2026 SDL	0.02%	SOV
6.62 % CHHATTISGARH 27OCT2028 SDL	0.02%	SOV
6.55% ANDHRA PRADESH 27MAY28 SDL	0.02%	SOV
TREASURY BILLS	5.20%	
Government of India	1.05%	SOV
Government of India	1.02%	SOV
Government of India	0.83%	SOV
Government of India	0.78%	SOV
Government of India	0.76%	SOV
Government of India	0.62%	SOV
Government of India	0.14%	SOV
Floating rates notes - Corporate	1.14%	
ICICI Home Finance Company Limited	1.14%	ICRA AAA
Government Bond	0.54%	
4.04% GOI FRB 04OCT2028	0.43%	SOV
6.90% INDIA SPECIAL GOI BOND 04FEB2026	0.11%	SOV
Cash Management Bills	0.52%	
Government of India	0.13%	SOV
Government of India	0.11%	SOV
Government of India	0.10%	SOV
Government of India	0.09%	SOV
Government of India	0.09%	SOV
Alternative Investment Funds (AIF)	0.24%	
Corporate Debt Market Development Fund	0.24%	
Interest Rate Swaps	-0.06%	
ICICI Bank Limited	0.00%	
HSBC Bank	0.00%	
BNP Paribas - Indian branches	0.00%	
DBS Bank Ltd/India	0.00%	
BNP Paribas - Indian branches	0.00%	
ICICI Bank Limited	0.00%	
BNP Paribas - Indian branches	0.00%	
ICICI Bank Limited	0.00%	

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
DBS Bank Ltd/India	0.00%	
BARCLAYS BANK PLC	0.00%	
BARCLAYS BANK PLC	0.00%	
Clearing Corporation of India Limited	-0.00%	
BNP Paribas - Indian branches	-0.00%	
DBS Bank Ltd/India	-0.00%	
BARCLAYS BANK PLC	-0.00%	
ICICI Bank Limited	-0.00%	
BNP Paribas - Indian branches	-0.00%	
BNP Paribas - Indian branches	-0.00%	
ICICI Bank Limited	-0.00%	
Standard Chartered Bank	-0.00%	
Clearing Corporation of India Limited	-0.00%	
BARCLAYS BANK PLC	-0.00%	
DBS Bank Ltd/India	-0.00%	
HSBC Bank	-0.00%	
BNP Paribas - Indian branches	-0.00%	
BARCLAYS BANK PLC	-0.00%	
Clearing Corporation of India Limited	-0.00%	
Clearing Corporation of India Limited	-0.00%	
BARCLAYS BANK PLC	-0.00%	
Standard Chartered Bank	-0.00%	
HSBC Bank	-0.00%	
ICICI Bank Limited	-0.00%	
BNP Paribas - Indian branches	-0.00%	
Standard Chartered Bank	-0.00%	
Clearing Corporation of India Limited	-0.00%	
Clearing Corporation of India Limited	-0.00%	
Clearing Corporation of India Limited	-0.00%	
Standard Chartered Bank	-0.00%	
HSBC Bank	-0.00%	
HSBC Bank	-0.00%	
ICICI Securities Primary Dealership Limited	-0.00%	
BARCLAYS BANK PLC	-0.00%	
DBS Bank Ltd/India	-0.00%	
Clearing Corporation of India Limited	-0.00%	

Issuer	% to Net Assets	Rating
BNP Paribas - Indian branches	-0.00%	
Clearing Corporation of India Limited	-0.00%	
Clearing Corporation of India Limited	-0.00%	
BARCLAYS BANK PLC	-0.00%	
BARCLAYS BANK PLC	-0.00%	
BNP Paribas - Indian branches	-0.00%	
BARCLAYS BANK PLC	-0.00%	
BNP Paribas - Indian branches	-0.00%	
BNP Paribas - Indian branches	-0.00%	
Standard Chartered Bank	-0.00%	
HSBC Bank	-0.00%	
BNP Paribas - Indian branches	-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%	
ICICI Securities Primary Dealership Limited	-0.00%	
BNP Paribas - Indian branches	-0.00%	
ICICI Bank Limited	-0.00%	
BNP Paribas - Indian branches	-0.00%	
Standard Chartered Bank	-0.00%	
BNP Paribas - Indian branches	-0.00%	
DBS Bank Ltd/India	-0.00%	
Standard Chartered Bank	-0.00%	
HSBC Bank	-0.00%	
Standard Chartered Bank	-0.00%	
Standard Chartered Bank	-0.00%	
HSBC Bank	-0.00%	
Cash & Current Assets	-0.67%	
Total Net Assets	100.00%	



Investment Performance

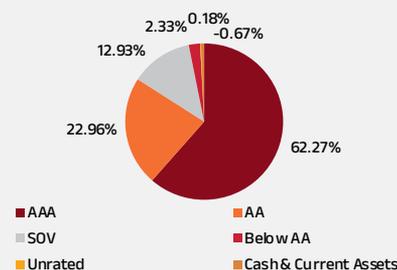
NAV as on December 31, 2025: ₹566.2700

Inception - Apr 15, 2003	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Savings Fund	7.41%	6.20%	7.46%	7.39%
Value of Std Investment of ₹ 10,000	50772	13510	12413	10739
Benchmark - NIFTY Ultra Short Duration Debt Index A-I	7.38%	6.10%	7.35%	6.98%
Value of Std Investment of ₹ 10,000	50417	13445	12376	10698
Additional Benchmark - CRISIL 1 Year T-Bill Index	5.97%	5.64%	6.88%	6.26%
Value of Std Investment of ₹ 10,000	37354	13159	12214	10626

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 198-199 to know more on performance of schemes managed by Fund Managers. Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Retail Plan [®]	Direct Plan
Growth	566.2700	-	577.1049
Daily IDCW [‡]	100.4655	-	100.4751
Weekly IDCW [‡]	100.6200	-	100.6887

[‡]Income Distribution cum capital withdrawal

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





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

11.7 years, 4.7 years

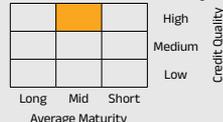
Fund Category

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	₹	12127.38	Crores
AUM as on last day ^a	₹	12375.67	Crores

^aNet assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 1,040.15 Crs as on December 31, 2025.

Total Expense Ratio (TER)

Regular	0.45%
Direct	0.24%

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

SIP

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



Other Parameters

Modified Duration	1.07 years
Average Maturity	1.78 years
Yield to Maturity	6.79%
Macaulay Duration	1.14 years
Portfolio Turnover	1.09

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	61.14%	
Bharti Telecom Limited	4.68%	CRISIL AAA
National Bank For Agriculture and Rural Development	3.70%	CRISIL AAA
National Bank For Agriculture and Rural Development	2.46%	ICRA AAA
Knowledge Realty Trust	2.24%	CRISIL AAA
REC Limited	1.69%	ICRA AAA
Embassy Office Parks REIT	1.69%	CRISIL AAA
REC Limited	1.68%	ICRA AAA
REC Limited	1.39%	ICRA AAA
SMFG India Home Finance Company Limited	1.32%	CARE AAA
Aditya Birla Housing Finance Limited	1.31%	ICRA AAA
Embassy Office Parks REIT	1.29%	CRISIL AAA
REC Limited	1.13%	ICRA AAA
Axis Finance Limited	1.13%	CRISIL AAA
Poonawalla Fincorp Limited	1.12%	CRISIL AAA
Axis Finance Limited	1.12%	CRISIL AAA
NHPC Limited	1.11%	CARE AAA
REC Limited	1.04%	ICRA AAA
LIC Housing Finance Limited	1.02%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.98%	ICRA AAA
National Bank For Agriculture and Rural Development	0.94%	ICRA AAA
Poonawalla Fincorp Limited	0.93%	CRISIL AAA
Bajaj Housing Finance Limited	0.91%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	0.83%	ICRA AAA
REC Limited	0.78%	ICRA AAA
Small Industries Development Bank of India	0.76%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.76%	ICRA AAA
Nexus Select Trust	0.75%	ICRA AAA
Bajaj Housing Finance Limited	0.74%	CRISIL AAA
Power Grid Corporation of India Limited	0.74%	ICRA AAA
REC Limited	0.71%	ICRA AAA
Small Industries Development Bank of India	0.70%	CRISIL AAA
ICICI Home Finance Company Limited	0.68%	CRISIL AAA
Mindspace Business Parks REIT	0.62%	ICRA AAA
REC Limited	0.60%	ICRA AAA
National Bank For Agriculture and Rural Development	0.57%	ICRA AAA
HDB Financial Services Limited	0.56%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.56%	ICRA AAA

Issuer	% to Net Assets	Rating
Kotak Mahindra Investments Limited	0.56%	ICRA AAA
National Bank For Agriculture and Rural Development	0.56%	ICRA AAA
Tata Capital Housing Finance Limited	0.53%	CRISIL AAA
Tata Capital Housing Finance Limited	0.49%	ICRA AAA
Tata Capital Limited	0.45%	ICRA AAA
Small Industries Development Bank of India	0.40%	CRISIL AAA
Bajaj Housing Finance Limited	0.39%	CRISIL AAA
RJ Corp Ltd	0.39%	CRISIL AAA
Jamnagar Utilities & Power Private Limited	0.38%	CRISIL AAA
Aditya Birla Housing Finance Limited	0.38%	ICRA AAA
Tata Capital Limited	0.38%	ICRA AAA
LIC Housing Finance Limited	0.38%	CRISIL AAA
HDB Financial Services Limited	0.38%	CRISIL AAA
Bajaj Finance Limited	0.38%	CRISIL AAA
Reliance Life Sciences Pvt Ltd	0.38%	CARE AAA
Power Finance Corporation Limited	0.37%	ICRA AAA
Reliance Life Sciences Pvt Ltd	0.37%	CARE AAA
REC Limited	0.37%	CRISIL AAA
L&T Finance Limited	0.37%	ICRA AAA
Sikka Ports and Terminals Limited	0.37%	CRISIL AAA
Kotak Mahindra Prime Limited	0.37%	CRISIL AAA
REC Limited	0.37%	ICRA AAA
Indian Railway Finance Corporation Limited	0.37%	ICRA AAA
Tata Capital Housing Finance Limited	0.34%	ICRA AAA
LIC Housing Finance Limited	0.26%	CRISIL AAA
REC Limited	0.26%	ICRA AAA
National Housing Bank	0.22%	CRISIL AAA
Power Grid Corporation of India 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
SMFG India Home Finance Company Limited	0.19%	CRISIL AAA
Indian Railway Finance Corporation Limited	0.19%	ICRA AAA
Power Grid Corporation of India Limited	0.19%	CRISIL AAA
Indian Railway Finance Corporation Limited	0.19%	ICRA AAA
REC Limited	0.19%	ICRA AAA
Tata Capital Housing Finance Limited	0.19%	ICRA AAA
Housing & Urban Development Corporation Limited	0.19%	ICRA AAA

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



Issuer	% to Net Assets	Rating
National Bank For Agriculture and Rural Development	0.19%	CRISIL AAA
Kotak Mahindra Prime Limited	0.19%	CRISIL AAA
National Housing Bank	0.19%	CRISIL AAA
Mindspace Business Parks REIT	0.19%	CRISIL AAA
Bajaj Finance Limited	0.19%	CRISIL AAA
ICICI Home Finance Company Limited	0.19%	CRISIL AAA
National Bank for Financing Infrastructure and Dev	0.19%	ICRA AAA
REC Limited	0.19%	ICRA AAA
National Housing Bank	0.18%	CARE AAA
Small Industries Development Bank of India	0.15%	CRISIL AAA
Kotak Mahindra Prime Limited	0.15%	CRISIL AAA
Aditya Birla Finance Limited	0.15%	ICRA AAA
Power Finance Corporation Limited	0.15%	ICRA AAA
Embassy Office Parks REIT	0.14%	CRISIL AAA
Tata Capital Housing Finance Limited	0.11%	ICRA AAA
HDB Financial Services Limited	0.11%	CRISIL AAA
LIC Housing Finance Limited	0.11%	CRISIL AAA
Bajaj Finance Limited	0.11%	CRISIL AAA
Highways Infrastructure Trust	0.09%	CRISIL AAA
Tata Capital Housing Finance Limited	0.08%	ICRA AAA
LIC Housing Finance Limited	0.07%	CRISIL AAA
Kotak Mahindra Investments Limited	0.05%	CRISIL AAA
REC Limited	0.04%	CRISIL AAA
Small Industries Development Bank of India	0.04%	CRISIL AAA
Tata Capital Housing Finance Limited	0.04%	ICRA AAA
HDFC Bank Limited	0.04%	ICRA AAA
Toyota Financial Services India Ltd	0.04%	ICRA AAA
National Bank For Agriculture and Rural Development	0.03%	CRISIL AAA
REC Limited	0.02%	ICRA AAA
Bajaj Finance Limited	0.01%	CRISIL AAA
Cube Highways Trust	0.00%	ICRA AAA
Money Market Instruments	19.13%	
Canara Bank	1.45%	ICRA A1+
Union Bank of India	1.45%	ICRA A1+
Axis Bank Limited	1.42%	ICRA A1+
Small Industries Development Bank of India	1.41%	CRISIL A1+
Bank of Baroda	1.41%	CARE A1+
Punjab National Bank	1.29%	ICRA A1+
Small Industries Development Bank of India	0.92%	CRISIL A1+
Union Bank of India	0.91%	ICRA A1+
HDFC Bank Limited	0.89%	ICRA A1+
HDFC Bank Limited	0.88%	ICRA A1+
HDFC Bank Limited	0.74%	ICRA A1+
Standard Chartered Capital Limited	0.72%	ICRA A1+
Kotak Mahindra Bank Limited	0.71%	CRISIL A1+
Small Industries Development Bank of India	0.71%	CRISIL A1+
Small Industries Development Bank of India	0.53%	CRISIL A1+
Bank of Baroda	0.53%	CARE A1+
Union Bank of India	0.37%	ICRA A1+
HDFC Bank Limited	0.36%	ICRA A1+
Punjab National Bank	0.36%	ICRA A1+
HDFC Bank Limited	0.36%	ICRA A1+
HDFC Bank Limited	0.36%	ICRA A1+
Small Industries Development Bank of India	0.35%	CRISIL A1+
Small Industries Development Bank of India	0.25%	CRISIL A1+
Union Bank of India	0.22%	ICRA A1+
Canara Bank	0.18%	CRISIL A1+
Small Industries Development Bank of India	0.18%	CRISIL A1+
Axis Bank Limited	0.18%	ICRA A1+
Government Bond	9.66%	
4.70% INDIA GOVT BOND 22SEP2033 FRB	5.57%	SOV
7.02% GOVERNMENT OF INDIA 18JUN31 G-SEC	0.84%	SOV
6.28% GOVERNMENT OF INDIA 14JUL32 G-SEC	0.81%	SOV
4.45% GOI FRB 30OCT2034	0.64%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	0.50%	SOV

Issuer	% to Net Assets	Rating
7.17% GOI (MD 08/01/2028)	0.42%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.23%	SOV
7.26% GOI 22AUG2032	0.15%	SOV
6.99% GOVERNMENT OF INDIA 17APR26	0.14%	SOV
7.02% GOVERNMENT OF INDIA 27MAY27 G-SEC	0.10%	SOV
7.32% GOI BOND 13NOV2030	0.09%	SOV
7.10% GOVERNMENT OF INDIA 18APR29	0.08%	SOV
6.75% GOI 23-Dec-2029	0.04%	SOV
7.04% GOVERNMENT OF INDIA 03JUN29 G-SEC	0.03%	SOV
5.63% GOI 12APR2026	0.02%	SOV
SECURITISED DEBT	3.89%	
Radhakrishna Securitisation Trust 2025-1	1.06%	CRISIL AAA(SO)
India Universal Trust AI2	0.59%	IND AAA(SO)
India Universal Trust AL1	0.56%	IND AAA(SO)
First Business Receivables Trust	0.56%	IND AAA(SO)
India Universal Trust AI2	0.47%	IND AAA(SO)
India Universal Trust AI2	0.26%	IND AAA(SO)
India Universal Trust AL1	0.25%	IND AAA(SO)
India Universal Trust AL1	0.15%	IND AAA(SO)
Cash Management Bills	1.22%	
Government of India	0.13%	SOV
Government of India	0.13%	SOV
Government of India	0.12%	SOV
Government of India	0.12%	SOV
Government of India	0.11%	SOV
Government of India	0.09%	SOV
Government of India	0.09%	SOV
Government of India	0.08%	SOV
Government of India	0.08%	SOV
Government of India	0.07%	SOV
Government of India	0.07%	SOV
Government of India	0.06%	SOV
Government of India	0.04%	SOV
Government of India	0.03%	SOV
Floating rates notes - Corporate	0.90%	
ICICI Home Finance Company Limited	0.90%	ICRA AAA
State Government bond	0.67%	
6.90% KARNATAKA 03OCT2027 SDL	0.15%	SOV
7.05% Gujarat SGS 14Aug2028	0.11%	SOV
6.2% RAJASTHAN 29JUL27 SDL	0.11%	SOV
7.18% TAMIL NADU SDL 26JUL2027	0.06%	SOV
8.27% TAMIL NADU 13JAN2026 SDL	0.04%	SOV
8.55% UTTAR PRADESH 04OCT2026 SDL	0.03%	SOV
8.43% UTTAR PRADESH 04OCT2026 SDL	0.02%	SOV
7.08% ANDHRAPRADESH SDL 14Dec2026	0.02%	SOV
8.58% UTTAR PRADESH -09MAR26 SDL	0.01%	SOV
8.55% MADHYA PRADESH 04JUL2028 SDL	0.01%	SOV
8.51% MAHARASHTRA 09MAR26 SDL	0.01%	SOV
8.63% RAJASTHAN 03SEP2028 SDL	0.01%	SOV
8.12% RAJASTHAN 10APR2029 SDL	0.01%	SOV
8.02% TELANGANA 11MAY26 SDL	0.01%	SOV
6.9% ANDHRA 22APR2027 SDL	0.01%	SOV
7.62% TAMIL NADU 29MAR2027 SDL	0.01%	SOV
8.28% Tamilnadu SDL (MD 14/03/2028)	0.01%	SOV
7.86% KARNATAKA 15MAR27 SDL	0.00%	SOV
7.20% MAHARASHTRA 23OCT2029 SDL	0.00%	SOV
8.42% UTTAR PRADESH 29MAR2027 SDL	0.00%	SOV
7.21% Gujarat 09Aug2027 SDL	0.00%	SOV
7.58% TAMIL NADU 24AUG2026 SDL	0.00%	SOV
8.14% SDL Uttarakhand 27Mar2028	0.00%	SOV
8.57% RAJASTHAN 18OCT2027 SDL	0.00%	SOV
8.35% PUDUCHERRY 13MAR2027 SDL	0.00%	SOV
8.34% TAMIL NADU 28FEB28 SDL	0.00%	SOV
8.08% KARNATAKA 26DEC2028 SDL	0.00%	SOV
8.57% UTTAR PRADESH 04OCT2027 SDL	0.00%	SOV

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.



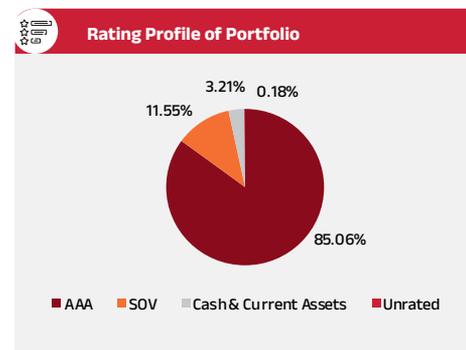
Savings Solutions

Issuer	% to Net Assets	Rating
8.41% KERALA 01AUG2028 SDL	0.00%	SOV
7.64% HARYANA 01NOV2027 SDL	0.00%	SOV
8.60% RAJASTHAN 06NOV2028 SDL	0.00%	SOV
7.75% GUJARAT 13DEC2027 SDL	0.00%	SOV
7.55% Karnataka 25Oct2027 SDL	0.00%	SOV
7.96% MAHARASHTRA 29JUN2026 SDL	0.00%	SOV
8.38% Rajasthan 05Dec2028 SDL	0.00%	SOV
8.42% WEST BENGAL 07MAR2028 SDL	0.00%	SOV
7.61% TAMIL NADU 15FEB2027 SDL	0.00%	SOV
Alternative Investment Funds (AIF)	0.29%	
Corporate Debt Market Development Fund	0.29%	
Interest Rate Swaps	-0.11%	
ICICI Securities Primary Dealership Limited	0.00%	
HSBC Bank	0.00%	
HSBC Bank	0.00%	
DBS Bank Ltd/India	0.00%	
ICICI Bank Limited	0.00%	
BARCLAYS BANK PLC	0.00%	
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
BARCLAYS BANK PLC	-0.00%	
BNP Paribas - Indian branches	-0.00%	
Standard Chartered Bank	-0.00%	
IDFC First Bank Limited	-0.00%	
DBS Bank Ltd/India	-0.00%	
ICICI Securities Primary Dealership Limited	-0.00%	

Issuer	% to Net Assets	Rating
Standard Chartered 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%	
BARCLAYS BANK PLC	-0.00%	
BARCLAYS BANK PLC	-0.00%	
BNP Paribas - Indian branches	-0.00%	
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%	
HSBC Bank	-0.00%	
DBS Bank Ltd/India	-0.00%	
IDFC First Bank Limited	-0.00%	
BNP Paribas - Indian branches	-0.00%	
HSBC Bank	-0.00%	
Standard Chartered Bank	-0.00%	
DBS Bank Ltd/India	-0.00%	
HSBC Bank	-0.01%	
BNP Paribas - Indian branches	-0.01%	
Standard Chartered Bank	-0.01%	
Standard Chartered Bank	-0.01%	
BNP Paribas - Indian branches	-0.01%	
BNP Paribas - Indian branches	-0.01%	
DBS Bank Ltd/India	-0.01%	
ICICI Securities Primary Dealership Limited	-0.02%	
Cash & Current Assets	3.21%	
Total Net Assets	100.00%	

Investment Performance	NAV as on December 31, 2025: ₹ 359.3360			
	Since Inception	5 Years	3 Years	1 Year
Inception - June 05, 2003				
Aditya Birla Sun Life Floating Rate Fund	7.92%	6.28%	7.67%	7.66%
Value of Std Investment of ₹ 10,000	35934	13561	12486	10766
Benchmark - NIFTY Low Duration Debt Index A-1	7.41%	5.91%	7.36%	7.16%
Value of Std Investment of ₹ 10,000	33213	13329	12379	10716
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.17%	5.64%	6.88%	6.26%
Value of Std Investment of ₹ 10,000	27311	13159	12214	10626

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 Suvamkar is 19. Refer annexure on page no. 198-199 to know more on performance of schemes managed by Fund Managers. Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



NAV of Plans / Options (₹) [^]	Regular Plan	Retail Plan [®]	Direct Plan
Growth	359.3360	519.7343	369.6880
Daily IDCW²:	100.9378	-	100.6616
Weekly IDCW²:	101.1805	101.2991	101.2183

¹Income Distribution cum capital withdrawal

²The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Floating Rate Fund is ₹ 100/-

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



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

Fund Details

Investment Objective

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

Fund Manager

Mr. Kaustubh Gupta

Date of Allotment

March 3, 1997

Benchmark

NIFTY Corporate Bond Index A-II

Managing Fund Since

April 01, 2017

Experience in Managing the Fund

9.6 years

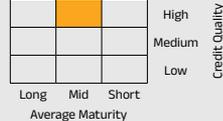
Fund Category

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	₹	30158.76	Crores
AUM as on last day	₹	29856.05	Crores

Total Expense Ratio (TER)

Regular	0.52%
Direct	0.33%
Including additional expenses and goods and service tax on management fees.	

SIP

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



INVEST NOW

Other Parameters

Modified Duration	4.90 years
Average Maturity	7.54 years
Yield to Maturity	7.12%
Macaulay Duration	5.15 years
Portfolio Turnover	1.39

Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Fixed rates bonds - Corporate	66.31%	
National Bank For Agriculture and Rural Development	4.02%	CRISIL AAA
Jamnagar Utilities & Power Private Limited	1.98%	CRISIL AAA
REC Limited	1.94%	ICRA AAA
Bharti Telecom Limited	1.94%	CRISIL AAA
Bajaj Housing Finance Limited	1.88%	CRISIL AAA
Bharti Telecom Limited	1.70%	CRISIL AAA
Bajaj Finance Limited	1.53%	CRISIL AAA
Tata Capital Limited	1.18%	ICRA AAA
L&T Finance Limited	1.14%	ICRA AAA
LIC Housing Finance Limited	1.12%	CRISIL AAA
Power Finance Corporation Limited	1.11%	ICRA AAA
LIC Housing Finance Limited	1.10%	CRISIL AAA
Power Finance Corporation Limited	1.10%	ICRA AAA
LIC Housing Finance Limited	1.09%	CRISIL AAA
Poonawalla Fincorp Limited	1.00%	CRISIL AAA
Indian Railway Finance Corporation Limited	0.96%	CRISIL AAA
Jamnagar Utilities & Power Private Limited	0.96%	CRISIL AAA
REC Limited	0.92%	ICRA AAA
Embassy Office Parks REIT	0.87%	CRISIL AAA
LIC Housing Finance Limited	0.85%	CRISIL AAA
Housing & Urban Development Corporation Limited	0.83%	ICRA AAA
Axis Bank Limited	0.83%	ICRA AAA
Indian Railway Finance Corporation Limited	0.82%	ICRA AAA
LIC Housing Finance Limited	0.80%	CRISIL AAA
Embassy Office Parks REIT	0.76%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	0.75%	CRISIL AAA
Power Finance Corporation Limited	0.67%	ICRA AAA
Power Finance Corporation Limited	0.66%	ICRA AAA
Aditya Birla Housing Finance Limited	0.64%	ICRA AAA
Bajaj Housing Finance Limited	0.63%	CRISIL AAA
Bajaj Finance Limited	0.61%	CRISIL AAA
Power Finance Corporation Limited	0.61%	ICRA AAA
Indian Railway Finance Corporation Limited	0.60%	ICRA AAA
Power Finance Corporation Limited	0.59%	ICRA AAA
Tata Capital Limited	0.59%	ICRA AAA
Power Finance Corporation Limited	0.59%	ICRA AAA
Summit Digital Infrastructure Private Limited	0.59%	CRISIL AAA
Poonawalla Fincorp Limited	0.59%	CRISIL AAA
Reliance Industries Limited	0.52%	CRISIL AAA

Issuer	% to Net Assets	Rating
Summit Digital Infrastructure Private Limited	0.51%	CRISIL AAA
Tata Capital Limited	0.51%	ICRA AAA
Mahindra & Mahindra Financial Services Limited	0.51%	ICRA AAA
Small Industries Development Bank of India	0.51%	CRISIL AAA
LIC Housing Finance Limited	0.51%	CRISIL AAA
National Housing Bank	0.51%	IND AAA
Export Import Bank of India	0.51%	ICRA AAA
REC Limited	0.50%	ICRA AAA
Indian Railway Finance Corporation Limited	0.50%	ICRA AAA
State Bank of India	0.46%	ICRA AAA
Export Import Bank of India	0.42%	ICRA AAA
National Bank For Agriculture and Rural Development	0.42%	ICRA AAA
National Bank For Agriculture and Rural Development	0.42%	IND AAA
Housing & Urban Development Corporation Limited	0.42%	ICRA AAA
ICICI Bank Limited - Tier II - Basel III	0.42%	ICRA AAA
Small Industries Development Bank of India	0.41%	CRISIL AAA
Tata Capital Limited	0.38%	ICRA AAA
REC Limited	0.38%	ICRA AAA
HDFC Bank Limited	0.36%	CRISIL AAA
Indian Renewable Energy Development Agency Ltd	0.34%	ICRA AAA
Bajaj Finance Limited	0.34%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.34%	ICRA AAA
Axis Finance Limited	0.34%	CRISIL AAA
Punjab National Bank	0.34%	CRISIL AAA
Export Import Bank of India	0.34%	ICRA AAA
Nexus Select Trust	0.34%	ICRA AAA
Power Finance Corporation Limited	0.34%	ICRA AAA
Power Grid Corporation of India Limited	0.33%	ICRA AAA
Bajaj Finance Limited	0.33%	ICRA AAA
Small Industries Development Bank of India	0.33%	CRISIL AAA
TATA COMMUNICATIONS LIMITED	0.33%	CRISIL AAA
NTPC Limited	0.33%	ICRA AAA
National Bank for Financing Infrastructure and Dev	0.33%	ICRA AAA
Indian Railway Finance Corporation Limited	0.33%	ICRA AAA
IndInfravit Trust	0.31%	ICRA AAA
Bharti Telecom Limited	0.30%	CRISIL AAA
ICICI Home Finance Company Limited	0.28%	CRISIL AAA
Pipeline Infrastructure Limited	0.28%	CRISIL AAA
LIC Housing Finance Limited	0.27%	CRISIL AAA
REC Limited	0.27%	ICRA 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	0.26%	CRISIL AAA
Mindspace Business Parks REIT	0.26%	ICRA AAA
Sundaram Home Finance Limited	0.25%	ICRA AAA
Power Finance Corporation Limited	0.25%	ICRA AAA
National Bank For Agriculture and Rural Development	0.25%	ICRA AAA
Aditya Birla Housing Finance Limited	0.25%	ICRA AAA
Housing & Urban Development Corporation Limited	0.25%	ICRA AAA
UltraTech Cement Limited	0.25%	IND AAA
Larsen & Toubro Limited	0.25%	CRISIL AAA
Bajaj Finance Limited	0.25%	CRISIL AAA
LIC Housing Finance Limited	0.23%	CRISIL AAA
Sundaram Home Finance Limited	0.23%	ICRA AAA
Sundaram Home Finance Limited	0.22%	ICRA AAA
India Grid Trust	0.22%	ICRA AAA
Housing & Urban Development Corporation Limited	0.21%	ICRA AAA
Mindspace Business Parks REIT	0.20%	ICRA AAA
Aditya Birla Finance Limited	0.19%	ICRA AAA
Pipeline Infrastructure Limited	0.17%	CRISIL AAA
Indian Railway Finance Corporation Limited	0.17%	CRISIL AAA
Aditya Birla Housing Finance Limited	0.17%	ICRA AAA
Tata Capital Limited	0.17%	ICRA AAA
Small Industries Development Bank of India	0.17%	CRISIL AAA
Summit Digital Infrastructure Private Limited	0.17%	CRISIL AAA
Kotak Mahindra Prime Limited	0.17%	CRISIL AAA
Reliance Life Sciences Pvt Ltd	0.17%	CARE AAA
Hindustan Zinc Limited	0.17%	CRISIL AAA
Power Finance Corporation Limited	0.17%	ICRA AAA
Indian Railway Finance Corporation Limited	0.17%	ICRA AAA
REC Limited	0.17%	ICRA AAA
REC Limited	0.17%	ICRA AAA
NTPC Limited	0.17%	ICRA AAA
REC Limited	0.16%	ICRA AAA
Sundaram Home Finance Limited	0.15%	ICRA AAA
Bank of Baroda	0.15%	CRISIL AAA
REC Limited	0.14%	CRISIL AAA
Bajaj Housing Finance Limited	0.14%	CRISIL AAA
Power Finance Corporation Limited	0.14%	ICRA AAA
Bharti Telecom Limited	0.13%	CRISIL AAA
SMFG India Credit Co. Ltd.	0.13%	CRISIL AAA
Summit Digital Infrastructure Private Limited	0.13%	ICRA AAA
Tata Capital Limited	0.12%	ICRA AAA
LIC Housing Finance Limited	0.12%	CRISIL AAA
NTPC Limited	0.12%	ICRA AAA
National Bank For Agriculture and Rural Development	0.11%	CRISIL AAA
Bajaj Housing Finance Limited	0.10%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.09%	ICRA AAA
Small Industries Development Bank of India	0.08%	CRISIL AAA
Power Finance Corporation Limited	0.08%	ICRA AAA
Hindustan Zinc Limited	0.08%	CRISIL AAA
HDB Financial Services Limited	0.08%	CRISIL AAA
Indian Railway Finance Corporation Limited	0.08%	ICRA AAA
Jio Credit Ltd	0.08%	CRISIL AAA
Jio Credit Ltd	0.08%	CRISIL AAA
Indian Railway Finance Corporation Limited	0.08%	ICRA AAA
Indian Railway Finance Corporation Limited	0.08%	ICRA AAA
REC Limited	0.08%	ICRA AAA
Power Grid Corporation of India Limited	0.08%	ICRA AAA
National Housing Bank	0.08%	CARE AAA
Power Finance Corporation Limited	0.08%	ICRA AAA
Embassy Office Parks REIT	0.06%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.05%	ICRA AAA
LIC Housing Finance Limited	0.05%	CRISIL AAA
Highways Infrastructure Trust	0.04%	CRISIL AAA
Cube Highways Trust	0.03%	ICRA AAA
REC Limited	0.03%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.03%	CRISIL AAA
Jamnagar Utilities & Power Private Limited	0.03%	CRISIL AAA
Power Finance Corporation Limited	0.02%	ICRA AAA

Issuer	% to Net Assets	Rating
HDFC Bank Limited	0.02%	CRISIL AAA
Bajaj Finance Limited	0.02%	CRISIL AAA
Kotak Mahindra Investments Limited	0.01%	ICRA AAA
HDB Financial Services Limited	0.01%	CRISIL AAA
Kotak Mahindra Prime Limited	0.01%	CRISIL AAA
LIC Housing Finance Limited	0.00%	CRISIL AAA
REC Limited	0.00%	CRISIL AAA
Tata Capital Housing Finance Limited	0.00%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.00%	ICRA AAA
Small Industries Development Bank of India	0.00%	CRISIL AAA
Government Bond	27.12%	
6.92% INDIA GOVT BOND 18NOV2039 GSEC	7.45%	SOV
6.68% GOI 07Jul2040	5.38%	SOV
6.33% INDIA GOVT BOND 05MAY2035 GSEC	3.61%	SOV
6.79% INDIA GOV BOND 07OCT2034 GSEC	3.53%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	2.67%	SOV
7.10% GOVT 08-Apr-2034	1.40%	SOV
6.48% GOI 06Oct2035	1.23%	SOV
4.45% GOI FRB 30OCT2034	0.53%	SOV
6.28% GOVERNMENT OF INDIA 14JUL32 G-SEC	0.33%	SOV
6.90% GOI 15-Apr-2065	0.25%	SOV
6.79% INDIA GOVT BOND 02DEC2034 GSEC	0.22%	SOV
7.09% GOI 05AUG2054	0.11%	SOV
7.09% GOVERNMENT OF INDIA 25NOV74 G-SEC	0.10%	SOV
8.60% GOI (MD 02/06/2028)	0.09%	SOV
7.26% GOI 22AUG2032	0.07%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	0.05%	SOV
GOI 06.79% 26DEC2029	0.03%	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
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
SECURITISED DEBT	1.61%	
Shivshakti Securitisation Trust 2025-1	0.40%	CRISIL AAA(SO)
Siddhivinayak Securitisation Trust 2025-1	0.38%	CRISIL AAA(SO)
Radhakrishna Securitisation Trust 2025-1	0.26%	CRISIL AAA(SO)
India Universal Trust AI2	0.25%	IND AAA(SO)
India Universal Trust AI2	0.20%	IND AAA(SO)
India Universal Trust AI2	0.11%	IND AAA(SO)
State Government bond	1.59%	
8.44% HARYANA 06MAR2034 SDL	0.36%	SOV
7.65 % BIHAR 24DEC2033 SDL	0.34%	SOV
6.94% RAJASTHAN 30JUL2035 SDL	0.32%	SOV
6.73% RAJASTHAN 25JUN2035 SDL	0.32%	SOV
7.49% RAJASTHAN 28AUG2035 SDL	0.23%	SOV
6.87% RAJASTHAN 08SEP2031 SDL	0.01%	SOV
6.91% RAJASTHAN 01SEP2031 SDL	0.00%	SOV
6.97% MAHARASHTRA 18FEB2028 SDL	0.00%	SOV
7.72% MAHARASHTRA 25MAY2034 SDL	0.00%	SOV
Cash Management Bills	0.46%	
Government of India	0.10%	SOV
Government of India	0.09%	SOV
Government of India	0.05%	SOV
Government of India	0.04%	SOV
Government of India	0.04%	SOV
Government of India	0.03%	SOV
Government of India	0.02%	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





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

11.5 years, 5.6 years

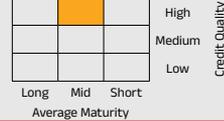
Fund Category

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	₹	10778.70	Crores
AUM as on last day	₹	10574.78	Crores

Total Expense Ratio (TER)

Regular	1.00%
Direct	0.37%

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

SIP

Monthly: Minimum ₹ 1,000/-



Other Parameters

Modified Duration	2.80 years
Average Maturity	3.57 years
Yield to Maturity	7.22%
Macaulay Duration	2.98 years
Portfolio Turnover	0.90

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	80.31%	
Bharti Telecom Limited	4.81%	CRISIL AAA
REC Limited	4.31%	ICRA AAA
Indian Railway Finance Corporation Limited	3.97%	ICRA AAA
National Bank For Agriculture and Rural Development	3.83%	ICRA AAA
Tata Capital Housing Finance Limited	3.30%	ICRA AAA
Jtqm Metal Traders Pvt Ltd	2.81%	CRISIL AA
Power Finance Corporation Limited	2.56%	ICRA AAA
Small Industries Development Bank of India	2.25%	CRISIL AAA
Power Grid Corporation of India Limited	2.24%	ICRA AAA
National Bank For Agriculture and Rural Development	2.01%	CRISIL AAA
Vedanta Limited	1.97%	CRISIL AA
Jubilant Bevco Ltd	1.93%	CRISIL AA
Small Industries Development Bank of India	1.88%	CRISIL AAA
National Housing Bank	1.87%	CARE AAA
Indian Railway Finance Corporation Limited	1.76%	ICRA AAA
Embassy Office Parks REIT	1.73%	CRISIL AAA
Piramal Finance Limited	1.67%	CARE AA
Indian Railway Finance Corporation Limited	1.66%	ICRA AAA
Bajaj Finance Limited	1.65%	CRISIL AAA
Hinduja Leyland Finance Limited	1.36%	CRISIL AA+
Bharti Telecom Limited	1.32%	CARE AAA
Indian Railway Finance Corporation Limited	1.22%	ICRA AAA
Knowledge Realty Trust	1.13%	CRISIL AAA
Cholamandalam Investment and Finance Company Limited	1.11%	ICRA AA+
Muthoot Finance Limited	1.03%	ICRA AA+
Bajaj Finance Limited	0.96%	CRISIL AAA
Bajaj Finance Limited	0.96%	CRISIL AAA
JM Financial Credit Solutions Ltd	0.96%	ICRA AA
Tata Capital Housing Finance Limited	0.96%	ICRA AAA
Export Import Bank of India	0.95%	ICRA AAA
Nexus Select Trust	0.95%	ICRA AAA
Bharti Telecom Limited	0.94%	CRISIL AAA
Indian Railway Finance Corporation Limited	0.93%	ICRA AAA
National Bank For Financing Infrastructure and Dev	0.88%	ICRA AAA
Bharti Telecom Limited	0.85%	CRISIL AAA
Small Industries Development Bank of India	0.72%	CRISIL AAA
Summit Digital Infrastructure Private Limited	0.66%	CRISIL AAA
Tata Capital Housing Finance Limited	0.62%	ICRA AAA
Indinfravit Trust	0.61%	ICRA AAA
Mindspace Business Parks REIT	0.56%	ICRA AAA
Bharti Telecom Limited	0.52%	CRISIL AAA

Issuer	% to Net Assets	Rating
Bajaj Finance Limited	0.48%	CRISIL AAA
REC Limited	0.48%	ICRA AAA
National Housing Bank	0.48%	IND AAA
Tata Capital Housing Finance Limited	0.48%	ICRA AAA
SMFG India Home Finance Company Limited	0.48%	CRISIL AAA
JSW Energy Limited	0.48%	ICRA AA
Tata Capital Housing Finance Limited	0.48%	ICRA AAA
Hinduja Housing Finance Ltd	0.48%	CARE AA+
REC Limited	0.48%	ICRA AAA
Mindspace Business Parks REIT	0.47%	ICRA AAA
Power Finance Corporation Limited	0.46%	ICRA AAA
REC Limited	0.38%	ICRA AAA
REC Limited	0.38%	ICRA AAA
Indian Railway Finance Corporation Limited	0.37%	ICRA AAA
Jubilant Beverages Ltd	0.34%	CRISIL AA
Bajaj Housing Finance Limited	0.34%	CRISIL AAA
Narayana Hrudayalaya Limited	0.34%	ICRA AA
SMFG India Home Finance Company Limited	0.33%	CARE AAA
State Bank of India - Tier II - Basel III	0.29%	ICRA AAA
Small Industries Development Bank of India	0.24%	CRISIL AAA
Small Industries Development Bank of India	0.24%	CRISIL AAA
National Housing Bank	0.24%	CARE AAA
Tata Capital Housing Finance Limited	0.24%	CRISIL AAA
Small Industries Development Bank of India	0.24%	CRISIL AAA
National Bank for Financing Infrastructure and Dev	0.24%	ICRA AAA
Export Import Bank of India	0.24%	ICRA AAA
Small Industries Development Bank of India	0.24%	CRISIL AAA
National Bank For Financing Infrastructure and Dev	0.23%	ICRA AAA
HDB Financial Services Limited	0.22%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.19%	ICRA AAA
Export Import Bank of India	0.15%	ICRA AAA
Aditya Birla Housing Finance Limited	0.14%	ICRA AAA
Indian Railway Finance Corporation Limited	0.14%	ICRA AAA
REC Limited	0.14%	ICRA AAA
National Bank For Agriculture and Rural Development	0.14%	CRISIL AAA
Small Industries Development Bank of India	0.14%	CRISIL AAA
Housing & Urban Development Corporation Limited	0.14%	ICRA AAA
NTPC Limited	0.14%	ICRA AAA
Indian Railway Finance Corporation Limited	0.05%	ICRA AAA
NTPC Limited	0.05%	ICRA AAA
REC Limited	0.05%	CRISIL AAA
ICICI Home Finance Company Limited	0.05%	CRISIL AAA

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.



Issuer	% to Net Assets	Rating
Cube Highways Trust	0.00%	ICRA AAA
Government Bond	9.95%	
7.10% GOVT 08-Apr-2034	2.76%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	2.59%	SOV
6.79% INDIA GOV BOND 07OCT2034 GSEC	1.48%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	1.41%	SOV
GOI 07.41% 19DEC2036	0.59%	SOV
7.54% GOVERNMENT OF INDIA 23MAY2036 GSEC	0.40%	SOV
7.17% GOI (MD 08/01/2028)	0.37%	SOV
6.68% GOI 07Jul2040	0.32%	SOV
7.06% GOI 10APR28	0.02%	SOV
SECURITISED DEBT	3.99%	
Siddhivinayak Securitisation Trust 2025-1	2.66%	CRISIL AAA(SO)
India Universal Trust A12	0.80%	CRISIL AAA(SO)
Shivshakti Securitisation Trust 2025-1	0.53%	CRISIL AAA(SO)
State Government bond	2.03%	
7.54% BIHAR 03SEP2033 SDL	1.53%	SOV
7.63% ASSAM 03SEP35 SDL	0.38%	SOV
7.64% GUJARAT 08NOV27 SDL	0.05%	SOV
07.64% HARYANA 29MAR27 SDL	0.03%	SOV
8.25% GJ 25APR28 SDL	0.02%	SOV
8.60% BIHAR 09MAR2026 SDL	0.01%	SOV
7.51% UTTAR PRADESH 27MAR2038 SDL	0.01%	SOV
7.88% Chattisgarh SDL (MD 15/03/2027)	0.01%	SOV
Cash Management Bills	1.40%	
Government of India	0.23%	SOV
Government of India	0.21%	SOV
Government of India	0.10%	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	0.09%	SOV
Government of India	0.09%	SOV
Government of India	0.09%	SOV
Government of India	0.08%	SOV
Government of India	0.08%	SOV
Government of India	0.06%	SOV

Issuer	% to Net Assets	Rating
Government of India	0.05%	SOV
Government of India	0.04%	SOV
Government of India	0.00%	SOV
Alternative Investment Funds (AIF)	0.28%	
Corporate Debt Market Development Fund	0.28%	
Interest Rate Swaps	0.02%	
HSBC Bank	0.00%	
Standard Chartered Bank	0.00%	
Standard Chartered Bank	0.00%	
BNP Paribas - Indian branches	0.00%	
BARCLAYS BANK PLC	0.00%	
BARCLAYS BANK PLC	0.00%	
BARCLAYS BANK PLC	0.00%	
BNP Paribas - Indian branches	0.00%	
DBS Bank Ltd/India	0.00%	
Standard Chartered Bank	0.00%	
BARCLAYS BANK PLC	0.00%	
BARCLAYS BANK PLC	0.00%	
BNP Paribas - Indian branches	0.00%	
BARCLAYS BANK PLC	0.00%	
DBS Bank Ltd/India	0.00%	
Standard Chartered Bank	-0.00%	
BARCLAYS BANK PLC	-0.00%	
BNP Paribas - Indian branches	-0.00%	
BNP Paribas - Indian branches	-0.00%	
BARCLAYS BANK PLC	-0.00%	
BNP Paribas - Indian branches	-0.00%	
BARCLAYS BANK PLC	-0.00%	
DBS Bank Ltd/India	-0.00%	
Standard Chartered Bank	-0.00%	
IDFC First Bank Limited	-0.00%	
Cash & Current Assets	2.02%	
Total Net Assets	100.00%	

Investment Performance NAV as on December 31, 2025: ₹ 49.0559

	Since Inception	5 Years	3 Years	1 Year
Inception - May 09, 2003				
Aditya Birla Sun Life Short Term Fund	7.27%	6.10%	7.50%	7.74%
Value of Std Investment of ₹ 10,000	49056	13445	12427	10774
Benchmark - NIFTY Short Duration Debt Index A-II				
Value of Std Investment of ₹ 10,000	49626	13254	12374	10727
Additional Benchmark - CRISIL 10 Year Gilt Index				
Value of Std Investment of ₹ 10,000	37374	12795	12569	10637

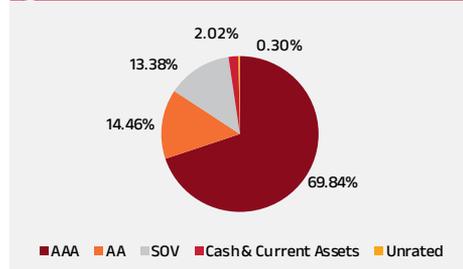
Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, 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 15. 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	7.33%	7.32%

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

Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	49.0559	53.2456
IDCW²:	14.6554	10.7096
Quarterly IDCW²:	10.3913	10.8685

²Income 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

16.3 years & 4.8 years

SIP

Monthly: Minimum ₹ 1,000/-

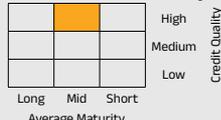
Fund Category

Banking and PSU Fund

Scheme Rating

[ICRA]AAAams

Investment Style



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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	9081.10	Crores
AUM as on last day	₹	9064.21	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	3.58 years
Average Maturity	4.87 years
Yield to Maturity	7.02%
Macaulay Duration	3.80 years
Portfolio Turnover	1.41

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	78.79%	
National Bank For Agriculture and Rural Development	4.36%	CRISIL AAA
Power Finance Corporation Limited	3.33%	ICRA AAA
Power Finance Corporation Limited	2.53%	ICRA AAA
National Housing Bank	2.45%	CARE AAA
State Bank of India - Tier II - Basel III	2.33%	ICRA AAA
Bharti Telecom Limited	2.25%	CRISIL AAA
Indian Railway Finance Corporation Limited	2.18%	ICRA AAA
REC Limited	2.12%	ICRA AAA
HDFC Bank Limited	2.05%	ICRA AAA
Bajaj Finance Limited	1.84%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.69%	ICRA AAA
National Bank For Agriculture and Rural Development	1.68%	ICRA AAA
Indian Railway Finance Corporation Limited	1.66%	ICRA AAA
National Bank for Financing Infrastructure and Dev	1.65%	ICRA AAA
Small Industries Development Bank of India	1.60%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.57%	ICRA AAA
Bajaj Finance Limited	1.41%	CRISIL AAA
HDFC Bank Limited	1.40%	ICRA AAA
Power Finance Corporation Limited	1.39%	ICRA AAA
Small Industries Development Bank of India	1.38%	CRISIL AAA
REC Limited	1.37%	ICRA AAA
Indian Railway Finance Corporation Limited	1.34%	ICRA AAA
Small Industries Development Bank of India	1.14%	CRISIL AAA
Indian Renewable Energy Development Agency Ltd	1.12%	ICRA AAA
National Bank For Agriculture and Rural Development	1.12%	ICRA AAA
Indian Railway Finance Corporation Limited	1.10%	ICRA AAA
Power Grid Corporation of India Limited	1.09%	ICRA AAA
REC Limited	1.06%	ICRA AAA
REC Limited	1.00%	ICRA AAA
Bharti Telecom Limited	0.99%	CRISIL AAA
Power Grid Corporation of India Limited	0.98%	ICRA AAA
REC Limited	0.95%	ICRA AAA
REC Limited	0.95%	ICRA AAA
Power Finance Corporation Limited	0.84%	ICRA AAA
Small Industries Development Bank of India	0.84%	CRISIL AAA
Power Finance Corporation Limited	0.83%	ICRA AAA

Issuer	% to Net Assets	Rating
Housing & Urban Development Corporation Limited	0.82%	ICRA AAA
REC Limited	0.66%	ICRA AAA
Tata Capital Housing Finance Limited	0.57%	ICRA AAA
HDFC Bank Limited	0.56%	ICRA AAA
Tata Capital Limited	0.56%	ICRA AAA
Small Industries Development Bank of India	0.56%	CRISIL AAA
REC Limited	0.56%	ICRA AAA
Export Import Bank of India	0.56%	ICRA AAA
REC Limited	0.55%	ICRA AAA
National Housing Bank	0.55%	CRISIL AAA
Bank of Baroda	0.55%	CRISIL AAA
Poonawalla Fincorp Limited	0.55%	CRISIL AAA
Poonawalla Fincorp Limited	0.55%	CRISIL AAA
Kotak Mahindra Investments Limited	0.55%	ICRA AAA
Indian Railway Finance Corporation Limited	0.55%	ICRA AAA
Indian Railway Finance Corporation Limited	0.55%	ICRA AAA
National Bank for Financing Infrastructure and Dev	0.54%	ICRA AAA
LIC Housing Finance Limited	0.51%	CRISIL AAA
Indian Railway Finance Corporation Limited	0.45%	ICRA AAA
Bharti Telecom Limited	0.44%	CRISIL AAA
HDFC Bank Limited	0.39%	ICRA AAA
ICICI Home Finance Company Limited	0.39%	ICRA AAA
HDFC Bank Limited	0.34%	CRISIL AAA
Tata Capital Limited	0.33%	ICRA AAA
Knowledge Realty Trust	0.32%	CRISIL AAA
HDFC Bank Limited	0.28%	ICRA AAA
REC Limited	0.28%	CRISIL AAA
REC Limited	0.28%	ICRA AAA
Power Finance Corporation Limited	0.28%	ICRA AAA
REC Limited	0.28%	ICRA AAA
Small Industries Development Bank of India	0.28%	CRISIL AAA
Small Industries Development Bank of India	0.28%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.28%	ICRA AAA
National Bank for Financing Infrastructure and Dev	0.28%	ICRA AAA
SMFG India Home Finance Company Limited	0.28%	CARE AAA
Power Finance Corporation Limited	0.28%	ICRA AAA
Power Finance Corporation Limited	0.28%	ICRA 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
Axis Finance Limited	0.28%	CARE AAA
National Bank For Agriculture and Rural Development	0.28%	ICRA AAA
REC Limited	0.28%	ICRA AAA
REC Limited	0.28%	CRISIL AAA
HDB Financial Services Limited	0.28%	CRISIL AAA
Indian Railway Finance Corporation Limited	0.28%	ICRA AAA
HDB Financial Services Limited	0.27%	CRISIL AAA
National Bank for Financing Infrastructure and Dev	0.27%	ICRA AAA
Power Finance Corporation Limited	0.27%	ICRA AAA
Indian Railway Finance Corporation Limited	0.23%	ICRA AAA
REC Limited	0.23%	CRISIL AAA
Tata Capital Limited	0.23%	ICRA AAA
Power Finance Corporation Limited	0.22%	ICRA AAA
Pipeline Infrastructure Limited	0.18%	CRISIL AAA
LIC Housing Finance Limited	0.17%	CRISIL AAA
Aditya Birla Finance Limited	0.17%	ICRA AAA
Mahindra & Mahindra Financial Services Limited	0.17%	CARE AAA
National Bank For Agriculture and Rural Development	0.12%	CRISIL AAA
Indian Railway Finance Corporation Limited	0.12%	CRISIL AAA
NUCLEAR POWER CORPORATION OF INDIA LTD	0.11%	CRISIL AAA
Power Grid Corporation of India Limited	0.09%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.06%	CRISIL AAA
LIC Housing Finance Limited	0.06%	CRISIL AAA
Bajaj Housing Finance Limited	0.06%	CRISIL AAA
Power Grid Corporation of India Limited	0.06%	ICRA AAA
HDFC Bank Limited	0.06%	CRISIL AAA
Tata Capital Limited	0.06%	ICRA AAA
Power Grid Corporation of India Limited	0.06%	ICRA AAA
National Bank For Agriculture and Rural Development	0.01%	ICRA AAA
National Highways Authority of India	0.01%	CRISIL AAA
Government Bond	6.24%	
7.10% GOVT 08-Apr-2034	2.20%	SOV
7.18% GOI 24-Jul-2037	0.89%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	0.75%	SOV
6.90% GOI 15-Apr-2065	0.52%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	0.34%	SOV
7.46% GOVERNMENT OF INDIA 06NOV73 G-SEC	0.33%	SOV
6.28% GOVERNMENT OF INDIA 14JUL32 G-SEC	0.33%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	0.28%	SOV
7.23% INDIA GOVERNMENT BOND 15APR2039	0.17%	SOV
7.26% GOI 22AUG2032	0.13%	SOV
6.68% GOI 07Jul2040	0.06%	SOV
6.48% GOI 06Oct2035	0.05%	SOV
6.33% INDIA GOVT BOND 05MAY2035 GSEC	0.05%	SOV
7.25% GOI 12JUN63	0.04%	SOV
7.54% GOVERNMENT OF INDIA 23MAY2036 GSEC	0.03%	SOV
7.59% GOI (MD 20/03/2029)	0.02%	SOV
7.57% GOI (MD 17/06/2033)	0.01%	SOV
7.09% GOVERNMENT OF INDIA 25NOV74 G-SEC	0.01%	SOV
7.37% GOI 23OCT2028	0.01%	SOV
7.17% GOI (MD 08/01/2028)	0.00%	SOV
7.10% GOVERNMENT OF INDIA 18APR29	0.00%	SOV
State Government bond	3.96%	
7.45% BIHAR 10SEP2034 SDL	1.10%	SOV
7.46% MADHYA PRADESH 12NOV2043 SDL	0.44%	SOV
7.63% ASSAM 03SEP35 SDL	0.28%	SOV
7.51% UTTAR PRADESH 03DEC2040 SDL	0.28%	SOV
7.22% BIHAR 06AUG2040 SDL	0.27%	SOV
7.11% TAMIL NADU 21NOV2034 SDL	0.22%	SOV
7.09% KARNATAKA 16OCT2035 SDL	0.22%	SOV
7.26% MADHYA PRADESH 07AUG2035 SDL	0.16%	SOV
7.16% UTTAR PRADESH 26DEC2039 SDL	0.16%	SOV
6.77% MAHARASHTRA 30APR2037 SDL	0.16%	SOV
6.98% MAHARASHTRA 26FEB2028 SDL	0.16%	SOV
7.09% RAJASTHAN 16OCT2035 SDL	0.11%	SOV
7.20 % MAHARASHTRA 03DEC2034 SDL	0.09%	SOV
8.42% KERALA 27JAN2026 SDL	0.06%	SOV

Issuer	% to Net Assets	Rating
6.75% KARNATAKA 04NOV35 SDL	0.05%	SOV
8.53% TAMIL NADU 28NOV2028 SDL	0.05%	SOV
7.43% MADHYA PRADESH 24SEP2043 SDL	0.04%	SOV
7.76% UTTARAKHAND 29MAR2033 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	0.02%	SOV
8.36% MAHARASHTRA 27JAN26 SDL	0.02%	SOV
6.63% GUJARAT 16SEP2029 SDL	0.01%	SOV
7.60% MAHARASHTRA 15APR2030 SDL	0.01%	SOV
6.47% MAHARASHTRA 21OCT2028 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
Cash Management Bills	2.90%	
Government of India	0.30%	SOV
Government of India	0.29%	SOV
Government of India	0.24%	SOV
Government of India	0.21%	SOV
Government of India	0.15%	SOV
Government of India	0.15%	SOV
Government of India	0.15%	SOV
Government of India	0.13%	SOV
Government of India	0.11%	SOV
Government of India	0.11%	SOV
Government of India	0.11%	SOV
Government of India	0.10%	SOV
Government of India	0.10%	SOV
Government of India	0.10%	SOV
Government of India	0.10%	SOV
Government of India	0.10%	SOV
Government of India	0.10%	SOV
Government of India	0.09%	SOV
Government of India	0.06%	SOV
Government of India	0.06%	SOV
Government of India	0.05%	SOV
Government of India	0.05%	SOV
Government of India	0.04%	SOV
Government of India	0.04%	SOV
Government of India	0.04%	SOV
Government of India	0.01%	SOV
Government of India	0.01%	SOV
Government of India	0.00%	SOV
Government of India	0.00%	SOV
SECURITISED DEBT	2.55%	
Shivshakti Securitisation Trust 2025-1	1.61%	CRISIL AAA(SO)
Siddhivinayak Securitisation Trust 2025-1	0.40%	CRISIL AAA(SO)
India Universal Trust AL1	0.21%	IND AAA(SO)
India Universal Trust AL1	0.09%	IND AAA(SO)
India Universal Trust AI2	0.08%	IND AAA(SO)
India Universal Trust AI2	0.07%	IND AAA(SO)
India Universal Trust AL1	0.06%	IND AAA(SO)
India Universal Trust AI2	0.04%	IND AAA(SO)
Money Market Instruments	1.79%	
Canara Bank	0.82%	CRISIL A1+
Canara Bank	0.54%	ICRA A1+
Union Bank of India	0.27%	ICRA A1+
Bank of Baroda	0.16%	CARE A1+
Alternative Investment Funds (AIF)	0.30%	
Corporate Debt Market Development Fund	0.30%	
Interest Rate Swaps	-0.00%	
Standard Chartered Bank	-0.00%	
Clearing Corporation of India Limited	-0.00%	
Cash & Current Assets	3.45%	
Total Net Assets	100.00%	



Aditya Birla Sun Life Banking & PSU Debt Fund

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



Savings Solutions



Investment Performance

NAV as on December 31, 2025: ₹ 376.6438

Inception - April 19, 2002	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Banking & PSU Debt Fund	7.98%	5.84%	7.35%	7.34%
Value of Std Investment of ₹ 10,000	37654	13286	12375	10734
Benchmark - Nifty Banking & PSU Debt Index A-II	7.84%	5.61%	7.25%	7.35%
Value of Std Investment of ₹ 10,000	36815	13140	12340	10735
Additional Benchmark - CRISIL 10 Year Gilt Index	6.72%	5.05%	7.91%	6.37%
Value of Std Investment of ₹ 10,000	30774	12795	12569	10637

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 19. 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 [@]	Direct Plan
Growth	376.6438	565.3936	391.5763
Monthly IDCW[‡]:	112.6997	113.6181	117.1425
Quarterly IDCW[‡]:	102.1820	103.3443	104.3971
IDCW[‡]:	154.7001	-	110.3212

[‡]Income Distribution cum capital withdrawal

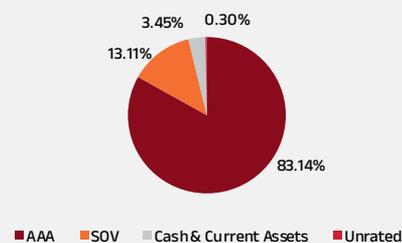
[@]Retail Plan has been discontinued and does not accept fresh subscriptions/Switch in.

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III	INE062A08447	7.33%	7.32%

** 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

11.5 years & 5.6 years

Total Expense Ratio (TER)

Regular	1.57%
Direct	0.82%

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

Fund Category

Medium Duration 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	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	₹	2888.67	Crores
AUM as on last day	₹	2904.91	Crores



Other Parameters

Modified Duration	3.40 years
Average Maturity	4.52 years
Yield to Maturity	7.78%
Macaulay Duration	3.58 years
Portfolio Turnover	0.95
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

Weekly/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	62.97%	
Hinduja Leyland Finance Limited	3.76%	CRISIL AA+
Nuvama Wealth Finance Ltd	3.31%	CARE AA
GMR Airport Ltd	2.80%	CRISIL A+
Jubilant Bevcro Ltd	2.73%	CRISIL AA
Jtprm Metal Traders Pvt Ltd	2.72%	CRISIL AA
Indian Railway Finance Corporation Limited	2.58%	ICRA AAA
Kogta Financial India Ltd	2.47%	CARE A+
Power Grid Corporation of India Limited	2.38%	ICRA AAA
Gaursons India Pvt Ltd	2.32%	ICRA A-
Sk Finance Ltd	2.24%	ICRA AA-
Narayana Hrudayalaya Limited	2.09%	ICRA AA
JSW Energy Limited	2.08%	ICRA AA
Vedanta Limited	2.08%	ICRA AA
Hero Housing Finance Ltd	2.07%	ICRA AA+
Security and Intelligence Services (India) Limited	1.99%	CRISIL AA-
Housing & Urban Development Corporation Limited	1.71%	ICRA AAA
Small Industries Development Bank of India	1.71%	CRISIL AAA
Power Finance Corporation Limited	1.70%	ICRA AAA
Hinduja Housing Finance Ltd	1.60%	CARE AA+
360 ONE Prime Ltd	1.56%	ICRA AA

Issuer	% to Net Assets	Rating
IKF Finance Ltd	1.54%	CARE A+
Adani Airport Holdings Ltd	1.38%	CRISIL AA-
Power Finance Corporation Limited	1.35%	ICRA AAA
NTPC Limited	1.18%	ICRA AAA
Bharti Telecom Limited	1.03%	CRISIL AAA
JSW Energy Limited	1.03%	ICRA AA
IndInfravit Trust	0.96%	ICRA AAA
Power Finance Corporation Limited	0.88%	ICRA AAA
Aditya Birla Housing Finance Limited	0.87%	ICRA AAA
National Bank for Financing Infrastructure and Dev	0.87%	ICRA AAA
Avanse Financial Services Ltd	0.86%	CARE AA-
Eris Lifesciences Limited	0.84%	IND AA
Eris Lifesciences Limited	0.83%	IND AA
Delhi International Airport Ltd	0.71%	ICRA AA
Indian Railway Finance Corporation Limited	0.62%	ICRA AAA
Phillips Carbon Black Ltd	0.59%	CRISIL AA
Vedanta Limited	0.52%	CRISIL AA
Highways Infrastructure Trust	0.44%	CRISIL AAA
Sk Finance Ltd	0.35%	ICRA AA-
REC Limited	0.17%	CRISIL AAA
REC Limited	0.04%	CRISIL AAA

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
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	27.18%	
6.79% INDIA GOV BOND 07OCT2034 GSEC	9.73%	SOV
7.10% GOVT 08-Apr-2034	8.39%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	6.57%	SOV
7.54% GOVERNMENT OF INDIA 23MAY2036 GSEC	1.27%	SOV
6.48% GOI 06Oct2035	1.19%	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	0.00%	SOV
Transport Infrastructure	1.89%	
IRB InvIT Fund	1.12%	
Bharat Highways Invit	0.77%	
REITS	1.69%	

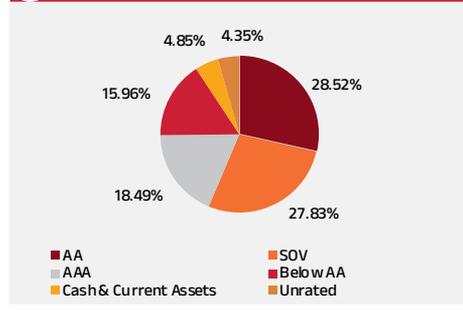
Issuer	% to Net Assets	Rating
Nexus Select Trust	0.97%	
Embassy Office Parks REIT	0.72%	
State Government bond	0.65%	
7.63% ASSAM 03SEP35 SDL	0.52%	SOV
6.97% KARNATAKA 26FEB2028 SDL	0.06%	SOV
8.08% MAHARASHTRA 26DEC28 SDL	0.04%	SOV
6.97% MAHARASHTRA 18FEB2028 SDL	0.01%	SOV
6.35% ANDHRA 06MAY2027 SDL	0.01%	SOV
8.73% UTTAR PRADESH - 24OCT28 SDL	0.01%	SOV
Power	0.52%	
India Grid Trust	0.52%	
Alternative Investment Funds (AIF)	0.25%	
Corporate Debt Market Development Fund	0.25%	
Cash & Current Assets	4.85%	
Total Net Assets	100.00%	

Investment Performance NAV as on December 31, 2025: ₹41.2379

	Since Inception	5 Years	3 Years	1 Year
Inception - March 25, 2009				
Aditya Birla Sun Life Medium Term Plan	8.81%	11.85%	9.40%	10.92%
Value of Std Investment of ₹ 10,000	41238	17510	13100	11092
Benchmark - CRISIL Medium Duration Debt A-III Index	8.03%	5.71%	7.49%	7.90%
Value of Std Investment of ₹ 10,000	36576	13204	12425	10790
Additional Benchmark - CRISIL 10 Year Gilt Index	6.13%	5.05%	7.91%	6.37%
Value of Std Investment of ₹ 10,000	27141	12795	12569	10637

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 15. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 198-199 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	41.2379	45.0058
Quarterly IDCW[§]:	13.2848	13.9605
Half Yearly IDCW[§]:	13.6730	14.5616
IDCW[§]:	16.6534	18.2380

[§]Income Distribution cum capital withdrawal

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.



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

10.9 years, 5.6 years

Total Expense Ratio (TER)

Regular	1.67%
Direct	0.80%
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-in of Units, upto 15% of the units may be redeemed / switched out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption /switch-out of units on or before 1 year from the date of allotment - 3.00% of applicable NAV. For redemption / switch-out of units after 1 year but on or before 2 years from the date of allotment - 2.00% of applicable NAV. For redemption / switch-out of units after 2 year but on or before 3 years from the date of allotment - 1.00% of applicable NAV. For redemption /switchout of units after 3 years - Nil **Exit Load is NIL for units issued in Reinvestment of IDCW.

AUM

Monthly Average AUM	₹	1093.58	Crores
AUM as on last day	₹	1091.72	Crores



Other Parameters

Modified Duration	2.41 years
Average Maturity	3.23 years
Yield to Maturity	7.96%
Macaulay Duration	2.55 years
Portfolio Turnover	0.57
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/- and in multiples of ₹ 1/- thereafter

*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	72.75%	
Aditya Birla Real Estate Ltd.	4.13%	CRISIL AA
National Bank For Agriculture and Rural Development	3.71%	CRISIL AAA
GMR Airport Ltd	3.45%	CRISIL A+
IKF Finance Ltd	3.19%	CARE A+
Hinduja Leyland Finance Limited	3.18%	CRISIL AA+
Jubilant Bevco Ltd	2.95%	CRISIL AA
Kogta Financial India Ltd	2.94%	CARE A+
Gaursons India Pvt Ltd	2.91%	ICRA A-
Narayana Hrudayalaya Limited	2.78%	ICRA AA
JSW Energy Limited	2.77%	ICRA AA
Vedanta Limited	2.76%	ICRA AA
Hero Housing Finance Ltd	2.76%	ICRA AA+
Security and Intelligence Services (India) Limited	2.76%	CRISIL AA-
Jtpm Metal Traders Pvt Ltd	2.72%	CRISIL AA
Hinduja Housing Finance Ltd	2.68%	CARE AA+
Sk Finance Ltd	2.48%	ICRA AA-
Indian Railway Finance Corporation Limited	2.30%	ICRA AAA
Avanse Financial Services Ltd	2.30%	CARE AA-
Bajaj Housing Finance Limited	2.29%	CRISIL AAA
National Bank for Financing Infrastructure and Dev	2.27%	ICRA AAA
Nuvama Wealth Finance Ltd	2.04%	CARE AA
Adani Airport Holdings Ltd	1.87%	CRISIL AA-
Avanse Financial Services Ltd	1.84%	CRISIL AA-
JSW Energy Limited	1.82%	ICRA AA
Indian Railway Finance Corporation Limited	1.78%	ICRA AAA

Issuer	% to Net Assets	Rating
Tata Projects Limited	1.39%	IND AA
Eris Lifesciences Limited	1.25%	IND AA
Eris Lifesciences Limited	1.25%	IND AA
Phillips Carbon Black Ltd	1.18%	CRISIL AA
Power Finance Corporation Limited	0.90%	ICRA AAA
Power Finance Corporation Limited	0.11%	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	13.02%	
6.79% INDIA GOV BOND 07OCT2034 GSEC	5.55%	SOV
7.10% GOVT 08-Apr-2034	3.30%	SOV
7.18% GOI 24-Jul-2037	3.29%	SOV
6.68% GOI 07Jul2040	0.89%	SOV
REITS	3.24%	
Nexus Select Trust	1.72%	
Embassy Office Parks REIT	1.53%	
Transport Infrastructure	2.45%	
Bharat Highways Invit	1.92%	
IRB InvIT Fund	0.53%	
Power	1.72%	
India Grid Trust	1.72%	
Alternative Investment Funds (AIF)	0.32%	
Corporate Debt Market Development Fund	0.32%	
Cash & Current Assets	6.50%	
Total Net Assets	100.00%	



Aditya Birla Sun Life Credit Risk Fund

An open ended debt scheme predominantly investing in AA and below rated corporate bonds. A relatively high interest rate risk and relatively high credit risk.
Number of Segregated Portfolios – 1



Savings Solutions



Investment Performance

NAV as on December 31, 2025: ₹23.2919

Inception - Apr 17, 2015	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Credit Risk Fund	8.21%	9.09%	10.69%	13.43%
Value of Std Investment of ₹ 10,000	23292	15457	13570	11343
Benchmark - CRISIL Credit Risk Debt B-II Index	8.22%	7.29%	8.50%	8.98%
Value of Std Investment of ₹ 10,000	23309	14222	12778	10898
Additional Benchmark - CRISIL 10 Year Gilt Index	6.52%	5.05%	7.91%	6.37%
Value of Std Investment of ₹ 10,000	19676	12795	12569	10637

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 15. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 198-199 to know more on performance of schemes managed by Fund Managers. Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers

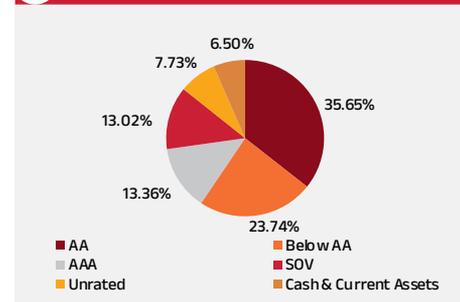
The impact on the NAV due to segregation is given in the following table

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

Note: The fall in NAV is to the extent of the portfolio segregated due to the credit event.
Note: Pursuant to the default of a security issued by Adlink Infra & Multitrading Private Limited to another bondholder on November 25, 2019, the AMC had created segregated portfolio in the Scheme with effect from November 25, 2019
Aditya Birla Sun Life Mutual Fund has fully recovered the segregated amount and the proceeds have been paid to investors in the year 2022.



Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	23.2919	25.6345
IDCW²:	12.9487	14.2632
Bonus:	-	25.6334

²Income Distribution cum capital withdrawal



An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk.
Number of Segregated Portfolios – 1

Fund Details

Investment Objective

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

Fund Manager

Mr. Bhupesh Bameta & Mr. Mohit Sharma

Date of Allotment

September 27, 2004

Benchmark

NIFTY Composite Debt Index A-III

Managing Fund Since

August 06, 2020, March 22, 2021

Experience in Managing the Fund

5.6 years, 4.9 years

Total Expense Ratio (TER)

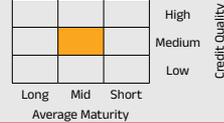
Regular	1.23%
Direct	0.64%

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 / switchedout without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 90 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment: Nil

AUM

Monthly Average AUM	₹	1890.52	Crores
AUM as on last day	₹	1877.78	Crores



Other Parameters

Modified Duration	6.03 years
Average Maturity	12.66 years
Yield to Maturity	7.69%
Macaulay Duration	6.33 years
Portfolio Turnover	1.68

Application Amount for fresh subscription

₹ 5,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

SIP

Weekly/Monthly: Minimum ₹ 1,000/-

PORTFOLIO

Issuer	% to Net Assets	Rating
Fixed rates bonds - Corporate	48.98%	
Cholamandalam Investment and Finance Company Limited	4.36%	ICRA AA+
Hinduja Leyland Finance Limited	4.23%	CRISIL AA+
Power Finance Corporation Limited	4.03%	ICRA AAA
State Bank of India - Tier II - Basel III	4.02%	ICRA AAA
Jubilant Bevo Ltd	3.43%	CRISIL AA
GMR Airport Ltd	3.15%	CRISIL A+
Jtpm Metal Traders Pvt Ltd	2.90%	CRISIL AA
Indian Railway Finance Corporation Limited	2.67%	ICRA AAA
Kogta Financial India Ltd	2.37%	CARE A+
NTPC Limited	2.09%	ICRA AAA
Indian Railway Finance Corporation Limited	2.07%	ICRA AAA
Nuvama Wealth Finance Ltd	2.05%	CARE AA
Vedanta Limited	1.87%	ICRA AA
Adani Airport Holdings Ltd	1.82%	CRISIL AA-
Sk Finance Ltd	1.76%	ICRA AA-
Vedanta Limited	1.61%	CRISIL AA
Bharti Telecom Limited	1.38%	CARE AAA
Sk Finance Ltd	1.33%	ICRA AA-
National Bank for Financing Infrastructure and Dev	1.32%	ICRA AAA
Power Finance Corporation Limited	0.28%	CRISIL AAA
Power Grid Corporation of India Limited	0.26%	ICRA AAA
Government Bond	45.41%	
7.18% GOI 24-Jul-2037	15.28%	SOV
6.68% GOI 07Jul2040	12.41%	SOV
7.09% GOVERNMENT OF INDIA 25NOV74 G-SEC	6.92%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	3.67%	SOV
7.25% GOI 12JUN63	2.63%	SOV

Issuer	% to Net Assets	Rating
7.09% GOI 05AUG2054	1.82%	SOV
7.54% GOVERNMENT OF INDIA 23MAY2036 GSEC	1.41%	SOV
6.48% GOI 06Oct2035	0.79%	SOV
6.90% GOI 15-Apr-2065	0.31%	SOV
GOI 06.10% 12JUL31	0.05%	SOV
7.10% GOVT 08-Apr-2034	0.05%	SOV
7.95% GOI 2032 (28-AUG-2032)	0.04%	SOV
8.33% GOI (MD 07/06/2036)	0.02%	SOV
7.88% GOI (MD 19/03/2030)	0.00%	SOV
6.79% INDIA GOV BOND 07OCT2034 GSEC	0.00%	SOV
State Government bond	0.34%	
7.29% West Bengal SDL (MD 28/12/2026)	0.19%	SOV
8.35% GUJARAT 06MAR29 SDL	0.06%	SOV
8.43% UTTARPRADESH 06MAR29 SDL	0.05%	SOV
7.51% UTTAR PRADESH 27MAR2038 SDL	0.04%	SOV
8.32% GUJARAT 12DEC28 SDL	0.00%	SOV
Alternative Investment Funds (AIF)	0.30%	
Corporate Debt Market Development Fund	0.30%	
Interest Rate Swaps	0.05%	
BNP Paribas - Indian branches	0.02%	
BNP Paribas - Indian branches	0.02%	
BARCLAYS BANK PLC	0.01%	
Cash & Current Assets	4.92%	
Total Net Assets	100.00%	



Aditya Birla Sun Life Dynamic Bond Fund

An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk.

Number of Segregated Portfolios – 1



Savings Solutions



Investment Performance

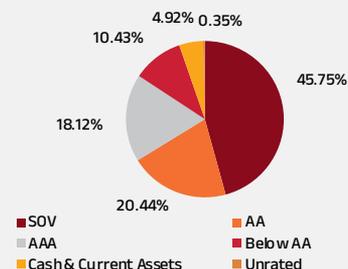
NAV as on December 31, 2025: ₹47.3653

Inception - Sept 27, 2004	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Dynamic Bond Fund	7.58%	6.71%	7.54%	6.99%
Value of Std Investment of ₹ 10,000	47365	13837	12443	10699
Benchmark - NIFTY Composite Debt Index A-III	7.20%	5.71%	7.59%	7.02%
Value of Std Investment of ₹ 10,000	43909	13201	12461	10702
Additional Benchmark - CRISIL 10 Year Gilt Index	6.10%	5.05%	7.91%	6.37%
Value of Std Investment of ₹ 10,000	35214	12795	12569	10637

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 15. Total Schemes managed by Mr. Bhupesh Bameta is 15. Refer annexure on page no. 198-199 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



Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III	INE062A08447	7.33%	7.32%

** 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.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	47.3653	50.9602
Monthly IDCW [§] :	10.6642	11.1336
Quarterly IDCW [§] :	10.8402	11.1263
IDCW [§] :	12.5307	13.6041

[§]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

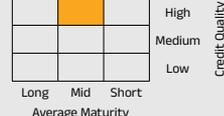
Experience in Managing the Fund

5.6 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	₹	2107.28	Crores
AUM as on last day	₹	2035.46	Crores

Total Expense Ratio (TER)

Regular	1.11%
Direct	0.69%
Including additional expenses and goods and service tax on management fees.	

SIP

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



Other Parameters

Modified Duration	6.73 years
Average Maturity	14.48 years
Yield to Maturity	7.24%
Macaulay Duration	7.02 years
Portfolio Turnover	2.54

Application Amount for fresh subscription

₹ 5,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	38.39%	
7.34% INDIA GOVERNMENT BOND 22APR2064	18.28%	SOV
7.10% GOVT 08-Apr-2034	7.07%	SOV
7.25% GOI 12JUN63	6.62%	SOV
6.68% GOI 07Jul2040	2.19%	SOV
6.01% GOI 21Jul2030	1.94%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	1.27%	SOV
6.79% INDIA GOV BOND 07OCT2034 GSEC	0.50%	SOV
GOI 06.83% 19JAN39	0.15%	SOV
7.09% GOVERNMENT OF INDIA 25NOV74 G-SEC	0.14%	SOV
7.18% GOI 24-Jul-2037	0.12%	SOV
7.06% GOI 10APR28	0.07%	SOV
5.74% GOI 15NOV2026	0.04%	SOV
GOI 07.41% 19DEC2036	0.00%	SOV
Fixed rates bonds - Corporate	37.73%	
Power Grid Corporation of India Limited	4.85%	ICRA AAA
Tata Capital Housing Finance Limited	3.67%	ICRA AAA
National Bank For Agriculture and Rural Development	3.66%	ICRA AAA
Housing & Urban Development Corporation Limited	3.65%	ICRA AAA
Bajaj Finance Limited	2.49%	CRISIL AAA
Tata Capital Housing Finance Limited	2.48%	ICRA AAA
LIC Housing Finance Limited	1.26%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	1.25%	ICRA AAA
National Bank For Agriculture and Rural Development	1.24%	ICRA AAA
REC Limited	1.24%	ICRA AAA
Tata Capital Housing Finance Limited	1.24%	ICRA AAA
SMFG India Home Finance Company Limited	1.24%	CARE AAA
Embassy Office Parks REIT	1.23%	CRISIL AAA
ICICI Home Finance Company Limited	1.23%	CRISIL AAA
Housing & Urban Development Corporation Limited	1.22%	ICRA AAA
Indian Railway Finance Corporation Limited	1.22%	ICRA AAA
Indian Railway Finance Corporation Limited	1.21%	ICRA AAA
Bharti Telecom Limited	0.98%	CRISIL AAA
LIC Housing Finance Limited	0.49%	CRISIL AAA
LIC Housing Finance Limited	0.49%	CRISIL AAA
National Highways Authority of India	0.48%	ICRA AAA
REC Limited	0.25%	ICRA AAA
Power Finance Corporation Limited	0.25%	ICRA AAA
HDFC Bank Limited	0.25%	ICRA AAA
Small Industries Development Bank of India	0.15%	ICRA AAA

Issuer	% to Net Assets	Rating
State Government bond	19.88%	
7.46% MADHYA PRADESH 12NOV2043 SDL	2.43%	SOV
6.84% ANDHRA PRADESH 04JUN2038 SDL	2.33%	SOV
8.44% HARYANA 06MAR2034 SDL	1.30%	SOV
7.63% ASSAM 03SEP35 SDL	1.24%	SOV
7.54% BIHAR 03SEP2033 SDL	1.23%	SOV
7.09 % TAMIL NADU 03DEC2032 SDL	1.22%	SOV
7.18 % TAMIL NADU 03DEC2033 SDL	1.22%	SOV
7.20 % MADHYA PRADESH 03DEC2033 SDL	1.22%	SOV
7.40 % BIHAR 03DEC2035 SDL	1.21%	SOV
6.88% ANDHRA PRADESH 16JUL2034 SDL	1.19%	SOV
6.97% UTTARAKHAND 30JUL2035 SDL	1.18%	SOV
7.47% CHHATTISGARH 27MAR2034 SDL	0.89%	SOV
7.47% CHHATTISGARH 27MAR2033 SDL	0.79%	SOV
7.49% UTTAR PRADESH 07FEB2034 SDL	0.74%	SOV
7.03% MAHARASHTRA 25JUN2038 SDL	0.58%	SOV
7.20 % MAHARASHTRA 03DEC2034 SDL	0.40%	SOV
7.49% CHHATTISGARH 27MAR2035 SDL	0.12%	SOV
7.15% MAHARASHTRA 13OCT2026 SDL	0.10%	SOV
8.67% MAHARASHTRA 24FEB2026 SDL	0.08%	SOV
7.47% RAJASTHAN 27MAR2033 SDL	0.07%	SOV
7.65% TELANGANA 15APR2030 SDL	0.06%	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
6.72% TAMIL NADU 07OCT2027 SDL	0.02%	SOV
7.88% Chattisgarh SDL (MD 15/03/2027)	0.01%	SOV
SECURITISED DEBT	1.23%	
Siddhivinayak Securitisation Trust 2025-1	1.23%	CRISIL AAA(SO)
Alternative Investment Funds (AIF)	0.32%	
Corporate Debt Market Development Fund	0.32%	
Cash Management Bills	0.01%	
Government of India	0.01%	SOV
Interest Rate Swaps	-0.00%	
BNP Paribas - Indian branches	0.00%	
Clearing Corporation of India Limited	-0.00%	
Clearing Corporation of India Limited	-0.00%	
Cash & Current Assets	2.44%	
Total Net Assets	100.00%	

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.



Investment Performance

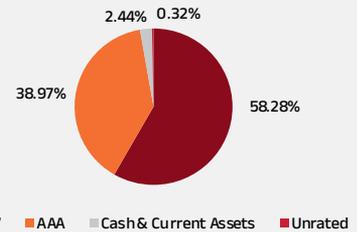
NAV as on December 31, 2025: ₹126.8381

Inception - Oct 21, 1995	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Income Fund	8.77%	5.28%	6.70%	5.15%
Value of Std Investment of ₹ 10,000	126838	12937	12153	10515
Benchmark - CRISIL Medium to Long Duration Debt A-III Index	NA	5.75%	7.75%	7.26%
Value of Std Investment of ₹ 10,000	NA	13225	12515	10726
Additional Benchmark - CRISIL 10 Year Gilt Index	NA	5.05%	7.91%	6.37%
Value of Std Investment of ₹ 10,000	NA	12795	12569	10637

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 15. Refer annexure on page no. 198-199 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	126.8381	137.0747
Quarterly IDCW [§] :	13.1014	14.0977
IDCW [§] :	11.9844	12.8003

[§]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

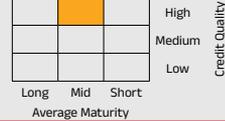
Experience in Managing the Fund

5.6 years

Fund Category

Gilt Fund

Investment Style



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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	1856.09	Crores
AUM as on last day	₹	1846.06	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	11.13 years
Average Maturity	29.61 years
Yield to Maturity	7.38%
Macaulay Duration	11.54 years
Portfolio Turnover	2.28

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

SIP

Monthly: Minimum ₹ 1,000/-

PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	89.95%	
7.30% GOI 19JUN53	38.16%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	28.17%	SOV
7.25% GOI 12JUN63	11.44%	SOV
7.09% GOVERNMENT OF INDIA 25NOV74 G-SEC	3.27%	SOV
4.45% GOI FRB 30OCT2034	2.75%	SOV
6.68% GOI 07Jul2040	2.05%	SOV
6.76% GOVERNMENT OF INDIA 22FEB61 G-SEC	1.50%	SOV
6.92% INDIA GOVT BOND 18NOV2039 GSEC	1.35%	SOV
6.79% INDIA GOV BOND 07OCT2034 GSEC	1.09%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.11%	SOV

Issuer	% to Net Assets	Rating
5.63% GOI 12APR2026	0.03%	SOV
7.09% GOI 05AUG2054	0.02%	SOV
State Government bond	7.43%	
6.88% ANDHRA PRADESH 16JUL2034 SDL	3.93%	SOV
7.51% UTTAR PRADESH 03DEC2040 SDL	1.36%	SOV
7.36 % UTTAR PRADESH 03DEC2036 SDL	1.34%	SOV
7.18% MAHARASHTRA 27FEB2038 SDL	0.79%	SOV
Interest Rate Swaps	0.00%	
Clearing Corporation of India Limited	0.00%	
Cash & Current Assets	2.62%	
Total Net Assets	100.00%	

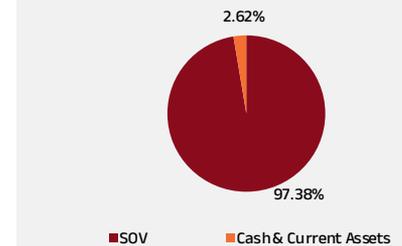
Investment Performance

NAV as on December 31, 2025: ₹ 80.7175

Inception - Oct 11, 1999	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Government Securities Fund	8.28%	4.85%	6.34%	3.02%
Value of Std Investment of ₹ 10,000	80717	12673	12029	10302
Benchmark - NIFTY All Duration G-Sec Index	NA	5.73%	7.91%	5.70%
Value of Std Investment of ₹ 10,000	NA	13217	12571	10570
Additional Benchmark - CRISIL 10 Year Gilt Index	NA	5.05%	7.91%	6.37%
Value of Std Investment of ₹ 10,000	NA	12795	12569	10637

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 15. Refer annexure on page no. 198-199 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	80.7175	87.0034
Q-IDCW	10.9280	11.6886

*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

1.3 Years

Fund Category

Retirement Fund (Solution Oriented Fund)

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

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

AUM

Monthly Average AUM	₹	16.78	Crores
AUM as on last day	₹	16.75	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/- and in multiples of ₹ 1/- thereafter



INVEST NOW

Other Parameters

Modified Duration	3.11 years
Average Maturity	5.98 years
Yield to Maturity	6.23%
Macaulay Duration	3.23 years
Portfolio Turnover	0.01

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	71.31%	
7.27% GOI 08APR26	44.57%	SOV
6.57% GOI (MD 05/12/2033)	17.81%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	8.93%	SOV
State Government bond	7.49%	
7.49% RAJASTHAN 28AUG2035 SDL	4.78%	SOV
7.25% MAHARASHTRA 28DEC2026 SDL	1.51%	SOV

Issuer	% to Net Assets	Rating
HARYANA 08.21% 31MAR2026 SDL	1.20%	SOV
Fixed rates bonds - Corporate	6.21%	
HDFC Bank Limited	6.21%	CRISIL AAA
Cash Management Bills	6.12%	
Government of India	6.12%	SOV
Cash & Current Assets	8.86%	
Total Net Assets	100.00%	

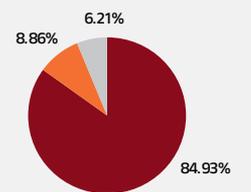
Investment Performance

NAV as on December 31, 2025: ₹ 13.3638

	Since Inception	5 Years	3 Years	1 Year
Inception - March 11, 2019				
Aditya Birla Sun Life Retirement Fund -The 50s Plus Debt Plan	4.35%	3.77%	5.33%	4.77%
Value of Std Investment of ₹ 10,000	13364	12032	11691	10477
Benchmark - CRISIL Short Term Bond Index				
Value of Std Investment of ₹ 10,000	7.19%	6.17%	7.65%	7.76%
Value of Std Investment of ₹ 10,000	16047	13494	12482	10776
Additional Benchmark - CRISIL 10 Year Gilt Index				
Value of Std Investment of ₹ 10,000	6.52%	5.05%	7.91%	6.37%
Value of Std Investment of ₹ 10,000	15374	12795	12569	10637

Past performance may or may not be sustained in future. The above performance is 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 19. Refer annexure on page no. 198-199 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	13.3638	14.5713
IDCW[§]	10.8701	11.8507

[§]Income Distribution cum capital withdrawal



Alkem Laboratories Limited	0.27%	-0.27%
Divi's Laboratories Limited	0.22%	-0.22%
Biocon Limited	0.21%	-0.22%
Cipla Limited	0.12%	-0.12%
Laurus Labs Limited	0.11%	-0.11%
Lupin Limited	0.04%	-0.04%
Torrent Pharmaceuticals Limited	0.03%	-0.03%
Zydus Lifesciences Limited	0.03%	-0.03%
Mankind Pharma Ltd	0.02%	-0.02%
Power	2.60%	
NTPC Limited	0.95%	-0.96%
Tata Power Company Limited	0.45%	-0.45%
JSW Energy Limited	0.36%	-0.36%
Power Grid Corporation of India Limited	0.33%	-0.33%
Adani Energy Solutions Limited	0.27%	-0.27%
Adani Green Energy Limited	0.17%	-0.17%
Torrent Power Limited	0.04%	-0.04%
NHPC Limited	0.02%	-0.02%
Ferrous Metals	2.45%	
JSW Steel Limited	0.83%	-0.83%
Steel Authority of India Limited	0.78%	-0.78%
Tata Steel Limited	0.76%	-0.77%
Jindal Steel & Power Limited	0.08%	-0.08%
Retailing	2.44%	
Eternal Limited	2.16%	-2.17%
Trent Limited	0.28%	-0.28%
Info Edge (India) Limited	0.00%	0.00%
Non - Ferrous Metals	2.36%	
Hindalco Industries Limited	1.23%	-1.24%
Hindustan Zinc Limited	1.02%	-0.06%
National Aluminium Company Limited	0.10%	-0.11%
Diversified Metals	2.15%	
Vedanta Limited	2.15%	-2.15%
Capital Markets	2.14%	
Multi Commodity Exchange of India Limited	0.88%	-0.89%
BSE Limited	0.75%	-0.76%
Computer Age Management Services Limited	0.15%	-0.15%
HDFC Asset Management Company Limited	0.13%	-0.13%
Indian Energy Exchange Limited	0.09%	-0.09%
ANGEL ONE LIMITED	0.09%	-0.09%
Central Depository Services (India) Limited	0.05%	-0.05%
NUVAMA WEALTH MANAGEMENT LTD	0.00%	0.00%
Aerospace & Defense	1.97%	
Hindustan Aeronautics Limited	1.01%	-1.01%
Bharat Electronics Limited	0.74%	-0.74%
Bharat Dynamics Limited	0.22%	-0.22%
Consumer Durables	1.64%	
Titan Company Limited	0.71%	-0.71%
Dixon Technologies (India) Limited	0.32%	-0.32%
Crompton Greaves Consumer Electricals Limited	0.29%	-0.29%
KALYAN JEWELLERS INDIA LTD	0.23%	-0.23%
Havells India Limited	0.07%	-0.07%
PG Electroplast Ltd	0.02%	-0.02%
Construction	1.57%	
Larsen & Toubro Limited	1.26%	-1.27%
NBCC (India) Limited	0.31%	-0.31%
IT - Software	1.55%	

Tata Consultancy Services Limited	0.60%	-0.61%
Coforge Limited	0.33%	-0.33%
HCL Technologies Limited	0.20%	-0.20%
Tech Mahindra Limited	0.14%	-0.15%
Tata Elxsi Limited	0.10%	-0.10%
Persistent Systems Limited	0.07%	-0.07%
Mphasis Limited	0.06%	-0.06%
LTIMindtree Limited	0.02%	-0.02%
Oracle Financial Services Software Limited	0.01%	-0.01%
KPIT Technologies Limited	0.01%	-0.01%
Infosys Limited	0.00%	0.00%
Cement & Cement Products	1.47%	
Grasim Industries Limited	0.71%	-0.71%
UltraTech Cement Limited	0.52%	-0.52%
Ambuja Cements Limited	0.23%	-0.23%
Dalmia Bharat Limited	0.01%	-0.01%
Diversified FMCG	1.24%	
ITC Limited	1.21%	-1.22%
Hindustan Unilever Limited	0.02%	-0.02%
Realty	1.24%	
DLF Limited	0.46%	-0.46%
Lodha Developers Limited	0.38%	-0.38%
Godrej Properties Limited	0.25%	-0.25%
Prestige Estates Projects Limited	0.12%	-0.12%
Phoenix Mills Limited	0.03%	-0.03%
Healthcare Services	1.11%	
Apollo Hospitals Enterprise Limited	0.58%	-0.58%
Max Healthcare Institute Limited	0.41%	-0.41%
Fortis Healthcare Limited	0.09%	-0.09%
Syngene International Limited	0.04%	-0.04%
Agricultural Food & other Products	1.08%	
Patanjali Foods Limited	0.65%	-0.65%
Marico Limited	0.36%	-0.36%
Tata Consumer Products Limited	0.07%	-0.07%
Food Products	1.03%	
Britannia Industries Limited	0.81%	-0.81%
Nestle India Limited	0.23%	-0.23%
Auto Components	0.95%	
Exide Industries Limited	0.27%	-0.27%
Sona BLW Precision Forgings Limited	0.21%	-0.21%
Samvardhana Motherson International Limited	0.16%	-0.16%
Tube Investments of India Limited	0.14%	-0.14%
Minda Industries Ltd	0.09%	-0.09%
Bosch Limited	0.07%	-0.07%
Bharat Forge Limited	0.01%	-0.01%
Beverages	0.85%	
United Spirits Limited	0.57%	-0.58%
Varun Beverages Limited	0.28%	-0.28%
Electrical Equipment	0.83%	
Bharat Heavy Electricals Limited	0.39%	-0.39%
Suzlon Energy Limited	0.20%	-0.20%
CG Power and Industrial Solutions Limited	0.16%	-0.16%
Siemens Limited	0.05%	-0.05%
Inox Wind Limited	0.03%	-0.03%
Hitachi Energy India Limited	0.01%	0.00%
WAAREE Energies Ltd	0.00%	0.00%



Industrial Products	0.80%	
APL Apollo Tubes Limited	0.55%	-0.55%
POLYCAB INDIA Limited	0.22%	-0.22%
Cummins India Limited	0.03%	-0.03%
Supreme Industries Limited	0.00%	0.00%
Transport Infrastructure	0.76%	
GMR Airport Ltd	0.41%	-0.41%
Adani Ports and Special Economic Zone Limited	0.35%	-0.35%
Financial Technology (Fintech)	0.70%	
One 97 Communications Limited	0.52%	-0.53%
PB Fintech Limited	0.18%	-0.18%
Oil	0.67%	
Oil & Natural Gas Corporation Limited	0.67%	-0.67%
Oil India Limited	0.00%	0.00%
Minerals & Mining	0.63%	
NMDC Limited	0.63%	0.00%
Insurance	0.63%	
Max Financial Services Limited	0.16%	-0.16%
ICICI Prudential Life Insurance Company Limited	0.16%	-0.16%
HDFC Life Insurance Company Limited	0.16%	-0.16%
SBI Life Insurance Company Limited	0.09%	-0.09%
Life Insurance Corp of India	0.06%	-0.06%
ICICI Lombard General Insurance Company Limited	0.01%	-0.01%
Chemicals & Petrochemicals	0.63%	
SRF Limited	0.35%	-0.35%
Solar Industries India Limited	0.16%	-0.16%
Pidilite Industries Limited	0.12%	-0.12%
Gas	0.59%	
GAIL (India) Limited	0.44%	-0.43%
Petronet LNG Limited	0.16%	-0.16%
Metals & Minerals Trading	0.32%	
Adani Enterprises Limited	0.32%	-0.53%
Adani Enterprises Limited	0.00%	0.00%
Consumable Fuels	0.31%	
Coal India Limited	0.31%	-0.31%
Industrial Manufacturing	0.29%	
Mazagon Dock Shipbuilders Limited	0.26%	-0.26%

Kaynes Technology India Ltd	0.03%	-0.03%
Transport Services	0.28%	
InterGlobe Aviation Limited	0.14%	-0.01%
Container Corporation of India Limited	0.07%	-0.07%
Delhivery Ltd	0.07%	-0.07%
Leisure Services	0.24%	
The Indian Hotels Company Limited	0.24%	-0.24%
Jubilant Foodworks Limited	0.00%	0.00%
Fertilizers & Agrochemicals	0.21%	
UPL Limited	0.21%	-0.21%
Personal Products	0.04%	
Dabur India Limited	0.01%	-0.01%
Colgate Palmolive (India) Limited	0.01%	-0.01%
Godrej Consumer Products Limited	0.01%	-0.01%
IT - Services	0.02%	
Tata Technologies Ltd	0.02%	-0.02%
Textiles & Apparels	0.01%	
Page Industries Limited	0.01%	-0.01%
Money Market Instruments	2.91%	
Punjab National Bank	1.07%	CRISIL A1+
Union Bank of India	0.38%	ICRA A1+
Punjab National Bank	0.29%	ICRA A1+
Bank of Baroda	0.20%	IND A1+
Bank of Baroda	0.20%	IND A1+
Standard Chartered Capital Limited	0.20%	ICRA A1+
Export Import Bank of India	0.19%	ICRA A1+
Punjab National Bank	0.19%	ICRA A1+
ICICI Securities Limited	0.10%	ICRA A1+
Cholamandalam Investment and Finance Company Limited	0.10%	ICRA A1+
Fixed rates bonds - Corporate	1.31%	
Muthoot Finance Limited	0.40%	ICRA AA+
HDB Financial Services Limited	0.39%	CRISIL AAA
HDB Financial Services Limited	0.22%	CRISIL AAA
Muthoot Finance Limited	0.20%	CRISIL AA+
LIC Housing Finance Limited	0.10%	CRISIL AAA
Cash & Current Assets	79.62%	
Total Net Assets	100.00%	

Investment Performance

NAV as on December 31, 2025: ₹27.3250

Inception - July 24, 2009	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Arbitrage Fund	6.30%	5.78%	7.01%	6.43%
Value of Std Investment of ₹ 10,000	27325	13248	12260	10643
Benchmark - Nifty 50 Arbitrage TRI	NA	6.26%	7.66%	7.53%
Value of Std Investment of ₹ 10,000	NA	13546	12482	10753
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.19%	5.64%	6.88%	6.26%
Value of Std Investment of ₹ 10,000	26860	13159	12214	10626

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Total Schemes managed by Mr. Mohit Sharma is 15. Total Schemes managed by Ms. Krina Mehta is 1. Refer annexure on page no. 198-199 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 (₹)	1970000	600000	360000	120000
Market Value of amount Invested	3350573	705824	399042	123925
Scheme Returns (CAGR)	6.14%	6.43%	6.80%	6.12%
NIFTY 50 Arbitrage Total Return Index	NA	7.00%	7.49%	7.17%
CRISIL 1-Year T-Bill	6.34%	6.32%	6.65%	5.41%

Past Performance may or may not be sustained in future. The fund's inception date is July 14, 2009, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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

Data as on December 31, 2025 unless otherwise specified

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	27.3250	29.5592
IDCW²:	11.1149	11.5106

²Income Distribution cum capital withdrawal

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.



Savings Solutions

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

3.5 Years & 3.1 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	₹	153.04	Crores
AUM as on last day	₹	152.22	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 ₹ 500/- and in multiples of ₹ 1/- thereafter



INVEST NOW

Other Parameters

Modified Duration	8.94 years
Average Maturity	21.22 years
Yield to Maturity	7.37%
Macaulay Duration	9.31 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	43.58%	
7.46% GOVERNMENT OF INDIA 06NOV73 G-SEC	9.99%	SOV
6.90% GOI 15-Apr-2065	9.30%	SOV
7.25% GOI 12JUN63	7.50%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	5.42%	SOV
7.30% GOI 19JUN53	3.29%	SOV
6.33% INDIA GOVT BOND 05MAY2035 GSEC	3.22%	SOV
6.68% GOI 07Jul2040	3.19%	SOV
7.09% GOI 05AUG2054	0.58%	SOV
7.10% GOVT 08-Apr-2034	0.45%	SOV
7.18% GOI 24-Jul-2037	0.44%	SOV
7.26% GOI 22AUG2032	0.17%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.03%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	0.01%	SOV
7.54% GOVERNMENT OF INDIA 23MAY2036 GSEC	0.00%	SOV
State Government bond	35.79%	
7.49% RAJASTHAN 28AUG2035 SDL	16.44%	SOV
7.46% MADHYA PRADESH 12NOV2043 SDL	6.51%	SOV
6.98% MAHARASHTRA 25JUN2037 SDL	6.36%	SOV
7.51% HARYANA 10SEP2041 SDL	3.27%	SOV
7.51% UTTAR PRADESH 27MAR2038 SDL	1.04%	SOV
7.49% TAMIL NADU 24APR2034 SDL	0.67%	SOV
7.47% UTTARAKHAND 20MAR2034 SDL	0.63%	SOV
7.73% UTTAR PRADESH 15NOV2035 SDL	0.32%	SOV
7.77% HARYANA 29MAR2033 SDL	0.24%	SOV

Issuer	% to Net Assets	Rating
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
Fixed rates bonds - Corporate	15.22%	
National Highways Authority of India	6.51%	ICRA AAA
Indian Railway Finance Corporation Limited	6.00%	ICRA AAA
Indian Railway Finance Corporation Limited	2.72%	ICRA AAA
Cash Management Bills	0.55%	
Government of India	0.28%	SOV
Government of India	0.27%	SOV
Alternative Investment Funds (AIF)	0.30%	
Corporate Debt Market Development Fund	0.30%	
Cash & Current Assets	4.56%	
Total Net Assets	100.00%	

Investment Performance

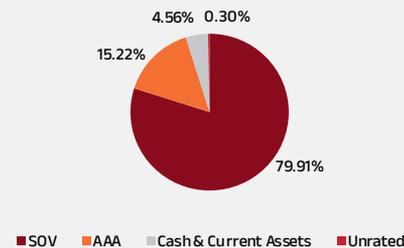
NAV as on December 31, 2025: ₹ 12.8222

Inception - Aug 08, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Long Duration Fund	7.59%	NA	7.35%	4.41%
Value of Std Investment of ₹ 10,000	12822	NA	12376	10441
Benchmark - NIFTY Long Duration Debt Index A-III	7.28%	NA	6.99%	2.63%
Value of Std Investment of ₹ 10,000	12699	NA	12251	10263
Additional Benchmark - CRISIL 10 Year Gilt Index	7.76%	NA	7.91%	6.37%
Value of Std Investment of ₹ 10,000	12893	NA	12569	10637

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 19. Total Schemes managed by Mr. Bhupesh Bameta is 15. Refer annexure on page no. 198-199 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	12.8222	13.1034
IDCW ³ :	11.1396	11.3891

³Income Distribution cum capital withdrawal

Data as on December 31, 2025 unless otherwise specified



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

4.4 Years

Tracking Error

Regular	0.45%
Direct	0.45%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	8315.15	Crores
AUM as on last day	₹	8271.64	Crores

Total Expense Ratio (TER)

Regular	0.36%
Direct	0.21%

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

SIP

Monthly: Minimum ₹ 500/- and in multiples of ₹ 1/- thereafter



Other Parameters

Modified Duration	0.52 years
Average Maturity	0.56 years
Yield to Maturity	6.11%
Macaulay Duration	0.55 years
Portfolio Turnover	0.02

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	57.55%	
7.49% GUJARAT 28SEP2026 SDL	5.33%	SOV
7.84% TAMIL NADU 13JUL2026 SDL	5.19%	SOV
6.24% MAHARASHTRA 11AUG26 SDL	4.74%	SOV
7.37% MAHARASHTRA 14SEP2026 SDL	4.61%	SOV
8.07% KERALA 15JUN2026 SDL	3.36%	SOV
7.85% ANDHRA PRADESH 13JUL2026 SDL	2.71%	SOV
7.38% MADHYA PRADESH 14SEP2026 SDL	2.31%	SOV
7.86% UTTAR PRADESH 13JUL26 SDL	1.80%	SOV
8.08% UTTAR PRADESH 15JUN2026 SDL	1.59%	SOV
7.84% MAHARASHTRA 13JUL2026 SDL	1.55%	SOV
7.38% RAJASTHAN 14SEP2026 SDL	1.36%	SOV
8.72% TAMIL NADU 19SEP2026 SDL	1.31%	SOV
8.82% BIHAR 24FEB2026 SDL	1.28%	SOV
7.62% MADHYA PRADESH 09AUG2026 SDL	1.12%	SOV
8.07% RAJASTHAN 15JUN2026 SDL	0.98%	SOV
7.17% RAJASTHAN 28SEP2026 SDL	0.92%	SOV
8.02% UTTAR PRADESH 25MAY2026 SDL	0.86%	SOV
8.60% BIHAR 09MAR2026 SDL	0.85%	SOV
GUJARAT 07.83% 13JUL2026 SDL	0.78%	SOV
8.07% TAMIL NADU 15JUN2026 SDL	0.77%	SOV
7.96% MAHARASHTRA 29JUN2026 SDL	0.73%	SOV
8.09 ANDHRA PRADESH 15JUN26 SDL	0.73%	SOV
7.16% MADHYA PRADESH 28SEP26 SDL	0.69%	SOV
7.19% UTTAR PRADESH 28SEP2026 SDL	0.67%	SOV
7.39% UTTARAKHAND 14SEP2026 SDL	0.66%	SOV
7.62% TAMIL NADU 09AUG2026 SDL	0.62%	SOV
8.05% GUJARAT 15JUN2026 SDL	0.61%	SOV
6.27% RAJASTHAN 20JUL2026 SDL	0.61%	SOV
7.37% TAMIL NADU 14SEP2026 SDL	0.58%	SOV
7.99% UTTAR PRADESH 29JUN2026 SDL	0.55%	SOV

Issuer	% to Net Assets	Rating
6.39% ANDHRA PRADESH 20MAY2026 SDL	0.55%	SOV
6.10% RAJASTHAN 25MAY2026 SDL	0.55%	SOV
7.39% TELANGANA 14SEP2026 SDL	0.49%	SOV
7.98% GUJARAT 11MAY26 SDL	0.44%	SOV
6.05% RAJASTHAN 16JUN2026 SDL	0.42%	SOV
6.72% TELANGANA 22APR2026 SDL	0.37%	SOV
7.16% MAHARASHTRA 28SEP2026 SDL	0.31%	SOV
7.02% GUJARAT 28AUG2026 SDL	0.30%	SOV
5.96% PUDUCHERRY 29SEP2026 SDL	0.29%	SOV
7.58% UTTAR PRADESH 24AUG2026 SDL	0.28%	SOV
7.39% UTTAR PRADESH 14SEP2026 SDL	0.27%	SOV
8.51% HARYANA 10FEB2026 SDL	0.24%	SOV
7.98% KERALA 11MAY2026 SDL	0.21%	SOV
7.98% HARYANA 29JUN2026 SDL	0.18%	SOV
7.63% ANDHRA PRADESH 09AUG2026 SDL	0.18%	SOV
MAHARASHTRA 08.08% 15JUN2026 SDL	0.18%	SOV
7.62% TELANGANA 09AUG2026 SDL	0.18%	SOV
7.58% RAJASTHAN 09AUG2026 SDL	0.18%	SOV
6.18% GUJARAT 31MAR2026 SDL	0.18%	SOV
7.98% GUJARAT 25MAY2026 SDL	0.14%	SOV
7.35% HARYANA 14SEP26 SDL	0.12%	SOV
7.60% GUJARAT 09AUG2026 SDL	0.12%	SOV
7.58% MAHARASHTRA 24AUG2026 SDL	0.12%	SOV
8.53% KERALA 09MAR2026 SDL	0.12%	SOV
6.70% ANDHRA PRADESH 22APR2026 SDL	0.12%	SOV
8.38% ODISHA 27JAN2026 SDL	0.12%	SOV
7.69% GUJARAT 27JUL2026 SDL	0.11%	SOV
8.39 % MADHYA PRADESH 27JAN2026 SDL	0.11%	SOV
7.59% KERALA 24AUG2026 SDL	0.10%	SOV
7.69% MAHARASHTRA 27JUL2026 SDL	0.06%	SOV
8.06% UTTARAKHAND 15JUN2026 SDL	0.06%	SOV



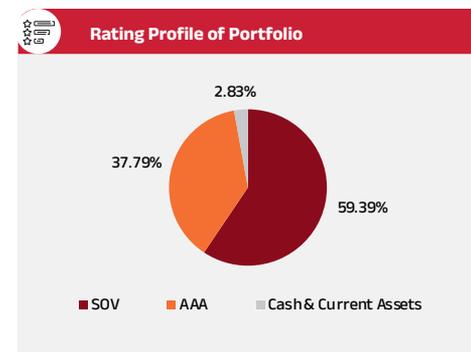
An open ended scheme tracking the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index A relatively high interest rate risk and relatively low credit risk

Issuer	% to Net Assets	Rating
7.18% HARYANA 28SEP2026 SDL	0.06%	SOV
8.01% ANDHRA PRADESH 25MAY2026 SDL	0.06%	SOV
8.53% TAMIL NADU 09MAR2026 SDL	0.06%	SOV
8.39% ANDHRA PRADESH 27JAN2026 SDL	0.06%	SOV
8.38% HARYANA 27JAN26 SDL	0.06%	SOV
5.72% BIHAR 13JAN2026 SDL	0.06%	SOV
8.34% UTTAR PRADESH 13JAN26 SDL	0.04%	SOV
6.24% TELANGANA 27MAY2026 SDL	0.04%	SOV
7.85% TELANGANA 13JUL2026 SDL	0.02%	SOV
8.82% JHARKHAND 24FEB2026 SDL	0.02%	SOV
8.69% TAMIL NADU 24FEB2026 SDL	0.02%	SOV
8.83% UTTAR PRADESH 24FEB2026 SDL	0.02%	SOV
7.56% GUJARAT 24AUG26 SDL	0.01%	SOV
Fixed rates bonds - Corporate	37.79%	
National Bank For Agriculture and Rural Development	7.58%	CRISIL AAA
Small Industries Development Bank of India	3.83%	CRISIL AAA
Power Finance Corporation Limited	3.67%	ICRA AAA
REC Limited	2.67%	ICRA AAA
Power Finance Corporation Limited	2.43%	ICRA AAA
REC Limited	1.82%	CARE AAA
Export Import Bank of India	1.82%	ICRA AAA
Power Finance Corporation Limited	1.64%	ICRA AAA
National Bank For Agriculture and Rural Development	1.56%	ICRA AAA
REC Limited	1.40%	ICRA AAA
Power Finance Corporation Limited	1.21%	ICRA AAA
Power Finance Corporation Limited	1.09%	ICRA AAA
Small Industries Development Bank of India	0.73%	ICRA AAA
REC Limited	0.66%	ICRA AAA
Small Industries Development Bank of India	0.61%	CRISIL AAA
Power Finance Corporation Limited	0.61%	ICRA AAA

Issuer	% to Net Assets	Rating
REC Limited	0.61%	ICRA AAA
Power Finance Corporation Limited	0.61%	ICRA AAA
Power Finance Corporation Limited	0.55%	ICRA AAA
REC Limited	0.55%	ICRA AAA
REC Limited	0.54%	CRISIL AAA
Power Finance Corporation Limited	0.36%	ICRA AAA
Power Finance Corporation Limited	0.30%	ICRA AAA
NLC India Limited	0.30%	CRISIL AAA
Power Finance Corporation Limited	0.23%	ICRA AAA
REC Limited	0.12%	ICRA AAA
Power Finance Corporation Limited	0.12%	ICRA AAA
Export Import Bank of India	0.10%	ICRA AAA
Indian Railway Finance Corporation Limited	0.04%	ICRA AAA
Power Finance Corporation Limited	0.02%	ICRA AAA
National Bank For Agriculture and Rural Development	0.01%	ICRA AAA
Cash Management Bills	1.49%	
Government of India	0.58%	SOV
Government of India	0.25%	SOV
Government of India	0.24%	SOV
Government of India	0.24%	SOV
Government of India	0.12%	SOV
Government of India	0.05%	SOV
Government of India	0.01%	SOV
Government Bond	0.35%	
5.63% GOI 12APR2026	0.29%	SOV
6.97% GOI (MD 06/09/2026)	0.06%	SOV
Cash & Current Assets	2.83%	
Total Net Assets	100.00%	

Investment Performance		NAV as on December 31, 2025: ₹12.7186			
Inception - September 24, 2021					
Aditya Birla Sun Life NIFTY SDL Plus PSU Bond Sep 2026 60:40 Index Fund	Since Inception	5 Years	3 Years	1 Year	
Value of Std Investment of ₹ 10,000	12719	NA	12363	10745	
Benchmark - Nifty SDL Plus PSU Bond Sep 2026 60:40 Index	6.13%	NA	7.67%	7.68%	
Value of Std Investment of ₹ 10,000	12892	NA	12486	10768	
Additional Benchmark - Nifty SDL Plus PSU Bond Sep 2026 60:40 Index	5.54%	NA	7.91%	6.37%	
Value of Std Investment of ₹ 10,000	12592	NA	12569	10637	

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 15. Refer annexure on page no. 198-199 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



Tracking Differences	Regular	Direct
1 Year (%)	-0.23	-0.07
3 Years (%)	-0.35	-0.19
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.34	-0.17

NAV of Plans / Options (₹)		
	Regular Plan	Direct Plan
Growth	12.7186	12.8033
IDCW ² :	12.7194	12.8035

²Income Distribution cum capital withdrawal



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

4.1 Years

Tracking Error

Regular	0.58%
Direct	0.58%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	3632.73	Crores
AUM as on last day	₹	3554.10	Crores

Total Expense Ratio (TER)

Regular	0.51%
Direct	0.21%

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

SIP

Monthly: Minimum ₹ 500/- and in multiples of ₹ 1/- thereafter



INVEST NOW

Other Parameters

Modified Duration	0.89 years
Average Maturity	0.95 years
Yield to Maturity	5.90%
Macaulay Duration	0.92 years
Portfolio Turnover	0.04

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	87.00%	
KARNATAKA 7.59% 29MAR27 SDL	4.91%	SOV
7.37% KARNATAKA 09NOV2026 SDL	4.56%	SOV
7.22% KARNATAKA 26OCT2026 SDL	4.42%	SOV
7.62% TAMIL NADU 29MAR2027 SDL	4.30%	SOV
7.40% TELANGANA 09NOV2026 SDL	4.13%	SOV
7.39% MAHARASHTRA 09NOV2026 SDL	2.77%	SOV
7.86% KARNATAKA 15MAR27 SDL	2.73%	SOV
7.62% UTTAR PRADESH 15FEB2027 SDL	2.72%	SOV
7.59% GUJARAT 15FEB2027 SDL	2.58%	SOV
7.37% RAJASTHAN 09NOV2026 SDL	2.42%	SOV
7.49% GUJARAT 28SEP2026 SDL	2.28%	SOV
6.58% GUJARAT 31MAR27 SDL	2.13%	SOV
7.40% MADHYA PRADESH 09NOV2026 SDL	2.00%	SOV
TAMIL NADU 07.39% 09NOV2026 SDL	1.85%	SOV
7.05% GUJARAT 14DEC2026 SDL	1.85%	SOV
7.57% GUJARAT 09NOV2026 SDL	1.85%	SOV
7.74% TAMIL NADU 01MAR27 SDL	1.43%	SOV
7.20 % KARNATAKA 25JAN2027 SDL	1.42%	SOV
7.19% GUJARAT 25JAN2027 SDL	1.42%	SOV
7.15% KARNATAKA 11JAN2027 SDL	1.42%	SOV
7.23% TAMIL NADU 26OCT2026 SDL	1.42%	SOV
7.22% MAHARASHTRA 26OCT26 SDL	1.42%	SOV
7.24% UTTAR PRADESH 26OCT2026 SDL	1.42%	SOV
6.85% UTTAR PRADESH 23NOV2026 SDL	1.42%	SOV

Issuer	% to Net Assets	Rating
7.76% MADHYA PRADESH 01MAR27 SDL	1.29%	SOV
7.24% GUJARAT 28DEC26 SDL	1.28%	SOV
7.07% TAMIL NADU 14DEC2026 SDL	1.28%	SOV
7.16% MADHYA PRADESH 28SEP26 SDL	1.28%	SOV
6.89% BIHAR 23NOV2026 SDL	1.28%	SOV
7.60% MADHYA PRADESH 15FEB2027 SDL	1.14%	SOV
6.54% MAHARASHTRA 09FEB2027 SDL	1.13%	SOV
7.18% HARYANA 28SEP2026 SDL	1.00%	SOV
7.39% TELANGANA 14SEP2026 SDL	0.97%	SOV
7.59% KARNATAKA 15FEB2027 SDL	0.86%	SOV
7.71% GUJARAT 01MAR2027 SDL	0.83%	SOV
7.78% BIHAR 01MAR2027 SDL	0.72%	SOV
07.64% HARYANA 29MAR27 SDL	0.72%	SOV
7.42% ANDHRA 09NOV2026 SDL	0.71%	SOV
7.38% KERALA 09NOV2026 SDL	0.71%	SOV
7.41% GUJARAT 19OCT2026 SDL	0.71%	SOV
7.16% TAMIL NADU 11JAN2027 SDL	0.71%	SOV
7.17% UTTAR PRADESH 11JAN2027 SDL	0.71%	SOV
7.14% KARNATAKA 13OCT2026 SDL	0.71%	SOV
7.15% KERALA 13OCT2026 SDL	0.71%	SOV
6.83% KARNATAKA 23NOV2026 SDL	0.71%	SOV
6.24% MAHARASHTRA 11AUG26 SDL	0.69%	SOV
7.85% TAMIL NADU 15MAR2027 SDL	0.57%	SOV
7.29% KERALA 28DEC2026 SDL	0.57%	SOV
7.37% TAMIL NADU 14SEP2026 SDL	0.48%	SOV





Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund

An open ended Target Maturity Index Fund tracking the Nifty SDL Apr 2027 Index. A relatively high interest rate risk and relatively low credit risk



Savings Solutions

Issuer	% to Net Assets	Rating
7.61% KERALA 09AUG2026 SDL	0.46%	SOV
6.24% RAJASTHAN 30JUN2026 SDL	0.44%	SOV
7.05% TAMIL NADU 20NOV2026 SDL	0.43%	SOV
7.80% CHATTISGARH 01MAR27 SDL	0.32%	SOV
7.64% UTTAR PRADESH 29MAR2027 SDL	0.29%	SOV
7.73% RAJASTHAN 01MAR2027 SDL	0.29%	SOV
7.4% JHARKHAND 09NOV2026 SDL	0.29%	SOV
7.08% KARNATAKA 14DEC2026 SDL	0.28%	SOV
7.58% TAMIL NADU 24AUG2026 SDL	0.28%	SOV
7.14% GUJARAT 11JAN2027 SDL	0.28%	SOV
7.86% UTTAR PRADESH 13JUL26 SDL	0.28%	SOV
7.16% TELANGANA 13OCT2026 SDL	0.28%	SOV
7.58% MAHARASHTRA 24AUG2026 SDL	0.24%	SOV
8.09 ANDHRA PRADESH 15JUN26 SDL	0.24%	SOV
7.16% MAHARASHTRA 28SEP2026 SDL	0.19%	SOV
7.15% MAHARASHTRA 13OCT2026 SDL	0.16%	SOV
7.27% KARNATAKA 28DEC2026 SDL	0.14%	SOV
7.39% UTTARAKHAND 14SEP2026 SDL	0.14%	SOV
7.63% UTTAR PRADESH 09AUG2026 SDL	0.14%	SOV
7.16% WEST BENGAL 11JAN2027 SDL	0.14%	SOV
7.15% KERALA 11JAN2027 SDL	0.14%	SOV
7.17% RAJASTHAN 28SEP2026 SDL	0.14%	SOV
6.85% KERALA 23NOV2026 SDL	0.14%	SOV
6.29% RAJASTHAN 29DEC2026 SDL	0.14%	SOV
7.38% RAJASTHAN 14SEP2026 SDL	0.09%	SOV

Issuer	% to Net Assets	Rating
8.27% TAMIL NADU 13JAN2026 SDL	0.08%	SOV
7.85% TELANGANA 13JUL2026 SDL	0.07%	SOV
7.63% TAMIL NADU 12APR2027 SDL	0.06%	SOV
7.19% MADHYA PRADESH 25JAN2027 SDL	0.06%	SOV
7.62% MADHYA PRADESH 09AUG2026 SDL	0.03%	SOV
6.9% ANDHRA 22APR2027 SDL	0.03%	SOV
7.60% GUJARAT 09AUG2026 SDL	0.02%	SOV
8.67% MAHARASHTRA 24FEB2026 SDL	0.01%	SOV
Cash Management Bills	8.04%	
Government of India	2.21%	SOV
Government of India	2.11%	SOV
Government of India	1.25%	SOV
Government of India	1.12%	SOV
Government of India	1.04%	SOV
Government of India	0.30%	SOV
Government of India	0.00%	SOV
Government Bond	3.20%	
6.99% GOVERNMENT OF INDIA 17APR26	2.40%	SOV
8.15% GOI (MD 24/11/2026)	0.46%	SOV
8.33% GOI (MD 09/07/2026)	0.24%	SOV
5.63% GOI 12APR2026	0.10%	SOV
Cash & Current Assets	1.75%	
Total Net Assets	100.00%	



Investment Performance

NAV as on December 31, 2025: ₹ 12.6782

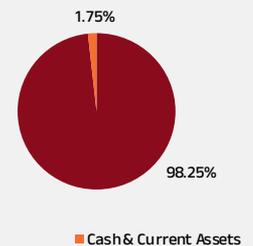
	Since Inception	5 Years	3 Years	1 Year
Inception - January 28, 2022				
Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund	6.23%	NA	7.34%	7.47%
Value of Std Investment of ₹ 10,000	12678	NA	12374	10747
Benchmark - Nifty SDL Apr 2027 Index	6.82%	NA	7.91%	8.03%
Value of Std Investment of ₹ 10,000	12958	NA	12570	10803
Additional Benchmark - CRISIL 10 Year Gilt Index	6.54%	NA	7.91%	6.37%
Value of Std Investment of ₹ 10,000	12825	NA	12569	10637

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 15. Total Schemes managed by Mr. Harshil Suvarakar is 19. Refer annexure on page no. 198-199 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



Tracking Differences	Regular	Direct
1 Year (%)	-0.56	-0.25
3 Years (%)	-0.56	-0.23
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.59	-0.27



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	12.6782	12.8308
IDCW ² :	12.6782	12.8305

²Income Distribution cum capital withdrawal



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 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

3.9 Years

Tracking Error

Regular	0.26%
Direct	0.26%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	1505.65	Crores
AUM as on last day	₹	1459.84	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/- and in multiples of ₹ 1/- thereafter



Other Parameters

Modified Duration	0.93 years
Average Maturity	1.01 years
Yield to Maturity	6.30%
Macaulay Duration	0.97 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	47.80%	
7.61% TAMIL NADU 15FEB2027 SDL	5.23%	SOV
7.14% GUJARAT 11JAN2027 SDL	4.85%	SOV
7.59% BIHAR 15FEB2027 SDL	4.20%	SOV
7.62% UTTAR PRADESH 15FEB2027 SDL	3.64%	SOV
7.73% RAJASTHAN 01MAR2027 SDL	3.49%	SOV
6.72% KERALA 24MAR2027 SDL	3.45%	SOV
7.20 % KARNATAKA 25JAN2027 SDL	3.12%	SOV
7.59% GUJARAT 15FEB2027 SDL	2.44%	SOV
7.86% KARNATAKA 15MAR27 SDL	2.10%	SOV
7.80% KERALA 11MAR2027 SDL	1.75%	SOV
7.14% ANDHRA PRADESH 11JAN2027 SDL	1.66%	SOV
7.64% UTTAR PRADESH 29MAR2027 SDL	1.40%	SOV
7.60% MADHYA PRADESH 15FEB2027 SDL	1.39%	SOV
7.80% HARYAN 01MAR2027 SDL	1.05%	SOV
7.63% GUJARAT 12APR2027 SDL	1.05%	SOV
7.62% ANDHRA PRADESH 29MAR2027 SDL	1.05%	SOV
8.72% TAMIL NADU 19SEP2026 SDL	0.98%	SOV
7.25% ANDHRA PRADESH 28DEC2026 SDL	0.69%	SOV
7.40% TELANGANA 09NOV2026 SDL	0.69%	SOV
7.17% UTTAR PRADESH 11JAN2027 SDL	0.69%	SOV
8.31% RAJASTHAN 08APR27 SDL	0.35%	SOV
RAJASTHAN 07.85% 15MAR27 SDL	0.35%	SOV
7.76% MADHYA PRADESH 01MAR27 SDL	0.35%	SOV
7.29% KERALA 28DEC2026 SDL	0.35%	SOV
7.18% UTTARAKHAND 11JAN2027 SDL	0.35%	SOV
7.12% BIHAR 11JAN27 SDL	0.35%	SOV
KARNATAKA 7.59% 29MAR27 SDL	0.28%	SOV
07.64% HARYANA 29MAR27 SDL	0.20%	SOV
7.77% KERALA 01MAR2027 SDL	0.17%	SOV
7.59% KARNATAKA 15FEB2027 SDL	0.07%	SOV

Issuer	% to Net Assets	Rating
7.27% KARNATAKA 28DEC2026 SDL	0.07%	SOV
7.62% TAMIL NADU 29MAR2027 SDL	0.00%	SOV
Fixed rates bonds - Corporate	38.15%	
National Bank For Agriculture and Rural Development	6.94%	CRISIL AAA
REC Limited	5.57%	ICRA AAA
REC Limited	4.16%	ICRA AAA
Power Finance Corporation Limited	3.43%	ICRA AAA
Power Finance Corporation Limited	2.76%	ICRA AAA
Power Finance Corporation Limited	2.08%	ICRA AAA
National Bank For Agriculture and Rural Development	2.06%	ICRA AAA
National Bank For Agriculture and Rural Development	1.87%	ICRA AAA
Export Import Bank of India	1.72%	ICRA AAA
Power Finance Corporation Limited	1.70%	ICRA AAA
REC Limited	1.38%	ICRA AAA
Small Industries Development Bank of India	0.93%	CRISIL AAA
REC Limited	0.69%	ICRA AAA
Power Finance Corporation Limited	0.69%	ICRA AAA
Small Industries Development Bank of India	0.69%	CRISIL AAA
Power Finance Corporation Limited	0.49%	ICRA AAA
Small Industries Development Bank of India	0.35%	CRISIL AAA
REC Limited	0.34%	ICRA AAA
National Bank For Agriculture and Rural Development	0.31%	ICRA AAA
Government Bond	8.84%	
8.24% GOI (MD 15/02/2027)	6.34%	SOV
5.74% GOI 15NOV2026	2.50%	SOV
Cash Management Bills	2.01%	
Government of India	1.32%	SOV
Government of India	0.68%	SOV
Cash & Current Assets	3.20%	
Total Net Assets	100.00%	



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



Investment Performance

NAV as on December 31, 2025: ₹ 12.5614

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	6.25%	NA	7.43%	7.72%
Value of Std Investment of ₹ 10,000	12561	NA	12404	10772
Benchmark - CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027	6.66%	NA	7.83%	8.12%
Value of Std Investment of ₹ 10,000	12744	NA	12543	10812
Additional Benchmark - CRISIL 10 Year Gilt Index	6.69%	NA	7.91%	7.95%
Value of Std Investment of ₹ 10,000	12759	NA	12569	11655

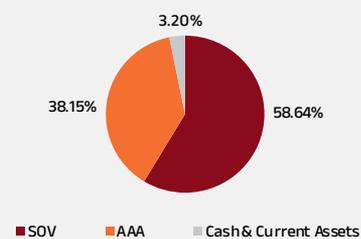
Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Mohit Sharma is 15. Refer annexure on page no. 198-199 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



Tracking Differences	Regular	Direct
1 Year (%)	-0.40	-0.28
3 Years (%)	-0.40	-0.22
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.41	-0.22



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	12.5614	12.6442
IDCW ¹ :	12.5579	12.6463

¹Income Distribution cum capital withdrawal





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

3.2 Years

Tracking Error

Regular	0.18%
Direct	0.18%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	205.09	Crores
AUM as on last day	₹	203.30	Crores

Total Expense Ratio (TER)

Regular	0.36%
Direct	0.20%

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

SIP

Monthly: Minimum ₹ 500/- and in multiples of ₹ 1/- thereafter



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Other Parameters

Modified Duration	0.23 years
Average Maturity	0.24 years
Yield to Maturity	5.56%
Macaulay Duration	0.24 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	72.33%	SOV
7.59% GOI(MD 11/01/2026)	13.15%	SOV
6.99% GOVERNMENT OF INDIA 17APR26	7.35%	SOV
7.27% GOI 08APR26	4.45%	SOV

Issuer	% to Net Assets	Rating
Cash Management Bills	0.37%	
Government of India	0.37%	SOV
Cash & Current Assets	2.36%	
Total Net Assets	100.00%	

Investment Performance

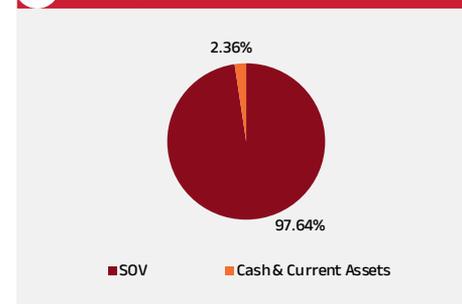
NAV as on December 31, 2025: ₹12.5018

Inception - October 07, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund	7.14%	NA	6.96%	6.67%
Value of Std Investment of ₹ 10,000	12502	NA	11442	10667
Benchmark - CRISIL IBX Gilt Index – April 2026	7.51%	NA	7.29%	7.03%
Value of Std Investment of ₹ 10,000	12639	NA	11513	10703
Additional Benchmark - CRISIL 10 Year Gilt Index	8.19%	NA	7.95%	7.95%
Value of Std Investment of ₹ 10,000	12899	NA	11655	11655

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 15. Total Schemes managed by Mr. Sanjay Godambe is 8. Refer annexure on page no. 198-199 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	-0.19
3 Years (%)	-0.36	-0.19
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.36	-0.19



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	12.5018	12.5670
IDCW ¹ :	12.5023	12.5679

¹Income Distribution cum capital withdrawal





An open ended Target Maturity Index Fund tracking the CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028. A relatively high interest rate risk and relatively low credit risk.

Fund Details

Investment Objective

The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities as represented by the CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028 before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Mohit Sharma & Mr. Sanjay Godambe

Date of Allotment

October 13, 2022

Benchmark

CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028

Managing Fund Since

October 13, 2022

Experience in Managing the Fund

3.4 Years

Tracking Error

Regular	0.49%
Direct	0.49%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	365.04	Crores
AUM as on last day	₹	361.38	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/- and in multiples of ₹ 1/- thereafter



Other Parameters

Modified Duration	2.02 years
Average Maturity	2.25 years
Yield to Maturity	6.11%
Macaulay Duration	2.08 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	47.00%	
8.28% Tamilnadu SDL (MD 14/03/2028)	18.72%	SOV
8.05% Tamilnadu SDL (MD 18/04/2028)	7.88%	SOV
6.98% TELANGANA 22APR2028 SDL	5.52%	SOV
8.13% RAJASTHAN 27MAR28 SDL	2.99%	SOV
8.43% TAMIL NADU SDL RED 07-MARCH-2028	1.64%	SOV
08.23 GUJARAT SDL 21FEB2028	1.48%	SOV
8.34% UTTAR PRADESH 28FEB28 SDL	1.44%	SOV
8.15% Chhattisgarh SDL (MD 27/03/2028)	1.44%	SOV
8.14% Haryana SDL (MD 27/03/2028)	1.43%	SOV
8.26% Gujarat SDL (MD 14/03/2028)	1.32%	SOV
7.88% MADHYA PRADESH 24JAN28 SDL	0.87%	

Issuer	% to Net Assets	Rating
8.20% HARYANA 31JAN28 SDL	0.74%	
8.25% GJ 25APR28 SDL	0.72%	SOV
8.27% Kerala SDL (MD 21/02/2028)	0.29%	SOV
8.05% GUJARAT SDL 31JAN2028	0.29%	SOV
8.27% Uttar Pradesh SDL (MD 14/03/2028)	0.16%	SOV
8.28% RAJASTHAN SDL RED 21-FEB-2028	0.07%	SOV
Government Bond	46.19%	
7.06% GOI 10APR28	46.19%	SOV
Cash Management Bills	5.05%	
Government of India	3.80%	SOV
Government of India	1.25%	SOV
Cash & Current Assets	1.76%	
Total Net Assets	100.00%	

Investment Performance

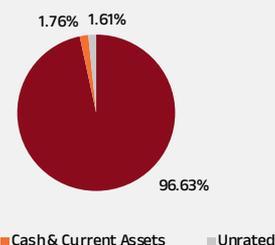
NAV as on December 31, 2025: ₹12.8742

	Since Inception	5 Years	3 Years	1 Year
Inception - October 13, 2022				
Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund	8.16%	NA	8.02%	8.34%
Value of Std Investment of ₹ 10,000	12874	NA	12609	10834
Benchmark - CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028	8.49%	NA	8.31%	8.60%
Value of Std Investment of ₹ 10,000	12998	NA	12713	10860
Additional Benchmark - CRISIL 10 Year Gilt Index	8.09%	NA	7.91%	7.95%
Value of Std Investment of ₹ 10,000	12845	NA	12569	11655

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 15. Total Schemes managed by Mr. Sanjay Godambe is 8. 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 (%)	-0.26	-0.09
3 Years (%)	-0.29	-0.13
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.32	-0.16



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	12.8742	12.9382
IDCW ² :	12.8754	12.9367

²Income Distribution cum capital withdrawal



An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Index – April 2029. A relatively high interest rate risk and relatively low credit risk.



Fund Details

Investment Objective

The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities as represented by the CRISIL IBX Gilt Index – April 2029 before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Harshil Suvarnkar & Mr. Sanjay Godambe

Date of Allotment

October 19, 2022

Benchmark

CRISIL IBX Gilt Index – April 2029

Managing Fund Since

October 19, 2022

Experience in Managing the Fund

3.3 Years

Tracking Error

Regular	0.60%
Direct	0.60%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	613.81	Crores
AUM as on last day	₹	614.70	Crores

Total Expense Ratio (TER)

Regular	0.38%
Direct	0.22%

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

SIP

Monthly: Minimum ₹ 500/- and in multiples of ₹ 1/- thereafter



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Other Parameters

Modified Duration	2.86 years
Average Maturity	3.26 years
Yield to Maturity	6.12%
Macaulay Duration	2.95 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	90.83%	
7.10% GOVERNMENT OF INDIA 18APR29	89.89%	SOV
7.59% GOI (MD 20/03/2029)	0.75%	SOV
07.26% GOI (MD 14/01/2029)	0.19%	SOV
Cash Management Bills	6.94%	
Government of India	4.79%	SOV

Issuer	% to Net Assets	Rating
Government of India	1.34%	SOV
Government of India	0.72%	SOV
Government of India	0.10%	SOV
Cash & Current Assets	2.22%	
Total Net Assets	100.00%	

Investment Performance

NAV as on December 31, 2025: ₹12.9649

Inception - October 19, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX Gilt - April 2029 Index Fund	8.45%	NA	8.28%	8.42%
Value of Std Investment of ₹ 10,000	12965	NA	12701	10842
Benchmark - CRISIL IBX Gilt Index – April 2029	8.69%	NA	8.57%	8.98%
Value of Std Investment of ₹ 10,000	13058	NA	12805	10898
Additional Benchmark - CRISIL 10 Year Gilt Index	8.16%	NA	7.91%	7.95%
Value of Std Investment of ₹ 10,000	12856	NA	12569	11655

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 19. Total Schemes managed by Mr. Sanjay Godambe is 8. Refer annexure on page no. 198-199 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 (%)	-0.55	-0.37
3 Years (%)	-0.29	-0.12
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.24	-0.07



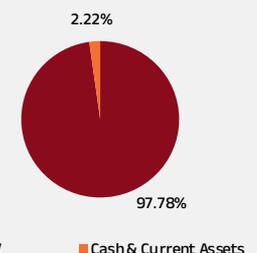
NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	12.9649	13.0325
Daily IDCW ¹ :	10.6542	10.7433

¹Income Distribution cum capital withdrawal



Rating Profile of Portfolio



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

2.9 Years

Tracking Error

Regular	0.95%
Direct	0.94%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	40.27	Crores
AUM as on last day	₹	40.27	Crores

Total Expense Ratio (TER)

Regular	0.49%
Direct	0.19%

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

SIP

Monthly: Minimum ₹ 100/- and any amount thereafter



Other Parameters

Modified Duration	1.47 years
Average Maturity	1.59 years
Yield to Maturity	6.11%
Macaulay Duration	1.52 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	70.20%	
7.18% TAMIL NADU SDL 26JUL2027	20.17%	SOV
7.35% MADHYA PRADESH 13SEP2027 SDL	18.98%	SOV
7.38% TELANGANA 25SEP2027 SDL	12.65%	SOV
7.12% TAMIL NADU 09AUG2027 SDL	12.62%	SOV
7.20% MAHARASHTRA 09AUG2027 SDL	2.52%	SOV
KARNATAKA SDL 07.75% 01MAR27	1.27%	SOV
7.77% KERALA 01MAR2027 SDL	1.23%	SOV

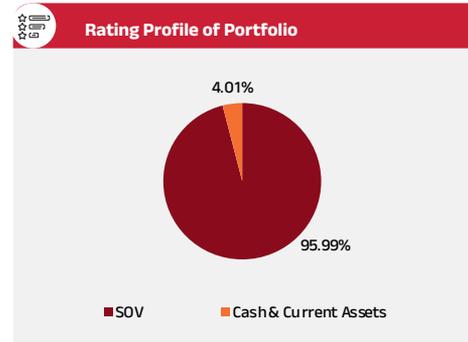
Issuer	% to Net Assets	Rating
8.49% ANDHRA PRADESH 21AUG2027 SDL	0.77%	SOV
Cash Management Bills	17.02%	
Government of India	17.02%	SOV
Government Bond	8.77%	
7.38% GOI 20JUN2027	8.77%	SOV
Cash & Current Assets	4.01%	
Total Net Assets	100.00%	

Investment Performance

NAV as on December 31, 2025: ₹12.4015

	Since Inception	5 Years	3 Years	1 Year
Inception - March 10, 2023				
Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund	7.95%	NA	NA	7.90%
Value of Std Investment of ₹ 10,000	12401	NA	NA	10790
Benchmark - Nifty SDL Sep 2027 Index	8.53%	NA	NA	8.34%
Value of Std Investment of ₹ 10,000	12590	NA	NA	10834
Additional Benchmark - CRISIL 10 Year Gilt Index	8.18%	NA	NA	6.37%
Value of Std Investment of ₹ 10,000	12475	NA	NA	10637

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 19. Refer annexure on page no. 198-199 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	12.4015	12.4883
Daily IDCW ⁵ :	12.4015	12.4874

⁵Income Distribution cum capital withdrawal

Tracking Differences

	Regular	Direct
1 Year (%)	-0.44	-0.20
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.58	-0.31



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

2.9 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	₹	20.86	Crores
AUM as on last day	₹	20.89	Crores

Total Expense Ratio (TER)

Regular	0.79%
Direct	0.49%

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

SIP

Weekly/Monthly: Minimum ₹ 500/- and in multiples of ₹ 1/- thereafter



Other Parameters

Modified Duration	1.73 years
Average Maturity	1.93 years
Yield to Maturity	5.89%
Macaulay Duration	1.78 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)

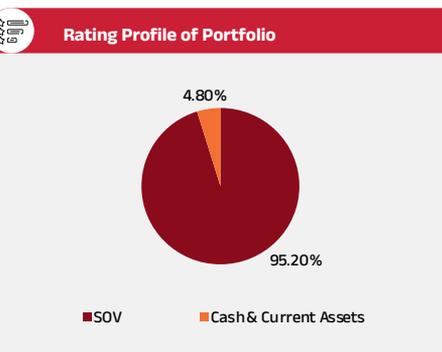
Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	95.20%	
7.17% GOI (MD 08/01/2028)	68.96%	SOV
GOI 08.28% 21SEP27	20.83%	SOV

Issuer	% to Net Assets	Rating
6.01% GOVERNMENT OF INDIA 25MAR2028	5.41%	SOV
Cash & Current Assets	4.80%	
Total Net Assets	100.00%	



Investment Performance

NAV as on December 31, 2025: ₹ 12.1944

	Since Inception	5 Years	3 Years	1 Year
Inception - March 15, 2023				
Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund	7.34%	NA	NA	7.59%
Value of Std Investment of ₹ 10,000	12194	NA	NA	10759
Benchmark - CRISIL IBX Gilt Apr 2028 Index	8.24%	NA	NA	8.43%
Value of Std Investment of ₹ 10,000	12483	NA	NA	10843
Additional Benchmark - CRISIL 10 Year Gilt Index	8.01%	NA	NA	7.95%
Value of Std Investment of ₹ 10,000	12406	NA	NA	11655

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 15. Total Schemes managed by Mr. Sanjay Godambe is 8. 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.

Tracking Differences

	Regular	Direct
1 Year (%)	-0.84	-0.56
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.90	-0.61

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	12.1944	12.2874
Daily IDCW ² :	12.1938	12.2910

²Income Distribution cum capital withdrawal

Data as on December 31, 2025 unless otherwise specified



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

3.0 years

Tracking Error

Regular	1.50%
Direct	1.50%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	157.14	Crores
AUM as on last day	₹	156.78	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/- and in multiples of ₹ 1/- thereafter



INVEST NOW

Other Parameters

Modified Duration	4.79 years
Average Maturity	6.15 years
Yield to Maturity	7.17%
Macaulay Duration	4.96 years

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Add. Investment

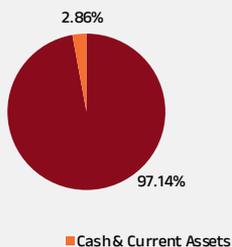
₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
State Government bond	76.43%	
7.35% MAHARASHTRA 14JUN2032 SDL	17.80%	SOV
7.70% ANDHRA PRADESH 13SEP2027 SDL	16.34%	SOV
7.73% HARYANA 01MAR2032 SDL	16.31%	SOV
7.14% TAMIL NADU 02MAR2032 SDL	12.74%	SOV
7.42% RAJASTHAN 22MAY2032 SDL	6.44%	SOV
7.75% HIMACHAL PRADESH 29MAR2032 SDL	3.27%	SOV
7.70% HARYANA 15FEB2031 SDL	2.28%	SOV

Issuer	% to Net Assets	Rating
7.72% HARYANA 23MAR2032 SDL	0.71%	SOV
7.73% MAHARASHTRA 29MAR2032 SDL	0.53%	SOV
7.73% ANDHRA PRADESH 23MAR2032 SDL	0.01%	SOV
Government Bond	20.71%	
6.54% GOI 17JAN2032	20.71%	SOV
Cash & Current Assets	2.86%	
Total Net Assets	100.00%	

Rating Profile of Portfolio



Investment Performance

NAV as on December 31, 2025: ₹12,4417

Inception - February 14, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund	7.88%	NA	NA	6.41%
Value of Std Investment of ₹ 10,000	12442	NA	NA	10641
Benchmark - CRISIL IBX SDL Index – June 2032	8.34%	NA	NA	6.66%
Value of Std Investment of ₹ 10,000	12595	NA	NA	10666
Additional Benchmark - CRISIL 10 Year Gilt Index	8.04%	NA	NA	7.95%
Value of Std Investment of ₹ 10,000	12493	NA	NA	11655

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 15. Total Schemes managed by Mr. Mohit Sharma is 15. Refer annexure on page no. 198-199 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	12.4417	12.5726
Daily IDCW ¹ :	12.4419	12.5748

Tracking Differences

	Regular	Direct
1 Year (%)	-0.25	0.18
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.46	-0.07

¹Income 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

3.2 Years

Tracking Error

Regular	0.13%
Direct	0.13%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	44.59	Crores
AUM as on last day	₹	43.85	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/- and in multiples of ₹ 1/- thereafter



INVEST NOW

Other Parameters

Modified Duration	0.13 years
Average Maturity	0.14 years
Yield to Maturity	5.70%
Macaulay Duration	0.14 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

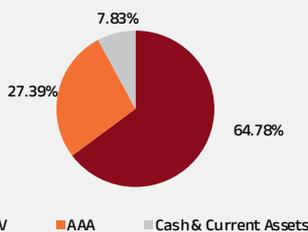
₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
State Government bond	48.53%	
8.67% KARNATAKA 24FEB26 SDL	22.91%	SOV
8.42% KERALA 27JAN2026 SDL	11.43%	SOV
8.38% HARYANA 27JAN26 SDL	5.71%	SOV
8.67% MAHARASHTRA 24FEB2026 SDL	3.67%	SOV
8.51% HARYANA 10FEB2026 SDL	2.52%	SOV
8.08% CHHATTISGARH 23MAR2026 SDL	2.29%	SOV
Fixed rates bonds - Corporate	27.39%	
National Bank For Agriculture and Rural Development	12.55%	ICRA AAA

Issuer	% to Net Assets	Rating
Small Industries Development Bank of India	7.99%	ICRA AAA
Indian Railway Finance Corporation Limited	2.29%	ICRA AAA
Export Import Bank of India	2.28%	ICRA AAA
REC Limited	2.28%	CRISIL AAA
Government Bond	16.25%	
5.63% GOI 12APR2026	13.46%	SOV
6.99% GOVERNMENT OF INDIA 17APR26	2.79%	SOV
Cash & Current Assets	7.83%	
Total Net Assets	100.00%	

Rating Profile of Portfolio



Investment Performance

NAV as on December 31, 2025: ₹12.2942

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	6.93%	NA	7.01%	6.89%
Value of Std Investment of ₹ 10,000	12294	NA	12258	10689
Benchmark - CRISIL IBX 60:40 SDL + AAA PSU Index - April 2026	7.38%	NA	7.44%	7.38%
Value of Std Investment of ₹ 10,000	12454	NA	12408	10738
Additional Benchmark - CRISIL 10 Year Gilt Index	7.65%	NA	7.91%	7.95%
Value of Std Investment of ₹ 10,000	12550	NA	12569	11655

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 15. Total Schemes managed by Mr. Sanjay Godambe is 8. Refer annexure on page no. 198-199 to know more on performance of schemes managed by Fund Managers.
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NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	12.2942	12.3853
Daily IDCW⁶:	12.2952	12.3845

⁶Income Distribution cum capital withdrawal

Tracking Differences

	Regular	Direct
1 Year (%)	-0.50	-0.25
3 Years (%)	-0.43	-0.18
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.45	-0.19

Data as on December 31, 2025 unless otherwise specified





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

2.2 Years

Tracking Error

Regular	0.67%
Direct	0.67%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	72.99	Crores
AUM as on last day [^]	₹	70.09	Crores

[^]Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 0.00 Crs as on December 31, 2025.

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/- and in multiples of ₹ 1/- thereafter



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Other Parameters

Modified Duration	5.23 years
Average Maturity	6.93 years
Yield to Maturity	6.70%
Macaulay Duration	5.41 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Application Amount for fresh subscription

₹ 1000 (plus in multiples of ₹ 1)

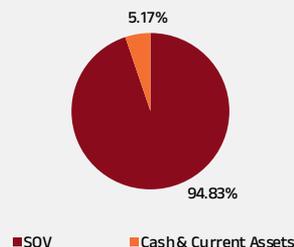
Min. Addl. Investment

₹ 1000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	94.83%	
7.26% GOVERNMENT OF INDIA 06FEB33	94.83%	SOV
Cash & Current Assets	5.17%	
Total Net Assets	100.00%	

Rating Profile of Portfolio



Investment Performance

NAV as on December 31, 2025: ₹ 11.7495

Inception - December 22, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX Gilt April 2033 Index Fund	8.28%	NA	NA	7.40%
Value of Std Investment of ₹ 10,000	11750	NA	NA	10740
Benchmark - CRISIL IBX Gilt Index – April 2033	8.77%	NA	NA	7.79%
Value of Std Investment of ₹ 10,000	11858	NA	NA	10779
Additional Benchmark - CRISIL 10 Year Gilt Index	7.97%	NA	NA	7.95%
Value of Std Investment of ₹ 10,000	11683	NA	NA	11655

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 15. Total Schemes managed by Mr. Sanjay Godambe is 8. Refer annexure on page no. 198-199 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	11.7495	11.8095
Daily IDCW ² :	11.7496	11.8091

²Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-0.39	-0.12
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.49	-0.22



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

1.7 Years

Tracking Error

Regular	0.99%
Direct	0.99%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	12.15	Crores
AUM as on last day	₹	12.16	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/-



INVEST NOW

Other Parameters

Modified Duration	1.31 years
Average Maturity	1.40 years
Yield to Maturity	5.73%
Macaulay Duration	1.35 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	94.96%	
7.38% GOI 20JUN2027	94.96%	SOV

Issuer	% to Net Assets	Rating
Cash & Current Assets	5.04%	
Total Net Assets	100.00%	

Investment Performance

NAV as on December 31, 2025: ₹11,2447

Inception - June 05, 2024	Since Inception	5 Years	3 Years	1 Years
Aditya Birla Sun Life CRISIL IBX Gilt June 2027 Index Fund	7.75%	NA	NA	7.66%
Value of Std Investment of ₹ 10,000	11245	NA	NA	10766
Benchmark - CRISIL IBX Gilt Index – June 2027	8.25%	NA	NA	8.14%
Value of Std Investment of ₹ 10,000	11328	NA	NA	10814
Additional Benchmark - NA	NA	NA	NA	NA
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 6. Total Schemes managed by Mr. Bhupesh Bameta is 15. Total Schemes managed by Mr. Sanjay Godambe is 8. Refer annexure on page no. 198-199 to know more on performance of schemes managed by Fund Managers.

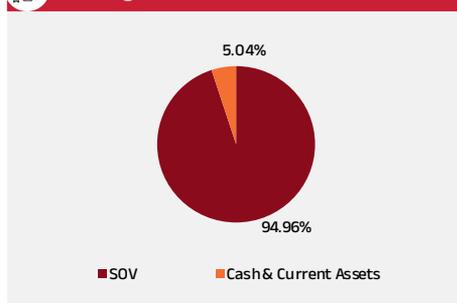
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NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11,2447	11,2957
IDCW ⁶ :	11,2447	11,2963

⁶Income Distribution cum capital withdrawal

Rating Profile of Portfolio



Tracking Differences	Regular	Direct
1 Year (%)	-0.48	-0.18
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.51	-0.20



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. Vignesh 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

1.1 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	₹	213.06	Crores
AUM as on last day	₹	212.72	Crores

*Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 1.00 Crs as on December 31, 2025.

Total Expense Ratio (TER)

Regular	0.45%
Direct	0.15%

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

SIP

Monthly: Minimum ₹ 1000/-



Other Parameters

Modified Duration	0.49 years
Average Maturity	0.52 years
Yield to Maturity	7.03%
Macaulay Duration	0.52 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

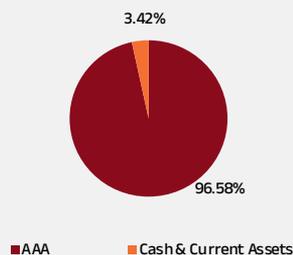
₹ 1,000 (plus in multiples of ₹ 100)

PORTFOLIO

Issuer	% to Net Assets	Rating
Fixed rates bonds - Corporate	92.06%	
SMFG India Credit Co. Ltd.	14.10%	ICRA AAA
Aditya Birla Finance Limited	13.99%	ICRA AAA
Mahindra & Mahindra Financial Services Limited	12.20%	CRISIL AAA
HDB Financial Services Limited	11.73%	CRISIL AAA
Toyota Financial Services India Ltd	9.39%	ICRA AAA
Kotak Mahindra Prime Limited	7.04%	CRISIL AAA
Bajaj Finance Limited	7.04%	CRISIL AAA
Tata Capital Housing Finance Limited	4.71%	ICRA AAA

Issuer	% to Net Assets	Rating
Bajaj Housing Finance Limited	3.06%	CRISIL AAA
Kotak Mahindra Investments Limited	2.94%	CRISIL AAA
HDFC Bank Limited	2.35%	ICRA AAA
Bajaj Finance Limited	2.35%	CRISIL AAA
LIC Housing Finance Limited	1.16%	CRISIL AAA
Money Market Instruments	4.52%	
L&T Finance Limited	4.52%	ICRA A1+
Cash & Current Assets	3.42%	
Total Net Assets	100.00%	

Rating Profile of Portfolio



Investment Performance

NAV as on December 31, 2025: ₹10.9585

Inception - October 08, 2024	Since Inception	5 Years	3 Years	1 Years
Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index – Sep 2026 Fund	7.72%	NA	NA	7.75%
Value of Std Investment of ₹ 10,000	10959	NA	NA	10775
Benchmark - CRISIL-IBX AAA NBFC-HFC Index – Sep 2026	8.28%	NA	NA	8.25%
Value of Std Investment of ₹ 10,000	11028	NA	NA	10825
Additional Benchmark - NA	NA	NA	NA	NA
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 6. Total Schemes managed by Mr. Harshil Suvarnkar is 18. Total Schemes managed by Mr. Vignesh Gupta is 6. Refer annexure on page no. 198-199 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 (%)	-0.50	-0.18
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.55	-0.23



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	10.9585	10.9987
IDCW ¹ :	10.9585	10.9987

¹Income 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. Vignesh 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

1.2 Years

Tracking Error

Regular	0.35%
Direct	0.35%

Fund Category

Index Funds (Debt)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	35.84	Crores
AUM as on last day ^a	₹	33.74	Crores

^aNet assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 10.31 Crs as on December 31, 2025.

Total Expense Ratio (TER)

Regular	0.43%
Direct	0.13%

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

SIP

Monthly: Minimum ₹ 1000/-



INVEST NOW

Other Parameters

Modified Duration	1.29 years
Average Maturity	1.46 years
Yield to Maturity	7.01%
Macaulay Duration	1.38 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 100)

Min. Addl. Investment

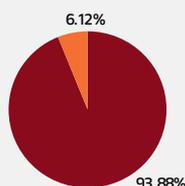
₹ 1,000 (plus in multiples of ₹ 100)

PORTFOLIO

Issuer	% to Net Assets	Rating
Fixed rates bonds - Corporate	93.88%	
HDB Financial Services Limited	11.53%	CRISIL AAA
Bajaj Housing Finance Limited	11.52%	CRISIL AAA
Aditya Birla Finance Limited	11.49%	ICRA AAA
Mahindra & Mahindra Financial Services Limited	11.47%	CARE AAA
Power Finance Corporation Limited	11.46%	ICRA AAA
Kotak Mahindra Investments Limited	11.35%	CRISIL AAA
National Bank For Agriculture and Rural Development	6.90%	ICRA AAA

Issuer	% to Net Assets	Rating
Small Industries Development Bank of India	5.75%	CRISIL AAA
Small Industries Development Bank of India	5.52%	CRISIL AAA
Bajaj Finance Limited	2.30%	CRISIL AAA
REC Limited	2.30%	ICRA AAA
Tata Capital Housing Finance Limited	2.30%	CRISIL AAA
Cash & Current Assets	6.12%	
Total Net Assets	100.00%	

Rating Profile of Portfolio



Investment Performance

NAV as on December 31, 2025: ₹ 10.9150

Inception - November 13, 2024	Since Inception	5 Years	3 Years	1 Years
Aditya Birla Sun Life CRISIL-IBX AAA Financial Services Index - Sep 2027 Fund	8.04%	NA	NA	8.22%
Value of Std Investment of ₹ 10,000	10915	NA	NA	10822
Benchmark - CRISIL-IBX AAA Financial Services Index - Sep 2027	8.55%	NA	NA	8.70%
Value of Std Investment of ₹ 10,000	10972	NA	NA	10870
Additional Benchmark - NA	NA	NA	NA	NA
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 6. Total Schemes managed by Mr. Harshil Suvarnkar is 18. Total Schemes managed by Mr. Vignesh Gupta is 6. Refer annexure on page no. 198-199 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 (%)	-0.48	-0.16
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.50	-0.18



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	10.9150	10.9518
IDCW ² :	10.9150	10.9519

²Income 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

1.1 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	₹	3047.40	Crores
AUM as on last day	₹	2596.42	Crores

*Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 223.27 Crs as on December 31, 2025.

Total Expense Ratio (TER)

Regular	0.36%
Direct	0.13%

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

SIP

Monthly: Minimum ₹ 1000/-



Other Parameters

Modified Duration	0.38 years
Average Maturity	0.39 years
Yield to Maturity	6.54%
Macaulay Duration	0.39 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Money Market Instruments	63.20%	
L&T Finance Limited	8.62%	ICRA A1+
HDFC Bank Limited	8.51%	ICRA A1+
Bank of Baroda	6.04%	CARE A1+
Indian Bank	4.32%	CRISIL A1+
Tata Capital Limited	3.51%	ICRA A1+
HDFC Bank Limited	3.46%	ICRA A1+
Axis Bank Limited	3.46%	ICRA A1+
ICICI Securities Limited	3.45%	ICRA A1+
Kotak Mahindra Prime Limited	3.41%	ICRA A1+
HSBC InvestDirect Financial Services India Ltd	2.64%	CRISIL A1+
HDFC Bank Limited	2.60%	ICRA A1+
Canara Bank	2.07%	ICRA A1+
Kotak Securities Limited	1.76%	ICRA A1+
Export Import Bank of India	1.73%	ICRA A1+
Export Import Bank of India	1.73%	ICRA A1+
Canara Bank	1.72%	ICRA A1+
Tata Capital Limited	0.88%	ICRA A1+
Bank of Baroda	0.86%	IND A1+
Canara Bank	0.86%	ICRA A1+

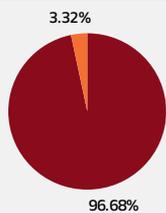
Issuer	% to Net Assets	Rating
HSBC InvestDirect Financial Services India Ltd	0.86%	CRISIL A1+
Union Bank of India	0.69%	ICRA A1+
Fixed rates bonds - Corporate	33.49%	
Bajaj Housing Finance Limited	8.90%	CRISIL AAA
Power Finance Corporation Limited	6.22%	ICRA AAA
Bajaj Finance Limited	2.85%	CRISIL AAA
Tata Capital Limited	2.67%	ICRA AAA
LIC Housing Finance Limited	2.65%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	2.13%	CRISIL AAA
Bajaj Finance Limited	2.03%	CRISIL AAA
REC Limited	1.78%	ICRA AAA
Mahindra & Mahindra Financial Services Limited	1.25%	CRISIL AAA
Small Industries Development Bank of India	0.89%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	0.89%	CRISIL AAA
REC Limited	0.89%	ICRA AAA
Export Import Bank of India	0.18%	ICRA AAA
LIC Housing Finance Limited	0.18%	CARE AAA
Cash & Current Assets	3.32%	
Total Net Assets	100.00%	



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.



Rating Profile of Portfolio



■ AAA ■ Cash & Current Assets



Investment Performance

NAV as on December 31, 2025: ₹10.7426

Inception - December 17, 2024	Since Inception	5 Years	3 Years	1 Years
Aditya Birla Sun Life CRISIL-IBX Financial Services 3 to 6 Months Debt Index Fund	7.14%	NA	NA	7.11%
Value of Std Investment of ₹ 10,000	10743	NA	NA	10711
Benchmark - CRISIL-IBX Financial Services 3 to 6 Months Debt Index	7.21%	NA	NA	7.19%
Value of Std Investment of ₹ 10,000	10750	NA	NA	10719
Additional Benchmark - NA	NA	NA	NA	NA
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 6. Total Schemes managed by Mr. Harshil Suvarnkar is 18. Total Schemes managed by Mr. Sanjay Pawar is 4. Refer annexure on page no. 198-199 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 (%)	-0.09	0.15
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.07	0.17



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	10.7426	10.7674
IDCW²:	10.7427	10.7675

²Income Distribution cum capital withdrawal



An open ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 9-12 Months Debt Index Fund. 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 9-12 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. Sanjay Pawar & Mr. Mohit Sharma

Date of Allotment

March 21, 2025

Benchmark

CRISIL-IBX Financial Services 9-12 Months Debt Index Fund

Managing Fund Since

March 21, 2025

Experience in Managing the Fund

1.2 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	₹	1380.92	Crores
AUM as on last day	₹	1703.62	Crores

Total Expense Ratio (TER)

Regular	0.35%
Direct	0.15%

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

SIP

Monthly: Minimum ₹ 1000/-



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Other Parameters

Modified Duration	0.60 years
Average Maturity	0.62 years
Yield to Maturity	6.65%
Macaulay Duration	0.62 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Money Market Instruments	63.22%	
HDFC Bank Limited	9.83%	ICRA A1+
Tata Capital Limited	5.79%	ICRA A1+
Union Bank of India	4.30%	ICRA A1+
Tata Capital Limited	4.20%	ICRA A1+
Bank of Baroda	4.00%	CARE A1+
Canara Bank	2.86%	ICRA A1+
L&T Finance Ltd	2.86%	ICRA A1+
L&T Finance Limited	2.85%	ICRA A1+
Axis Bank Limited	2.82%	ICRA A1+
HDFC Bank Limited	2.81%	ICRA A1+
Kotak Mahindra Prime Limited	2.80%	ICRA A1+
Indian Bank	2.78%	CRISIL A1+
Small Industries Development Bank of India	2.78%	CRISIL A1+
Bank of Baroda	2.76%	CARE A1+
Small Industries Development Bank of India	2.76%	CRISIL A1+
Small Industries Development Bank of India	2.76%	CRISIL A1+
Union Bank of India	1.43%	ICRA A1+

Issuer	% to Net Assets	Rating
L&T Finance Limited	1.43%	ICRA A1+
Bank of Baroda	1.40%	CARE A1+
Fixed rates bonds - Corporate	34.67%	
National Bank For Agriculture and Rural Development	6.30%	ICRA AAA
Tata Capital Housing Finance Limited	4.42%	ICRA AAA
REC Limited	4.41%	ICRA AAA
HDB Financial Services Limited	2.94%	CRISIL AAA
National Housing Bank	2.94%	CRISIL AAA
HDB Financial Services Limited	2.92%	CRISIL AAA
Power Finance Corporation Limited	2.65%	ICRA AAA
L&T Finance Limited	2.47%	IND AAA
LIC Housing Finance Limited	2.34%	CRISIL AAA
Bajaj Finance Limited	1.49%	CRISIL AAA
National Housing Bank	1.18%	CRISIL AAA
Bajaj Finance Limited	0.29%	CRISIL AAA
Power Finance Corporation Limited	0.29%	ICRA AAA
Cash & Current Assets	2.11%	
Total Net Assets	100.00%	





An open ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 9-12 Months Debt Index Fund. A relatively low interest rate risk and relatively low credit risk.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	10.5772	10.5938
IDCW¹:	NA	10.5946

¹Income Distribution cum capital withdrawal

Tracking Differences

1 Year (%)	-	-
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.32	-0.10



Investment Performance

NAV as on December 31, 2025: ₹10.5772

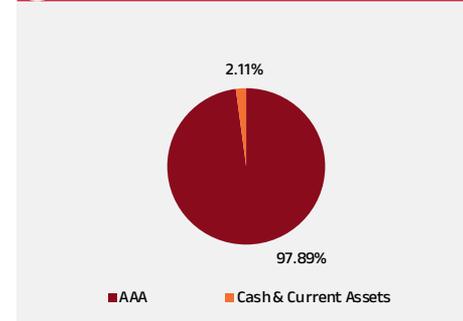
Inception - March 21, 2025	Since Inception	3 Years	1 Years	6 Month
Aditya Birla Sun Life CRISIL-IBX Financial Services 9-12 Months Debt Index Fund	7.39%	NA	NA	6.05%
Value of Std Investment of ₹ 10,000	10448	NA	NA	10300
Benchmark - CRISIL-IBX Financial Services 9-12 Months Debt Index	7.71%	NA	NA	6.32%
Value of Std Investment of ₹ 10,000	10597	NA	NA	10314
Additional Benchmark - NA	NA	NA	NA	NA
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 6. Total Schemes managed by Mr. Mohit Sharma is 15. Total Schemes managed by Mr. Sanjay Pawar is 4. Refer annexure on page no. 198-199 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





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

1.2 years

Tracking Error

Regular	0.05%
Direct	0.05%

Fund Category

Index Funds (Equity)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	1255.24	Crores
AUM as on last day	₹	1274.12	Crores

Total Expense Ratio (TER)

Regular	0.48%
Direct	0.21%

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	11.26%
Sharpe Ratio	0.71
Beta	1.00
Portfolio Turnover	0.08
Tracking Error (3 year)	0.05%
Treynor Ratio	0.08

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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	29.97%
HDFC Bank Limited	12.73%
ICICI Bank Limited	8.05%
State Bank of India	3.42%
Axis Bank Limited	3.05%
Kotak Mahindra Bank Limited	2.72%
IT - Software	10.42%
Infosys Limited	4.75%
Tata Consultancy Services Limited	2.75%
HCL Technologies Limited	1.44%
Tech Mahindra Limited	0.85%
Wipro Limited	0.63%
Petroleum Products	8.90%
Reliance Industries Limited	8.90%
Automobiles	6.98%
Mahindra & Mahindra Limited	2.78%
Maruti Suzuki India Limited	1.84%
Bajaj Auto Limited	0.87%
Eicher Motors Limited	0.84%
Tata Motors Passenger Vehicles Limited	0.64%
Finance	5.16%

Issuer	% to Net Assets
Bajaj Finance Limited	2.20%
Shriram Finance Ltd	1.17%
Bajaj Finserv Limited	0.98%
Jio Financial Services Limited	0.81%
Diversified FMCG	4.99%
ITC Limited	3.26%
Hindustan Unilever Limited	1.73%
Telecom - Services	4.93%
Bharti Airtel Limited	4.93%
Construction	4.03%
Larsen & Toubro Limited	4.03%
Pharmaceuticals & Biotechnology	2.89%
Sun Pharmaceutical Industries Limited	1.53%
Cipla Limited	0.71%
Dr. Reddys Laboratories Limited	0.65%
Retailing	2.47%
Eternal Limited	1.68%
Trent Limited	0.80%
Consumer Durables	2.46%
Titan Company Limited	1.40%
Asian Paints Limited	1.05%



Issuer	% to Net Assets
Power	2.32%
NTPC Limited	1.31%
Power Grid Corporation of India Limited	1.01%
Ferrous Metals	2.17%
Tata Steel Limited	1.25%
JSW Steel Limited	0.92%
Cement & Cement Products	2.08%
UltraTech Cement Limited	1.17%
Grasim Industries Limited	0.91%
Insurance	1.44%
SBI Life Insurance Company Limited	0.77%
HDFC Life Insurance Company Limited	0.68%
Healthcare Services	1.26%
Max Healthcare Institute Limited	0.65%
Apollo Hospitals Enterprise Limited	0.61%
Aerospace & Defense	1.20%
Bharat Electronics Limited	1.20%
Non - Ferrous Metals	1.08%

Issuer	% to Net Assets
Hindalco Industries Limited	1.08%
Transport Services	0.96%
InterGlobe Aviation Limited	0.96%
Transport Infrastructure	0.85%
Adani Ports and Special Economic Zone Limited	0.85%
Food Products	0.80%
Nestle India Limited	0.78%
Kwality Wall's India Ltd	0.03%
Oil	0.78%
Oil & Natural Gas Corporation Limited	0.78%
Consumable Fuels	0.76%
Coal India Limited	0.76%
Agricultural Food & other Products	0.65%
Tata Consumer Products Limited	0.65%
Metals & Minerals Trading	0.49%
Adani Enterprises Limited	0.49%
Cash & Current Assets	-0.04%
Total Net Assets	100.00%

Investment Performance		NAV as on December 31, 2025: ₹264.7773			
	Since Inception	5 Years	3 Years	1 Year	
Inception - Sept 18, 2002					
Aditya Birla Sun Life Nifty 50 Index Fund	15.10%	13.96%	13.69%	11.36%	
Value of Std Investment of ₹ 10,000	264777	19230	14704	11136	
Benchmark - Nifty 50 TRI	16.65%	14.67%	14.29%	11.88%	
Value of Std Investment of ₹ 10,000	362021	19832	14941	11188	
Additional Benchmark - BSE Sensex TRI	16.99%	13.64%	13.27%	10.38%	
Value of Std Investment of ₹ 10,000	386962	18958	14541	11038	

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 20. Refer annexure on page no. 198-199 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	264.7773	270.9117
IDCW*	27.0578	28.0079

*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 (₹)	2790000	600000	360000	120000
Market Value of amount Invested	15444718	826009	435022	129199
Scheme Returns (CAGR)	12.78%	12.74%	12.68%	14.52%
Nifty 50 TRI returns# (CAGR)	14.22%	13.36%	13.22%	14.92%
BSE Sensex TRI returns## (CAGR)	14.36%	12.48%	12.02%	13.51%

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.

Tracking Differences	Regular	Direct
1 Year (%)	-0.52	-0.23
3 Years (%)	-0.61	-0.29
5 Years (%)	-0.70	-0.38
10 Years (%)	-1.01	-0.72
Since Launch (%)	-1.56	-0.86



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

1.2 Years

Fund Category

Index Funds (Equity)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	459.59	Crores
AUM as on last day	₹	469.29	Crores

Total Expense Ratio (TER)

Regular	1.04%
Direct	0.42%

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

Tracking Error

Regular	0.06%
Direct	0.05%



INVEST NOW

Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

SIP

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

Other Parameters

Standard Deviation	12.65%
Sharpe Ratio	0.91
Beta	1.00
Portfolio Turnover	0.42
Tracking Error (3 year)	0.06%
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 5.67(FBIL Overnight MIBOR as on 31 December 2025) for calculating Sharpe Ratio

PORTFOLIO

Issuer	% to Net Assets
Automobiles	10.10%
Bajaj Auto Limited	2.05%
Tata Motors Passenger Vehicles Limited	2.04%
Mahindra & Mahindra Limited	2.03%
Maruti Suzuki India Limited	2.00%
Eicher Motors Limited	1.98%
Banks	10.06%
Axis Bank Limited	2.05%
Kotak Mahindra Bank Limited	2.02%
State Bank of India	2.02%
HDFC Bank Limited	1.99%
ICICI Bank Limited	1.98%
IT - Software	9.75%
Wipro Limited	1.97%
Tech Mahindra Limited	1.96%
Tata Consultancy Services Limited	1.94%
HCL Technologies Limited	1.94%
Infosys Limited	1.94%
Finance	8.01%
Shriram Finance Ltd	2.06%
Bajaj Finserv Limited	2.01%
Jio Financial Services Limited	1.97%

Issuer	% to Net Assets
Bajaj Finance Limited	1.96%
Pharmaceuticals & Biotechnology	5.97%
Cipla Limited	1.99%
Dr. Reddys Laboratories Limited	1.99%
Sun Pharmaceutical Industries Limited	1.99%
Ferrous Metals	4.23%
Tata Steel Limited	2.12%
JSW Steel Limited	2.12%
Consumer Durables	4.02%
Titan Company Limited	2.02%
Asian Paints Limited	2.00%
Power	4.00%
NTPC Limited	2.02%
Power Grid Corporation of India Limited	1.98%
Insurance	3.99%
SBI Life Insurance Company Limited	2.00%
HDFC Life Insurance Company Limited	1.99%
Cement & Cement Products	3.98%
Grasim Industries Limited	2.00%
UltraTech Cement Limited	1.99%
Diversified FMCG	3.96%
ITC Limited	1.98%



Issuer	% to Net Assets
Hindustan Unilever Limited	1.98%
Retailing	3.95%
Trent Limited	1.98%
Eternal Limited	1.96%
Healthcare Services	3.89%
Apollo Hospitals Enterprise Limited	1.96%
Max Healthcare Institute Limited	1.93%
Food Products	2.04%
Nestle India Limited	2.01%
Kwality Wall's India Ltd	0.03%
Oil	2.04%
Oil & Natural Gas Corporation Limited	2.04%
Non - Ferrous Metals	2.02%
Hindalco Industries Limited	2.02%
Agricultural Food & other Products	2.02%
Tata Consumer Products Limited	2.02%
Construction	2.01%

Issuer	% to Net Assets
Larsen & Toubro Limited	2.01%
Petroleum Products	2.00%
Reliance Industries Limited	2.00%
Metals & Minerals Trading	2.00%
Adani Enterprises Limited	2.00%
Aerospace & Defense	1.99%
Bharat Electronics Limited	1.99%
Telecom - Services	1.99%
Bharti Airtel Limited	1.99%
Transport Services	1.98%
InterGlobe Aviation Limited	1.98%
Consumable Fuels	1.97%
Coal India Limited	1.97%
Transport Infrastructure	1.96%
Adani Ports and Special Economic Zone Limited	1.96%
Cash & Current Assets	0.06%
Total Net Assets	100.00%

Investment Performance NAV as on December 31, 2025: ₹18.6999

	Since Inception	5 Years	3 Years	1 Year
Inception - June 08, 2021				
Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund	14.69%	NA	17.18%	13.51%
Value of Std Investment of ₹ 10,000	18700	NA	16105	11351
Benchmark - Nifty 50 Equal Weight TRI	16.12%	NA	18.55%	14.81%
Value of Std Investment of ₹ 10,000	19792	NA	16676	11481
Additional Benchmark - Nifty 50 TRI	13.08%	NA	14.29%	11.88%
Value of Std Investment of ₹ 10,000	17534	NA	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 20. Refer annexure on page no. 198-199 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	18.6999	19.2473
IDCW¹:	18.6997	19.2475

¹Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	540000	NA	360000	120000
Market Value of amount Invested	758457	NA	449043	130496
Scheme Returns (CAGR)	15.14%	NA	14.89%	16.61%
Nifty 50 Equal Weight TRI returns# (CAGR)	16.52%	16.90%	16.21%	17.85%
Nifty 50 TRI returns## (CAGR)	13.13%	13.36%	13.22%	14.92%

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.

Tracking Differences	Regular	Direct
1 Year (%)	-1.30	-0.61
3 Years (%)	-1.37	-0.63
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-1.43	-0.71





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

1.2 Years

Fund Category

Index Funds (Equity)

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

Entry Load Nil

Exit Load Nil

AUM

Monthly Average AUM ₹ 226.04 Crores

AUM as on last day ₹ 229.19 Crores

Total Expense Ratio (TER)

Regular 0.91%

Direct 0.36%

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

Tracking Error

Regular 0.07%

Direct 0.06%



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Other Parameters

Standard Deviation 17.63%

Sharpe Ratio 0.67

Beta 1.00

Tracking Error (3 year) 0.16%

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 5.67(FBIL Overnight MIBOR as on 31 December 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/- and in multiples of ₹ 1/- thereafter

PORTFOLIO

Issuer	% to Net Assets
Finance	10.71%
Cholamandalam Investment and Finance Company Limited	3.10%
Power Finance Corporation Limited	2.23%
Bajaj Holdings & Investments Limited	2.11%
REC Limited	1.92%
Indian Railway Finance Corporation Limited	0.96%
Bajaj Housing Finance Limited	0.38%
Power	9.18%
Tata Power Company Limited	2.75%
Adani Power Limited	2.43%
Adani Energy Solutions Limited	1.54%
Adani Green Energy Limited	1.34%
JSW Energy Limited	1.12%
Banks	6.46%
Bank of Baroda	2.37%
Canara Bank	2.25%
Punjab National Bank	1.84%
Pharmaceuticals & Biotechnology	6.22%
Divi's Laboratories Limited	3.50%
Torrent Pharmaceuticals Limited	1.74%
Zydus Lifesciences Limited	0.99%
Petroleum Products	5.89%
Bharat Petroleum Corporation Limited	3.21%

Issuer	% to Net Assets
Indian Oil Corporation Limited	2.68%
Electrical Equipment	5.23%
CG Power and Industrial Solutions Limited	1.92%
ABB India Limited	1.17%
Siemens Limited	1.17%
Siemens Limited	0.98%
Automobiles	5.22%
TVS Motor Company Limited	3.77%
Hyundai Motor India Ltd	1.41%
TVS Motor Company Limited	0.04%
Beverages	4.73%
Varun Beverages Limited	2.89%
United Spirits Limited	1.84%
Retailing	4.64%
Avenue Supermarts Limited	2.40%
Info Edge (India) Limited	2.23%
Diversified Metals	4.42%
Vedanta Limited	4.42%
Auto Components	3.64%
Samvardhana Motherson International Limited	2.30%
Bosch Limited	1.35%
Aerospace & Defense	3.59%
Hindustan Aeronautics Limited	3.59%





Issuer	% to Net Assets
Chemicals & Petrochemicals	3.27%
Pidilite Industries Limited	1.98%
Solar Industries India Limited	1.29%
Realty	3.19%
DLF Limited	1.90%
Lodha Developers Limited	1.29%
Food Products	3.07%
Britannia Industries Limited	3.07%
Cement & Cement Products	2.99%
Shree Cement Limited	1.53%
Ambuja Cements Limited	1.46%
Insurance	2.87%
ICICI Lombard General Insurance Company Limited	2.05%
Life Insurance Corp of India	0.82%
Leisure Services	2.80%
The Indian Hotels Company Limited	2.80%

Issuer	% to Net Assets
IT - Software	2.42%
LTIMindtree Limited	2.42%
Personal Products	2.12%
Godrej Consumer Products Limited	2.12%
Gas	2.00%
GAIL (India) Limited	2.00%
Ferrous Metals	1.70%
Jindal Steel & Power Limited	1.70%
Consumer Durables	1.55%
Havells India Limited	1.55%
Non - Ferrous Metals	1.14%
Hindustan Zinc Limited	1.14%
Industrial Manufacturing	0.82%
Mazagon Dock Shipbuilders Limited	0.82%
Cash & Current Assets	0.14%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2025: ₹ 16.7587

	Since Inception	5 Years	3 Years	1 Year
Inception - February 18, 2022				
Aditya Birla Sun Life Nifty Next 50 Index Fund	14.28%	NA	17.47%	1.87%
Value of Std Investment of ₹ 10,000	16759	NA	16224	10187
Benchmark - Nifty Next 50 TRI	15.70%	NA	18.86%	2.90%
Value of Std Investment of ₹ 10,000	17577	NA	16807	10290
Additional Benchmark - Nifty 50 TRI	12.62%	NA	14.29%	11.88%
Value of Std Investment of ₹ 10,000	15836	NA	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 20. Refer annexure on page no. 198-199 to know more on performance of schemes managed by Fund Managers.

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

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	16.7587	17.1717
IDCW²:	16.7729	17.1611

²Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	460000	NA	360000	120000
Market Value of amount Invested	612067	NA	446277	126392
Scheme Returns (CAGR)	15.00%	NA	14.46%	10.02%
Nifty Next 50 TRI returns## (CAGR)	16.36%	15.85%	15.80%	10.86%
Nifty 50 TRI returns## (CAGR)	13.62%	13.36%	13.22%	14.92%

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.

Tracking Differences

	Regular	Direct
1 Year (%)	-1.02	-0.50
3 Years (%)	-1.39	-0.68
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-1.42	-0.70





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

1.2 Years

Tracking Error

Regular	0.07%
Direct	0.05%

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	₹	421.39	Crores
AUM as on last day	₹	426.23	Crores

Total Expense Ratio (TER)

Regular	0.97%
Direct	0.40%

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/- and in multiples of ₹ 1/- thereafter

Other Parameters

Standard Deviation	15.69%
Sharpe Ratio	1.10
Beta	1.00
Tracking Error (3 year)	0.26%
Treynor Ratio	0.17

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 2025) for calculating Sharpe Ratio

PORTFOLIO

Issuer	% to Net Assets
Banks	9.79%
The Federal Bank Limited	1.71%
IndusInd Bank Limited	1.48%
IDFC First Bank Limited	1.47%
AU Small Finance Bank Limited	1.46%
Yes Bank Limited	0.98%
Union Bank of India	0.77%
Indian Bank	0.77%
Bank of India	0.45%
Bank of Maharashtra	0.33%
IDBI Bank Limited	0.15%
Indian Overseas Bank	0.14%
UCO BANK	0.09%
Pharmaceuticals & Biotechnology	6.55%
Lupin Limited	1.33%
Aurobindo Pharma Limited	0.86%
Alkem Laboratories Limited	0.84%
Glenmark Pharmaceuticals Limited	0.80%
Mankind Pharma Ltd	0.64%
Biocon Limited	0.61%
IPCA Laboratories Limited	0.51%
Abbott India Limited	0.39%
Ajanta Pharmaceuticals Limited	0.30%
GlaxoSmithKline Pharmaceuticals Limited	0.27%
Finance	6.26%
Muthoot Finance Limited	1.06%
Sundaram Finance Limited	0.94%
Aditya Birla Capital Limited	0.71%
Mahindra & Mahindra Financial Services Limited	0.69%
L&T Finance Limited	0.67%
SBI Cards & Payment Services Limited	0.67%
LIC Housing Finance Limited	0.42%
Housing & Urban Development Corporation Limited	0.30%
Indian Renewable Energy Development Agency Ltd	0.29%
CRISIL Limited	0.27%
Tata Investment Corporation Ltd.	0.24%
Electrical Equipment	5.89%
Suzlon Energy Limited	1.66%
GE Vernova T&D India Ltd	1.01%
Bharat Heavy Electricals Limited	0.96%
WAAREE Energies Ltd	0.74%
Hitachi Energy India Limited	0.60%
Apar Industries Limited	0.37%
Thermax Limited	0.30%
Premier Energies Ltd	0.25%
IT - Software	5.78%
Persistent Systems Limited	1.77%
Coforge Limited	1.44%

Issuer	% to Net Assets
Mphasis Limited	0.83%
KPIT Technologies Limited	0.50%
Oracle Financial Services Software Limited	0.47%
Tata Elxsi Limited	0.47%
Hexaware Technologies limited	0.29%
Capital Markets	5.74%
BSE Limited	2.79%
HDFC Asset Management Company Limited	1.41%
360 ONE WAM Ltd	0.78%
Nippon Life India Asset Management Limited	0.41%
Motilal Oswal Financial Services Limited	0.34%
Auto Components	5.68%
Bharat Forge Limited	1.02%
MRF Limited	0.80%
Tube Investments of India Limited	0.72%
Minda Industries Ltd	0.60%
Sona BLW Precision Forgings Limited	0.56%
Balkrishna Industries Limited	0.48%
Exide Industries Limited	0.43%
Apollo Tyres Limited	0.42%
Schaeffler India Limited	0.40%
Endurance Technologies Limited	0.24%
Industrial Products	5.62%
Cummins India Limited	1.56%
POLYCAB INDIA Limited	1.04%
APL Apollo Tubes Limited	0.90%
KEI Industries Limited	0.71%
Supreme Industries Limited	0.56%
Astral Limited	0.44%
AIA Engineering Limited	0.40%
Consumer Durables	3.56%
Dixon Technologies (India) Limited	1.29%
Volta Limited	0.80%
Blue Star Limited	0.58%
KALYAN JEWELLERS INDIA LTD	0.48%
Berger Paints (I) Limited	0.40%
Telecom - Services	3.09%
Indus Towers Limited	1.41%
Vodafone Idea Limited	0.77%
Tata Communications Limited	0.56%
Bharti Hexacom Limited	0.36%
Retailing	3.03%
Swiggy Ltd	1.34%
FSN E-Commerce Ventures Limited	0.94%
Vishal Mega Mart Ltd	0.75%
Financial Technology (Fintech)	2.98%
PB Fintech Limited	1.62%
One 97 Communications Limited	1.37%





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
Realty	2.88%
Phoenix Mills Limited	0.90%
Godrej Properties Limited	0.78%
Prestige Estates Projects Limited	0.70%
Oberoi Realty Limited	0.51%
Fertilizers & Agrochemicals	2.68%
UPL Limited	1.16%
Coromandel International Limited	0.70%
PI Industries Limited	0.68%
FERTILIZERS & CHEMICALS TRAVANCORE LIMIT	0.15%
Insurance	2.23%
Max Financial Services Limited	1.14%
ICICI Prudential Life Insurance Company Limited	0.68%
General Insurance Corporation Of India	0.31%
The New India Assurance Company Limited	0.10%
Chemicals & Petrochemicals	2.19%
SRF Limited	1.16%
Gujarat Fluorochemicals Limited	0.40%
Linde India Limited	0.33%
Deepak Nitrite Limited	0.31%
Automobiles	1.94%
Hero MotoCorp Limited	1.94%
Power	1.87%
NHPC Limited	0.65%
Torrent Power Limited	0.65%
NTPC Green Energy Ltd	0.23%
NLC India Limited	0.21%
SJVN Limited	0.14%
Agricultural Food & other Products	1.80%
Marico Limited	1.03%
Patanjali Foods Limited	0.48%
AWL Agri Business Ltd	0.29%
Personal Products	1.80%
Dabur India Limited	0.77%
Colgate Palmolive (India) Limited	0.71%
Procter & Gamble Hygiene and Health Care Limited	0.32%
Healthcare Services	1.78%
Fortis Healthcare Limited	1.20%
Syngene International Limited	0.32%
Global Health Ltd/India	0.26%
Agricultural Commercial & Construction Vehicles	1.65%
Ashok Leyland Limited	1.33%
Escorts Kubota Limited	0.32%
Leisure Services	1.58%
Jubilant Foodworks Limited	0.57%
Indian Railway Catering & Tourism Corporation Limited	0.54%
ITC Hotels Ltd	0.48%
Gas	1.50%

Issuer	% to Net Assets
Petronet LNG Limited	0.55%
Adani Gas Limited	0.41%
Indraprastha Gas Limited	0.35%
Gujarat Gas Limited	0.18%
Cement & Cement Products	1.32%
JK Cement Limited	0.60%
Dalmia Bharat Limited	0.44%
ACC Limited	0.28%
Ferrous Metals	1.25%
Jindal Stainless Limited	0.70%
Steel Authority of India Limited	0.55%
Petroleum Products	1.24%
Hindustan Petroleum Corporation Limited	1.24%
Transport Infrastructure	1.21%
GMR Airport Ltd	0.97%
JSW Infrastructure Ltd	0.24%
Minerals & Mining	1.19%
NMDC Limited	0.75%
Lloyds Metals & Energy Ltd	0.44%
Textiles & Apparels	0.87%
Page Industries Limited	0.59%
K.P.R. Mill Limited	0.28%
Construction	0.74%
Rail Vikas Nigam Limited	0.53%
IRB Infrastructure Developers Limited	0.22%
Non - Ferrous Metals	0.73%
National Aluminium Company Limited	0.73%
IT - Services	0.61%
L&T Technology Services Limited	0.32%
Tata Technologies Ltd	0.29%
Oil	0.60%
Oil India Limited	0.60%
Industrial Manufacturing	0.54%
Cochin Shipyard Limited	0.36%
Honeywell Automation India Limited	0.19%
Transport Services	0.47%
Container Corporation of India Limited	0.47%
Diversified	0.37%
3M India Limited	0.26%
Godrej Industries Limited	0.11%
Aerospace & Defense	0.35%
Bharat Dynamics Limited	0.35%
Beverages	0.30%
United Breweries Limited	0.30%
Cigarettes & Tobacco Products	0.29%
GODFREY PHILLIPS INDIA LTD	0.29%
Cash & Current Assets	0.05%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2025: ₹ 24.4148

Inception - April 01, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Midcap 150 Index Fund	20.66%	NA	22.89%	4.86%
Value of Std Investment of ₹ 10,000	24415	NA	18581	10486
Benchmark - Nifty Midcap 150 TRI	21.50%	NA	23.97%	5.98%
Value of Std Investment of ₹ 10,000	25238	NA	19075	10598
Additional Benchmark - Nifty 50 TRI	13.96%	NA	14.29%	11.88%
Value of Std Investment of ₹ 10,000	18608	NA	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 20. Refer annexure on page no. 198-199 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	24.4148	25.1423
IDCW ² :	24.4110	25.1419

²Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-1.13	-0.54
3 Years (%)	-1.08	-0.36
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.84	-0.10



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	560000	NA	360000	120000
Market Value of amount Invested	868055	NA	466412	129345
Scheme Returns (CAGR)	18.91%	NA	17.56%	14.75%
Nifty Midcap 150 TRI returns# (CAGR)	20.02%	20.48%	18.64%	15.77%
Nifty 50 TRI returns## (CAGR)	13.20%	13.36%	13.22%	14.92%

Past Performance may or may not be sustained in future. The fund's inception date is April 01, 2021, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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



Fund Details

Investment Objective

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

Fund Manager

Ms. Priya Sridhar

Date of Allotment

April 01, 2021

Benchmark

Nifty Smallcap 50 TRI

Managing Fund Since

December 31, 2024

Experience in Managing the Fund

1.2 Years

Tracking Error

Regular	0.10%
Direct	0.09%

Fund Category

Index Funds (Equity)

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

Entry Load	Nil
Exit Load	For redemption/switchout of units on or before 15 days from the date of allotment: 0.25% of applicable NAV. For redemption / switchout of units after 15 days from the date of allotment - NIL

AUM

Monthly Average AUM	₹	253.99	Crores
AUM as on last day	₹	255.98	Crores

Total Expense Ratio (TER)

Regular	1.03%
Direct	0.48%

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



INVEST NOW

Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

SIP

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

Other Parameters

Standard Deviation	20.24%
Sharpe Ratio	0.93
Beta	1.00
Tracking Error (3 year)	0.42%
Treynor Ratio	0.19

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 2025) for calculating Sharpe Ratio

PORTFOLIO

Issuer	% to Net Assets
Capital Markets	18.75%
Multi Commodity Exchange of India Limited	7.58%
Central Depository Services (India) Limited	3.43%
Computer Age Management Services Limited	2.37%
ANGEL ONE LIMITED	2.02%
Kfin Technologies Ltd	1.93%
Indian Energy Exchange Limited	1.42%
Pharmaceuticals & Biotechnology	15.39%
Laurus Labs Limited	5.75%
J.B. Chemicals & Pharmaceuticals Limited	1.99%
Gland Pharma Limited	1.83%
Neuland Laboratories Ltd	1.74%
Wockhardt Limited	1.59%
Piramal Pharma Ltd	1.42%
Natco Pharma Limited	1.08%
Finance	12.20%
Cholamandalam Financial Holdings Limited	2.40%
PNB Housing Finance Limited	2.39%
Manappuram Finance Limited	2.26%
IIFL Finance Limited	1.89%
Poonawalla Fincorp Limited	1.85%
Five-Star Business Finance Ltd	1.41%

Issuer	% to Net Assets
Chemicals & Petrochemicals	7.06%
Navin Fluorine International Limited	2.90%
Tata Chemicals Limited	1.60%
Himadri Speciality Chemical Limited	1.53%
Aarti Industries Limited	1.02%
Consumer Durables	5.25%
Crompton Greaves Consumer Electricals Limited	2.16%
Amber Enterprises India Limited	1.86%
PG Electroplast Ltd	1.23%
Healthcare Services	5.16%
Aster DM Healthcare Limited	1.91%
Narayana Hrudayalaya Limited	1.71%
Dr. Lal Path Labs Limited	1.53%
Banks	5.04%
Karur Vysya Bank Ltd/The	3.33%
Bandhan Bank Limited	1.72%
Commercial Services & Supplies	3.58%
Redington (India) Limited	2.16%
Firstsource Solutions Limited	1.42%
Beverages	3.45%
Radico Khaitan Limited	3.45%
Construction	2.96%



Aditya Birla Sun Life Nifty Smallcap 50 Index Fund

An open ended scheme tracking Nifty Smallcap 50 TR Index



Wealth Solutions

Issuer	% to Net Assets
NBCC (India) Limited	1.68%
KEC International Limited	1.28%
Transport Services	2.94%
Delhivery Ltd	2.94%
IT - Services	2.78%
Affle (India) Limited	1.52%
Cyient Limited	1.26%
Power	2.74%
CESC Limited	1.41%
Reliance Power Limited	1.33%
Cement & Cement Products	1.78%
The Ramco Cements Limited	1.78%
Industrial Manufacturing	1.68%
Kaynes Technology India Ltd	1.68%
Electrical Equipment	1.59%

Issuer	% to Net Assets
Inox Wind Limited	1.59%
Auto Components	1.49%
Amara Raja Energy & Mobility Limited	1.49%
Industrial Products	1.42%
WELSPUN CORP LIMITED	1.42%
Petroleum Products	1.24%
Castrol India Limited	1.24%
Gas	1.20%
Aegis Logistics Ltd.	1.20%
Paper Forest & Jute Products	1.17%
Aditya Birla Real Estate Ltd.	1.17%
IT - Software	1.08%
Zensar Technologies Limited	1.08%
Cash & Current Assets	0.04%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2025: ₹ 20.4459

Inception - April 01, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Smallcap 50 Index Fund	16.24%	NA	24.56%	-4.21%
Value of Std Investment of ₹ 10,000	20446	NA	19350	9579
Benchmark - Nifty Smallcap 50 TRI	17.66%	NA	26.48%	-3.11%
Value of Std Investment of ₹ 10,000	21665	NA	20258	9689
Additional Benchmark - Nifty 50 TRI	13.96%	NA	14.29%	11.88%
Value of Std Investment of ₹ 10,000	18608	NA	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 20. Refer annexure on page no. 198-199 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	20.4459	21.0497
IDCW ² :	20.4479	21.0460

²Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	560000	NA	360000	120000
Market Value of amount Invested	812491	NA	454261	123452
Scheme Returns (CAGR)	15.99%	NA	15.70%	5.38%
Nifty Smallcap 50 TRI returns# (CAGR)	17.69%	17.85%	17.40%	6.22%
Nifty 50 TRI returns## (CAGR)	13.20%	13.36%	13.22%	14.92%

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.

Tracking Differences	Regular	Direct
1 Year (%)	-1.10	-0.58
3 Years (%)	-1.91	-1.21
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-1.43	-0.71





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

1.2 Years

Tracking Error

Regular	0.10%
Direct	0.09%

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	₹	762.74	Crores
AUM as on last day	₹	774.86	Crores

Total Expense Ratio (TER)

Regular	1.08%
Direct	0.33%

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

Daily/Weekly/Monthly: Minimum ₹ 500/- and in multiples of ₹ 1/- thereafter

PORTFOLIO

Issuer	% to Net Assets
Aerospace & Defense	59.71%
Bharat Electronics Limited	20.15%
Hindustan Aeronautics Limited	20.00%
Bharat Dynamics Limited	4.86%
Astra Microwave Products Limited	2.98%
Data Patterns India Private Limited	2.79%
Garden Reach Shipbuilders & Engineers Limited	2.57%
Zen Technologies Ltd	2.27%
MTAR Technologies Limited	1.84%
Paras Defence & Space Technologies Ltd	0.87%
Mishra Dhatu Nigam Limited	0.60%
Cyient DLM Ltd	0.57%
Unimech Aerospace And Manufacturing Ltd	0.21%

Issuer	% to Net Assets
Auto Components	14.08%
Bharat Forge Limited	14.08%
Industrial Manufacturing	13.04%
Mazagon Dock Shipbuilders Limited	6.80%
Cochin Shipyard Limited	4.93%
Dynamatic Technologies Ltd	1.32%
Chemicals & Petrochemicals	10.72%
Solar Industries India Limited	10.72%
Agricultural Commercial & Construction Vehicles	2.55%
BEML Limited	2.55%
Cash & Current Assets	-0.11%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2025: ₹10.9661

Inception - August 30, 2024	Since Inception	5 Years	3 Years	1 Years
Aditya Birla Sun Life Nifty India Defence Index Fund	7.14%	NA	NA	18.28%
Value of Std Investment of ₹ 10,000	10966	NA	NA	11828
Benchmark -Nifty India Defence Total Return Index	9.26%	NA	NA	19.98%
Value of Std Investment of ₹ 10,000	11257	NA	NA	11998
Additional Benchmark - NA	NA	NA	NA	NA
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 6. Total Schemes managed by Ms.Priya Sridhar is 20. Refer annexure on page no. 198-199 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	10.9661	11.0755
IDCW²:	10.9639	11.0759

²Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	160000	NA	NA	120000
Market Value of amount Invested	175489	NA	NA	129260
Scheme Returns (CAGR)	13.80%	NA	NA	14.62%
Nifty India Defence Total Return Index returns# (CAGR)	14.58%	54.05%	43.16%	15.16%
NA	NA	NA	NA	NA

Past Performance may or may not be sustained in future. The fund's inception date is August 30, 2024, 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	Direct
1 Year (%)	-1.71	-0.82
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-2.12	-1.32



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

1.2 years

Tracking Error

Regular	0.09%
Direct	0.07%

Fund Category

Index Funds (Equity)

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

Entry Load	Nil
Exit Load	For redemption / switch-out of units on or before 30 days from the date of allotment: 0.05% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment: Nil.

AUM

Monthly Average AUM	₹	29.15	Crores
AUM as on last day	₹	29.00	Crores

Total Expense Ratio (TER)

Regular	1.10%
Direct	0.45%

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

SIP

Monthly: Minimum ₹ 500/- and in multiples of ₹ 1/- thereafter.



INVEST NOW

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Construction	30.90%
Larsen & Toubro Limited	11.39%
Rail Vikas Nigam Limited	5.13%
Kalpataru Projects International Ltd.	3.45%
NBCC (India) Limited	3.18%
KEC International Limited	2.45%
IRB Infrastructure Developers Limited	2.14%
NCC Limited	1.67%
Ircon International Limited	1.49%
Power	29.49%
NTPC Limited	8.84%
Power Grid Corporation of India Limited	6.81%
Tata Power Company Limited	3.56%
Adani Power Limited	3.12%
Adani Green Energy Limited	1.73%
JSW Energy Limited	1.48%
Torrent Power Limited	1.41%
NHPC Limited	1.39%
CESC Limited	0.59%
Reliance Power Limited	0.56%

Issuer	% to Net Assets
Transport Infrastructure	10.59%
Adani Ports and Special Economic Zone Limited	7.60%
GMR Airport Ltd	2.64%
Gujarat Pipavav Port Limited	0.35%
Transport Services	8.52%
InterGlobe Aviation Limited	7.72%
Great Eastern Shipping Co Ltd/The	0.81%
Finance	8.35%
Power Finance Corporation Limited	3.64%
REC Limited	3.11%
Indian Railway Finance Corporation Limited	1.61%
Oil	8.21%
Oil & Natural Gas Corporation Limited	6.60%
Oil India Limited	1.61%
Gas	3.89%
GAIL (India) Limited	3.27%
Gujarat State Petronet Limited	0.62%
Cash & Current Assets	0.05%
Total Net Assets	100.00%





NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	9.1182	9.1816
IDCW¹:	9.1183	9.1815

¹Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-1.05	-0.44
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.92	-0.33



Investment Performance

NAV as on December 31, 2025: ₹ 9.1182

Inception - December 02, 2024	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life BSE India Infrastructure Index Fund	-8.24%	NA	NA	-3.38%
Value of Std Investment of ₹ 10,000	9118	NA	NA	9662
Benchmark -BSE India Infrastructure Total Return Index	-7.31%	NA	NA	-2.32%
Value of Std Investment of ₹ 10,000	9217	NA	NA	9768
Additional Benchmark - NA	NA	NA	NA	NA
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 6. Total Schemes managed by Ms.Priya Sridhar is 20. Refer annexure on page no. 198-199 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 (₹)	120000	NA	NA	120000
Market Value of amount Invested	121372	NA	NA	121372
Scheme Returns (CAGR)	2.13%	NA	NA	2.13%
BSE India Infrastructure Total Return Index returns# (CAGR)	2.71%	22.99%	16.91%	2.71%
NA	NA	NA	NA	NA

Past Performance may or may not be sustained in future. The fund's inception date is December 02, 2024, 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, closely correspond to the total returns of the securities as represented by the BSE 500 Momentum 50 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 8, 2025

Benchmark

BSE 500 Momentum 50 Total Return Index

Managing Fund Since

August 08, 2025

Experience in Managing the Fund

0.5 Years

Tracking Error

Regular	0.32%
Direct	0.32%

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 15 days from the date of allotment - 0.10% of applicable NAV For redemption/switch out of units on or after 15 days from the date of allotment - NIL

AUM

Monthly Average AUM	₹	60.62	Crores
AUM as on last day	₹	61.48	Crores

Total Expense Ratio (TER)

Regular	1.07%
Direct	0.29%

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



Application Amount for fresh subscription

₹ 500/- and in multiples of ₹ 100)

Min. Addl. Investment

₹ 500/- and in multiples of ₹ 100)

SIP

Daily/Weekly/Monthly: Minimum of ₹ 500/- and in multiples of ₹ 1/- thereafter.

PORTFOLIO

Issuer	% to Net Assets
Finance	25.71%
Shriram Finance Ltd	4.58%
Bajaj Finserv Limited	3.80%
Bajaj Finance Limited	3.76%
Cholamandalam Investment and Finance Company Limited	3.05%
Muthoot Finance Limited	3.03%
Aditya Birla Capital Limited	1.95%
L&T Finance Limited	1.91%
Mahindra & Mahindra Financial Services Limited	1.26%
Manappuram Finance Limited	1.20%
Authum Investment & Infrastructure Ltd	0.80%
CHOICE INTERNATIONAL LTD	0.37%
Automobiles	16.03%
Maruti Suzuki India Limited	4.02%
TVS Motor Company Limited	3.97%
Eicher Motors Limited	3.89%
Hero MotoCorp Limited	3.42%
FORCE MOTORS LTD FORCE MOTORS LTD	0.73%
Banks	11.08%
AU Small Finance Bank Limited	3.31%

Issuer	% to Net Assets
Canara Bank	2.91%
Indian Bank	1.67%
RBL Bank Limited	1.38%
City Union Bank Limited	1.08%
Bank of India	0.74%
Insurance	6.60%
SBI Life Insurance Company Limited	3.89%
Max Financial Services Limited	2.71%
Capital Markets	5.49%
Multi Commodity Exchange of India Limited	2.88%
HDFC Asset Management Company Limited	2.09%
Anand Rathi Wealth Limited	0.52%
Aerospace & Defense	4.26%
Bharat Electronics Limited	3.97%
Garden Reach Shipbuilders & Engineers Limited	0.29%
Transport Services	4.05%
InterGlobe Aviation Limited	4.05%
Telecom - Services	3.92%
Bharti Airtel Limited	3.92%
Healthcare Services	3.15%



Issuer	% to Net Assets
Fortis Healthcare Limited	1.96%
Narayana Hrudayalaya Limited	0.61%
Aster DM Healthcare Limited	0.58%
Fertilizers & Agrochemicals	3.14%
UPL Limited	2.15%
Coromandel International Limited	1.00%
Electrical Equipment	3.04%
GE Vernova T&D India Ltd	1.89%
Hitachi Energy India Limited	1.16%
Pharmaceuticals & Biotechnology	2.86%
Laurus Labs Limited	2.86%
Agricultural Commercial & Construction Vehicles	2.24%
Ashok Leyland Limited	2.24%
Financial Technology (Fintech)	2.18%
One 97 Communications Limited	2.18%
Retailing	2.09%
FSN E-Commerce Ventures Limited	2.09%

Issuer	% to Net Assets
Chemicals & Petrochemicals	1.28%
Navin Fluorine International Limited	1.28%
Auto Components	0.99%
Asahi India Glass Limited	0.56%
Gabriel India Ltd	0.43%
Cement & Cement Products	0.98%
JK Cement Limited	0.98%
Industrial Products	0.53%
PTC Industries Limited	0.46%
GALLANTT ISPAT LTD	0.07%
Beverages	0.22%
ALLIED BLENDERS & DISTILLERS LTD	0.22%
Construction	0.21%
ITD Cementation India Limited	0.21%
Cash & Current Assets	-0.06%
Total Net Assets	100.00%

Tracking Differences		
1 Year (%)	-	-
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-2.27	-1.47

	NAV of Plans / Options (₹)	
	Regular Plan	Direct Plan
Growth	10.5217	10.5535
IDCW²:	10.5217	10.5545

²Income Distribution cum capital withdrawal



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 BSE 500 Quality 50 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 8, 2025

Benchmark

BSE 500 Quality 50 Total Return Index

Managing Fund Since

August 08, 2025

Experience in Managing the Fund

0.5 Years

Tracking Error

Regular	0.14%
Direct	0.14%

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 15 days from the date of allotment - 0.10% of applicable NAV For redemption / switch out of units on or after 15 days from the date of allotment - NIL

AUM

Monthly Average AUM	₹	71.56	Crores
AUM as on last day	₹	72.37	Crores

Total Expense Ratio (TER)

Regular	1.04%
Direct	0.26%

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



Application Amount for fresh subscription

₹ 500/- and in multiples of ₹ 100)

Min. Addl. Investment

₹ 500/- and in multiples of ₹ 100)

SIP

Daily/Weekly/Monthly: Minimum of ₹ 500/- and in multiples of ₹ 1/- thereafter.

PORTFOLIO

Issuer	% to Net Assets
IT - Software	14.92%
Infosys Limited	3.97%
Tata Consultancy Services Limited	3.91%
HCL Technologies Limited	3.79%
KPIT Technologies Limited	1.14%
Oracle Financial Services Software Limited	1.13%
Tata Elxsi Limited	0.98%
Capital Markets	14.12%
Multi Commodity Exchange of India Limited	4.40%
HDFC Asset Management Company Limited	3.87%
Computer Age Management Services Limited	1.48%
Anand Rathi Wealth Limited	1.23%
Nippon Life India Asset Management Limited	1.07%
Indian Energy Exchange Limited	0.91%
Kfin Technologies Ltd	0.81%
Aditya Birla Sun Life AMC Ltd	0.34%
Electrical Equipment	9.28%
Suzlon Energy Limited	3.98%
GE Vernova T&D India Ltd	3.15%

Issuer	% to Net Assets
ABB India Limited	1.51%
Premier Energies Ltd	0.64%
Food Products	8.17%
Nestle India Limited	4.14%
Britannia Industries Limited	4.03%
Pharmaceuticals & Biotechnology	4.43%
Torrent Pharmaceuticals Limited	2.29%
Abbott India Limited	1.20%
GlaxoSmithKline Pharmaceuticals Limited	0.94%
Automobiles	4.43%
Hero MotoCorp Limited	3.77%
FORCE MOTORS LTD FORCE MOTORS LTD	0.66%
Aerospace & Defense	4.40%
Hindustan Aeronautics Limited	3.97%
Garden Reach Shipbuilders & Engineers Limited	0.43%
Chemicals & Petrochemicals	4.24%
Pidilite Industries Limited	2.45%
Solar Industries India Limited	1.79%
Consumable Fuels	4.06%



Issuer	% to Net Assets
Coal India Limited	4.06%
Diversified FMCG	3.89%
ITC Limited	3.89%
Industrial Products	3.80%
Cummins India Limited	3.80%
Non - Ferrous Metals	3.78%
National Aluminium Company Limited	1.90%
Hindustan Zinc Limited	1.89%
Personal Products	3.56%
Colgate Palmolive (India) Limited	2.29%
Emami Limited	0.71%
Gillette India Limited	0.56%
Agricultural Food & other Products	3.30%
Marico Limited	3.30%
Consumer Durables	3.27%
Dixon Technologies (India) Limited	3.27%
Textiles & Apparels	2.09%
Page Industries Limited	2.09%
Finance	1.66%

Issuer	% to Net Assets
Authum Investment & Infrastructure Ltd	1.00%
CRISIL Limited	0.66%
Leisure Services	1.35%
Indian Railway Catering & Tourism Corporation Limited	1.35%
Industrial Manufacturing	1.25%
Mazagon Dock Shipbuilders Limited	1.25%
Auto Components	0.89%
Motherson Sumi Wiring India Limited	0.89%
Construction	0.77%
NBCC (India) Limited	0.77%
Petroleum Products	0.75%
Castrol India Limited	0.75%
Healthcare Services	0.66%
Dr. Lal Path Labs Limited	0.66%
Diversified	0.56%
3M India Limited	0.56%
Retailing	0.42%
Indiamart InterMesh Limited	0.42%
Cash & Current Assets	-0.04%
Total Net Assets	100.00%

NAV of Plans / Options (₹)		
	Regular Plan	Direct Plan
Growth	10.5218	10.5545
IDCW ¹ :	10.5218	10.5545

Tracking Differences	Regular	Direct
1 Year (%)	-	-
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-1.72	-0.90

¹Income 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

1.2 Years

NAV:

30.3873

Fund Category

Exchange Traded Fund (ETF)

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

Entry Load Nil
Exit Load Nil

AUM

Monthly Average AUM ₹ 3274.22 Crores
AUM as on last day ₹ 3279.34 Crores

Total Expense Ratio (TER)

Regular 0.04%
Including additional expenses and goods and service tax on management fees.

Tracking Error

Regular 0.05%



Other Parameters

Standard Deviation	11.26%
Sharpe Ratio	0.76
Beta	1.00
Tracking Error (3 year)	0.04%
Portfolio Turnover	0.22
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 5.67(FBIL Overnight MIBOR as on 31 December 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 2,40,000 units and in multiples thereof.

For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

PORTFOLIO

Issuer	% to Net Assets
Banks	29.96%
HDFC Bank Limited	12.72%
ICICI Bank Limited	8.05%
State Bank of India	3.42%
Axis Bank Limited	3.05%
Kotak Mahindra Bank Limited	2.72%
IT - Software	10.41%
Infosys Limited	4.75%
Tata Consultancy Services Limited	2.75%
HCL Technologies Limited	1.44%
Tech Mahindra Limited	0.85%
Wipro Limited	0.63%
Petroleum Products	8.90%
Reliance Industries Limited	8.90%
Automobiles	6.98%
Mahindra & Mahindra Limited	2.78%
Maruti Suzuki India Limited	1.84%
Bajaj Auto Limited	0.87%
Eicher Motors Limited	0.84%
Tata Motors Passenger Vehicles Limited	0.64%

Issuer	% to Net Assets
Finance	5.16%
Bajaj Finance Limited	2.20%
Shriram Finance Ltd	1.17%
Bajaj Finserv Limited	0.98%
Jio Financial Services Limited	0.81%
Diversified FMCG	4.98%
ITC Limited	3.26%
Hindustan Unilever Limited	1.72%
Telecom - Services	4.92%
Bharti Airtel Limited	4.92%
Construction	4.02%
Larsen & Toubro Limited	4.02%
Pharmaceuticals & Biotechnology	2.89%
Sun Pharmaceutical Industries Limited	1.53%
Cipla Limited	0.71%
Dr. Reddys Laboratories Limited	0.65%
Retailing	2.47%
Eternal Limited	1.68%
Trent Limited	0.80%
Consumer Durables	2.45%



Issuer	% to Net Assets
Titan Company Limited	1.40%
Asian Paints Limited	1.05%
Power	2.32%
NTPC Limited	1.31%
Power Grid Corporation of India Limited	1.01%
Ferrous Metals	2.17%
Tata Steel Limited	1.25%
JSW Steel Limited	0.92%
Cement & Cement Products	2.08%
UltraTech Cement Limited	1.17%
Grasim Industries Limited	0.91%
Insurance	1.44%
SBI Life Insurance Company Limited	0.77%
HDFC Life Insurance Company Limited	0.68%
Healthcare Services	1.26%
Max Healthcare Institute Limited	0.65%
Apollo Hospitals Enterprise Limited	0.61%
Aerospace & Defense	1.20%
Bharat Electronics Limited	1.20%

Issuer	% to Net Assets
Non - Ferrous Metals	1.08%
Hindalco Industries Limited	1.08%
Transport Services	0.96%
InterGlobe Aviation Limited	0.96%
Transport Infrastructure	0.85%
Adani Ports and Special Economic Zone Limited	0.85%
Food Products	0.80%
Nestle India Limited	0.77%
Kwality Wall's India Ltd	0.03%
Oil	0.78%
Oil & Natural Gas Corporation Limited	0.78%
Consumable Fuels	0.76%
Coal India Limited	0.76%
Agricultural Food & other Products	0.65%
Tata Consumer Products Limited	0.65%
Metals & Minerals Trading	0.49%
Adani Enterprises Limited	0.49%
Cash & Current Assets	0.00%
Total Net Assets	100.00%

Investment Performance NAV as on December 31, 2025: ₹ 30.3873

Inception - July 21, 2011	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty 50 ETF	12.49%	14.62%	14.25%	11.88%
Value of Std Investment of ₹ 10,000	54835	19792	14923	11188
Benchmark - Nifty 50 TRI	12.67%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	56117	19832	14941	11188
Additional Benchmark - BSE Sensex TRI	12.64%	13.64%	13.27%	10.38%
Value of Std Investment of ₹ 10,000	55889	18958	14541	11038

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 20. Refer annexure on page no. 198-199 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

1 Year (%)	0.00
3 Years (%)	-0.04
5 Years (%)	-0.05
10 Years (%)	-0.14
Since Launch (%)	-0.17

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1730000	600000	360000	120000
Market Value of amount Invested	5062247	838013	438328	129472
Scheme Returns (CAGR)	13.74%	13.32%	13.21%	14.94%
NIFTY 50 Total Return Index	13.88%	13.36%	13.22%	14.92%
BSE Sensex Total Return Index	13.74%	12.48%	12.02%	13.51%

Past Performance may or may not be sustained in future. The fund's inception date is July 21, 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.



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

1.2 Years

NAV:

85.2887

Fund Category

Exchange Traded Fund (ETF)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	293.51	Crores
AUM as on last day	₹	295.42	Crores

Total Expense Ratio (TER)

Regular	0.04%
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Including additional expenses and goods and service tax on management fees.

Tracking Error

Regular	0.06%
---------	-------



Other Parameters

Standard Deviation	10.86%
Sharpe Ratio	0.69
Beta	1.00
Tracking Error (3 year)	0.05%
Treynor Ratio	0.08

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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
Banks	35.34%
HDFC Bank Limited	14.97%
ICICI Bank Limited	9.52%
State Bank of India	4.05%
Axis Bank Limited	3.59%
Kotak Mahindra Bank Limited	3.21%
IT - Software	11.66%
Infosys Limited	5.73%
Tata Consultancy Services Limited	3.22%
HCL Technologies Limited	1.71%
Tech Mahindra Limited	1.01%
Petroleum Products	10.53%
Reliance Industries Limited	10.53%
Diversified FMCG	5.91%
ITC Limited	3.86%
Hindustan Unilever Limited	2.05%
Telecom - Services	5.84%
Bharti Airtel Limited	5.84%
Automobiles	5.48%
Mahindra & Mahindra Limited	3.29%
Maruti Suzuki India Limited	2.19%
Construction	4.74%
Larsen & Toubro Limited	4.74%
Finance	3.72%
Bajaj Finance Limited	2.56%

Issuer	% to Net Assets
Bajaj Finserv Limited	1.16%
Consumer Durables	2.88%
Titan Company Limited	1.64%
Asian Paints Limited	1.24%
Retailing	2.85%
Eternal Limited	1.92%
Trent Limited	0.94%
Power	2.75%
NTPC Limited	1.55%
Power Grid Corporation of India Limited	1.20%
Pharmaceuticals & Biotechnology	1.80%
Sun Pharmaceutical Industries Limited	1.80%
Ferrous Metals	1.47%
Tata Steel Limited	1.47%
Aerospace & Defense	1.42%
Bharat Electronics Limited	1.42%
Cement & Cement Products	1.38%
UltraTech Cement Limited	1.38%
Transport Services	1.13%
InterGlobe Aviation Limited	1.13%
Transport Infrastructure	1.07%
Adani Ports and Special Economic Zone Limited	1.07%
Food Products	0.03%
Kwality Wall's India Ltd	0.03%
Cash & Current Assets	0.01%
Total Net Assets	100.00%

Aditya Birla Sun Life BSE Sensex ETF

An open ended scheme replicating BSE SENSEX index
BSE Scrip Code: 540008 | Symbol: BSLSENETF



Wealth Solutions



Investment Performance

NAV as on December 31, 2025: ₹ 85.2887

Inception - July 18, 2016	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life BSE Sensex ETF	12.62%	13.55%	13.20%	10.36%
Value of Std Investment of ₹ 10,000	30786	18885	14514	11036
Benchmark - BSE Sensex TRI	13.94%	13.64%	13.27%	10.38%
Value of Std Investment of ₹ 10,000	34379	18958	14541	11038
Additional Benchmark - Nifty 50 TRI	13.95%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	34409	19832	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 20. Refer annexure on page no. 198-199 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 (%)	-0.02
3 Years (%)	-0.07
5 Years (%)	-0.09
10 Years (%)	-
Since Launch (%)	-1.32



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1130000	600000	360000	120000
Market Value of amount Invested	2185967	819272	430607	128596
Scheme Returns (CAGR)	13.49%	12.41%	11.98%	13.54%
BSE Sensex Total Return Index	14.21%	12.48%	12.02%	13.51%
NIFTY 50 Total Return Index	14.53%	13.36%	13.22%	14.92%

Past Performance may or may not be sustained in future. The fund's inception date is July 18, 2016, 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 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

1.2 Years

NAV:

72.5656

Fund Category

Exchange Traded Fund (ETF)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	48.70	Crores
AUM as on last day ^a	₹	50.31	Crores

^aNet assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹46.25 Crs as on December 31, 2025.

Total Expense Ratio (TER)

Regular	0.09%
---------	-------

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

Tracking Error

Regular	0.05%
---------	-------



Other Parameters

Standard Deviation	17.64%
Sharpe Ratio	0.74
Beta	1.00
Portfolio Turnover	1.28
Tracking Error (3 year)	0.11%
Treynor Ratio	0.13

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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 76,000 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	10.72%
Cholamandalam Investment and Finance Company Limited	3.11%
Power Finance Corporation Limited	2.23%
Bajaj Holdings & Investments Limited	2.12%
REC Limited	1.92%
Indian Railway Finance Corporation Limited	0.96%
Bajaj Housing Finance Limited	0.38%
Power	9.19%
Tata Power Company Limited	2.75%
Adani Power Limited	2.43%
Adani Energy Solutions Limited	1.54%
Adani Green Energy Limited	1.34%
JSW Energy Limited	1.12%
Banks	6.46%
Bank of Baroda	2.37%
Canara Bank	2.25%
Punjab National Bank	1.84%
Pharmaceuticals & Biotechnology	6.23%
Divi's Laboratories Limited	3.51%
Torrent Pharmaceuticals Limited	1.74%
Zydus Lifesciences Limited	0.99%
Petroleum Products	5.90%

Issuer	% to Net Assets
Bharat Petroleum Corporation Limited	3.21%
Indian Oil Corporation Limited	2.68%
Automobiles	5.24%
TVS Motor Company Limited	3.77%
Hyundai Motor India Ltd	1.41%
TVS Motor Company Limited	0.06%
Electrical Equipment	5.24%
CG Power and Industrial Solutions Limited	1.92%
ABB India Limited	1.17%
Siemens Limited	1.17%
Siemens Limited	0.98%
Beverages	4.73%
Varun Beverages Limited	2.89%
United Spirits Limited	1.84%
Retailing	4.64%
Avenue Supermarts Limited	2.40%
Info Edge (India) Limited	2.24%
Diversified Metals	4.43%
Vedanta Limited	4.43%
Auto Components	3.65%
Samvardhana Motherson International Limited	2.30%
Bosch Limited	1.35%

Aditya Birla Sun Life Nifty Next 50 ETF

An Open ended Scheme tracking Nifty Next 50 Index
BSE Scrip Code: 542230 | Symbol: ABSLNN50ET



Wealth Solutions

Issuer	% to Net Assets
Aerospace & Defense	3.59%
Hindustan Aeronautics Limited	3.59%
Chemicals & Petrochemicals	3.27%
Pidilite Industries Limited	1.99%
Solar Industries India Limited	1.29%
Realty	3.19%
DLF Limited	1.90%
Lodha Developers Limited	1.29%
Food Products	3.07%
Britannia Industries Limited	3.07%
Cement & Cement Products	3.00%
Shree Cement Limited	1.53%
Ambuja Cements Limited	1.46%
Insurance	2.87%
ICICI Lombard General Insurance Company Limited	2.05%
Life Insurance Corp of India	0.82%
Leisure Services	2.80%

Issuer	% to Net Assets
The Indian Hotels Company Limited	2.80%
IT - Software	2.43%
LTIMindtree Limited	2.43%
Personal Products	2.12%
Godrej Consumer Products Limited	2.12%
Gas	2.00%
GAIL (India) Limited	2.00%
Ferrous Metals	1.70%
Jindal Steel & Power Limited	1.70%
Consumer Durables	1.55%
Havells India Limited	1.55%
Non - Ferrous Metals	1.15%
Hindustan Zinc Limited	1.15%
Industrial Manufacturing	0.82%
Mazagon Dock Shipbuilders Limited	0.82%
Cash & Current Assets	0.01%
Total Net Assets	100.00%

Investment Performance		NAV as on December 31, 2025: ₹ 72.5656			
	Since Inception	5 Years	3 Years	1 Year	
Inception - December 18, 2018					
Aditya Birla Sun Life Nifty Next 50 ETF	14.38%	17.13%	18.74%	2.75%	
Value of Std Investment of ₹ 10,000	25760	22060	16759	10275	
Benchmark - Nifty Next 50 TR Index	14.64%	17.29%	18.86%	2.90%	
Value of Std Investment of ₹ 10,000	26165	22207	16807	10290	
Additional Benchmark - BSE Sensex Next 50 TRI	16.56%	20.43%	22.47%	7.92%	
Value of Std Investment of ₹ 10,000	29424	25345	18388	10792	

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 20. Refer annexure on page no. 198-199 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 (%)	-0.11
5 Years (%)	-0.16
10 Years (%)	-
Since Launch (%)	-0.22

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	840000	600000	360000	120000
Market Value of amount Invested	1537593	889252	454427	126831
Scheme Returns (CAGR)	16.96%	15.73%	15.72%	10.71%
NIFTY Next 50 Total Return Index	17.13%	15.85%	15.80%	10.86%
BSE Sensex Next 50 Total Return Index	20.04%	18.85%	18.68%	14.40%

Past Performance may or may not be sustained in future. The fund's inception date is December 18, 2018, 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, 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

1.2 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	₹	2850.48	Crores
AUM as on last day	₹	2864.72	Crores

Total Expense Ratio (TER)

Regular	0.14%
---------	-------

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

Tracking Error

Regular	0.02%
---------	-------

NAV:

60.8614



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Other Parameters

Standard Deviation	12.72%
Sharpe Ratio	0.52
Beta	1.00
Portfolio Turnover	0.23
Tracking Error (3 year)	0.04%
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 5.67(FBIL Overnight MIBOR as on 31 December 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 20,000 units and in multiples thereof.

For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

PORTFOLIO

Issuer	% to Net Assets
Banks	99.99%
HDFC Bank Limited	25.14%
ICICI Bank Limited	20.17%
State Bank of India	9.63%
Axis Bank Limited	9.29%
Kotak Mahindra Bank Limited	9.23%
The Federal Bank Limited	4.31%
IndusInd Bank Limited	3.69%

Issuer	% to Net Assets
AU Small Finance Bank Limited	3.60%
IDFC First Bank Limited	3.59%
Bank of Baroda	3.49%
Canara Bank	3.34%
Punjab National Bank	2.85%
Yes Bank Limited	0.87%
Union Bank of India	0.80%
Cash & Current Assets	0.01%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2025: ₹ 60.8614

Inception - October 23, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Bank ETF	12.67%	14.39%	12.23%	17.88%
Value of Std Investment of ₹ 10,000	20927	19597	14144	11788
Benchmark - Nifty Bank TRI	12.94%	14.60%	12.41%	18.08%
Value of Std Investment of ₹ 10,000	21240	19773	14214	11808
Additional Benchmark - Nifty 50 TRI	15.34%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	24201	19832	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 20. Refer annexure on page no. 198-199 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 (%)	-0.20
3 Years (%)	-0.18
5 Years (%)	-0.20
10 Years (%)	-
Since Launch (%)	-0.27

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	740000	600000	360000	120000
Market Value of amount Invested	1200863	850684	445416	132864
Scheme Returns (CAGR)	15.54%	13.93%	14.32%	20.45%
NIFTY Bank Total Return Index	15.75%	14.13%	14.50%	20.64%
NIFTY 50 Total Return Index	15.40%	13.36%	13.22%	14.92%

Past Performance may or may not be sustained in future. The fund's inception date is October 23, 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 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 21, 2021

Benchmark

Nifty Healthcare TRI

Managing Fund Since

December 31, 2024

Experience in Managing the Fund

1.2 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 ₹ **48.86** Crores
AUM as on last day ₹ **50.83** Crores

Total Expense Ratio (TER)

Regular **0.19%**
Including additional expenses and goods and service tax on management fees.

NAV:

15.0150



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Other Parameters

Standard Deviation	16.49%
Sharpe Ratio	1.05
Beta	1.00
Portfolio Turnover	0.38
Tracking Error (3 year)	0.34%
Treynor Ratio	0.17

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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
Pharmaceuticals & Biotechnology	78.74%
Sun Pharmaceutical Industries Limited	18.55%
Cipla Limited	8.66%
Divi's Laboratories Limited	8.27%
Dr. Reddys Laboratories Limited	7.89%
Lupin Limited	5.21%
Laurus Labs Limited	4.38%
Torrent Pharmaceuticals Limited	4.10%
Aurobindo Pharma Limited	3.37%
Alkem Laboratories Limited	3.28%
Glenmark Pharmaceuticals Limited	3.12%
Mankind Pharma Ltd	2.53%

Issuer	% to Net Assets
Biocon Limited	2.41%
Zyqus Lifesciences Limited	2.33%
IPCA Laboratories Limited	2.01%
Abbott India Limited	1.54%
Piramal Pharma Ltd	1.09%
Healthcare Services	21.25%
Max Healthcare Institute Limited	7.92%
Apollo Hospitals Enterprise Limited	7.38%
Fortis Healthcare Limited	4.69%
Syngene International Limited	1.26%
Cash & Current Assets	0.01%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2025: ₹ 15.0150

Inception - October 21, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Healthcare ETF	14.03%	NA	23.04%	-1.71%
Value of Std Investment of ₹ 10,000	17321	NA	18648	9829
Benchmark - Nifty Healthcare TRI	14.06%	NA	23.06%	-1.50%
Value of Std Investment of ₹ 10,000	17338	NA	18656	9850
Additional Benchmark - Nifty 50 TRI	10.20%	NA	14.29%	11.88%
Value of Std Investment of ₹ 10,000	15015	NA	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 20. Refer annexure on page no.198-199 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 (%)	-0.21
3 Years (%)	-0.02
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	-0.03

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	500000	NA	360000	120000
Market Value of amount Invested	724491	NA	470753	124267
Scheme Returns (CAGR)	17.97%	NA	18.21%	6.65%
NIFTY Healthcare Total Return Index.	18.02%	16.71%	18.29%	6.87%
NIFTY 50 Total Return Index	13.28%	13.36%	13.22%	14.92%

Past Performance may or may not be sustained in future. The fund's inception date is October 21, 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.



Aditya Birla Sun Life Nifty IT ETF

An open ended exchange traded fund tracking Nifty IT TRI
BSE Scrip Code: 543472 | Symbol: NSE 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

1.2 Years

Total Expense Ratio (TER)

Regular 0.19%

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	₹	26.14	Crores
AUM as on last day ^A	₹	25.09	Crores

^ANet assets excludes aggregate investments by other Schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 196.71 Crs as on December 31, 2025.

NAV:

40.7577

Tracking Error

Regular	0.30%
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Other Parameters

Standard Deviation	19.12%
Sharpe Ratio	0.32
Beta	1.00
Portfolio Turnover	0.63
Tracking Error (3 year)	0.20%
Treynor Ratio	0.06

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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 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
IT - Software	99.99%
Infosys Limited	28.96%
Tata Consultancy Services Limited	21.45%
HCL Technologies Limited	11.22%
Tech Mahindra Limited	9.53%
Wipro Limited	7.09%
Persistent Systems Limited	6.44%

Issuer	% to Net Assets
LTIMindtree Limited	5.31%
Coforge Limited	5.25%
Mphasis Limited	3.00%
Oracle Financial Services Software Limited	1.73%
Cash & Current Assets	0.01%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2025: ₹ 40.7577

Inception - Oct 29, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty IT ETF	4.14%	NA	11.83%	-10.33%
Value of Std Investment of ₹ 10,000	11845	NA	13992	8967
Benchmark - Nifty IT TRI	4.40%	NA	12.04%	-10.44%
Value of Std Investment of ₹ 10,000	11970	NA	14074	8956
Additional Benchmark - Nifty 50 TRI	11.10%	NA	14.29%	11.88%
Value of Std Investment of ₹ 10,000	15522	NA	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 20. Refer annexure on page no. 198-199 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

1 Year (%)	0.11
3 Years (%)	-0.22
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	-0.26

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	500000	NA	360000	120000
Market Value of amount Invested	587191	NA	407597	124008
Returns	7.66%	NA	8.23%	6.25%
NIFTY IT Total Return Index	7.81%	8.29%	8.33%	5.83%
NIFTY 50 Total Return Index	13.28%	13.36%	13.22%	14.92%

Past Performance may or may not be sustained in future. The fund's inception date is October 29, 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.

Data as on December 31, 2025 unless otherwise specified



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

1.2 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 ₹ 29.96 Crores
AUM as on last day ₹ 32.88 Crores

Total Expense Ratio (TER)

Regular 0.20%
Including additional expenses and goods and service tax on management fees.

Tracking Error

Regular 0.06%



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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 2,00,000 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.

NAV:

10.1485

PORTFOLIO

Issuer	% to Net Assets
Power	24.91%
NTPC Limited	12.92%
Power Grid Corporation of India Limited	9.91%
NHPC Limited	2.07%
Aerospace & Defense	18.72%
Bharat Electronics Limited	11.84%
Hindustan Aeronautics Limited	6.89%
Petroleum Products	15.26%
Bharat Petroleum Corporation Limited	6.16%
Indian Oil Corporation Limited	5.14%
Hindustan Petroleum Corporation Limited	3.96%
Finance	9.81%
Power Finance Corporation Limited	4.28%
REC Limited	3.69%
Indian Railway Finance Corporation Limited	1.84%
Oil	9.64%
Oil & Natural Gas Corporation Limited	7.72%

Issuer	% to Net Assets
Oil India Limited	1.91%
Consumable Fuels	7.49%
Coal India Limited	7.49%
Gas	3.84%
GAIL (India) Limited	3.84%
Electrical Equipment	3.05%
Bharat Heavy Electricals Limited	3.05%
Minerals & Mining	2.38%
NMDC Limited	2.38%
Leisure Services	1.71%
Indian Railway Catering & Tourism Corporation Limited	1.71%
Construction	1.68%
Rail Vikas Nigam Limited	1.68%
Transport Services	1.50%
Container Corporation of India Limited	1.50%
Cash & Current Assets	0.02%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2025: ₹10.1485

Inception - May 13, 2011	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty PSE ETF	-2.97%	NA	NA	5.59%
Value of Std Investment of ₹ 10,000	9526	NA	NA	10559
Benchmark - Nifty PSE Index	-2.84%	NA	NA	5.75%
Value of Std Investment of ₹ 10,000	9546	NA	NA	10575

The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 20. Refer annexure on page no. 198-199 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 (%)	-0.16
3 Years (%)	-
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	-0.13

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	190000	NA	NA	120000
Market Value of amount Invested	190919	NA	NA	125989
Returns	0.58%	NA	NA	9.38%
NIFTY PSE Total Return Index	0.59%	27.84%	21.43%	9.57%
NA	NA	NA	NA	NA

Past Performance may or may not be sustained in future. The fund's inception date is May 13, 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 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

4.0 Years

Tracking Error

Regular **0.24%**

Fund Category

Exchange Traded Fund (ETF)

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

Entry Load Nil
Exit Load Nil

AUM

Monthly Average AUM ₹ **1480.65** Crores

AUM as on last day^a ₹ **1533.15** Crores

^aNet assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹536.96 Crs as on December 31, 2025.

Total Expense Ratio (TER)

Regular **0.47%**
Including additional expenses and goods and service tax on management fees.

NAV:

116.6371



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Other Parameters

Standard Deviation	13.03%
Sharpe Ratio	2.05
Beta	0.98
Tracking Error (3 year)	0.25%
Treynor Ratio	0.27

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

Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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 1,20,000 units and in multiples thereof.

For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

PORTFOLIO

Issuer	% to Net Assets	Rating
GOLD	98.55%	
Gold	98.55%	
Cash & Current Assets	1.45%	
Total Net Assets	100.00%	

Investment Performance

NAV as on December 31, 2025: ₹116.6371

Inception - May 13, 2011	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Gold ETF	11.97%	20.52%	32.41%	72.43%
Value of Std Investment of ₹ 10,000	52354	25443	23252	17243
Benchmark - Domestic Price of Physical Gold	13.08%	21.56%	33.76%	74.73%
Value of Std Investment of ₹ 10,000	60428	26561	23972	17473

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 198-199 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 (₹)	1750000	600000	360000	120000
Market Value of amount Invested	5875636	1276780	652028	163312
Scheme Returns (CAGR)	15.22%	30.74%	42.63%	72.98%
Domestic Price of Physical Gold returns# (CAGR)	16.13%	31.95%	44.12%	75.09%

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 (%)	-2.29
3 Years (%)	-1.35
5 Years (%)	-1.04
10 Years (%)	-1.02
Since Launch (%)	-1.10





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 (as per the regulatory norms Silver daily spot fixing price)

Managing Fund Since

January 31, 2022

Experience in Managing the Fund

4.1 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	₹	2052.89	Crores
AUM as on last day ^a	₹	2515.65	Crores

^aNet assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹379.39 Crs as on December 31, 2025.

Total Expense Ratio (TER)

Regular	0.35%
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Including additional expenses and goods and service tax on management fees.

Tracking Error

Regular	0.53%
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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:

227.5590

Other Parameters

Portfolio Turnover	0.22
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PORTFOLIO

Issuer	% to Net Assets
SILVER	98.67%
Silver	98.67%
Cash & Current Assets	1.33%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2025: ₹227.5590

Inception - January 31, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Silver ETF	38.73%	NA	45.86%	161.38%
Value of Std Investment of ₹ 10,000	36057	NA	31093	26138
Benchmark - Price of Silver	40.18%	NA	47.51%	167.27%
Value of Std Investment of ₹ 10,000	37553	NA	32166	26727

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. 198-199 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 (%)	-5.89
3 Years (%)	-1.66
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	-1.45



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	470000	NA	360000	120000
Market Value of amount Invested	1353376	NA	951894	248231
Scheme Returns (CAGR)	58.77%	NA	74.57%	242.79%
Domestic Price of Silver (CAGR)	60.63%	NA	76.91%	251.97%

Past Performance may or may not be sustained in future. The fund's inception date is January 31, 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 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

1.2 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 ₹ 44.11 Crores
AUM as on last day ₹ 42.99 Crores

Total Expense Ratio (TER)

Regular 0.29%
Including additional expenses and goods and service tax on management fees.

NAV:

31.4702

Tracking Error

Regular 0.28%



INVEST NOW

Other Parameters

Standard Deviation	17.75%
Sharpe Ratio	0.66
Beta	1.00
Tracking Error (3 year)	0.21%
Treynor Ratio	0.12

Minimum Application Amount:

For Transactions Directly with the Fund:

For Market Makers: The Creation Unit size shall be 80,000 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	20.52%
Shriram Finance Ltd	5.12%
Bajaj Finance Limited	4.87%
Muthoot Finance Limited	3.49%
L&T Finance Limited	2.67%
Cholamandalam Investment and Finance Company Limited	2.28%
Aditya Birla Capital Limited	2.09%
Automobiles	18.56%
Maruti Suzuki India Limited	4.96%
Eicher Motors Limited	4.93%
TVS Motor Company Limited	4.43%
Hero MotoCorp Limited	4.20%
TVS Motor Company Limited	0.05%
Banks	15.61%
State Bank of India	5.02%
AU Small Finance Bank Limited	3.23%
The Federal Bank Limited	2.94%
Canara Bank	2.69%
Indian Bank	1.73%
Insurance	5.88%
SBI Life Insurance Company Limited	3.80%
Max Financial Services Limited	2.08%
Non - Ferrous Metals	5.01%
Hindalco Industries Limited	5.01%
Consumer Durables	4.98%
Asian Paints Limited	4.98%

Issuer	% to Net Assets
Telecom - Services	4.94%
Bharti Airtel Limited	4.94%
Transport Services	4.07%
InterGlobe Aviation Limited	4.07%
Capital Markets	3.73%
BSE Limited	3.73%
Industrial Products	2.83%
Cummins India Limited	2.83%
Financial Technology (Fintech)	2.53%
One 97 Communications Limited	2.53%
Agricultural Commercial & Construction Vehicles	2.37%
Ashok Leyland Limited	2.37%
Healthcare Services	2.04%
Fortis Healthcare Limited	2.04%
Retailing	1.99%
FSN E-Commerce Ventures Limited	1.99%
Fertilizers & Agrochemicals	1.94%
UPL Limited	1.94%
Transport Infrastructure	1.72%
GMR Airport Ltd	1.72%
Pharmaceuticals & Biotechnology	1.28%
Glenmark Pharmaceuticals Limited	1.28%
Cash & Current Assets	0.01%
Total Net Assets	100.00%





Investment Performance

NAV as on December 31, 2025: ₹ 31.4702

Inception - Aug 12, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty 200 Momentum 30 ETF	16.32%	NA	17.33%	-5.17%
Value of Std Investment of ₹ 10,000	16641	NA	16166	9483
Benchmark - Nifty 200 Momentum 30 TRI	16.87%	NA	17.91%	-4.57%
Value of Std Investment of ₹ 10,000	16908	NA	16409	9543
Additional Benchmark - Nifty 50 TRI	13.35%	NA	14.29%	11.88%
Value of Std Investment of ₹ 10,000	15254	NA	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 20. Refer annexure on page no. 198-199 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 (%)	-0.60
3 Years (%)	-0.58
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	-0.55



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	400000	NA	360000	120000
Market Value of amount Invested	482394	NA	418605	123913
Returns	11.25%	NA	10.04%	6.10%
Nifty 200 Momentum 30 Total Return Index	11.89%	14.05%	10.69%	6.95%
NIFTY 50 Total Return Index	13.37%	13.36%	13.22%	14.92%

Past Performance may or may not be sustained in future. The fund's inception date is August 12, 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 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

1.2 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 ₹ 26.98 Crores
AUM as on last day ₹ 26.26 Crores

Total Expense Ratio (TER)

Regular 0.29%
Including additional expenses and goods and service tax on management fees.

Tracking Error

Regular 0.07%

NAV:

22.2407



Other Parameters

Standard Deviation	13.51%
Sharpe Ratio	0.76
Beta	1.00
Tracking Error (3 year)	0.11%
Treynor Ratio	0.10

Minimum Application Amount:

For Transactions Directly with the Fund:

For Market Makers: The Creation Unit size 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
IT - Software	25.19%
Tata Consultancy Services Limited	4.90%
Infosys Limited	4.89%
HCL Technologies Limited	4.78%
Persistent Systems Limited	2.97%
LTIMindtree Limited	2.58%
Oracle Financial Services Software Limited	1.73%
Tata Elxsi Limited	1.69%
KPIT Technologies Limited	1.66%
Diversified FMCG	9.98%
ITC Limited	5.00%
Hindustan Unilever Limited	4.99%
Food Products	9.64%
Nestle India Limited	5.07%
Britannia Industries Limited	4.48%
Kwality Wall's India Ltd	0.09%
Consumer Durables	9.25%
Asian Paints Limited	3.75%
Dixon Technologies (India) Limited	3.48%
Havells India Limited	2.02%
Aerospace & Defense	8.20%
Bharat Electronics Limited	4.87%
Hindustan Aeronautics Limited	3.33%
Automobiles	7.00%
Bajaj Auto Limited	3.69%
Hero MotoCorp Limited	3.31%

Issuer	% to Net Assets
Industrial Products	5.32%
Cummins India Limited	2.99%
POLYCAB INDIA Limited	2.33%
Personal Products	3.89%
Colgate Palmolive (India) Limited	3.89%
Consumable Fuels	3.83%
Coal India Limited	3.83%
Capital Markets	3.17%
HDFC Asset Management Company Limited	3.17%
Agricultural Food & other Products	2.92%
Marico Limited	2.92%
Non - Ferrous Metals	2.84%
Hindustan Zinc Limited	2.84%
Chemicals & Petrochemicals	2.49%
Pidilite Industries Limited	2.49%
Textiles & Apparels	2.44%
Page Industries Limited	2.44%
Leisure Services	2.03%
Indian Railway Catering & Tourism Corporation Limited	2.03%
Industrial Manufacturing	1.77%
Mazagon Dock Shipbuilders Limited	1.77%
Cash & Current Assets	0.02%
Total Net Assets	100.00%



Investment Performance NAV as on December 31, 2025: ₹ 22.2407

Inception - Aug 12, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty 200 Quality 30 ETF	12.90%	NA	15.98%	4.42%
Value of Std Investment of ₹ 10,000	15053	NA	15615	10442
Benchmark - Nifty 200 Quality 30 TRI	13.27%	NA	16.37%	4.68%
Value of Std Investment of ₹ 10,000	15218	NA	15771	10468
Additional Benchmark - Nifty 50 TRI	13.35%	NA	14.29%	11.88%
Value of Std Investment of ₹ 10,000	15254	NA	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 20. Refer annexure on page no. 198-199 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

Tracking Differences	Regular
1 Year (%)	-0.26
3 Years (%)	-0.39
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	-0.37

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	400000	NA	360000	120000
Market Value of amount Invested	491770	NA	430987	127812
Returns	12.44%	NA	12.04%	12.28%
NIFTY 200 Quality 30 Total Return Index	12.78%	12.96%	12.37%	12.55%
NIFTY 50 Total Return Index	13.37%	13.36%	13.22%	14.92%

Past Performance may or may not be sustained in future. The fund's inception date is August 12, 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 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

3.0 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	₹	36.36	Crores
AUM as on last day	₹	29.95	Crores

Total Expense Ratio (TER)

Regular	0.00%
Direct	0.43%

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



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:

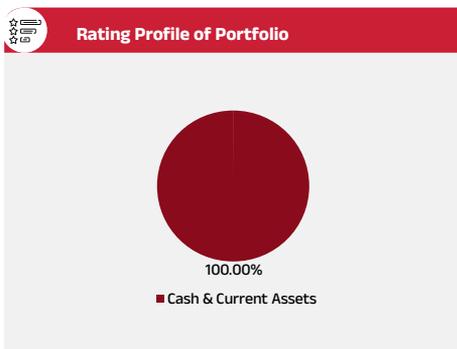
Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

NAV:

1000.0000

PORTFOLIO

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



Investment Performance

NAV as on December 31, 2025: ₹ 1000.0000

Inception - March 13, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL Liquid Overnight ETF	5.96%	NA	NA	5.37%
Value of Std Investment of ₹ 10,000	11762	NA	NA	10537
Benchmark - CRISIL Liquid Overnight Index	6.43%	NA	NA	5.81%
Value of Std Investment of ₹ 10,000	11908	NA	NA	10581
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.98%	NA	NA	6.84%
Value of Std Investment of ₹ 10,000	12083	NA	NA	11418

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 4. Total Schemes managed by Ms. Sunaina da Cunha is 5. Refer annexure on page no. 194 -195 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 (%)	-0.45
3 Years (%)	-
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	-0.47



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

1.6 Years

Tracking Error

Regular **0.58%**

Fund Category

Debt (ETFs)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	44.52	Crores
AUM as on last day	₹	44.64	Crores

Total Expense Ratio (TER)

Regular	0.19%
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Including additional expenses and goods and service tax on management fees.

NAV:

111.4900



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Other Parameters

Modified Duration	6.44 years
Average Maturity	10.97 years
Yield to Maturity	6.70%
Macaulay Duration	6.66 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Minimum Application Amount:

For Transactions Directly with the Fund:

For Market Makers: The Creation Unit size for the scheme shall be 25,000 units and in multiples of 1 unit thereafter

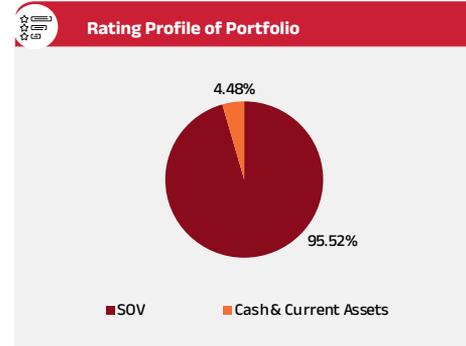
For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	95.52%	
7.30% GOI 19JUN53	19.05%	SOV
7.32% GOI BOND 13NOV2030	18.93%	SOV
7.04% GOVERNMENT OF INDIA 03JUN29 G-SEC	18.90%	SOV
7.18% GOI 24-Jul-2037	18.80%	SOV
6.48% GOI 06Oct2035	13.32%	SOV
6.79% INDIA GOV BOND 07OCT2034 GSEC	6.51%	SOV
Cash & Current Assets	4.48%	
Total Net Assets	100.00%	



Tracking Differences	Regular
1 Year (%)	0.28
3 Years (%)	-
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	0.27



Investment Performance

NAV as on December 31, 2025: ₹111.4900

Inception - July 05, 2024	Since Inception	5 Years	3 Years	1 Years
Aditya Birla Sun Life CRISIL Broad Based Gilt ETF	7.56%	NA	NA	6.80%
Value of Std Investment of ₹ 10,000	11141	NA	NA	10680
Benchmark - CRISIL Broad Based Gilt Index	7.29%	NA	NA	6.52%
Value of Std Investment of ₹ 10,000	11099	NA	NA	10652
Additional Benchmark - NA	NA	NA	NA	NA
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 6. Total Schemes managed by Mr.Kaustubh Gupta is 11. Total Schemes managed by Mr. Harshil Suvarnkar is 18. Total Schemes managed by Mr.Vighnesh Gupta is 6.Refer annexure on page no. 198-199 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 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

1.5 Years

Tracking Error

Regular 0.52%

Fund Category

Debt ETFs

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

Entry Load Nil
Exit Load Nil

AUM

Monthly Average AUM ₹ 31.67 Crores
AUM as on last day ₹ 31.68 Crores

Total Expense Ratio (TER)

Regular 0.20%
Including additional expenses and goods and service tax on management fees.

NAV:

110.0995



Other Parameters

Modified Duration 6.93 years
Average Maturity 9.62 years
Yield to Maturity 6.69%
Macaulay Duration 7.16 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

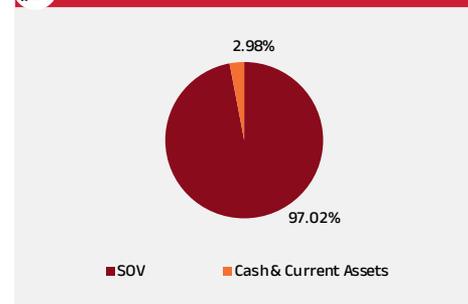
For Transactions on Stock Exchanges:

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	97.02%	
6.48% GOI 06Oct2035	97.02%	SOV
Cash & Current Assets	2.98%	
Total Net Assets	100.00%	

Rating Profile of Portfolio



Tracking Differences	Regular
1 Year (%)	0.38
3 Years (%)	-
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	0.31



Investment Performance

NAV as on December 31, 2025: ₹ 110.0995

	Since Inception	5 Years	3 Years	1 Years
Inception - August 13, 2024				
Aditya Birla Sun Life CRISIL 10 Year Gilt ETF	7.20%	NA	NA	6.75%
Value of Std Investment of ₹ 10,000	11010	NA	NA	10675
Benchmark - CRISIL 10 Year Gilt Index	6.89%	NA	NA	6.37%
Value of Std Investment of ₹ 10,000	10966	NA	NA	10637
Additional Benchmark - NA	NA	NA	NA	NA
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 6. Total Schemes managed by Mr. Bhupesh Bameta is 15. Total Schemes managed by Mr. Sanjay Godambe is 8. Total Schemes managed by Mr. Vighnesh Gupta is 6. Refer annexure on page no. 198-199 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 primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of active and passive schemes of equity, debt and commodities based schemes accessed through diversified investment styles. 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. Vinod Bhat

Date of Allotment

August 17, 2006

Benchmark

50% Nifty 500 TRI + 35% NIFTY Short Duration Debt Index + 10% Domestic Price of Physical Gold + 5% Domestic Prices of Silver

Managing Fund Since

August 16, 2019

Experience in Managing the Fund

6.5 years

Fund Category

Hybrid FOF (Domestic) – Active and Passive Option

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	₹	282.01	Crores
AUM as on last day	₹	294.73	Crores

Total Expense Ratio (TER)

Regular	1.20%
Direct	0.21%

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

(In addition to the above, the scheme will also incur 0.69% 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

Net Equity Exposure	64.22%
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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/- and in multiples of ₹ 1/- thereafter

PORTFOLIO

Issuer	% to Net Assets
INVESTMENT FUNDS/MUTUAL FUNDS	76.13%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	11.73%
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan	11.16%
Aditya Birla Sun Life Multi-Cap Fund-Direct Growth	10.89%
Aditya Birla Sun Life Corporate Bond Fund - Growth - Direct Plan	7.77%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	7.66%
Aditya Birla Sun Life Banking and Financial Services Fund - Direct Plan - Growth	7.56%
Aditya Birla Sun Life India Gennext Fund - Growth - Direct Plan	6.70%

Issuer	% to Net Assets
Aditya Birla Sun Life Digital India Fund - Growth - Direct Plan	6.42%
Aditya Birla Sun Life Midcap Fund - Growth - Direct Plan	6.25%
Exchange Traded Fund	21.88%
Aditya Birla Sun Life Gold ETF	11.49%
ADITYA BIRLA SUN LIFE SILVER ETF	10.39%
Cash & Current Assets	1.99%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2025: ₹ 74.3862

Inception - Aug 17, 2006	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Multi-Asset Omni FOF	10.91%	15.44%	19.25%	18.16%
Value of Std Investment of ₹ 10,000	74386	20508	16976	11816
Benchmark - 50% Nifty 500 TRI + 35% NIFTY Short Duration Debt Index + 10% Domestic Price of Physical Gold + 5% Domestic Prices of Silver	NA	14.42%	16.92%	18.90%
Value of Std Investment of ₹ 10,000	NA	19620	15996	11890
Additional Benchmark - BSE Sensex TRI	12.36%	13.64%	13.27%	10.38%
Value of Std Investment of ₹ 10,000	95773	18958	14541	11038

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Refer annexure on page no. 198- 199 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 (₹)	2320000	600000	360000	120000
Market Value of amount Invested	8227553	909733	477513	136081
Scheme Returns (CAGR)	11.76%	16.66%	19.23%	25.77%
50% Nifty 500 TRI + 35% NIFTY Short Duration Debt Index + 10% Domestic Price of Physical Gold + 5% Domestic Prices of Silver returns# (CAGR)	NA	NA	NA	NA
BSE Sensex TRI returns## (CAGR)	12.81%	12.48%	12.02%	13.51%

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	74.3862	39.4260
IDCW ¹ :	68.4984	37.5686

¹Income Distribution cum capital withdrawal



Fund Details

Investment Objective

The Scheme aims to generate returns by investing in portfolio of equity and debt schemes (including ETFs and Index Funds) as per the risk-return profile of investors. The Scheme has a strategic asset allocation which is based on satisfying the needs to a dynamic risk-return profile of investors. 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. Vinod Bhat

Date of Allotment

May 09, 2011

Benchmark

CRISIL Hybrid 50+50 - Moderate Index

Managing Fund Since

August 16, 2019

Fund Category

Hybrid FOF (Domestic) – Active and Passive Option

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	₹	232.72	Crores
AUM as on last day	₹	233.69	Crores

Experience in Managing the Fund

6.5 years



INVEST NOW

Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

SIP

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

Total Expense Ratio (TER)

Regular	1.07%
Direct	0.29%

Including additional expenses and goods and service tax on management fees.
(In addition to the above, the scheme will also incur 0.64% 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
INVESTMENT FUNDS/MUTUAL FUNDS	98.58%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	14.95%
HDFC Corporate Bond Fund - Growth Option - Direct Plan	13.31%
Nippon India Growth Mid Cap Fund - DR - GR	13.17%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	12.69%
ICICI Prudential Bluechip Fund - Direct Plan - Growth	12.51%

Issuer	% to Net Assets
KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH	12.47%
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan	10.82%
KOTAK DYNAMIC BOND FUND - GROWTH DIRECT	5.83%
ABSL GOVERNMENT SEC FUND-DG	2.83%
Cash & Current Assets	1.42%
Total Net Assets	100.00%



Investment Performance

NAV as on December 31, 2025: ₹55.2985

Inception - May 09, 2011	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Dynamic Asset Allocation Omni FOF	12.38%	14.66%	16.42%	8.49%
Value of Std Investment of ₹ 10,000	55298	19824	15791	10849
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	11.01%	11.15%	11.95%	8.26%
Value of Std Investment of ₹ 10,000	46208	16967	14040	10826
Additional Benchmark - Nifty 50 TRI	12.52%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	56354	19832	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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.Refer annexure on page no. 198-199 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	55.2985	60.9690
IDCW#:	50.6177	55.8364

#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 (₹)	1750000	600000	360000	120000
Market Value of amount Invested	5008955	854840	442812	127757
Scheme Returns (CAGR)	13.31%	14.13%	13.92%	12.21%
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	11.56%	10.82%	10.87%	9.87%
Nifty 50 TRI returns## (CAGR)	13.83%	13.36%	13.22%	14.92%

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.





Fund Details

Investment Objective

The primary objective of the Scheme is to generate returns by investing in portfolio of schemes predominantly in equity schemes with secondary objective of generating regular income as per the risk-return profile of investors. The Scheme has a strategic asset allocation which is based on satisfying the needs of aggressive risk-return profile of investors. 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. Vinod Bhat

Date of Allotment

May 09, 2011

Benchmark

CRISIL Hybrid 35+65 Aggressive Index

Managing Fund Since

August 16, 2019

Experience in Managing the Fund

6.5 years

SIP

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

Fund Category

Hybrid FOF (Domestic) – Active and Passive Option

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	₹	40.02	Crores
AUM as on last day	₹	40.27	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 0.68% i.e. total weighted average of the expense ratio levied by the underlying schemes.)
Note: The investors will bear the recurring expenses of the Fund of Fund (FoF) scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the FoF scheme.



Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
INVESTMENT FUNDS/MUTUAL FUNDS	98.43%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	14.96%
KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH	14.80%
ICICI Prudential Bluechip Fund - Direct Plan - Growth	14.75%
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan	14.58%
Nippon India Growth Mid Cap Fund - DR - GR	14.36%

Issuer	% to Net Assets
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	13.65%
HDFC Corporate Bond Fund - Growth Option - Direct Plan	10.33%
Aditya Birla Sun Life Digital India Fund - Growth - Direct Plan	0.98%
KOTAK DYNAMIC BOND FUND - GROWTH DIRECT	0.02%
Cash & Current Assets	1.57%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2025: ₹ 43.7424

Inception - May 09, 2011	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Aggressive Hybrid Omni FOF	10.59%	12.50%	14.49%	9.28%
Value of Std Investment of ₹ 10,000	43742	18030	15017	10928
Benchmark - CRISIL Hybrid 35+65 Aggressive Index	11.76%	12.61%	13.01%	8.06%
Value of Std Investment of ₹ 10,000	51045	18117	14442	10806
Additional Benchmark - Nifty 50 TRI	12.52%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	56354	19832	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Refer annexure on page no. 198-199 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	43.7424	46.8965
IDCW¹	39.2338	42.5937

¹Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1750000	600000	360000	120000
Market Value of amount Invested	4232971	821791	434948	127275
Scheme Returns (CAGR)	11.28%	12.53%	12.67%	11.44%
CRISIL Hybrid 35+65 Aggressive Index returns# (CAGR)	12.57%	11.78%	11.57%	10.20%
Nifty 50 TRI returns## (CAGR)	13.83%	13.36%	13.22%	14.92%

Past performance may or may not be sustained in future. The fund's inception date is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

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



Fund Details

Investment Objective

The primary objective of the Scheme is to generate returns by investing in portfolio of schemes predominantly in Debt schemes with the secondary objective being growth of capital by investing in equity-oriented schemes. The Scheme has a strategic asset allocation which is based on satisfying the needs to a conservative risk-return profile of investors. 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. Vinod Bhat

Date of Allotment

May 09, 2011

Benchmark

CRISIL Hybrid 85+15 - Conservative Index

Managing Fund Since

August 16, 2019

Experience in Managing the Fund

6.5 years

SIP

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

Fund Category

Hybrid FOF (Domestic) – Active Option

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	₹	16.93	Crores
AUM as on last day	₹	17.00	Crores

Total Expense Ratio (TER)

Regular	0.96%
Direct	0.54%

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

(In addition to the above, the scheme will also incur 0.50% 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
INVESTMENT FUNDS/MUTUAL FUNDS	98.56%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	29.40%
HDFC Corporate Bond Fund - Growth Option - Direct Plan	24.79%
KOTAK DYNAMIC BOND FUND - GROWTH DIRECT	13.45%
ABSL GOVERNMENT SEC FUND-DG	8.40%
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan	5.06%

Issuer	% to Net Assets
ICICI Prudential Bluechip Fund - Direct Plan - Growth	5.04%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	4.92%
KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH	4.63%
Nippon India Growth Mid Cap Fund - DR - GR	2.87%
Cash & Current Assets	1.44%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2025: ₹34.8840

Inception - May 09, 2011	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Conservative Hybrid Active FOF	8.90%	9.94%	11.71%	7.64%
Value of Std Investment of ₹ 10,000	34884	16065	13947	10764
Benchmark - CRISIL Hybrid 85+15 - Conservative Index	8.91%	7.40%	8.98%	7.29%
Value of Std Investment of ₹ 10,000	34938	14294	12950	10729
Additional Benchmark - CRISIL 10 Year Gilt Index	6.72%	5.05%	7.91%	6.37%
Value of Std Investment of ₹ 10,000	25943	12795	12569	10637

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Refer annexure on page no. 198-199 to know more on performance of schemes managed by Fund Managers.

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

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	34.8840	37.1558
IDCW ² :	31.7371	25.2280

²Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1750000	600000	360000	120000
Market Value of amount Invested	3582412	774228	418553	124858
Scheme Returns (CAGR)	9.24%	10.13%	10.03%	7.60%
CRISIL Hybrid 85+15 - Conservative Index returns# (CAGR)	8.82%	8.05%	8.40%	6.73%
CRISIL 10 Year Gilt Index returns## (CAGR)	6.54%	6.57%	7.21%	3.68%

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 dynamically managed portfolio of Debt Funds and Aditya Birla Sun Life Arbitrage Fund.

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 & Mr. Harshil Suvarnkar

Date of Allotment

December 29, 2006

Benchmark

CRISIL Short Term Bond Fund Index (60%) + NIFTY 50 Arbitrage TRI (40%)

Managing Fund Since

March 03, 2025

Experience in Managing the Fund

4.8 years

SIP

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

Fund Category

Hybrid FOF (Domestic) – Active Option

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	1343.60	Crores
AUM as on last day	₹	1351.26	Crores

Total Expense Ratio (TER)

Regular	0.42%
Direct	0.06%

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

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

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



Other Parameters

Modified Duration	4.56 years
Average Maturity	7.87 years
Yield to Maturity	7.07%
Macaulay Duration	4.79 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

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
INVESTMENT FUNDS/MUTUAL FUNDS	99.96%
Aditya Birla Sun Life Arbitrage Fund - Growth - Direct Plan	37.08%
Aditya Birla Sun Life Banking & PSU Debt Fund- Direct Plan-Growth	26.19%
Aditya Birla Sun Life Corporate Bond Fund - Growth - Direct Plan	25.51%

Issuer	% to Net Assets
ABSL GOVERNMENT SEC FUND-DG	5.60%
Aditya Birla Sunlife Floating Rate Fund - Direct Plan - Growth	5.59%
Cash & Current Assets	0.04%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2025: ₹38.5015

	Since Inception	5 Years	3 Years	1 Year
Inception - Dec 29, 2006				
Aditya Birla Sun Life Income Plus Arbitrage Active FOF	7.35%	5.91%	7.35%	7.68%
Value of Std Investment of ₹ 10,000	38501	13330	12376	10768
Benchmark - 60% CRISIL Short Term Bond Fund Index + 40% Nifty 50 Arbitrage Index TRI (40%)	NA	6.21%	7.66%	7.67%
Value of Std Investment of ₹ 10,000	NA	13516	12483	10767
Additional Benchmark - CRISIL 10 Year Gilt Index	6.48%	5.05%	7.91%	6.37%
Value of Std Investment of ₹ 10,000	33020	12795	12569	10637

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Total Schemes managed Mr. Harshil Suvarnkar is 19. Refer annexure on page no. 198-199 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	38.5015	40.7327
IDCW ² :	24.1456	25.5059

²Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2280000	600000	360000	120000
Market Value of amount Invested	4712760	710715	402180	124027
Scheme Returns (CAGR)	7.11%	6.71%	7.33%	6.28%
Scheme Benchmark#	NA	NA	NA	NA
CRISIL 10-Year Gilt	6.49%	6.57%	7.21%	3.68%

Past Performance may or may not be sustained in future. The fund's inception date is December 29, 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.



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 Index

Managing Fund Since

November 21, 2022

Experience in Managing the Fund

3.3 Years

Fund Category

FOF (Overseas)

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	451.29	Crores
AUM as on last day	₹	446.81	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
INVESTMENT FUNDS/MUTUAL FUNDS	99.19%
iShares Nasdaq 100 UCITS ETF	99.19%
Cash & Current Assets	0.81%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2025: ₹ 18.4782

Inception - Nov 01, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Us Equity Passive FOF	15.88%	NA	35.60%	24.73%
Value of Std Investment of ₹ 10,000	18478	NA	24976	12473
Benchmark - Nasdaq 100 Index	17.78%	NA	36.77%	27.10%
Value of Std Investment of ₹ 10,000	19780	NA	25627	12710
Additional Benchmark - Nifty 50 TRI	10.74%	NA	14.29%	11.88%
Value of Std Investment of ₹ 10,000	15298	NA	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 6. Refer annexure on page no. 198-199 to know more on performance of schemes managed by Fund Managers.

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

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	18.4782	18.7780
IDCW ¹ :	18.4768	18.7805

¹Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	490000	NA	360000	120000
Market Value of amount Invested	839110	NA	554775	141566
Scheme Returns (CAGR)	27.04%	NA	30.19%	34.93%
Nasdaq 100 Index # (CAGR)	28.37%	24.92%	31.38%	36.63%
Nifty 50 TRI## (CAGR)	13.39%	13.36%	13.22%	14.92%

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

3.3 Years

SIP

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

Fund Category

FOF (Overseas)

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

Entry Load	Nil
Exit Load	For redemption/switch out of units within 28 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 28 days from the date of allotment: NIL

AUM

Monthly Average AUM	₹	212.59	Crores
AUM as on last day	₹	197.12	Crores

Total Expense Ratio (TER)

Regular	1.28%
Direct	0.68%

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

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

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



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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	Rating
Cash & Current Assets	100.00%	
Total Net Assets	100.00%	

Investment Performance

NAV as on December 31, 2025: ₹ 37.8676

Inception - Dec 31, 2007	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Global Excellence Equity Fund of Fund	7.71%	14.32%	22.51%	18.59%
Value of Std Investment of ₹ 10,000	38077	19528	18399	11853
Benchmark - MSCI World Index	5.29%	9.44%	18.75%	20.60%
Value of Std Investment of ₹ 10,000	25298	15696	16752	12054
Additional Benchmark - BSE Sensex TRI	9.71%	13.64%	13.27%	10.38%
Value of Std Investment of ₹ 10,000	53084	18952	14537	11035

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 6. Refer annexure on page no. 198-199 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	37.8676	40.3865
IDCW ² :	37.8911	40.4071

²Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2150000	600000	360000	120000
Market Value of amount Invested	5375747	906681	481733	134143
Scheme Returns (CAGR)	9.42%	16.54%	19.90%	22.71%
MSCI World Index returns## (CAGR)	8.79%	13.16%	18.56%	23.30%
BSE Sensex TRI returns## (CAGR)	13.22%	12.48%	12.02%	13.51%

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

3.2 Years

Fund Category

FoF (Overseas)

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

Entry Load	Nil
Exit Load	For redemption/switch out of units within 28 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 28 days from the date of allotment: NIL

AUM

Monthly Average AUM	₹	255.34	Crores
AUM as on last day	₹	252.95	Crores

Total Expense Ratio (TER)

Regular	1.16%
Direct	0.61%

Including additional expenses and goods and service tax on management fees.
(In addition to the above, the scheme will also incur 0.91% 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)

SIP

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

PORTFOLIO

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

Investment Performance

NAV as on December 31, 2025: ₹28.3785

	Since Inception	5 Years	3 Years	1 Year
Inception - Sep 17, 2008				
Aditya Birla Sun Life Global Emerging Opportunities Fund	6.25%	10.13%	15.75%	13.23%
Value of Std Investment of ₹ 10,000	28542	16202	15516	11319
Benchmark - MSCI ACWI Index	13.55%	15.90%	24.02%	28.56%
Value of Std Investment of ₹ 10,000	90034	20914	19088	12847
Additional Benchmark - BSE Sensex TRI	12.80%	13.64%	13.27%	10.38%
Value of Std Investment of ₹ 10,000	80269	18952	14537	11035

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 6. Refer annexure on page no. 198-199 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	28.3785	29.7775
IDCW ¹ :	28.3836	26.3367

¹Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2070000	600000	360000	120000
Market Value of amount Invested	4262660	804240	452293	129101
Scheme Returns (CAGR)	7.82%	11.67%	15.43%	14.45%
MSCI ACWI Index returns## (CAGR)	NA	19.52%	25.30%	33.44%
BSE Sensex TRI returns## (CAGR)	13.44%	12.48%	12.02%	13.51%

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

1.2 Years

Fund Category

FOF (Domestic)

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

Entry Load	Nil
Exit Load	For redemption/switch out of units within 15 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 15 days from the date of allotment: NIL

AUM

Monthly Average AUM	₹	1219.18	Crores
AUM as on last day	₹	1265.71	Crores

Total Expense Ratio (TER)

Regular	0.52%
Direct	0.20%

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

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

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



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Other Parameters

Standard Deviation	12.83%
Sharpe Ratio	2.10
Beta	0.95
Tracking Error (3 year)	2.23%
Treynor Ratio	0.28

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.67(FBIL Overnight MIBOR as on 31 December 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

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

PORTFOLIO

Issuer	% to Net Assets
Exchange Traded Fund	100.14%
Aditya Birla Sun Life Gold ETF	100.14%
Cash & Current Assets	-0.14%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2025: ₹ 38.6982

Inception - Mar 20, 2012	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Gold Fund	10.31%	20.03%	32.64%	71.99%
Value of Std Investment of ₹ 10,000	38698	24925	23371	17199
Benchmark - Domestic price of physical gold	12.06%	21.56%	33.76%	74.73%
Value of Std Investment of ₹ 10,000	48068	26561	23972	17473

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 20. Refer annexure on page no. 198-199 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	38.6982	40.2817
IDCW¹:	38.6967	40.2807

¹Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1650000	600000	360000	120000
Market Value of amount Invested	5260509	1266136	649164	163162
Scheme Returns (CAGR)	15.55%	30.39%	42.29%	72.80%
Domestic Price of Physical Gold	16.85%	31.95%	44.12%	75.09%

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 Category

FOF (Domestic)



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

1.2 Years

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	₹	969.42	Crores
AUM as on last day	₹	1173.04	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.

Other Parameters

Portfolio Turnover	0.20
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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

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

PORTFOLIO

Issuer	% to Net Assets
Exchange Traded Fund	100.77%
ADITYA BIRLA SUN LIFE SILVER ETF	100.77%
Cash & Current Assets	-0.77%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2025: ₹ 34.7848

Inception - February 03, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Silver ETF Fund of Fund	37.52%	NA	46.57%	155.61%
Value of Std Investment of ₹ 10,000	34785	NA	31553	25561
Benchmark - Price of Silver	40.01%	NA	47.51%	167.27%
Value of Std Investment of ₹ 10,000	37313	NA	32166	26727

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 20. Refer annexure on page no. 198-199 to know more on performance of schemes managed by Fund Managers.

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

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	34.7848	35.4242
IDCW²:	34.7784	35.4157

²Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	460000	NA	360000	120000
Market Value of amount Invested	1283234	NA	930148	244376
Scheme Returns (CAGR)	58.33%	NA	72.51%	234.91%
Domestic Price of Silver	61.91%	NA	76.91%	251.97%

Past Performance may or may not be sustained in future. The fund's inception date is February 03, 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 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, commodity based ETFs and fixed income securities. 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. Vinod Bhat

Date of Allotment

October 14, 2022

Benchmark

50% Nifty 500 TRI + 35% NIFTY Short Duration Debt Index + 10% Domestic Price of Physical Gold + 5% Domestic Price of Silver

Managing Fund Since

March 10, 2023

Experience in Managing the Fund

3.0 Years

Fund Category

Hybrid FOF (Domestic) – Passive Option

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	₹	22.63	Crores
AUM as on last day	₹	23.31	Crores

Total Expense Ratio (TER)

Regular	0.61%
Direct	0.28%

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

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

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

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

PORTFOLIO

Issuer	% to Net Assets
Exchange Traded Fund	76.83%
NIPPON INDIA ETF GOLD BEES	13.57%
KOTAK NIFTY 50 ETF	12.67%
NIPPON INDIA ETF NIFTY INDIA CONSUMPTION	9.79%
ADITYA BIRLA SUN LIFE BANKING ETF	9.50%
ABSL CRISIL 10 YEAR GILT ETF	9.42%
NIPPON INDIA MF NIPPON INDIA SILVER ETF	8.29%
ADITYA BIRLA SUN LIFE NIFTY IT ETF	7.89%

Issuer	% to Net Assets
ZERODHA NIFTY 1D RATE LIQUID ETF	5.71%
INVESTMENT FUNDS/MUTUAL FUNDS	20.58%
ABSL NIFTY NEXT 50 INDEX-DG	12.26%
ABSL NIFTY MIDCAP 150 INDEX FUND-DR-GR	8.31%
Cash & Current Assets	2.59%
Total Net Assets	100.00%

Investment Performance

NAV as on December 31, 2025: ₹17.2749

	Since Inception	5 Years	3 Years	1 Year
Inception - October 14, 2022				
Aditya Birla Sun Life Multi – Asset Passive FOF	18.53%	NA	19.37%	15.26%
Value of Std Investment of ₹ 10,000	17275	NA	17027	11526
Benchmark - 50% Nifty 500 TRI + 35% NIFTY Short Duration Debt Index + 10% Domestic Price of Physical Gold + 5% Domestic Price of Silver	17.39%	NA	16.92%	18.90%
Value of Std Investment of ₹ 10,000	16749	NA	15996	11890
Additional Benchmark - Nifty 50 TRI	15.20%	NA	14.29%	11.88%
Value of Std Investment of ₹ 10,000	15763	NA	14941	11188

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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. Refer annexure on page no. 198-199 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	506556	NA	472703	134387
Scheme Returns (CAGR)	18.49%	NA	18.51%	22.96%
50% Nifty 500 TRI + 35% NIFTY Short Duration Debt Index + 10% Domestic Price of Physical Gold + 5% Domestic Price of Silver returns# (CAGR)	NA	NA	NA	NA
Nifty 50 TRI returns## (CAGR)	13.19%	13.36%	13.22%	14.92%

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.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	17.2749	17.4675
IDCW ¹ :	17.2751	17.4683

¹Income Distribution cum capital withdrawal





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

2.3 Years & 2.3 Years

Fund Category

FOF (International)

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

Entry Load	Nil
Exit Load	For redemption/switch out of units on or before 30 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 30 days from the date of allotment: Nil

AUM

Monthly Average AUM	₹	92.33	Crores
AUM as on last day	₹	92.25	Crores

Total Expense Ratio (TER)

Regular	0.23%
Direct	0.19%

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

(In addition to the above, the scheme will also incur 0.08% i.e. total weighted average of the expense ratio levied by the underlying schemes.)

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



Other Parameters

Modified Duration	1.80 years
Average Maturity	2.27 years
Yield to Maturity	3.51%
Macaulay Duration	-

Application Amount for fresh subscription

₹ 10,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 5,000 (plus in multiples of ₹ 1)

SIP

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

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
INVESTMENT FUNDS/MUTUAL FUNDS	98.65%
ISHARES USD TRSRY 1-3Y USD A	85.30%
SPDR BLOOMBERG 1-3 YEAR U.S. T	13.35%

Issuer	% to Net Assets
Cash & Current Assets	1.35%
Total Net Assets	100.00%

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	12.0025	12.0147
IDCW[§]:	12.0013	12.0147

[§]Income Distribution cum capital withdrawal



Investment Performance

NAV as on December 31, 2025: ₹ 12.0025

Inception - October 31, 2023	Since Inception	5 Years	3 Years	1 Years
Aditya Birla Sun Life US Treasury 1-3 Year Bonds ETFs Passive FOF	8.78%	NA	NA	10.21%
Value of Std Investment of ₹ 10,000	12002	NA	NA	11021
Benchmark - Bloomberg US Treasury 1-3 Year Index	5.28%	NA	NA	5.17%
Value of Std Investment of ₹ 10,000	11182	NA	NA	10517

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 15. Refer annexure on page no. 198-199 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

2.3 Years & 2.3 Years

Fund Category

FOF (International)

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

Entry Load	Nil
Exit Load	For redemption/switch out of units on or before 30 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 30 days from the date of allotment: Nil

AUM

Monthly Average AUM	₹	181.12	Crores
AUM as on last day	₹	180.94	Crores

Total Expense Ratio (TER)

Regular	0.20%
Direct	0.15%

Including additional expenses and goods and service tax on management fees.
(In addition to the above, the scheme will also incur 0.07% i.e total weighted average of the expense ratio levied by the underlying schemes.)
Note: The investors will bear the recurring expenses of the Fund of Fund (FoF) scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the FoF scheme.



Other Parameters

Modified Duration	4.94 years
Average Maturity	5.66 years
Yield to Maturity	3.79%
Macaulay Duration	-

Application Amount for fresh subscription

₹ 10,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 5,000 (plus in multiples of ₹ 1)

SIP

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

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
INVESTMENT FUNDS/MUTUAL FUNDS	98.44%
ISHARES USD TREASURY 3-7YR	70.61%
ISHARES USD TRES BOND 7-10Y	27.83%

Issuer	% to Net Assets
Cash & Current Assets	1.56%
Total Net Assets	100.00%

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	12.3733	12.3873
IDCW¹:	12.3733	12.3874

¹Income Distribution cum capital withdrawal



Investment Performance

NAV as on December 31, 2025: ₹ 12.3733

	Since Inception	5 Years	3 Years	1 Year
Inception - October 31, 2023				
Aditya Birla Sun Life US Treasury 3-10 Year Bonds ETFs Passive FOF	10.31%	NA	NA	12.80%
Value of Std Investment of ₹ 10,000	12373	NA	NA	11280
Benchmark - Bloomberg US Treasury 3-10 Year Index	6.80%	NA	NA	7.51%
Value of Std Investment of ₹ 10,000	11534	NA	NA	10751

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 15. Refer annexure on page no. 198-199 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 Consumption Fund	46
2	Aditya Birla Sun Life MNC Fund	26
3	Aditya Birla Sun Life Equity Hybrid '95 Fund	77
4	Aditya Birla Sun Life ESG Integration Strategy Fund	64
5	Aditya Birla Sun Life Bal Bhavishya Yojna	52
6	Aditya Birla Sun Life Retirement Fund - The 40s Plan	56

Sr. no	Funds Managed By Mr. Dhaval Gala	Refer page No
1	Aditya Birla Sun Life Banking and Financial Services Fund	38
2	Aditya Birla Sun Life Dividend Yield Fund	40
3	Aditya Birla Sun Life PSU Equity Fund	60
4	Aditya Birla Sun Life Business Cycle Fund	66
5	Aditya Birla Sun Life Transportation and Logistics Fund	68
6	Aditya Birla Sun Life Special Opportunities Fund	62
7	Aditya Birla Sun Life Multi Asset Allocation Fund	85

Sr. no	Funds Managed By Mr. Mahesh Patil	Refer page No
1	Aditya Birla Sun Life Large Cap Fund	18
2	Aditya Birla Sun Life Infrastructure Fund	42

Sr. no	Funds Managed By Mr. Vinod Bhat	Refer page No
1	Aditya Birla Sun Life Multi-Asset Omni FOF	185
2	Aditya Birla Sun Life Dynamic Asset Allocation Omni FOF	186
3	Aditya Birla Sun Life Conservative Hybrid Active FOF	188
4	Aditya Birla Sun Life Aggressive Hybrid Omni FOF	187
5	Aditya Birla Sun Life Multi - Asset Passive FOF	195

Sr. no	Funds Managed By Mr. Jonas Bhutta	Refer page No
1	Aditya Birla Sun Life Infrastructure Fund	42
2	Aditya Birla Sun Life Retirement Fund - The 30s Plan	54

Sr. no	Funds Managed By Mr. Vishal Gajwani	Refer page No
1	Aditya Birla Sun Life Large & Mid Cap Fund	24
2	Aditya Birla Sun Life Midcap Fund	28

Sr. no	Funds Managed By Mr. Sanjay Godambe	Refer page No
1	Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund	133
2	Aditya Birla Sun Life CRISIL IBX Gilt Apr 2029 Index Fund	135
3	Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund	134
4	Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU Apr 2026 Index Fund	139
5	Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund	137
6	Aditya Birla Sun Life CRISIL IBX Gilt April 2033 Index Fund	140
7	Aditya Birla Sun Life CRISIL IBX Gilt June 2027 Index Fund	141
8	Aditya Birla Sun Life CRISIL 10 Year Gilt ETF	184

Sr. no	Funds Managed By Mr. Atul Penkar	Refer page No
1	Aditya Birla Sun Life Equity Savings Fund	80

Sr. no	Funds Managed By Mr. Sachin Wankhede	Refer page No
1	Aditya Birla Sun Life Gold ETF	176
2	Aditya Birla Sun Life Silver ETF	177
3	Aditya Birla Sun Life Multi Asset Allocation Fund	85

Sr. no	Funds Managed By Ms. Krina Mehta	Refer page No
1	Aditya Birla Sun Life Arbitrage Fund	123

Sr. no	Funds Managed By Mr. Kaustubh Gupta	Refer page No
1	Aditya Birla Sun Life Low Duration Fund	97
2	Aditya Birla Sun Life Liquid Fund	92
3	Aditya Birla Sun Life Floating Rate Fund	102
4	Aditya Birla Sun Life Money Manager Fund	95
5	Aditya Birla Sun Life Savings Fund	99
6	Aditya Birla Sun Life Corporate Bond Fund	105
7	Aditya Birla Sun Life Short Term Fund	108
8	Aditya Birla Sun Life Banking & PSU Debt Fund	110
9	Aditya Birla Sun Life Overnight Fund	91
10	Aditya Birla Sun Life Income Plus Arbitrage Active FOF	189
11	Aditya Birla Sun Life CRISIL Broad Based Gilt ETF	183

Sr. no	Funds Managed By Mr. Bhupesh Bameta	Refer page No
1	Aditya Birla Sun Life Dynamic Bond Fund	117
2	Aditya Birla Sun Life Government Securities Fund	121
3	Aditya Birla Sun Life Income Fund	119
4	Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund	129
5	Aditya Birla Sun Life Long Duration Fund	126
6	Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund	133
7	Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU Apr 2026 Index Fund	139
8	Aditya Birla Sun Life Multi Asset Allocation Fund	85
9	Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund	138
10	Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund	137
11	Aditya Birla Sun Life US Treasury 1-3 year Bonds ETFs Passive FOF	196
12	Aditya Birla Sun Life US Treasury 3-10 year Bonds ETFs Passive FOF	197
13	Aditya Birla Sun Life CRISIL IBX Gilt April 2033 Index Fund	140
14	Aditya Birla Sun Life CRISIL IBX Gilt June 2027 Index Fund	141
15	Aditya Birla Sun Life CRISIL 10 Year Gilt ETF	184

Sr. no	Funds Managed By Mr. Anuj Jain	Refer page No
1	Aditya Birla Sun Life Money Manager Fund	95

Sr. no	Funds Managed By Ms. Monika Gandhi	Refer page No
1	Aditya Birla Sun Life Savings Fund	99

Sr. no	Funds Managed By Mr. Harshil Suvarnkar	Refer page No
1	Aditya Birla Sun Life Equity Hybrid '95 Fund	77
2	Aditya Birla Sun Life Equity Savings Fund	80
3	Aditya Birla Sun Life Regular Savings Fund	83
4	Aditya Birla Sun Life Bal Bhavishya Yojna	52
5	Aditya Birla Sun Life Retirement Fund - The 40s Plan	56
6	Aditya Birla Sun Life Retirement Fund - The 50s Plan	58
7	Aditya Birla Sun Life Retirement Fund 'The 50s Plus - Debt Plan'	122
8	Aditya Birla Sun Life Banking & PSU Debt Fund	110
9	Aditya Birla Sun Life Floating Rate Fund	102
10	Aditya Birla Sun Life Multi-Cap Fund	30
11	Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund	129
12	Aditya Birla Sun Life Long Duration Fund	126
13	Aditya Birla Sun Life CRISIL IBX Gilt Apr 2029 Index Fund	135
14	Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund	136
15	Aditya Birla Sun Life CRISIL Broad Based Gilt ETF	183
16	Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index - Sep 2026 Fund	142
17	Aditya Birla Sun Life Crisil-IBX AAA Financial Services Index - Sep 2027 Fund	143
18	Aditya Birla Sun Life Income Plus Arbitrage Active FOF	189
19	Aditya Birla Sun Life CRISIL-IBX Financial Services 3 to 6 Months Debt Index Fund	144

Sr. no	Funds Managed By Ms. Sunaina Da Cunha	Refer page No
1	Aditya Birla Sun Life Liquid Fund	92
2	Aditya Birla Sun Life Credit Risk Fund	115
3	Aditya Birla Sun Life Medium Term Plan	113
4	Aditya Birla Sun Life Savings Fund	99
5	Aditya Birla Sun Life CRISIL Liquid Overnight ETF	182

The Fund Manager-wise Scheme Details appearing above are As on December 31, 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	22
2	Aditya Birla Sun Life Global Excellence Equity Fund of Fund	191
3	Aditya Birla Sun Life Global Emerging Opportunities Fund	192
4	Aditya Birla Sun Life International Equity Fund	48
5	Aditya Birla Sun Life Us Equity Passive FOF	190
6	Aditya Birla Sun Life Small Cap Fund	32

Sr. no	Funds Managed By Mr. Harish Krishnan	Refer page No
1	Aditya Birla Sun Life Flexi Cap Fund	22
2	Aditya Birla Sun Life Manufacturing Equity Fund	36
3	Aditya Birla Sun Life Business Cycle Fund	66
4	Aditya Birla Sun Life Quant Fund	70
5	Aditya Birla Sun Life Balanced Advantage Fund	87
6	Aditya Birla Sun Life Conglomerate Fund	72

Sr. no	Funds Managed By Mr. Kunal Sangoi	Refer page No
1	Aditya Birla Sun Life Digital India Fund	44
2	Aditya Birla Sun Life Focused Fund	20
3	Aditya Birla Sun Life Value Fund	34
4	Aditya Birla Sun Life Conglomerate Fund	72

Sr. no	Funds Managed By Mr. Abhinav Khandelwal	Refer page No
1	Aditya Birla Sun Life Small Cap Fund	32
2	Aditya Birla Sun Life Multi-Cap Fund	30

Sr. no	Funds Managed By Mr. Sanjay Pawar	Refer page No
1	Aditya Birla Sun Life Liquid Fund	92
2	Aditya Birla Sun Life CRISIL Liquid Overnight ETF	182
3	Aditya Birla Sun Life CRISIL-IBX Financial Services 3 to 6 Months Debt Index Fund	144
4	Aditya Birla Sun Life CRISIL-IBX Financial Services 9-12 Months Debt Index Fund	146

Sr. no	Funds Managed By Mr. Vighnesh Gupta	Refer page No
1	Aditya Birla Sun Life US Treasury 1-3 year Bonds ETFs Passive FOF	196
2	Aditya Birla Sun Life US Treasury 3-10 year Bonds ETFs Passive FOF	197
3	Aditya Birla Sun Life CRISIL Broad Based Gilt ETF	183
4	Aditya Birla Sun Life CRISIL 10 Year Gilt ETF	184
5	Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index - Sep 2026 Fund	142
6	Aditya Birla Sun Life Crisil-IBX AAA Financial Services Index - Sep 2027 Fund	143

Sr. no	Funds Managed By Mr. Lovelish Solanki	Refer page No
1	Aditya Birla Sun Life Arbitrage Fund	123
2	Aditya Birla Sun Life Balanced Advantage Fund	87
3	Aditya Birla Sun Life Equity Savings Fund	80

Sr. no	Funds Managed By Mr. Dhaval Shah	Refer page No
1	Aditya Birla Sun Life Pharma & Healthcare Fund	50
2	Aditya Birla Sun Life ELSS Tax Saver Fund	74

Sr. no	Funds Managed By Ms. Priya Sridhar	Refer page No
1	Aditya Birla Sun Life Gold Fund	193
2	Aditya Birla Sun Life Nifty 50 Index Fund	148
3	Aditya Birla Sun Life Nifty 50 ETF	166
4	Aditya Birla Sun Life BSE Sensex ETF	168
5	Aditya Birla Sun Life Nifty Next 50 ETF	170
6	Aditya Birla Sun Life Nifty Bank ETF	172
7	Aditya Birla Sun Life Nifty Midcap 150 Index Fund	154
8	Aditya Birla Sun Life Nifty Smallcap 50 Index Fund	156
9	Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund	150
10	Aditya Birla Sun Life Nifty Healthcare ETF	173
11	Aditya Birla Sun Life Nifty IT ETF	174
12	Aditya Birla Sun Life Silver ETF Fund of Fund	194
13	Aditya Birla Sun Life Nifty Next 50 Index Fund	152
14	Aditya Birla Sun Life Nifty 200 Momentum 30 ETF	178
15	Aditya Birla Sun Life Nifty 200 Quality 30 ETF	180
16	Aditya Birla Sun Life Nifty PSE ETF	175
17	Aditya Birla Sun Life Nifty India Defence Index Fund	158
18	Aditya Birla Sun Life BSE India Infrastructure Index Fund	160
19	Aditya Birla Sun Life BSE 500 Quality 50 Index Fund	164
20	Aditya Birla Sun Life BSE 500 Momentum 50 Index Fund	162

Sr. no	Funds Managed By Mr. Mohit Sharma	Refer page No
1	Aditya Birla Sun Life Balanced Advantage Fund	87
2	Aditya Birla Sun Life Low Duration Fund	97
3	Aditya Birla Sun Life Money Manager Fund	95
4	Aditya Birla Sun Life Short Term Fund	108
5	Aditya Birla Sun Life Credit Risk Fund	115
6	Aditya Birla Sun Life Medium Term Plan	113
7	Aditya Birla Sun Life Dynamic Bond Fund	117
8	Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund	127
9	Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2027 Index Fund	131
10	Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund	134
11	Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund	138
12	Aditya Birla Sun Life Retirement Fund - The 50s Plan	58
13	Aditya Birla Sun Life Regular Savings Fund	83
14	Aditya Birla Sun Life Arbitrage Fund	123
15	Aditya Birla Sun Life CRISIL-IBX Financial Services 9-12 Months Debt Index Fund	146

The Fund Manager-wise Scheme Details appearing above are As on December 31, 2025.



SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT
	PLAN*	OPTION		
EQUITY FUNDS				
Aditya Birla Sun Life Large Cap 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 Large & Mid Cap 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 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 Consumption 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/-
HYBRID FUNDS				
Aditya Birla Sun Life Equity Hybrid *95 Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 100/-

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT
	PLAN*	OPTION		
Aditya Birla Sun Life Equity Savings Fund	Regular Plan Direct Plan	IDCW (Payout, Reinvestment & IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Regular Savings Fund	Regular Plan Direct Plan	Monthly IDCW (Payout/Reinvestment/IDCW Sweep Facility) Monthly Payment Growth	• Choice of Option : Growth • Choice of Sub-Option within Monthly IDCW Option : Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Multi Asset Allocation Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Growth Option/ Payout of IDCW	₹ 500/-
Aditya Birla Sun Life Balanced Advantage Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 100/-
DEBT FUNDS				
Aditya Birla Sun Life Overnight Fund	Regular Plan Direct Plan	Daily IDCW (Reinvestment of IDCW) Weekly IDCW (Reinvestment of IDCW) Growth Monthly IDCW (Payout/Reinvestment/IDCW Sweep Facility)	Daily IDCW Option	₹100/-
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	₹ 100/-
Aditya Birla Sun Life Money Manager Fund	Regular Plan Direct Plan	Daily IDCW (Reinvestment of IDCW) Weekly IDCW (Reinvestment of IDCW) Growth	Daily Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Low Duration Fund	Regular Plan Direct Plan	Daily IDCW (Reinvestment of IDCW) Weekly IDCW (Reinvestment of IDCW) Growth	Daily Reinvestment of IDCW	₹ 100/-
Aditya Birla Sun Life Savings Fund	Regular Plan Direct Plan	Daily IDCW (Reinvestment of IDCW) Weekly IDCW (Payout/Reinvestment) Growth	Daily Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Floating Rate Fund	Regular Plan Direct Plan	Daily IDCW (Reinvestment of IDCW) Weekly IDCW (Reinvestment of IDCW) Growth	Daily Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Corporate Bond Fund	Regular Plan Direct Plan	Monthly IDCW (Payout/Reinvestment) IDCW (Payout/Reinvestment/) Growth	Reinvestment of IDCW	₹ 100/-
Aditya Birla Sun Life Short Term Fund	Regular Plan Direct Plan	Quarterly IDCW (Payout / Reinvestment) IDCW (Payout / Reinvestment) Growth	Growth	₹ 1,000/-
Aditya Birla Sun Life Banking & PSU Debt Fund	Regular Plan Direct Plan	Monthly IDCW (Payout / Reinvestment) Quarterly IDCW (Payout / Reinvestment) IDCW (Payout / Reinvestment) Growth	Monthly Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Medium Term Plan	Regular Plan Direct Plan	Quarterly IDCW (Payout / Reinvestment) Half Yearly IDCW (Payout / Reinvestment) IDCW (Payout / Reinvestment /IDCW Sweep Facility) Growth	Growth	₹ 1,000/-
Aditya Birla Sun Life Credit Risk Fund	Regular Plan Direct Plan	IDCW (Payout / Reinvestment) Growth	Growth	₹ 100/-
Aditya Birla Sun Life Dynamic Bond Fund	Regular Plan Direct Plan	Monthly IDCW Sweep Facility Monthly IDCW (Payout / Reinvestment /IDCW Sweep Facility) Quarterly IDCW (Payout / Reinvestment /IDCW Sweep Facility) Growth IDCW (Payout / Reinvestment /IDCW Sweep Facility)	• Choice of Option : Quarterly IDCW • Choice of Sub-Option : Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Income Fund	Regular Plan Direct Plan	IDCW (Payout / Reinvestment) Quarterly IDCW (Payout / Reinvestment) Growth	IDCW Option / Reinvestment of IDCW	₹ 5,000/-
Aditya Birla Sun Life Government Securities Fund	Regular Plan Direct Plan	Quarterly IDCW (Payout / Reinvestment /IDCW Sweep Facility) Growth (Quarterly Gain / Annual Gain)	Growth	₹ 1,000/-
Aditya Birla Sun Life Retirement Fund 'The 50s Plus - Debt Plan'	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 1,000/-
Aditya Birla Sun Life Arbitrage Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Long Duration Fund	Regular Plan Direct Plan	IDCW Growth	Growth IDCW Option	₹ 100/-
PASSIVE DEBT INDEX FUNDS				
ADITYA BIRLA SUN LIFE 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/-
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 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/-

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT
	PLAN*	OPTION		
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 – 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/-
Aditya Birla Sun Life CRISIL-IBX Financial Services 9-12 Months Debt Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 1,000/-
PASSIVE EQUITY INDEX FUNDS				
Aditya Birla Sun Life Nifty 50 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Nifty Next 50 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Nifty Midcap 150 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Nifty Smallcap 50 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Nifty India Defence Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
Aditya Birla Sun Life BSE India Infrastructure Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
Aditya Birla Sun Life BSE 500 Momentum 50 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
Aditya Birla Sun Life BSE 500 Quality 50 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
PASSIVE ETFs				
Aditya Birla Sun Life Nifty 50 ETF	NA	NA	NA	The Creation Unit size for the scheme shall be 2,40,000 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 76,000 units and in multiples thereof.
Aditya Birla Sun Life Nifty Bank ETF	NA	NA	NA	The Creation Unit size for the scheme shall be 20,000 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.
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 25,000 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 2,00,000 units and in multiples thereof.
Aditya Birla Sun Life Gold ETF	NA	NA	NA	The Creation Unit size for the scheme shall be 1,20,000 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.

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT
	PLAN*	OPTION		
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 80,000 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 1,00,000 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 Multi-Asset Omni FOF	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 1,000/-
Aditya Birla Sun Life Dynamic Asset Allocation Omni FOF	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Aggressive Hybrid Omni FOF	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Conservative Hybrid Active FOF	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Income Plus Arbitrage Active FOF	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life US Equity Passive 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 - Asset Passive FOF	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life US Treasury 1-3 year Bonds ETFs Passive FOF*	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 10,000/-
Aditya Birla Sun Life US Treasury 3-10 year Bonds ETFs Passive FOF*	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 10,000/-

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

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

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

IDCW - Income Distribution cum Capital Withdrawal

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

Minimum application amount for ETF Schemes:

For Transactions Directly with the Fund:

For Market Makers: In Creation Unit Size and in multiples thereof. For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

For Transactions on Stock Exchanges:

Units of ETF schemes can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

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

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



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Large Cap Fund	14.81%	16.33%	16.63%	10.15%
Value of Std Investment of ₹ 10,000	60239	21310	15878	11015
Benchmark - NIFTY 100 TRI	13.63%	14.90%	14.69%	10.24%
Value of Std Investment of ₹ 10,000	52652	20031	15096	11024
Additional Benchmark - BSE Sensex TRI	13.38%	13.64%	13.27%	10.38%
Value of Std Investment of ₹ 10,000	51167	18958	14541	11038



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Focused Fund	15.34%	16.47%	18.22%	11.77%
Value of Std Investment of ₹ 10,000	63934	21446	16539	11117
Benchmark - Nifty 500 TRI	14.35%	16.87%	16.68%	7.76%
Value of Std Investment of ₹ 10,000	57155	21808	15897	10776
Additional Benchmark - BSE Sensex TRI	13.38%	13.64%	13.27%	10.38%
Value of Std Investment of ₹ 10,000	51167	18958	14541	11038



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Flexi Cap Fund	16.84%	17.37%	19.33%	12.09%
Value of Std Investment of ₹ 10,000	75687	22284	17008	11209
Benchmark - NIFTY 500 TRI	14.35%	16.87%	16.68%	7.76%
Value of Std Investment of ₹ 10,000	57155	21808	15897	10776
Additional Benchmark - Nifty 50 TRI	13.36%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	51047	19832	14941	11188



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Large & Mid Cap Fund	15.05%	13.74%	15.84%	4.34%
Value of Std Investment of ₹ 10,000	61884	19044	15559	10434
Benchmark - Nifty Large Midcap 250 TRI	16.29%	19.51%	19.39%	8.19%
Value of Std Investment of ₹ 10,000	71174	24390	17034	10819
Additional Benchmark - Nifty 50 TRI	13.36%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	51047	19832	14941	11188



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life MNC Fund	14.16%	9.57%	13.42%	-0.26%
Value of Std Investment of ₹ 10,000	55942	15795	14600	9974
Benchmark - Nifty MNC TRI	15.03%	15.70%	17.00%	10.75%
Value of Std Investment of ₹ 10,000	61759	20744	16029	11075
Additional Benchmark - Nifty 50 TRI	13.36%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	51047	19832	14941	11188



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Midcap Fund	16.72%	21.48%	22.19%	5.23%
Value of Std Investment of ₹ 10,000	74640	26468	18264	10523
Benchmark - NIFTY Midcap 150 TRI	18.73%	24.03%	23.97%	5.98%
Value of Std Investment of ₹ 10,000	93195	29368	19075	10598
Additional Benchmark - Nifty 50 TRI	13.36%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	51047	19832	14941	11188



Investment Performance

Inception - May 07, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Multi-Cap Fund	17.50%	NA	18.37%	3.12%
Value of Std Investment of ₹ 10,000	21180	NA	16599	10312
Benchmark - NIFTY 500 Multicap 50:25:25 TRI	17.73%	NA	18.85%	5.29%
Value of Std Investment of ₹ 10,000	21380	NA	16805	10529
Additional Benchmark - Nifty 50 TRI	14.33%	NA	14.29%	11.88%
Value of Std Investment of ₹ 10,000	18655	NA	14941	11188



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Small Cap Fund	16.42%	19.41%	18.85%	-2.81%
Value of Std Investment of ₹ 10,000	72033	24284	16805	9719
Benchmark - BSE 250 SmallCap TRI	14.02%	22.42%	20.40%	-5.18%
Value of Std Investment of ₹ 10,000	54957	27516	17471	9482
Additional Benchmark - Nifty 50 TRI	13.38%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	51088	19832	14941	11188



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Value Fund	17.26%	20.36%	21.23%	3.44%
Value of Std Investment of ₹ 10,000	79306	25271	17834	10344
Benchmark - Nifty 500 TRI	14.35%	16.87%	16.68%	7.76%
Value of Std Investment of ₹ 10,000	57155	21808	15897	10776
Additional Benchmark - Nifty 50 TRI	13.36%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	51047	19832	14941	11188



Investment Performance

Inception - January 31, 2015	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Manufacturing Equity Fund	12.70%	16.65%	20.76%	4.47%
Value of Std Investment of ₹ 10,000	36900	21604	17630	10447
Benchmark - Nifty India Manufacturing TRI	13.40%	22.49%	23.98%	12.28%
Value of Std Investment of ₹ 10,000	39500	27588	19078	11228
Additional Benchmark - Nifty 50 TRI	11.83%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	33902	19832	14941	11188



Investment Performance

Inception - December 14, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Banking and Financial Services Fund	17.87%	16.26%	16.92%	18.58%
Value of Std Investment of ₹ 10,000	72570	21244	15999	11858
Benchmark - Nifty Financial Services TRI	16.73%	13.64%	14.40%	18.60%
Value of Std Investment of ₹ 10,000	64551	18960	14983	11860
Additional Benchmark - Nifty 50 TRI	14.09%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	48978	19832	14941	11188



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Dividend Yield Fund	13.68%	20.34%	20.20%	3.12%
Value of Std Investment of ₹ 10,000	52975	25255	17,383	10,312
Benchmark - Nifty 500 TRI	14.35%	16.87%	16.68%	7.76%
Value of Std Investment of ₹ 10,000	57155	21808	15,897	10,776
Benchmark - Nifty Dividend Opportunities 50 Index TRI	13.21%	20.19%	21.30%	4.09%
Value of Std Investment of ₹ 10,000	50221	25090	17,866	10,409
Additional Benchmark - Nifty 50 TRI	13.36%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	51047	19832	14941	11188



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Infrastructure Fund	15.39%	24.27%	22.75%	1.63%
Value of Std Investment of ₹ 10,000	64326	29655	18518	10163
Benchmark - Nifty Infrastructure TRI	11.97%	22.65%	23.27%	14.64%
Value of Std Investment of ₹ 10,000	43508	27774	18755	11464
Additional Benchmark - BSE Sensex TRI	13.38%	13.64%	13.27%	10.38%
Value of Std Investment of ₹ 10,000	51167	18958	14541	11038



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Digital India Fund	20.25%	16.54%	16.19%	-4.24%
Value of Std Investment of ₹ 10,000	109939	21505	15701	9576
Benchmark - BSE Teck TRI	15.83%	12.71%	13.37%	-3.10%
Value of Std Investment of ₹ 10,000	67557	18196	14582	9690
Additional Benchmark - Nifty 50 TRI	13.36%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	51047	19832	14941	11188

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Consumption Fund	17.11%	17.18%	16.54%	5.37%
Value of Std Investment of ₹ 10,000	77986	22104	15840	10537
Benchmark - NIFTY India Consumption TRI	14.73%	17.01%	18.69%	9.22%
Value of Std Investment of ₹ 10,000	59701	21947	16738	10922
Additional Benchmark - BSE Sensex TRI	13.38%	13.64%	13.27%	10.38%
Value of Std Investment of ₹ 10,000	51167	18958	14541	11038

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life International Equity Fund	11.74%	12.53%	16.90%	35.28%
Value of Std Investment of ₹ 10,000	42342	18052	15988	13528
Benchmark - S&P Global 1200 TRI	16.33%	17.56%	25.16%	28.92%
Value of Std Investment of ₹ 10,000	71455	22465	19630	12892
Additional Benchmark - Nifty 50 TRI	13.36%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	51047	19832	14941	11188

Investment Performance				
Inception - July 10, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Pharma & Healthcare Fund	20.71%	14.92%	22.99%	-3.09%
Value of Std Investment of ₹ 10,000	33880	20047	18626	9691
Benchmark - BSE Healthcare TRI	21.80%	15.80%	24.60%	-2.72%
Value of Std Investment of ₹ 10,000	35910	20832	19367	9728
Additional Benchmark - Nifty 50 TRI	14.85%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	24529	19832	14941	11188

Investment Performance				
Inception - February 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Bal Bhavishya Yojna	12.95%	12.72%	16.09%	8.28%
Value of Std Investment of ₹ 10,000	23140	18206	15656	10828
Benchmark - Nifty 500 TRI	16.49%	16.87%	16.68%	7.76%
Value of Std Investment of ₹ 10,000	28627	21808	15897	10776
Additional Benchmark - Nifty 50 TRI	14.91%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	26048	19832	14941	11188

Investment Performance				
Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Retirement Fund - The 30s Plan	13.00%	13.43%	17.25%	9.76%
Value of Std Investment of ₹ 10,000	23003	18784	16135	10976
Benchmark - NIFTY 500 TRI	15.97%	16.87%	16.68%	7.76%
Value of Std Investment of ₹ 10,000	27446	21808	15897	10776
Additional Benchmark - Nifty 50 TRI	14.64%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	25375	19832	14941	11188

Investment Performance				
Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Retirement Fund - The 40s Plan	11.69%	11.71%	15.00%	5.82%
Value of Std Investment of ₹ 10,000	21241	17401	15220	10582
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	13.20%	12.61%	13.01%	8.06%
Value of Std Investment of ₹ 10,000	23274	18117	14442	10806
Additional Benchmark - Nifty 50 TRI	14.64%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	25375	19832	14941	11188

Investment Performance				
Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Retirement Fund - The 50s Plan	7.39%	6.96%	9.61%	6.91%
Value of Std Investment of ₹ 10,000	16255	14002	13177	10691
Benchmark - CRISIL Short Term Debt Hybrid 75+25 Index	9.65%	8.79%	9.83%	8.30%
Value of Std Investment of ₹ 10,000	18728	15244	13256	10830
Additional Benchmark - CRISIL 10 Year Gilt Index	6.52%	5.05%	7.91%	6.37%
Value of Std Investment of ₹ 10,000	15374	12795	12569	10637

Investment Performance				
Inception - December 30, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life PSU Equity Fund	24.93%	30.65%	27.72%	11.64%
Value of Std Investment of ₹ 10,000	38090	38090	20860	11164
Benchmark - BSE PSU TRI	24.57%	33.68%	30.98%	12.09%
Value of Std Investment of ₹ 10,000	37432	42720	22505	11209
Additional Benchmark - Nifty 50 TRI	14.76%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	22869	19832	14941	11188

Investment Performance				
Inception - October 23, 2020	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Special Opportunities Fund	22.62%	19.49%	21.42%	14.81%
Value of Std Investment of ₹ 10,000	28830	24370	17918	11481
Benchmark - BSE 500 TRI	19.90%	16.81%	16.37%	7.63%
Value of Std Investment of ₹ 10,000	25656	21753	15774	10763
Additional Benchmark - Nifty 50 TRI	17.67%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	23270	19832	14941	11188

Investment Performance				
Inception - December 24, 2020	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life ESG Integration Strategy Fund	14.65%	14.60%	17.05%	5.41%
Value of Std Investment of ₹ 10,000	19870	19771	16050	10541
Benchmark - Nifty 100 ESG TRI	15.11%	14.80%	15.80%	11.72%
Value of Std Investment of ₹ 10,000	20275	19951	15542	11172
Additional Benchmark - Nifty 50 TRI	14.99%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	20168	19832	14941	11188

Investment Performance				
Inception - December 03, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Business Cycle Fund	12.89%	NA	15.16%	5.67%
Value of Std Investment of ₹ 10,000	16400	NA	15284	10567
Benchmark - BSE 500 TRI	13.37%	NA	16.37%	7.63%
Value of Std Investment of ₹ 10,000	16687	NA	15774	10763
Additional Benchmark - Nifty 50 TRI	12.11%	NA	14.29%	11.88%
Value of Std Investment of ₹ 10,000	15941	NA	14941	11188

Investment Performance				
Inception - November 17, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Transportation and Logistics Fund	23.97%	NA	NA	14.35%
Value of Std Investment of ₹ 10,000	15780	NA	NA	11435
Benchmark - Nifty Transportation and Logistics TRI	25.93%	NA	NA	16.95%
Value of Std Investment of ₹ 10,000	16316	NA	NA	11695
Additional Benchmark - Nifty 50 TRI	15.44%	NA	NA	11.88%
Value of Std Investment of ₹ 10,000	13565	NA	NA	11188

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life ELSS Tax Saver Fund	14.48%	11.80%	15.63%	10.11%
Value of Std Investment of ₹ 10,000	57998	17471	15473	11011
Benchmark - NIFTY 500 TRI	14.35%	16.87%	16.68%	7.76%
Value of Std Investment of ₹ 10,000	57155	21808	15897	10776
Additional Benchmark - Nifty 50 TRI	13.36%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	51047	19832	14941	11188

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Equity Hybrid '95 Fund	13.27%	13.69%	15.28%	8.01%
Value of Std Investment of ₹ 10,000	50565	19000	15334	10801
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	12.34%	12.61%	13.01%	8.06%
Value of Std Investment of ₹ 10,000	45430	18117	14442	10806
Additional Benchmark - Nifty 50 TRI	13.42%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	51411	19832	14941	11188

Investment Performance					
Inception - November 28, 2014	Since Inception	5 Years	3 Years	1 Year	
Aditya Birla Sun Life Equity Savings Fund	8.75%	8.84%	10.22%	9.50%	
Value of Std Investment of ₹ 10,000	25360	15277	13397	10950	
Benchmark - NIFTY Equity Savings TRI	8.77%	9.35%	10.16%	9.28%	
Value of Std Investment of ₹ 10,000	25427	15637	13374	10928	
Additional Benchmark - CRISIL 10 Year Gilt Index	6.75%	5.05%	7.91%	6.37%	
Value of Std Investment of ₹ 10,000	20650	12795	12569	10637	

Investment Performance					
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year	
Aditya Birla Sun Life Regular Savings Fund	10.49%	10.13%	10.05%	8.09%	
Value of Std Investment of ₹ 10,000	36583	16207	13334	10809	
Benchmark - CRISIL Hybrid 85+15 - Conservative Index	8.93%	7.40%	8.98%	7.29%	
Value of Std Investment of ₹ 10,000	30409	14294	12950	10729	
Additional Benchmark - CRISIL 10 Year Gilt Index	6.55%	5.05%	7.91%	6.37%	
Value of Std Investment of ₹ 10,000	22814	12795	12569	10637	

Investment Performance					
Inception - January 31, 2023	Since Inception	5 Years	3 Years	1 Year	
Aditya Birla Sun Life Multi Asset Allocation Fund	20.35%	NA	NA	20.35%	
Value of Std Investment of ₹ 10,000	17169	NA	NA	12035	
Benchmark - 65% BSE 200 TRI + 25% CRISIL Short Term Bond Index + 5% of Domestic prices of Gold + 5% of Domestic prices of Silver	17.89%	NA	NA	17.11%	
Value of Std Investment of ₹ 10,000	16163	NA	NA	11711	
Additional Benchmark - Nifty 50 TRI	15.72%	NA	NA	11.88%	
Value of Std Investment of ₹ 10,000	15313	NA	NA	11188	

Investment Performance					
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year	
Aditya Birla Sun Life Balanced Advantage Fund	12.38%	12.68%	14.44%	11.30%	
Value of Std Investment of ₹ 10,000	45613	18172	15001	11130	
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	11.39%	11.15%	11.95%	8.26%	
Value of Std Investment of ₹ 10,000	40660	16967	14040	10826	
Additional Benchmark - BSE Sensex TRI	13.38%	13.64%	13.27%	10.38%	
Value of Std Investment of ₹ 10,000	51167	18958	14541	11038	

Investment Performance					
Inception - November 01, 2018	Since Inception	5 Years	3 Years	1 Year	
Aditya Birla Sun Life Overnight Fund	5.20%	5.42%	6.41%	5.82%	
Value of Std Investment of ₹ 10,000	14386	13024	12051	10582	
Benchmark - CRISIL Liquid Overnight Index	5.24%	5.46%	6.43%	5.81%	
Value of Std Investment of ₹ 10,000	14423	13048	12058	10581	
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.04%	5.64%	6.88%	6.26%	
Value of Std Investment of ₹ 10,000	15230	13159	12212	10626	

Investment Performance					
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year	
Aditya Birla Sun Life Liquid Fund	6.90%	5.92%	7.10%	6.66%	
Value of Std Investment of ₹ 10,000	23829	13331	12288	10666	
Benchmark - NIFTY Liquid Index A-I	6.76%	5.86%	7.01%	6.50%	
Value of Std Investment of ₹ 10,000	23401	13294	12256	10650	
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.48%	5.64%	6.88%	6.26%	
Value of Std Investment of ₹ 10,000	22614	13159	12212	10626	

Investment Performance					
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year	
Aditya Birla Sun Life Money Manager Fund	7.42%	6.37%	7.65%	7.53%	
Value of Std Investment of ₹ 10,000	25381	13619	12482	10753	
Benchmark - CRISIL Money Market A-I Index	7.01%	6.04%	7.17%	6.73%	
Value of Std Investment of ₹ 10,000	24143	13412	12313	10673	
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.48%	5.64%	6.88%	6.26%	
Value of Std Investment of ₹ 10,000	22614	13159	12214	10626	

Investment Performance					
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year	
Aditya Birla Sun Life Low Duration Fund	7.97%	6.56%	7.78%	7.82%	
Value of Std Investment of ₹ 10,000	27103	13740	12524	10782	
Benchmark - NIFTY Low Duration Debt Index A-I	7.15%	5.91%	7.36%	7.16%	
Value of Std Investment of ₹ 10,000	24538	13329	12379	10716	
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.47%	5.64%	6.88%	6.26%	
Value of Std Investment of ₹ 10,000	22594	13159	12214	10626	

Investment Performance					
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year	
Aditya Birla Sun Life Savings Fund	7.73%	6.40%	7.69%	7.64%	
Value of Std Investment of ₹ 10,000	26326	13641	12493	10764	
Benchmark - NIFTY Ultra Short Duration Debt Index A-I	7.22%	6.10%	7.35%	6.98%	
Value of Std Investment of ₹ 10,000	24757	13445	12376	10698	
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.47%	5.64%	6.88%	6.26%	
Value of Std Investment of ₹ 10,000	22594	13159	12214	10626	

Investment Performance					
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year	
Aditya Birla Sun Life Floating Rate Fund	7.96%	6.50%	7.90%	7.88%	
Value of Std Investment of ₹ 10,000	27068	13706	12568	10788	
Benchmark - NIFTY Low Duration Debt Index A-I	7.15%	5.91%	7.36%	7.16%	
Value of Std Investment of ₹ 10,000	24538	13329	12379	10716	
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.47%	5.64%	6.88%	6.26%	
Value of Std Investment of ₹ 10,000	22594	13159	12214	10626	

Investment Performance					
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year	
Aditya Birla Sun Life Corporate Bond Fund	8.17%	6.43%	7.91%	7.57%	
Value of Std Investment of ₹ 10,000	27768	13655	12571	10757	
Benchmark - NIFTY Corporate Bond Index A-II	7.53%	5.74%	7.29%	7.27%	
Value of Std Investment of ₹ 10,000	25692	13223	12354	10727	
Additional Benchmark - CRISIL 10 Year Gilt Index	6.55%	5.05%	7.91%	6.37%	
Value of Std Investment of ₹ 10,000	22814	12795	12569	10637	

Investment Performance					
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year	
Aditya Birla Sun Life Short Term Fund	8.60%	6.80%	8.19%	8.40%	
Value of Std Investment of ₹ 10,000	29238	13899	12671	10840	
Benchmark - NIFTY Short Duration Debt Index A-II	7.41%	5.79%	7.35%	7.27%	
Value of Std Investment of ₹ 10,000	25322	13254	12374	10727	
Additional Benchmark - CRISIL 10 Year Gilt Index	6.55%	5.05%	7.91%	6.37%	
Value of Std Investment of ₹ 10,000	22814	12795	12569	10637	

Investment Performance					
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year	
Aditya Birla Sun Life Banking & PSU Debt Fund	8.38%	6.21%	7.71%	7.71%	
Value of Std Investment of ₹ 10,000	28478	13515	12502	10771	
Benchmark - Nifty Banking & PSU Debt Index A-II	7.40%	5.61%	7.25%	7.35%	
Value of Std Investment of ₹ 10,000	25291	13140	12340	10735	
Additional Benchmark - CRISIL 10 Year Gilt Index	6.55%	5.05%	7.91%	6.37%	
Value of Std Investment of ₹ 10,000	22814	12795	12569	10637	

Investment Performance					
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year	
Aditya Birla Sun Life Medium Term Plan	9.73%	12.62%	10.18%	11.72%	
Value of Std Investment of ₹ 10,000	33436	18122	13384	11172	
Benchmark - CRISIL Medium Duration Debt A-III Index	7.96%	5.71%	7.49%	7.90%	
Value of Std Investment of ₹ 10,000	27063	13204	12425	10790	
Additional Benchmark - CRISIL 10 Year Gilt Index	6.55%	5.05%	7.91%	6.37%	
Value of Std Investment of ₹ 10,000	22814	12795	12569	10637	



Investment Performance

Inception - April 17, 2015	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Credit Risk Fund	9.18%	10.05%	11.66%	14.42%
Value of Std Investment of ₹ 10,000	25635	16145	13931	11442
Benchmark - CRISIL Credit Risk Debt B-II Index	8.22%	7.29%	8.50%	8.98%
Value of Std Investment of ₹ 10,000	23309	14222	12778	10898
Additional Benchmark - CRISIL 10 Year Gilt Index	6.52%	5.05%	7.91%	6.37%
Value of Std Investment of ₹ 10,000	19676	12795	12569	10637



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Dynamic Bond Fund	7.69%	7.33%	8.17%	7.62%
Value of Std Investment of ₹ 10,000	26213	14245	12663	10762
Benchmark - NIFTY Composite Debt Index A-III	7.60%	5.71%	7.59%	7.02%
Value of Std Investment of ₹ 10,000	25925	13201	12461	10702
Additional Benchmark - CRISIL 10 Year Gilt Index	6.55%	5.05%	7.91%	6.37%
Value of Std Investment of ₹ 10,000	22814	12795	12569	10637



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Income Fund	7.75%	5.74%	7.17%	5.61%
Value of Std Investment of ₹ 10,000	26403	13218	12312	10561
Benchmark - CRISIL Medium to Long Duration Debt A-III Index	7.85%	5.75%	7.75%	7.26%
Value of Std Investment of ₹ 10,000	26725	13225	12515	10726
Additional Benchmark - CRISIL 10 Year Gilt Index	6.55%	5.05%	7.91%	6.37%
Value of Std Investment of ₹ 10,000	22814	12795	12569	10637



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Government Securities Fund	8.48%	5.53%	7.03%	3.68%
Value of Std Investment of ₹ 10,000	28825	13091	12664	10368
Benchmark - NIFTY All Duration G-Sec Index	7.33%	5.73%	7.91%	5.70%
Value of Std Investment of ₹ 10,000	25082	13217	12571	10570
Additional Benchmark - CRISIL 10 Year Gilt Index	6.55%	5.05%	7.91%	6.37%
Value of Std Investment of ₹ 10,000	22814	12795	12569	10637



Investment Performance

Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Retirement Fund -The 50s Plus Debt Plan	5.68%	5.03%	6.54%	5.86%
Value of Std Investment of ₹ 10,000	14571	12785	12098	10586
Benchmark - CRISIL Short Term Bond Index	7.19%	6.17%	7.65%	7.76%
Value of Std Investment of ₹ 10,000	16047	13494	12482	10776
Additional Benchmark - CRISIL 10 Year Gilt Index	6.52%	5.05%	7.91%	6.37%
Value of Std Investment of ₹ 10,000	15374	12795	12569	10637



Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Arbitrage Fund	6.99%	6.52%	7.77%	7.20%
Value of Std Investment of ₹ 10,000	24066	13716	12522	10720
Benchmark - Nifty 50 Arbitrage TRI	6.15%	6.26%	7.66%	7.53%
Value of Std Investment of ₹ 10,000	21724	13546	12482	10753
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.47%	5.64%	6.88%	6.26%
Value of Std Investment of ₹ 10,000	22594	13159	12214	10626



Investment Performance

Inception - August 08, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Long Duration Fund	8.27%	NA	8.05%	5.09%
Value of Std Investment of ₹ 10,000	13103	NA	12621	10509
Benchmark - NIFTY Long Duration Debt Index A-III	7.28%	NA	6.99%	2.63%
Value of Std Investment of ₹ 10,000	12699	NA	12251	10263
Additional Benchmark - CRISIL 10 Year Gilt Index	7.76%	NA	7.91%	6.37%
Value of Std Investment of ₹ 10,000	12893	NA	12569	10637



Investment Performance

Inception - January 28, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund	6.55%	NA	7.68%	7.78%
Value of Std Investment of ₹ 10,000	12831	NA	12490	10778
Benchmark - Nifty SDL Apr 2027 Index	6.82%	NA	7.91%	8.03%
Value of Std Investment of ₹ 10,000	12958	NA	12570	10803
Additional Benchmark - CRISIL 10 Year Gilt Index	6.54%	NA	7.91%	6.37%
Value of Std Investment of ₹ 10,000	12825	NA	12569	10637



Investment Performance

Inception - September 24, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life NIFTY SDL Plus PSU Bond Sep 2026 60:40 Index Fund	5.96%	NA	7.48%	7.61%
Value of Std Investment of ₹ 10,000	12803	NA	12420	10761
Benchmark - Nifty SDL Plus PSU Bond Sep 2026 60:40 Index	6.13%	NA	7.67%	7.68%
Value of Std Investment of ₹ 10,000	12892	NA	12486	10768
Additional Benchmark - Nifty SDL Plus PSU Bond Sep 2026 60:40 Index	5.54%	NA	7.91%	6.37%
Value of Std Investment of ₹ 10,000	12592	NA	12569	10637



Investment Performance

Inception - October 13, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund	8.33%	NA	8.18%	8.51%
Value of Std Investment of ₹ 10,000	12938	NA	12667	10851
Benchmark - CRISIL IBX 50:50 Gilt Plus SDL Index - April 2028	8.49%	NA	8.31%	8.60%
Value of Std Investment of ₹ 10,000	12998	NA	12713	10860
Additional Benchmark - CRISIL 10 Year Gilt Index	8.09%	NA	7.91%	7.95%
Value of Std Investment of ₹ 10,000	12845	NA	12569	11655



Investment Performance

Inception - March 29, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2027 Index Fund	6.44%	NA	7.61%	7.84%
Value of Std Investment of ₹ 10,000	12644	NA	12468	10784
Benchmark - CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027	6.66%	NA	7.83%	8.12%
Value of Std Investment of ₹ 10,000	12744	NA	12543	10812
Additional Benchmark - CRISIL 10 Year Gilt Index	6.69%	NA	7.91%	7.95%
Value of Std Investment of ₹ 10,000	12759	NA	12569	11655



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	8.62%	NA	8.46%	8.60%
Value of Std Investment of ₹ 10,000	13032	NA	12764	10860
Benchmark - CRISIL IBX Gilt Index - April 2029	8.69%	NA	8.57%	8.98%
Value of Std Investment of ₹ 10,000	13058	NA	12805	10898
Additional Benchmark - CRISIL 10 Year Gilt Index	8.16%	NA	7.91%	7.95%
Value of Std Investment of ₹ 10,000	12856	NA	12569	11655



Investment Performance

Inception - October 07, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund	7.32%	NA	7.15%	6.84%
Value of Std Investment of ₹ 10,000	12567	NA	12306	10684
Benchmark - CRISIL IBX Gilt Index - April 2026	7.51%	NA	7.34%	7.03%
Value of Std Investment of ₹ 10,000	12639	NA	12371	10703
Additional Benchmark - CRISIL 10 Year Gilt Index	8.19%	NA	7.91%	7.95%
Value of Std Investment of ₹ 10,000	12899	NA	12569	11655



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	7.87%
Value of Std Investment of ₹ 10,000	12287	NA	NA	10787
Benchmark - CRISIL IBX Gilt Apr 2028 Index	8.24%	NA	NA	8.43%
Value of Std Investment of ₹ 10,000	12483	NA	NA	10843
Additional Benchmark - CRISIL 10 Year Gilt Index	8.01%	NA	NA	7.95%
Value of Std Investment of ₹ 10,000	12406	NA	NA	11655

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	7.19%	NA	7.27%	7.13%
Value of Std Investment of ₹ 10,000	12385	NA	12347	10713
Benchmark - CRISIL IBX 60:40 SDL + AAA PSU Index - April 2026	7.38%	NA	7.44%	7.38%
Value of Std Investment of ₹ 10,000	12454	NA	12408	10738
Additional Benchmark - CRISIL 10 Year Gilt Index	7.65%	NA	7.91%	7.95%
Value of Std Investment of ₹ 10,000	12550	NA	12569	11655

Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty 50 Index Fund	12.50%	14.29%	14.01%	11.66%
Value of Std Investment of ₹ 10,000	46246	19508	14828	11166
Benchmark - Nifty 50 TRI	13.36%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	51047	19832	14941	11188
Additional Benchmark - BSE Sensex TRI	13.38%	13.64%	13.27%	10.38%
Value of Std Investment of ₹ 10,000	51167	18958	14541	11038

Investment Performance

Inception - February 18, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Next 50 Index Fund	15.00%	NA	18.18%	2.40%
Value of Std Investment of ₹ 10,000	17172	NA	16520	10240
Benchmark - Nifty Next 50 TRI	15.70%	NA	18.86%	2.90%
Value of Std Investment of ₹ 10,000	17577	NA	16807	10290
Additional Benchmark - Nifty 50 TRI	12.62%	NA	14.29%	11.88%
Value of Std Investment of ₹ 10,000	15836	NA	14941	11188

Investment Performance

Inception - April 01, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Smallcap 50 Index Fund	16.95%	NA	25.27%	-3.69%
Value of Std Investment of ₹ 10,000	21050	NA	19682	9631
Benchmark - Nifty Smallcap 50 TRI	17.66%	NA	26.48%	-3.11%
Value of Std Investment of ₹ 10,000	21665	NA	20258	9689
Additional Benchmark - Nifty 50 TRI	13.96%	NA	14.29%	11.88%
Value of Std Investment of ₹ 10,000	18608	NA	14941	11188

Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Dynamic Asset Allocation Omni FOF	13.65%	15.61%	17.33%	9.34%
Value of Std Investment of ₹ 10,000	52803	20665	16165	10934
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	11.39%	11.15%	11.95%	8.26%
Value of Std Investment of ₹ 10,000	40660	16967	14040	10826
Additional Benchmark - Nifty 50 TRI	13.36%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	51047	19832	14941	11188

Investment Performance

Inception - November 01, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life US Equity Passive FOF	16.32%	NA	36.07%	25.16%
Value of Std Investment of ₹ 10,000	18778	NA	25234	12516
Benchmark - Nasdaq 100 Index	17.78%	NA	36.77%	27.10%
Value of Std Investment of ₹ 10,000	19780	NA	25627	12710
Additional Benchmark - Nifty 50 TRI	10.74%	NA	14.29%	11.88%
Value of Std Investment of ₹ 10,000	15298	NA	14941	11188

Investment Performance

Inception - March 10, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund	8.22%	NA	NA	8.14%
Value of Std Investment of ₹ 10,000	12488	NA	NA	10814
Benchmark - Nifty SDL Sep 2027 Index	8.53%	NA	NA	8.34%
Value of Std Investment of ₹ 10,000	12590	NA	NA	10834
Additional Benchmark - CRISIL 10 Year Gilt Index	8.18%	NA	NA	6.37%
Value of Std Investment of ₹ 10,000	12475	NA	NA	10637

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	8.28%	NA	NA	6.84%
Value of Std Investment of ₹ 10,000	12573	NA	NA	10684
Benchmark - CRISIL IBX SDL Index - June 2032	8.34%	NA	NA	6.66%
Value of Std Investment of ₹ 10,000	12595	NA	NA	10666
Additional Benchmark - CRISIL 10 Year Gilt Index	8.04%	NA	NA	7.95%
Value of Std Investment of ₹ 10,000	12493	NA	NA	11655

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	8.55%	NA	NA	7.67%
Value of Std Investment of ₹ 10,000	11809	NA	NA	10767
Benchmark - CRISIL IBX Gilt Index - April 2033	8.77%	NA	NA	7.79%
Value of Std Investment of ₹ 10,000	11858	NA	NA	10779
Additional Benchmark - CRISIL 10 Year Gilt Index	7.97%	NA	NA	7.95%
Value of Std Investment of ₹ 10,000	11683	NA	NA	11655

Investment Performance

Inception - June 08, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund	15.42%	NA	17.91%	14.20%
Value of Std Investment of ₹ 10,000	19247	NA	16410	11420
Benchmark - Nifty 50 Equal Weight TRI	16.12%	NA	18.55%	14.81%
Value of Std Investment of ₹ 10,000	19792	NA	16676	11481
Additional Benchmark - Nifty 50 TRI	13.08%	NA	14.29%	11.88%
Value of Std Investment of ₹ 10,000	17534	NA	14941	11188

Investment Performance

Inception - April 01, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Midcap 150 Index Fund	21.40%	NA	23.61%	5.45%
Value of Std Investment of ₹ 10,000	25142	NA	18911	10545
Benchmark - Nifty Midcap 150 TRI	21.50%	NA	23.97%	5.98%
Value of Std Investment of ₹ 10,000	25238	NA	19075	10598
Additional Benchmark - Nifty 50 TRI	13.96%	NA	14.29%	11.88%
Value of Std Investment of ₹ 10,000	18608	NA	14941	11188

Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Multi-Asset Omni FOF	13.10%	16.53%	20.50%	19.33%
Value of Std Investment of ₹ 10,000	39426	21500	17516	11933
Benchmark - 50% Nifty 500 TRI + 35% NIFTY Short Duration Debt Index + 10% Domestic Price of Physical Gold + 5% Domestic Prices of Silver	12.15%	14.42%	16.92%	18.90%
Value of Std Investment of ₹ 10,000	35874	19620	15996	11890
Additional Benchmark - BSE Sensex TRI	11.88%	13.64%	13.27%	10.38%
Value of Std Investment of ₹ 10,000	34937	18958	14541	11038

Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Conservative Hybrid Active FOF	9.30%	10.43%	12.16%	8.07%
Value of Std Investment of ₹ 10,000	31793	16425	14117	10807
Benchmark - CCRISIL Hybrid 85+15 - Conservative Index	8.93%	7.40%	8.98%	7.29%
Value of Std Investment of ₹ 10,000	30409	14294	12950	10729
Additional Benchmark - CRISIL 10 Year Gilt Index	6.55%	5.05%	7.91%	6.37%
Value of Std Investment of ₹ 10,000	22814	12795	12569	10637

Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Aggressive Hybrid Omni FOF	11.27%	13.17%	15.11%	9.87%
Value of Std Investment of ₹ 10,000	40105	18568	15263	10987
Benchmark - CRISIL Hybrid 35+65 Aggressive Index	12.30%	12.61%	13.01%	8.06%
Value of Std Investment of ₹ 10,000	45209	18117	14442	10806
Additional Benchmark - Nifty 50 TRI	13.36%	14.67%	14.29%	11.88%
Value of Std Investment of ₹ 10,000	51047	19832	14941	11188

Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Income Plus Arbitrage Active FOF	7.55%	6.29%	7.68%	7.96%
Value of Std Investment of ₹ 10,000	25750	13570	12492	10796
Benchmark - 60% CRISIL Short Term Bond Fund Index + 40% Nifty 50 Arbitrage Index	7.10%	6.21%	7.66%	7.67%
Value of Std Investment of ₹ 10,000	24392	13516	12483	10767
Additional Benchmark - CRISIL 10 Year Gilt Index	6.55%	5.05%	7.91%	6.37%
Value of Std Investment of ₹ 10,000	22814	12795	12569	10637

Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Global Emerging Opportunities Fund	6.36%	10.71%	16.38%	13.84%
Value of Std Investment of ₹ 10,000	22281	16628	15769	11380
Benchmark - MSCI ACWI Index	14.99%	15.90%	24.02%	28.56%
Value of Std Investment of ₹ 10,000	61444	20914	19088	12847
Additional Benchmark - BSE Sensex TRI	13.30%	13.64%	13.27%	10.38%
Value of Std Investment of ₹ 10,000	50709	18952	14537	11035

Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Gold Fund	10.79%	20.46%	33.09%	72.53%
Value of Std Investment of ₹ 10,000	37893	25379	23613	17253
Benchmark - Domestic price of physical gold	11.94%	21.56%	33.76%	74.73%
Value of Std Investment of ₹ 10,000	43359	26561	23972	17473

Investment Performance

Inception - October 14, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Multi - Asset Passive FOF	18.94%	NA	19.77%	15.57%
Value of Std Investment of ₹ 10,000	17467	NA	17199	11557
Benchmark - 50% Nifty 500 TRI + 35% NIFTY Short Duration Debt Index + 10% Domestic Price of Physical Gold + 5% Domestic Price of Silver	17.39%	NA	16.92%	18.90%
Value of Std Investment of ₹ 10,000	16749	NA	15996	11890
Additional Benchmark - Nifty 50 TRI	15.20%	NA	14.29%	11.88%
Value of Std Investment of ₹ 10,000	15763	NA	14941	11188

Investment Performance

Inception - October 08, 2024	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index - Sep 2026 Fund	8.05%	NA	NA	8.07%
Value of Std Investment of ₹ 10,000	10999	NA	NA	10807
Benchmark - CRISIL-IBX AAA NBFC-HFC Index - Sep 2026	8.28%	NA	NA	8.25%
Value of Std Investment of ₹ 10,000	11028	NA	NA	10825

Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Global Excellence Equity Fund of Fund	8.64%	14.97%	23.25%	19.28%
Value of Std Investment of ₹ 10,000	29363	20090	18732	11923
Benchmark - MSCI World Index	8.66%	9.44%	18.75%	20.60%
Value of Std Investment of ₹ 10,000	29432	15696	16752	12054
Additional Benchmark - BSE Sensex TRI	13.30%	13.64%	13.27%	10.38%
Value of Std Investment of ₹ 10,000	50709	18952	14537	11035

Investment Performance

Inception - February 02, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Silver ETF Fund of Fund	38.17%	NA	47.21%	156.54%
Value of Std Investment of ₹ 10,000	35424	NA	31967	25654
Benchmark - Price of Silver	40.01%	NA	47.51%	167.27%
Value of Std Investment of ₹ 10,000	37313	NA	32166	26727

Investment Performance

Inception - October 31, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life US Treasury 1-3 Year Bonds ETFs Passive FOF	8.83%	NA	NA	10.23%
Value of Std Investment of ₹ 10,000	12015	NA	NA	11023
Benchmark - Bloomberg US Treasury 1-3 Year Index	5.28%	NA	NA	5.17%
Value of Std Investment of ₹ 10,000	11182	NA	NA	10517

Investment Performance

Inception - October 31, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life US Treasury 3-10 Year Bonds ETFs Passive FOF	10.37%	NA	NA	12.84%
Value of Std Investment of ₹ 10,000	12387	NA	NA	11284
Benchmark - Bloomberg US Treasury 3-10 Year Index	6.80%	NA	NA	7.51%
Value of Std Investment of ₹ 10,000	11534	NA	NA	10751

Investment Performance

Inception - June 28, 2024	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Quant Fund	2.44%	NA	NA	7.91%
Value of Std Investment of ₹ 10,000	10370	NA	NA	10791
Benchmark - Nifty 200 TRI	5.63%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	10861	NA	NA	10957

Investment Performance

Inception - June 05, 2024	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX Gilt June 2027 Index Fund	8.06%	NA	NA	7.96%
Value of Std Investment of ₹ 10,000	11296	NA	NA	10796
Benchmark - CRISIL IBX Gilt Index - June 2027	8.25%	NA	NA	8.14%
Value of Std Investment of ₹ 10,000	11328	NA	NA	10814

Investment Performance

Inception - August 30, 2024	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty India Defence Index Fund	7.94%	NA	NA	19.16%
Value of Std Investment of ₹ 10,000	11075	NA	NA	11916
Benchmark - Nifty India Defence Total Return Index	9.26%	NA	NA	19.98%
Value of Std Investment of ₹ 10,000	11257	NA	NA	11998

Investment Performance				
Inception - December 27, 2024	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Conglomerate Fund	10.18%	NA	NA	10.08%
Value of Std Investment of ₹ 10,000	11030	NA	NA	11008
Benchmark - BSE Select Business Groups Index	12.16%	NA	NA	12.77%
Value of Std Investment of ₹ 10,000	11230	NA	NA	11277
Additional Benchmark -NA	9.03%	NA	NA	9.57%
Value of Std Investment of ₹ 10,000	10914	NA	NA	10957

Investment Performance				
Inception - November 13, 2024	Since Inception	5 Years	3 Years	1 Years
Aditya Birla Sun Life CRISIL-IBX AAA Financial Services Index - Sep 2027 Fund	8.37%	NA	NA	8.54%
Value of Std Investment of ₹ 10,000	10952	NA	NA	10854
Benchmark -CRISIL-IBX AAA Financial Services Index - Sep 2027	8.55%	NA	NA	8.70%
Value of Std Investment of ₹ 10,000	10972	NA	NA	10870

Investment Performance				
Inception - December 02, 2024	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun BSE India Infrastructure Index Fund	-7.64%	NA	NA	-2.76%
Value of Std Investment of ₹ 10,000	9182	NA	NA	9724
Benchmark -BSE India Infrastructure Total Return Index	-7.31%	NA	NA	-2.32%
Value of Std Investment of ₹ 10,000	9217	NA	NA	9768

Investment Performance				
Inception - December 17, 2024	Since Inception	5 Years	3 Years	1 Years
Aditya Birla Sun Life CRISIL-IBX Financial Services 3 to 6 Months Debt Index Fund	7.38%	NA	NA	7.35%
Value of Std Investment of ₹ 10,000	10767	NA	NA	10735
Benchmark -CRISIL-IBX Financial Services 3 to 6 Months Debt Index	7.21%	NA	NA	7.19%
Value of Std Investment of ₹ 10,000	10750	NA	NA	10719

Investment Performance				
Inception -March 21, 2025	Since Inception	3 Years	1 Years	6 Month
Aditya Birla Sun Life CRISIL-IBX Financial Services 9-12 Months Debt Index Fund	7.60%	NA	NA	6.25%
Value of Std Investment of ₹ 10,000	10461	NA	NA	10311
Benchmark -CRISIL-IBX Financial Services 9-12 Months Debt Index Fund	7.71%	NA	NA	6.32%
Value of Std Investment of ₹ 10,000	10597	NA	NA	10314

Investment Performance				
Inception - October 08, 2024	Since Inception	5 Years	3 Years	1 Years
Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index - Sep 2026 Fund	8.05%	NA	NA	8.07%
Value of Std Investment of ₹ 10,000	10999	NA	NA	10807
Benchmark -CRISIL-IBX AAA NBFC-HFC Index - Sep 2026	8.28%	NA	NA	8.25%
Value of Std Investment of ₹ 10,000	11028	NA	NA	10825

Investment Performance				
Inception - November 01, 2021	Since Inception	5 Years	3 Years	1 Years
Aditya Birla SunLife US Equity Passive FoF	16.32%	NA	36.07%	25.16%
Value of Std Investment of ₹ 10,000	18778	NA	25234	12516
Benchmark - Nasdaq 100 Index	17.78%	NA	36.77%	27.10%
Value of Std Investment of ₹ 10,000	19780	NA	25627	12710
Additional Benchmark -Nifty 50 TRI	10.74%	NA	14.29%	11.88%
Value of Std Investment of ₹ 10,000	15298	NA	14941	11188

Direct SIP Performance

Aditya Birla Sun Life Large Cap Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1550000	600000	360000	120000
Market Value of amount Invested	4287887	872127	448244	129170
Scheme Returns (CAGR)	14.67%	14.94%	14.76%	14.47%
NIFTY 100 TRI returns# (CAGR)	14.07%	13.55%	13.53%	14.24%
BSE Sensex TRI returns## (CAGR)	13.73%	12.48%	12.02%	13.51%

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 (₹)	1550000	600000	360000	120000
Market Value of amount Invested	4906483	909603	467816	131744
Scheme Returns (CAGR)	16.53%	16.65%	17.77%	18.64%
NIFTY 500 TRI# (CAGR)	15.07%	14.89%	14.24%	13.43%
Nifty 50 TRI returns## (CAGR)	13.94%	13.36%	13.22%	14.92%

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 (₹)	1550000	600000	360000	120000
Market Value of amount Invested	3463051	767566	415835	123171
Scheme Returns (CAGR)	11.71%	9.78%	9.59%	4.94%
Nifty MNC TRI returns# (CAGR)	14.65%	14.91%	14.36%	17.39%
Nifty 50 TRI returns## (CAGR)	13.94%	13.36%	13.22%	14.92%

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 (₹)	550000	NA	360000	120000
Market Value of amount Invested	777977	NA	445926	126978
Scheme Returns (CAGR)	15.16%	NA	14.40%	10.96%
NIFTY 500 Multicap 50:25:25 TRI returns# (CAGR)	15.84%	16.36%	14.94%	12.17%
Nifty 50 TRI returns## (CAGR)	13.13%	13.36%	13.22%	14.92%

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 Value Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1550000	600000	360000	120000
Market Value of amount Invested	4722693	930609	452939	129538
Scheme Returns (CAGR)	16.00%	17.59%	15.49%	15.06%
Nifty 500 TRI returns# (CAGR)	15.07%	14.89%	14.24%	13.43%
Nifty 50 TRI returns## (CAGR)	13.94%	13.36%	13.22%	14.92%

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 (₹)	1440000	600000	360000	120000
Market Value of amount Invested	3871437	900181	460811	133431
Scheme Returns (CAGR)	15.44%	16.23%	16.70%	21.39%
Nifty Financial Services TRI returns# (CAGR)	15.02%	14.35%	15.95%	16.49%
Nifty 50 TRI returns## (CAGR)	13.91%	13.36%	13.22%	14.92%

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 (₹)	1550000	600000	360000	120000
Market Value of amount Invested	4972873	967587	446646	125838
Scheme Returns (CAGR)	16.71%	19.18%	14.51%	9.14%
Nifty Infrastructure TRI returns# (CAGR)	15.44%	20.12%	18.94%	18.23%
BSE Sensex TRI returns## (CAGR)	13.73%	12.48%	12.02%	13.51%

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 (₹)	1550000	600000	360000	120000
Market Value of amount Invested	4490793	895671	461443	130947
Scheme Returns (CAGR)	15.31%	16.02%	16.80%	17.34%
Nifty 500 TRI returns# (CAGR)	15.07%	14.89%	14.24%	13.43%
BSE Sensex TRI returns## (CAGR)	13.73%	12.48%	12.02%	13.51%

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 Large & Mid Cap Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1550000	600000	360000	120000
Market Value of amount Invested	4106188	810338	433980	127030
Scheme Returns (CAGR)	14.08%	11.97%	12.52%	11.04%
Nifty Large Midcap 250 TRI# (CAGR)	17.03%	17.06%	16.13%	15.02%
Nifty 50 TRI returns## (CAGR)	13.94%	13.36%	13.22%	14.92%

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 (₹)	1550000	600000	360000	120000
Market Value of amount Invested	5030511	937779	462816	128814
Scheme Returns (CAGR)	16.87%	17.90%	17.01%	13.90%
NIFTY Midcap 150 TRI returns# (CAGR)	19.82%	20.48%	18.64%	15.77%
Nifty 50 TRI returns## (CAGR)	13.94%	13.36%	13.22%	14.92%

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 (₹)	1550000	600000	360000	120000
Market Value of amount Invested	4626893	861916	430575	124875
Scheme Returns (CAGR)	15.72%	14.46%	11.97%	7.62%
BSE 250 SmallCap TRI returns# (CAGR)	16.47%	16.64%	12.46%	4.15%
Nifty 50 TRI returns## (CAGR)	13.94%	13.36%	13.22%	14.92%

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 (₹)	1310000	600000	360000	120000
Market Value of amount Invested	3046980	908089	463376	130020
Scheme Returns (CAGR)	14.66%	16.58%	17.10%	15.84%
Nifty India Manufacturing TRI returns# (CAGR)	16.97%	20.64%	20.07%	20.28%
Nifty 50 TRI returns## (CAGR)	14.16%	13.36%	13.22%	14.92%

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 (₹)	1550000	600000	360000	120000
Market Value of amount Invested	4457082	936025	447812	128252
Scheme Returns (CAGR)	15.21%	17.82%	14.70%	13.00%
Nifty 500 TRI returns# (CAGR)	15.07%	14.89%	14.24%	13.43%
Nifty Dividend Opportunities 50 Index TRI returns# (CAGR)	13.94%	13.36%	13.22%	14.92%
Nifty 50 TRI returns## (CAGR)	15.53%	17.74%	14.99%	15.37%

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 (₹)	1550000	600000	360000	120000
Market Value of amount Invested	5915963	810587	426555	126433
Scheme Returns (CAGR)	19.08%	11.98%	11.33%	10.09%
BSE Teck TRI returns# (CAGR)	14.58%	10.46%	11.53%	10.31%
Nifty 50 TRI returns## (CAGR)	13.94%	13.36%	13.22%	14.92%

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 Consumption Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1550000	600000	360000	120000
Market Value of amount Invested	5052829	869997	439685	125913
Scheme Returns (CAGR)	16.93%	14.84%	13.42%	9.26%
NIFTY India Consumption TRI returns# (CAGR)	15.14%	16.65%	16.06%	12.76%
BSE Sensex TRI returns## (CAGR)	13.73%	12.48%	12.02%	13.51%

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 (₹)	770000	600000	360000	120000
Market Value of amount Invested	1384453	901961	462667	122644
Scheme Returns (CAGR)	18.07%	16.31%	16.99%	4.11%
BSE Healthcare TRI# (CAGR)	19.49%	17.59%	19.10%	4.03%
Nifty 50 TRI## (CAGR)	15.45%	13.36%	13.22%	14.92%

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 (₹)	810000	600000	360000	120000
Market Value of amount Invested	1355068	868690	457555	131403
Scheme Returns (CAGR)	15.00%	14.78%	16.20%	18.08%
Nifty 500 TRI# (CAGR)	17.09%	14.89%	14.24%	13.43%
Nifty 50 TRI## (CAGR)	15.28%	13.36%	13.22%	14.92%

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 (₹)	810000	600000	360000	120000
Market Value of amount Invested	1057611	740895	411723	124782
Scheme Returns (CAGR)	7.78%	8.37%	8.91%	7.48%
CRISIL Short Term Debt Hybrid 75+25 Index# (CAGR)	9.41%	9.00%	9.35%	8.77%
CRISIL 10 Year Gilt Index## (CAGR)	6.09%	6.57%	7.21%	3.68%

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 (₹)	620000	600000	360000	120000
Market Value of amount Invested	1018950	964257	490664	135674
Scheme Returns (CAGR)	19.27%	19.04%	21.17%	25.08%
BSE 500 TRI# (CAGR)	15.08%	14.70%	13.94%	13.27%
Nifty 50 TRI## (CAGR)	13.66%	13.36%	13.22%	14.92%

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 (₹)	480000	NA	360000	120000
Market Value of amount Invested	635773	NA	440640	128132
Scheme Returns (CAGR)	14.11%	NA	13.57%	12.80%
BSE 500 TRI returns# (CAGR)	14.61%	14.70%	13.94%	13.27%
Nifty 50 TRI returns## (CAGR)	13.45%	13.36%	13.22%	14.92%

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 (₹)	1550000	600000	360000	120000
Market Value of amount Invested	3699820	823046	437962	127622
Scheme Returns (CAGR)	12.63%	12.59%	13.15%	11.99%
CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)	12.58%	11.78%	11.57%	10.20%
Nifty 50 TRI returns## (CAGR)	13.94%	13.36%	13.22%	14.92%

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 (₹)	1550000	600000	360000	120000
Market Value of amount Invested	3601926	894308	496528	139564
Scheme Returns (CAGR)	12.26%	15.96%	22.03%	31.56%
S&P Global 1200 TRI returns# (CAGR)	16.48%	20.75%	26.23%	34.00%
Nifty 50 TRI returns## (CAGR)	13.94%	13.36%	13.22%	14.92%

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 (₹)	820000	600000	360000	120000
Market Value of amount Invested	1335682	843601	444631	130349
Scheme Returns (CAGR)	14.04%	13.59%	14.20%	16.38%
Nifty 500 TRI# (CAGR)	17.07%	14.89%	14.24%	13.43%
Nifty 50 TRI## (CAGR)	15.27%	13.36%	13.22%	14.92%

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 (₹)	810000	600000	360000	120000
Market Value of amount Invested	1264364	824642	439881	126531
Scheme Returns (CAGR)	12.98%	12.67%	13.45%	10.25%
CRISIL Hybrid 35+65 - Aggressive Index# (CAGR)	13.16%	11.78%	11.57%	10.20%
Nifty 50 TRI## (CAGR)	15.28%	13.36%	13.22%	14.92%

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 (₹)	720000	600000	360000	120000
Market Value of amount Invested	1683667	1146263	486330	131718
Scheme Returns (CAGR)	28.30%	26.20%	20.54%	18.60%
BSE PSU TRI# (CAGR)	30.85%	28.78%	23.60%	20.07%
Nifty 50 TRI## (CAGR)	15.44%	13.36%	13.22%	14.92%

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 (₹)	600000	600000	360000	120000
Market Value of amount Invested	847071	847071	451622	128898
Scheme Returns (CAGR)	13.76%	13.76%	15.29%	14.03%
Nifty 100 ESG TRI# (CAGR)	13.68%	13.68%	14.86%	16.64%
Nifty 50 TRI## (CAGR)	13.36%	13.36%	13.22%	14.92%

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 (₹)	1550000	600000	360000	120000
Market Value of amount Invested	3869894	833195	447278	129277
Scheme Returns (CAGR)	13.25%	13.09%	14.61%	14.64%
NIFTY 500 TRI returns# (CAGR)	15.07%	14.89%	14.24%	13.43%
Nifty 50 TRI returns## (CAGR)	13.94%	13.36%	13.22%	14.92%

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 (₹)	1330000	600000	360000	120000
Market Value of amount Invested	2225674	751573	416952	126450
Scheme Returns (CAGR)	8.93%	8.94%	9.77%	10.12%
NIFTY Equity Savings TRI returns# (CAGR)	9.43%	9.40%	9.73%	9.84%
CRISIL 10 Year Gilt Index returns## (CAGR)	6.26%	6.57%	7.21%	3.68%

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 (₹)	1550000	600000	360000	120000
Market Value of amount Invested	3041744	762731	416397	125092
Scheme Returns (CAGR)	9.89%	9.53%	9.68%	7.97%
CRISIL Hybrid 85+15 - Conservative Index# (CAGR)	8.72%	8.05%	8.40%	6.73%
CRISIL 10 Year Gilt Index returns## (CAGR)	6.46%	6.57%	7.21%	3.68%

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 (₹)	1550000	600000	360000	120000
Market Value of amount Invested	3671587	830541	439636	128250
Scheme Returns (CAGR)	12.52%	12.96%	13.41%	12.99%
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	11.54%	10.82%	10.87%	9.87%
BSE Sensex TRI returns## (CAGR)	13.73%	12.48%	12.02%	13.51%

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 (₹)	540000	NA	360000	120000
Market Value of amount Invested	770653	NA	453696	130933
Scheme Returns (CAGR)	15.87%	NA	15.61%	17.32%
Nifty 50 Equal Weight TRI returns# (CAGR)	16.52%	16.90%	16.21%	17.85%
Nifty 50 TRI returns## (CAGR)	13.13%	13.36%	13.22%	14.92%

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 (₹)	560000	NA	360000	120000
Market Value of amount Invested	882404	NA	471017	129749
Scheme Returns (CAGR)	19.63%	NA	18.25%	15.40%
Nifty Midcap 150 TRI returns# (CAGR)	20.02%	20.48%	18.64%	15.77%
Nifty 50 TRI returns## (CAGR)	13.20%	13.36%	13.22%	14.92%

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 Dynamic Asset Allocation Omni FOF

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1550000	600000	360000	120000
Market Value of amount Invested	4176836	874298	448582	128305
Scheme Returns (CAGR)	14.31%	15.04%	14.82%	13.09%
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	11.54%	10.82%	10.87%	9.87%
Nifty 50 TRI returns## (CAGR)	13.94%	13.36%	13.22%	14.92%

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 Conservative Hybrid Active FOF

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1550000	600000	360000	120000
Market Value of amount Invested	3038155	783136	421390	125134
Scheme Returns (CAGR)	9.87%	10.59%	10.50%	8.03%
CRISIL Hybrid 85+15 - Conservative Index returns# (CAGR)	8.72%	8.05%	8.40%	6.73%
CRISIL 10 Year Gilt Index returns## (CAGR)	6.46%	6.57%	7.21%	3.68%

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 US Equity Passive FOF

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	490000	NA	360000	120000
Market Value of amount Invested	846257	NA	558191	141840
Scheme Returns (CAGR)	27.48%	NA	30.66%	35.40%
Nasdaq 100 Index # (CAGR)	28.37%	24.92%	31.38%	36.63%
Nifty 50 TRI## (CAGR)	13.39%	13.36%	13.22%	14.92%

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 (₹)	350000	NA	NA	120000
Market Value of amount Invested	467434	NA	NA	137127
Scheme Returns (CAGR)	20.32%	NA	NA	27.49%
65% BSE 200 TRI + 25% CRISIL Short Term Bond Index + 5% of Domestic prices of Gold + 5% of Domestic prices of Silver# (CAGR)	NA	NA	NA	NA
Nifty 50 TRI returns## (CAGR)	13.16%	13.36%	13.22%	14.92%

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 (₹)	1550000	600000	360000	120000
Market Value of amount Invested	3871168	832556	436987	129389
Scheme Returns (CAGR)	13.26%	13.06%	13.00%	14.82%
Nifty 50 TRI returns# (CAGR)	13.94%	13.36%	13.22%	14.92%
BSE Sensex TRI returns## (CAGR)	13.73%	12.48%	12.02%	13.51%

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 (₹)	460000	NA	360000	120000
Market Value of amount Invested	620163	NA	450789	126753
Scheme Returns (CAGR)	15.71%	NA	15.16%	10.60%
Nifty Next 50 TRI returns# (CAGR)	16.36%	15.85%	15.80%	10.86%
Nifty 50 TRI returns## (CAGR)	13.62%	13.36%	13.22%	14.92%

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 (₹)	560000	NA	360000	120000
Market Value of amount Invested	825229	NA	458659	123818
Scheme Returns (CAGR)	16.67%	NA	16.37%	5.95%
Nifty Smallcap 50 TRI returns# (CAGR)	17.69%	17.85%	17.40%	6.22%
Nifty 50 TRI returns## (CAGR)	13.20%	13.36%	13.22%	14.92%

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 Multi-Asset Omni FOF

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1330000	600000	360000	120000
Market Value of amount Invested	3178049	936170	485663	136824
Scheme Returns (CAGR)	14.87%	17.83%	20.44%	27.00%
50% Nifty 500 TRI + 35% NIFTY Short Duration Debt Index + 10% Domestic Price of Physical Gold + 5% mestic Prices of Silverreturns# (CAGR)	NA	NA	NA	NA
BSE Sensex TRI returns## (CAGR)	13.85%	12.48%	12.02%	13.51%

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 Aggressive Hybrid Omni FOF

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1550000	600000	360000	120000
Market Value of amount Invested	3549940	834667	438896	127650
Scheme Returns (CAGR)	12.06%	13.16%	13.30%	12.04%
CRISIL Hybrid 35+65 Aggressive Index returns# (CAGR)	12.58%	11.78%	11.57%	10.20%
Nifty 50 TRI returns## (CAGR)	13.94%	13.36%	13.22%	14.92%

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 Excellence Equity Fund of Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1550000	600000	360000	120000
Market Value of amount Invested	3097580	921729	486635	134579
Scheme Returns (CAGR)	10.15%	17.21%	20.62%	23.43%
MSCI World Index returns# (CAGR)	9.64%	13.16%	18.56%	23.30%
BSE Sensex TRI returns## (CAGR)	13.73%	12.48%	12.02%	13.51%

Past Performance may or may not be sustained in future. The direct plan 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.



Direct SIP Performance



Aditya Birla Sun Life Gold Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1550000	600000	360000	120000
Market Value of amount Invested	5018352	1278657	652887	163462
Scheme Returns (CAGR)	16.83%	30.81%	42.74%	73.34%
Domestic Price of Physical Gold returns# (CAGR)	17.80%	31.95%	44.12%	75.09%

Past Performance may or may not be sustained in future. The direct plan inception date is March 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.



Aditya Birla Sun Life Transportation and Logistics Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	250000	NA	NA	120000
Market Value of amount Invested	292165	NA	NA	136670
Scheme Returns (CAGR)	15.12%	NA	NA	26.73%
MSCI World Index returns## (CAGR)	15.81%	24.93%	24.06%	25.91%
BSE Sensex TRI returns### (CAGR)	10.34%	13.36%	13.22%	14.92%

Past Performance may or may not be sustained in future. The direct plan inception date is November 17, 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 Arbitrage Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1550000	600000	360000	120000
Market Value of amount Invested	2413170	719252	403608	124412
Scheme Returns (CAGR)	6.58%	7.18%	7.57%	6.89%
NIFTY 50 Arbitrage Total Return Index	5.89%	7.00%	7.49%	7.17%
CRISIL 1-Year T-Bill	6.21%	6.32%	6.65%	5.41%

Past Performance may or may not be sustained in future. The direct plan inception date is July 24, 2009, 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 India Defence Index Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	160000	NA	NA	120000
Market Value of amount Invested	176458	NA	NA	129814
Scheme Returns (CAGR)	14.67%	NA	NA	15.51%
Nifty India Defence Total Return Index	14.58%	54.05%	43.16%	15.16%
NA	NA	NA	NA	NA

Past Performance may or may not be sustained in future. The direct plan inception date is August 30, 2024, 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 Silver ETF Fund of Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	460000	NA	360000	120000
Market Value of amount Invested	1295265	NA	936581	244906
Scheme Returns (CAGR)	58.92%	NA	73.13%	236.05%
Domestic Price of Silver	61.91%	NA	76.91%	251.97%
NA	NA	NA	NA	NA

Past Performance may or may not be sustained in future. The direct plan inception date is February 03, 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 BSE India Infrastructure Index Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	120000	NA	NA	120000
Market Value of amount Invested	121787	NA	NA	121787
Scheme Returns (CAGR)	2.77%	NA	NA	2.77%
BSE India Infrastructure Total Return Index	2.71%	22.99%	16.91%	2.71%
NA	NA	NA	NA	NA

Past Performance may or may not be sustained in future. The direct plan inception date is December 02, 2024, 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 (₹)	1550000	600000	360000	120000
Market Value of amount Invested	3068362	815891	456429	129483
Scheme Returns (CAGR)	10.01%	12.26%	16.06%	15.07%
MSCI ACWI Index returns## (CAGR)	15.27%	19.52%	25.30%	33.44%
BSE Sensex TRI returns### (CAGR)	13.73%	12.48%	12.02%	13.51%

Past Performance may or may not be sustained in future. The direct plan 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.



Aditya Birla Sun Life Multi - Asset Passive FOF

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	380000	NA	360000	120000
Market Value of amount Invested	509330	NA	475115	134588
Scheme Returns (CAGR)	18.85%	NA	18.87%	23.29%
50% Nifty 500 TRI + 35% NIFTY Short Duration Debt Index + 10% Domestic Price of Physical Gold + 5% Domestic Price of Silver returns## (CAGR)	NA	NA	NA	NA
Nifty 50 TRI returns### (CAGR)	13.19%	13.36%	13.22%	14.92%

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.



Aditya Birla Sun Life Quant Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	180000	NA	NA	120000
Market Value of amount Invested	194390	NA	NA	132791
Scheme Returns (CAGR)	10.12%	NA	NA	20.35%
NIFTY 200 Total Return Index	8.60%	14.62%	14.37%	14.60%
NA	NA	NA	NA	NA

Past Performance may or may not be sustained in future. The direct plan inception date is June 28, 2024, 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 Income Plus Arbitrage Active FOF

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1550000	600000	360000	120000
Market Value of amount Invested	2528544	716965	404074	124195
Scheme Returns (CAGR)	7.26%	7.06%	7.64%	6.55%
Scheme Benchmark#	NA	NA	NA	NA
CRISIL 10-Year Gilt	6.46%	6.57%	7.21%	3.68%

Past Performance may or may not be sustained in future. The direct plan inception date is December 29, 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.



Aditya Birla Sun Life Conglomerate Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	120000	NA	NA	120000
Market Value of amount Invested	127769	NA	NA	127769
Scheme Returns (CAGR)	12.22%	NA	NA	12.22%
BSE Select Business Groups Total Return Index # (CAGR)	20.53%	14.82%	14.36%	20.53%
Nifty 200 TRI returns## (CAGR)	14.60%	14.62%	14.37%	14.60%

Past Performance may or may not be sustained in future. The direct plan inception date is December 27, 2024, 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.



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Aditya Birla Sun Life Equity Savings Fund Income Distribution cum capital withdrawal			
Declared on date	19-Dec-25	19-Sep-25	20-June-25
IDCW Yield (Regular Plan)	1.75%	1.74%	1.75%
IDCW (₹) Per Unit	0.2360	0.2350	0.2350
Cum IDCW NAV	13.5100	13.4900	13.4600
Declared on date	19-Dec-25	19-Sep-25	20-June-25
IDCW Yield (Direct Plan)	1.75%	1.74%	1.74%
IDCW (₹) Per Unit	0.2790	0.2770	0.2760
Cum IDCW NAV	15.9300	15.8900	15.8200

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 Large Cap Fund Income Distribution cum capital withdrawal			
Declared on date	23-Oct-25	25-Oct-24	20-Oct-23
IDCW Yield (Regular Plan)	5.88%	7.20%	7.09%
IDCW (₹) Per Unit	2.5310	3.1210	2.5350
Cum IDCW NAV	43.0300	43.3500	35.7500
Declared on date	23-Oct-25	25-Oct-24	20-Oct-23
IDCW Yield (Direct Plan)	5.88%	7.20%	7.09%
IDCW (₹) Per Unit	6.0540	7.4170	5.9820
Cum IDCW NAV	102.9300	103.0200	84.3900

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 Large & Mid Cap Fund Income Distribution cum capital withdrawal			
Declared on date	21-Nov-25	23-Aug-24	24-Aug-23
IDCW Yield (Regular Plan)	6.07%	6.85%	6.87%
IDCW (₹) Per Unit	8.5820	10.5520	8.4200
Cum IDCW NAV	141.4300	153.9600	122.6900
Declared on date	21-Nov-25	23-Aug-24	24-Aug-23
IDCW Yield (Direct Plan)	6.07%	6.85%	6.87%
IDCW (₹) Per Unit	13.2220	16.1000	12.7500
Cum IDCW NAV	217.9300	234.9300	185.6900

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
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Aditya Birla Sun Life Small Cap Fund Income Distribution cum capital withdrawal			
Declared on date	22-Aug-25	23-Aug-24	24-Aug-23
IDCW Yield (Regular Plan)	5.97%	6.88%	6.89%
IDCW (₹) Per Unit	2.2360	2.9200	2.2600
Cum IDCW NAV	37.4254	42.4131	32.8200
Declared on date	22-Aug-25	23-Aug-24	24-Aug-23
IDCW Yield (Direct Plan)	5.97%	6.88%	6.89%
IDCW (₹) Per Unit	4.3110	5.5750	4.2700
Cum IDCW NAV	72.1565	80.9976	61.9900

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 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	19-Dec-25	21-Nov-25	23-Oct-25
IDCW Yield (Regular Plan)	0.58%	0.58%	0.57%
IDCW (₹) Per Unit	0.1560	0.1560	0.1550
Cum IDCW NAV	26.9400	26.8700	26.9900
Declared on date	19-Dec-25	21-Nov-25	23-Oct-25
IDCW Yield (Direct Plan)	0.58%	0.58%	0.57%
IDCW (₹) Per Unit	0.1780	0.1780	0.1760
Cum IDCW NAV	30.7700	30.6700	30.7700

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	25-Jul-25	19-Jul-24	20-Jul-23
IDCW Yield (Regular Plan)	6.11%	6.97%	6.89%
IDCW (₹) Per Unit	1.5480	1.8600	1.4700
Cum IDCW NAV	25.3553	26.6755	21.3900
Declared on date	25-Jul-25	19-Jul-24	20-Jul-23
IDCW Yield (Direct Plan)	6.10%	6.97%	6.89%
IDCW (₹) Per Unit	3.6460	4.3400	3.4100
Cum IDCW NAV	59.7323	62.2534	49.4400

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
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 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 Value Fund Income Distribution cum capital withdrawal			
Declared on date	25-Jul-25	19-Jul-24	20-Jul-23
IDCW Yield (Regular Plan)	6.15%	7.07%	6.86%
IDCW (₹) Per Unit	2.6590	3.3760	2.4100
Cum IDCW NAV	43.2250	47.7519	35.1000
Declared on date	25-Jul-25	19-Jul-24	20-Jul-23
IDCW Yield (Direct Plan)	6.15%	7.07%	6.86%
IDCW (₹) Per Unit	4.8530	6.1080	4.3200
Cum IDCW NAV	78.8976	86.4233	62.9700

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	19-Dec-25	19-Sep-25	20-June-25
IDCW Yield (Regular Plan)	1.50%	1.48%	1.51%
IDCW (₹) Per Unit	0.4010	0.3940	0.4070
Cum IDCW NAV	26.7300	26.6000	26.8800
Declared on date	19-Dec-25	19-Sep-25	20-June-25
IDCW Yield (Direct Plan)	1.50%	1.48%	1.51%
IDCW (₹) Per Unit	0.7290	0.7160	0.7370
Cum IDCW NAV	48.6600	48.3200	48.7300

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 Equity Hybrid '95 Fund Income Distribution cum capital withdrawal			
Declared on date	19-Dec-25	19-Sep-25	21-Mar-25
IDCW Yield (Regular Plan)	1.75%	1.73%	1.70%
IDCW (₹) Per Unit	3.1730	3.1590	2.9210
Cum IDCW NAV	181.3400	182.0900	172.2900
Declared on date	19-Dec-25	19-Sep-25	21-Mar-25
IDCW Yield (Direct Plan)	1.75%	1.73%	1.70%
IDCW (₹) Per Unit	5.4390	5.4040	4.9770
Cum IDCW NAV	310.8400	311.5300	293.6100

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	21-Nov-25	22-Nov-24	24-Nov-23
IDCW Yield (Regular Plan)	6.03%	6.92%	6.98%
IDCW (₹) Per Unit	10.3520	11.5620	9.6900
Cum IDCW NAV	171.7400	167.0400	138.8800
Declared on date	21-Nov-25	22-Nov-24	24-Nov-23
IDCW Yield (Direct Plan)	6.03%	6.92%	6.98%
IDCW (₹) Per Unit	14.6600	16.2440	13.5100
Cum IDCW NAV	243.2300	234.7200	193.5700

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 Midcap Fund Income Distribution cum capital withdrawal			
Declared on date	21-Nov-25	22-Nov-24	24-Aug-23
IDCW Yield (Regular Plan)	6.08%	6.97%	6.80%
IDCW (₹) Per Unit	3.5990	4.2010	3.1800
Cum IDCW NAV	59.1600	60.3100	46.8100
Declared on date	21-Nov-25	22-Nov-24	24-Aug-23
IDCW Yield (Direct Plan)	6.08%	6.97%	6.79%
IDCW (₹) Per Unit	6.1580	7.1290	5.3400
Cum IDCW NAV	101.2300	102.3400	78.6000

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

Aditya Birla Sun Life Manufacturing Equity Fund Income Distribution cum capital withdrawal			
Declared on date	21-Nov-25	22-Nov-24	23-Feb-24
IDCW Yield (Regular Plan)	6.09%	6.93%	6.96%
IDCW (₹) Per Unit	1.2800	1.4950	1.3720
Cum IDCW NAV	21.0200	21.5800	19.7000
Declared on date	21-Nov-25	22-Nov-24	23-Feb-24
IDCW Yield (Direct Plan)	6.09%	6.93%	6.96%
IDCW (₹) Per Unit	1.4040	1.6240	1.4800
Cum IDCW NAV	23.0600	23.4500	21.2500

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	23-Oct-25	25-Oct-24	24-Nov-23
IDCW Yield (Regular Plan)	5.95%	7.38%	6.99%
IDCW (₹) Per Unit	1.6680	2.1600	1.6500
Cum IDCW NAV	28.0300	29.2800	23.5600
Declared on date	23-Oct-25	25-Oct-24	23-Feb-23
IDCW Yield (Direct Plan)	5.95%	7.37%	6.14%
IDCW (₹) Per Unit	2.8130	3.6110	1.7700
Cum IDCW NAV	47.2800	48.9700	28.8600

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
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Aditya Birla Sun Life Digital India Fund

Income Distribution cum capital withdrawal

Declared on date	25-Jul-25	19-Jul-24	20-Jul-23
IDCW Yield (Regular Plan)	6.14%	6.91%	6.97%
IDCW (₹) Per Unit	2.7230	3.4480	2.8500
Cum IDCW NAV	44.3700	49.8900	40.8100
Declared on date	25-Jul-25	19-Jul-24	20-Jul-23
IDCW Yield (Direct Plan)	6.14%	6.91%	6.97%
IDCW (₹) Per Unit	3.7040	4.6390	3.7900
Cum IDCW NAV	60.3500	67.1300	54.3100

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	19-Dec-25	21-Nov-25	23-Oct-25
IDCW Yield (Regular Plan)	0.58%	0.58%	0.58%
IDCW (₹) Per Unit	0.0650	0.0650	0.0650
Cum IDCW NAV	11.1527	11.1795	11.1807
Declared on date	19-Dec-25	21-Nov-25	21-Nov-25
IDCW Yield (Direct Plan)	0.58%	0.58%	0.58%
IDCW (₹) Per Unit	0.0670	0.0670	0.0670
Cum IDCW NAV	11.5467	11.5678	11.5622

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	19-Dec-25	15-Sep-25	16-June-25
IDCW Yield (Regular Plan)	6.00%	1.48%	1.57%
IDCW (₹) Per Unit	0.9330	0.1553	0.1657
Cum IDCW NAV	15.5556	10.4949	10.5453
Declared on date	19-Dec-25	15-Sep-25	16-June-25
IDCW Yield (Direct Plan)	5.99%	1.48%	1.57%
IDCW (₹) Per Unit	0.6810	0.1618	0.1723
Cum IDCW NAV	11.3643	10.9560	10.9911

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 Vojna

Income Distribution cum capital withdrawal

Declared on date	23-May-25	23-Aug-24
IDCW Yield (Regular Plan)	6.01%	6.90%
IDCW (₹) Per Unit	1.0810	1.3970
Cum IDCW NAV	18.0000	20.2400
Declared on date	23-May-25	23-Aug-24
IDCW Yield (Direct Plan)	6.01%	6.90%
IDCW (₹) Per Unit	1.2010	1.5370
Cum IDCW NAV	20.0000	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 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 - 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 Consumption Fund

Income Distribution cum capital withdrawal

Declared on date	23-May-25	25-May-23	25-May-22
IDCW Yield (Regular Plan)	6.94%	6.44%	6.07%
IDCW (₹) Per Unit	2.5400	2.1600	1.8320
Cum IDCW NAV	42.0400	33.4700	30.1600
Declared on date	23-May-25	25-May-23	25-May-22
IDCW Yield (Direct Plan)	6.04%	6.44%	6.07%
IDCW (₹) Per Unit	3.2140	2.6700	2.2430
Cum IDCW NAV	53.2200	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	26-Dec-25	28-Nov-25	31-Oct-25
IDCW Yield (Regular Plan)	0.39%	0.40%	0.51%
IDCW (₹) Per Unit	3.9117	3.9677	5.0775
Cum IDCW NAV	1,000.0200	1,000.0200	1,000.0200
Declared on date	26-Dec-25	28-Nov-25	31-Oct-25
IDCW Yield (Direct Plan)	0.40%	0.41%	0.52%
IDCW (₹) Per Unit	3.9965	4.0524	5.1847
Cum IDCW NAV	1,000.0200	1,000.0200	1,000.0200

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 - 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 Corporate Bond Fund

Income Distribution cum capital withdrawal

Declared on date	15-Dec-25	17-Nov-25	15-Oct-25
IDCW Yield (Regular Plan)	0.42%	0.50%	0.45%
IDCW (₹) Per Unit	0.0534	0.0630	0.0569
Cum IDCW NAV	12.6514	12.7163	12.7286
Declared on date	15-Dec-25	17-Nov-25	15-Oct-25
IDCW Yield (Direct Plan)	0.42%	0.50%	0.45%
IDCW (₹) Per Unit	0.0543	0.0640	0.0578
Cum IDCW NAV	12.8600	12.9241	12.9343

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	19-Sep-25	23-Sep-24	22-Mar-24
IDCW Yield (Regular Plan)	5.99%	6.99%	6.99%
IDCW (₹) Per Unit	0.6870	0.8190	0.8510
Cum IDCW NAV	11.4680	11.7220	12.1748
Declared on date	19-Sep-25	23-Sep-24	22-Mar-24
IDCW Yield (Direct Plan)	6.00%	6.99%	6.99%
IDCW (₹) Per Unit	0.7470	0.8810	0.9100
Cum IDCW NAV	12.4597	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 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
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Aditya Birla Sun Life International Equity Fund

Income Distribution cum capital withdrawal

Declared on date	22-Apr-25	19-Apr-24	25-Apr-23
IDCW Yield (Regular Plan)	6.02%	7.15%	7.03%
IDCW (₹) Per Unit	1.0520	1.1750	1.2090
Cum IDCW NAV	17.4615	16.4300	17.1883

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
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Aditya Birla Sun Life Liquid Fund

Income Distribution cum capital withdrawal

Declared on date	22-Dec-25	23-Sep-25	25-June-25
IDCW Yield (Regular Plan)	6.04%	6.38%	6.38%
IDCW (₹) Per Unit	6.8480	7.5620	7.9350
Cum IDCW NAV	113.4052	118.5810	124.4052
Declared on date	22-Dec-25	23-Sep-25	25-June-25
IDCW Yield (Direct Plan)	6.04%	6.38%	6.38%
IDCW (₹) Per Unit	8.9940	9.9280	10.4150
Cum IDCW NAV	148.9568	155.7014	163.2937

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	21-Nov-25	22-Nov-24
IDCW Yield (Regular Plan)	6.03%	6.94%
IDCW (₹) Per Unit	0.8720	1.0180
Cum IDCW NAV	14.4600	14.6600
Declared on date	21-Nov-25	22-Nov-24
IDCW Yield (Direct Plan)	6.03%	6.94%
IDCW (₹) Per Unit	0.9190	1.0610
Cum IDCW NAV	15.2300	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
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Dividend History

Aditya Birla Sun Life Banking & PSU Debt Fund

Income Distribution cum capital withdrawal

Declared on date	26-Dec-25	28-Nov-25	31-Oct-25
IDCW Yield (Regular Plan)	0.42%	0.42%	0.52%
IDCW (₹) Per Unit	0.4775	0.4772	0.5943
Cum IDCW NAV	113.0958	113.6527	113.6881
Declared on date	26-Dec-25	28-Nov-25	31-Oct-25
IDCW Yield (Direct Plan)	0.42%	0.42%	0.52%
IDCW (₹) Per Unit	0.4961	0.4955	0.6169
Cum IDCW NAV	117.5359	118.0708	118.0612

Note: The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 100.00 Per Unit

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

Aditya Birla Sun Life Credit Risk Fund

Income Distribution cum capital withdrawal

Declared on date	21-Mar-25	22-Mar-24	22-Dec-23
IDCW Yield (Regular Plan)	6.50%	1.75%	1.77%
IDCW (₹) Per Unit	0.8340	0.1980	0.2000
Cum IDCW NAV	12.8377	11.3023	11.2927
Declared on date	21-Mar-25	22-Mar-24	22-Dec-23
IDCW Yield (Direct Plan)	6.49%	1.75%	1.75%
IDCW (₹) Per Unit	0.9120	0.2140	0.2140
Cum IDCW NAV	14.0514	12.2623	12.2219

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	15-Dec-25	15-Sep-25	17-Mar-25
IDCW Yield (Regular Plan)	1.37%	1.52%	1.59%
IDCW (₹) Per Unit	0.1505	0.1688	0.1825
Cum IDCW NAV	11.0011	11.1407	11.4645
Declared on date	15-Dec-25	15-Sep-25	17-Mar-25
IDCW Yield (Direct Plan)	1.37%	1.51%	1.59%
IDCW (₹) Per Unit	0.1606	0.1799	0.1942
Cum IDCW NAV	11.1632	11.8928	12.2192

Note: The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit

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Aditya Birla Sun Life CRISIL Liquid Overnight ETF

Income Distribution cum capital withdrawal

Declared on date	31-Dec-25	28-Nov-25	31-Oct-25
IDCW Yield (Regular Plan)	0.01%	0.03%	0.01%
IDCW (₹) Per Unit	0.1360	0.1361	0.1397
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

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Aditya Birla Sun Life Retirement Fund - 30s Plan

Income Distribution cum capital withdrawal

Declared on date	19-Sep-25	23-Sep-24	22-Mar-24
IDCW Yield (Regular Plan)	5.92%	6.91%	6.93%
IDCW (₹) Per Unit	1.0490	1.3160	1.1330
Cum IDCW NAV	17.7140	19.0540	16.3410
Declared on date	19-Sep-25	23-Sep-24	22-Mar-24
IDCW Yield (Direct Plan)	5.92%	6.90%	6.93%
IDCW (₹) Per Unit	1.1600	1.4360	1.2280
Cum IDCW NAV	19.5810	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 Multi Asset Allocation Fund

Income Distribution cum capital withdrawal

Declared on date	21-Mar-25	22-Mar-24
IDCW Yield (Regular Plan)	6.81%	3.97%
IDCW (₹) Per Unit	0.8970	0.4820
Cum IDCW NAV	13.1776	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 Medium Term Plan

Income Distribution cum capital withdrawal

Declared on date	15-Dec-25	15-Sep-25	16-June-25
IDCW Yield (Regular Plan)	1.35%	2.85%	1.57%
IDCW (₹) Per Unit	0.1809	0.3932	0.2101
Cum IDCW NAV	13.4253	13.7887	13.4215
Declared on date	15-Dec-25	15-Sep-25	16-June-25
IDCW Yield (Direct Plan)	1.35%	2.84%	1.56%
IDCW (₹) Per Unit	0.1897	0.4164	0.2195
Cum IDCW NAV	14.1032	14.6512	14.0467

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 Dynamic Bond Fund

Income Distribution cum capital withdrawal

Declared on date	26-Dec-25	28-Nov-25	31-Oct-25
IDCW Yield (Regular Plan)	0.42%	0.42%	0.52%
IDCW (₹) Per Unit	0.0450	0.0451	0.0563
Cum IDCW NAV	10.6934	10.7175	10.7371
Declared on date	26-Dec-25	28-Nov-25	31-Oct-25
IDCW Yield (Direct Plan)	0.42%	0.42%	0.52%
IDCW (₹) Per Unit	0.0470	0.0470	0.0586
Cum IDCW NAV	11.1633	11.1832	11.1985

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 Plus Arbitrage Active 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

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 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	19-Sep-25	23-Sep-24	22-Mar-24
IDCW Yield (Regular Plan)	5.97%	6.92%	6.96%
IDCW (₹) Per Unit	0.9850	1.2090	1.0970
Cum IDCW NAV	16.5110	17.4650	15.7650
Declared on date	19-Sep-25	23-Sep-24	22-Mar-24
IDCW Yield (Direct Plan)	5.97%	6.92%	6.95%
IDCW (₹) Per Unit	1.0860	1.3140	1.1840
Cum IDCW NAV	18.2040	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	15-Dec-25	23-Oct-25	15-Sep-25
IDCW Yield (Regular Plan)	1.36%	6.01%	1.50%
IDCW (₹) Per Unit	0.1800	0.7660	0.1997
Cum IDCW NAV	13.2440	12.7454	13.3248
Declared on date	15-Dec-25	23-Oct-25	15-Sep-25
IDCW Yield (Direct Plan)	1.36%	6.01%	1.50%
IDCW (₹) Per Unit	0.1934	0.8170	0.2143
Cum IDCW NAV	14.2481	13.6019	14.3198

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

Income Distribution cum capital withdrawal

Declared on date	15-Sep-25	17-Mar-25	17-Sep-24
IDCW Yield (Regular Plan)	3.12%	3.25%	3.49%
IDCW (₹) Per Unit	0.3367	0.3463	0.3729
Cum IDCW NAV	10.7947	10.6633	10.6772
Declared on date	15-Sep-25	17-Mar-25	17-Sep-24
IDCW Yield (Direct Plan)	3.12%	3.24%	3.38%
IDCW (₹) Per Unit	0.3391	0.3484	0.3630
Cum IDCW NAV	10.8795	10.7375	10.7308

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	26-Dec-25	28-Nov-25	31-Oct-25
IDCW Yield (Regular Plan)	0.42%	0.42%	0.52%
IDCW (₹) Per Unit	0.0703	0.0703	0.0870
Cum IDCW NAV	16.5916	16.7372	16.7478
Declared on date	26-Dec-25	28-Nov-25	31-Oct-25
IDCW Yield (Direct Plan)	0.42%	0.42%	0.52%
IDCW (₹) Per Unit	0.1152	0.1151	0.1423
Cum IDCW NAV	27.2030	27.4227	27.4210

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	19-Sep-25	23-Sep-24	22-Mar-24
IDCW Yield (Regular Plan)	5.98%	6.97%	6.98%
IDCW (₹) Per Unit	0.7590	0.9150	0.9090
Cum IDCW NAV	12.6938	13.1286	13.0171
Declared on date	19-Sep-25	23-Sep-24	22-Mar-24
IDCW Yield (Direct Plan)	5.98%	6.97%	6.98%
IDCW (₹) Per Unit	0.8310	0.9880	0.9750
Cum IDCW NAV	13.8878	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	22-Aug-25	23-Sep-24
IDCW Yield (Regular Plan)	5.96%	5.93%
IDCW (₹) Per Unit	1.0990	1.2280
Cum IDCW NAV	18.4300	20.7200
Declared on date	22-Aug-25	23-Sep-24
IDCW Yield (Direct Plan)	5.96%	5.93%
IDCW (₹) Per Unit	1.1670	1.2920
Cum IDCW NAV	19.5800	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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Aditya Birla Sun Life ESG Integration Strategy Fund

Income Distribution cum capital withdrawal

Declared on date	23-May-25	23-Sep-24
IDCW Yield (Regular Plan)	6.03%	6.92%
IDCW (₹) Per Unit	0.9750	1.2090
Cum IDCW NAV	16.1800	17.4650
Declared on date	23-May-25	23-Sep-24
IDCW Yield (Direct Plan)	6.02%	6.92%
IDCW (₹) Per Unit	1.0400	1.3140
Cum IDCW NAV	17.2700	18.9970

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



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

Product Labeling Disclosures

Aditya Birla Sun Life Nifty 50 Index Fund

(An open ended scheme tracking Nifty 50 TRI)

- long term capital growth
- investments in stocks in line with Nifty 50 TRI and / or in exchange traded derivatives on the Nifty 50 TRI to generate comparable returns, subject to tracking errors.



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

Product Labeling Disclosures

Aditya Birla Sun Life Large Cap Fund

(An Open ended equity scheme predominantly investing in large cap stocks)

- Long term capital growth
- investments in equity and equity related securities, diversified across various industries in line with the benchmark index, Nifty 100 TRI



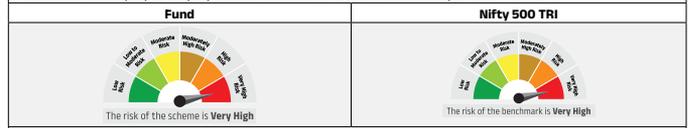
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Focused Fund

(An open ended equity scheme investing in maximum 30 stocks in Large cap, Mid Cap and Small Cap category)

- long term capital growth with exposure limited to a maximum of 30 stocks
- Investments in equity and equity related securities to form a concentrated portfolio



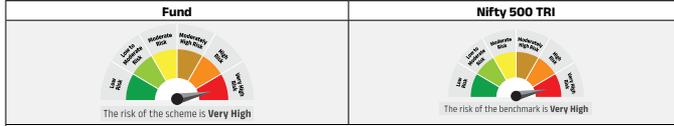
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Flexi Cap Fund

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

- long term capital growth
- investments in equity and equity related securities



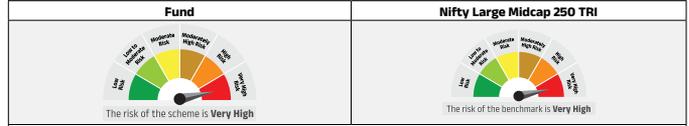
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Large & Mid Cap Fund

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

- long term capital growth and income
- Investments predominantly in equity and equity related securities as well as debt and money market instruments



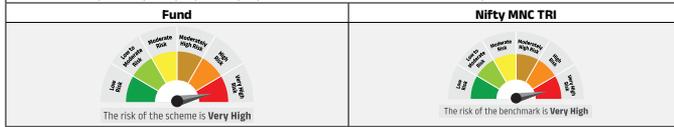
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life MNC Fund

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

- long term capital growth
- investments primarily in equity and equity related securities of multinational companies (MNCs)



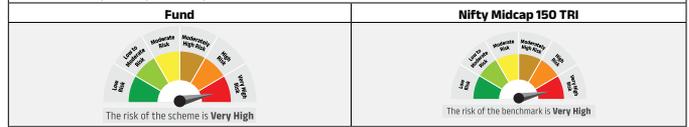
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Midcap Fund

(An open ended equity scheme predominantly investing in mid cap stocks)

- Long term capital growth
- Investments primarily in mid cap stocks



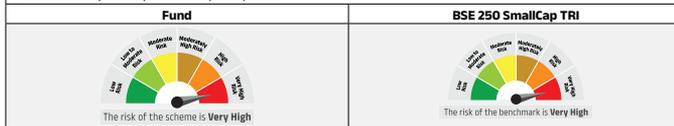
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Small Cap Fund

(An open ended equity scheme predominantly investing in small cap stocks)

- Long term capital growth
- Investments primarily in small cap companies



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

Product Labeling Disclosures

Aditya Birla Sun Life Value Fund

(An open ended equity scheme following a value investment strategy)

- long term capital growth
- Investments in equity and equity related securities by following value investing strategy



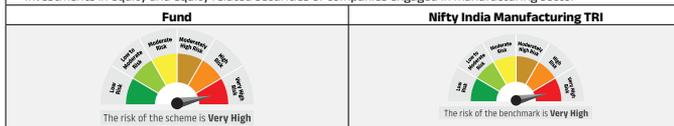
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Manufacturing Equity Fund

(An open ended equity scheme following the Manufacturing theme)

- long term capital growth
- Investments in equity and equity related securities of companies engaged in manufacturing sector



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

Product Labeling Disclosures

Aditya Birla Sun Life Banking and Financial Services Fund

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

- long term capital growth
- Investments in equity and equity related securities of companies engaged in banking and financial services



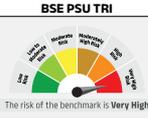
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Product Labeling Disclosures

Aditya Birla Sun Life PSU Equity Fund
(An Open ended equity scheme following PSU theme)

- Long term capital appreciation
- Invests in stocks of Public Sector Undertakings



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

Product Labeling Disclosures

Aditya Birla Sun Life Infrastructure Fund
(An open ended equity scheme investing in infrastructure sector)

- long term capital growth
- investments in equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India

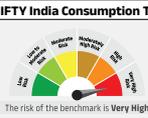


***Investors should consult their financial advisors if in doubt whether the product is suitable for them.**

Product Labeling Disclosures

Aditya Birla Sun Life Consumption Fund
(An open ended equity scheme following Consumption theme)

- long term capital growth
- investments in equity and equity related securities of companies that are expected to benefit from the rising consumption patterns in India fuelled by high disposable incomes



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

Product Labeling Disclosures

Aditya Birla Sun Life Global Emerging Opportunities Fund
(An open ended fund of fund scheme investing primarily in units of Julius Baer Equity Next Generation Fund)

- Capital appreciation in the long term
- Investment in units of Julius Baer Equity Next Generation Fund



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

Product Labeling Disclosures

Aditya Birla Sun Life Dynamic Asset Allocation Omni FOF
An open ended fund of funds scheme investing in a portfolio of equity oriented and debt oriented mutual fund schemes

- capital appreciation through strategic asset allocation which is based on satisfying the needs of investors looking for a dynamic portfolio in the long term
- investment in portfolio of equity oriented and debt oriented mutual fund schemes



***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 Bonds ETFs Passive FOF
An open ended fund of funds scheme investing in units of ETFs focused on US Treasury Bonds having maturity between 1-3 Years.

- Long term capital appreciation
- Investment in the units of ETFs focused on US Treasury Bonds having maturity between 1-3 Years

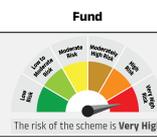


***Investors should consult their financial advisors if in doubt whether the product is suitable for them.**

Product Labeling Disclosures

Aditya Birla Sun Life Dividend Yield Fund
(An open ended equity scheme predominantly investing in dividend yielding stocks)

- long term capital growth
- investments in equity and equity related securities of companies having relatively high Dividend Yield



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

Product Labeling Disclosures

Aditya Birla Sun Life Digital India Fund
(An open ended equity scheme investing in the Technology, Telecom, Media, Entertainment and other related ancillary sectors)

- long term capital growth
- Investments in equity and equity related securities with a focus on investing in IT, Media, Telecom related and other technology enabled companies



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

Product Labeling Disclosures

Aditya Birla Sun Life International Equity Fund
(An open ended equity scheme following international theme by investing predominantly in Global Equities)

- long term capital growth
- investments predominantly in equity and equity related securities in the international markets

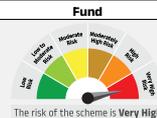


***Investors should consult their financial advisors if in doubt whether the product is suitable for them.**

Product Labeling Disclosures

Aditya Birla Sun Life Global Excellence Equity Fund of Fund
(An open ended fund of fund scheme investing primarily in units of Julius Baer Global Excellence Equity Fund)

- Capital appreciation in the long term
- Investment in Units of Julius Baer Global Excellence Equity Fund



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

Product Labeling Disclosures

Aditya Birla Sun Life Pharma & Healthcare Fund
(An Open Ended equity scheme investing in Pharma and Healthcare Services Sector)

- Long term capital growth
- investments in equity & equity related instruments of the companies in the Pharmaceuticals, Healthcare and Allied sectors in India



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

Product Labeling Disclosures

Aditya Birla Sun Life US Treasury 3-10 year Bonds ETFs Passive FOF
An open ended fund of funds scheme investing in units of ETFs focused on US Treasury Bonds having maturity between 3-10 Years.

- Long term capital appreciation
- Investment in the units of ETFs focused on US Treasury Bonds having maturity between 3-10 Years



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

Product Labeling Disclosures

Aditya Birla Sun Life Bal Bhavishya 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

Fund	Nifty 500 TRI

***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

Fund	Nifty 500 TRI

***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

Fund	CRISIL Hybrid 35+65 - Aggressive Index

***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

Fund	NIFTY 100 ESG TRI

***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

Fund	NIFTY 500 Multicap 50:25:25 TRI

***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

Fund	BSE Sensex 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 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

Fund	Nifty Bank 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 Next 50 ETF
(An Open ended Scheme tracking Nifty Next 50 Index)

- long term investments
- Investments in securities covered by Nifty Next 50 Index

Fund	Nifty Next 50 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 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

Fund	Nifty 50 TRI

***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

Fund	NIFTY Equity Savings TRI

***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)

Fund	Prices of Gold

***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)

Fund	Prices of Gold

***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 Multi-Asset Omni FOF
An open ended fund of fund scheme investing in equity-oriented schemes, debt-oriented schemes (including ETFs and Index Funds) and Commodities based schemes.

- capital appreciation in the long term
- investment in portfolio of equity schemes, debt schemes and commodities-based schemes

Fund	50% Nifty 500 TRI + 35% NIFTY Short Duration Debt Index + 10% Domestic Price of Physical Gold + 5% Domestic Prices 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 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

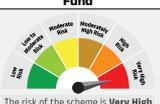
Fund	CRISIL Short Term Debt Hybrid 75+25 Index
 The risk of the scheme is Moderately High	 The risk of the benchmark is Moderate

***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 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 US Equity Passive 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.



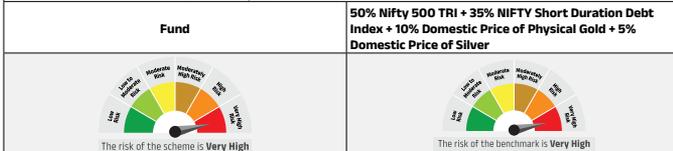
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Multi - Asset Passive FOF

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, commodity based ETFs and fixed income securities.



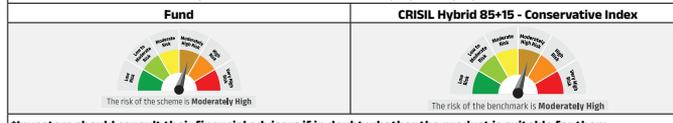
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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%]



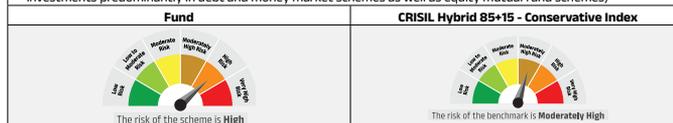
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Conservative Hybrid Active FOF

(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 of investors looking for conservative risk return profile in the long term
- investments predominantly in debt and money market schemes as well as equity mutual fund schemes)



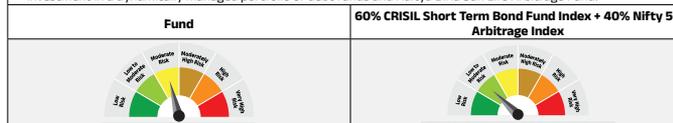
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Income Plus Arbitrage Active FOF

(An open ended fund of fund scheme investing in dynamically managed portfolio of Debt Funds and Aditya Birla Sun Life Arbitrage Fund)

- Capital appreciation in the long term
- Investment in a dynamically managed portfolio of debt funds and Aditya Birla Sun Life Arbitrage Fund.



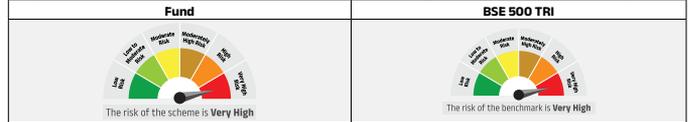
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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



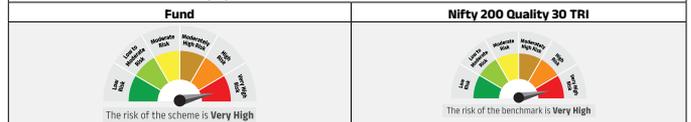
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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.



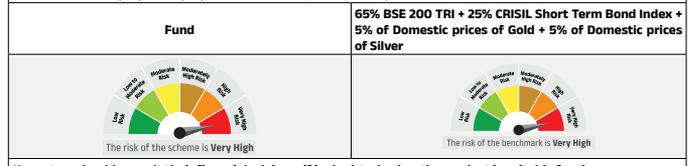
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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.



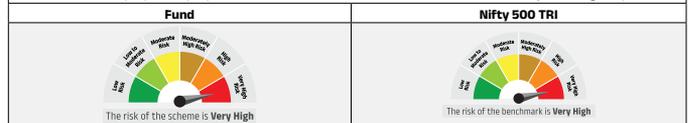
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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



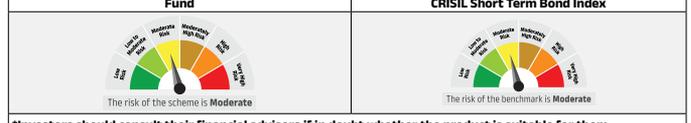
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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-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 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 Moderately High	 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 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

***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 BSE 500 QUALITY 50 INDEX FUND
(An open ended Index Fund replicating the BSE 500 Quality 50 Total Return Index.)

- Long term capital growth
- Investment in equity and equity related securities covered by BSE 500 Quality 50 Total Return Index, subject to tracking errors.)

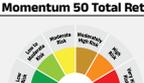
Fund	BSE 500 Quality 50 Total Return Index
 The risk of the scheme is Very High	 The risk of the benchmark is Very High

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

Product Labeling Disclosures

ADITYA BIRLA SUN LIFE BSE 500 MOMENTUM 50 INDEX FUND
(An open ended Index Fund replicating the BSE 500 Momentum 50 Total Return Index.)

- Long term capital growth
- Investment in equity and equity related securities covered by BSE 500 Momentum 50 Total Return Index, subject to tracking errors.)

Fund	BSE 500 Momentum 50 Total Return Index
 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 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 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 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	 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)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

Aditya Birla Sun Life Aggressive Hybrid Omni FOF
(An open ended fund of funds scheme investing in a portfolio of mutual fund schemes (predominantly in Equity Schemes with exposure to debt schemes.)

- capital appreciation through strategic asset allocation which is based on satisfying the needs of investors looking for aggressive risk return profile in the long term
- investment in portfolio of mutual fund schemes with both active and passive exposure (predominantly in Equity Schemes with exposure to debt schemes).

Fund	CRISIL Hybrid 35+65 Aggressive 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 Corporate Bond Fund

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

- income with capital growth over short term
- investments in debt and money market instruments



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

Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk →			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Product Labeling Disclosures

Aditya Birla Sun Life Low Duration Fund

(An open ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between 6 months and 12 months. A relatively high interest rate risk and moderate credit risk.)

- reasonable returns with convenience of liquidity over short term
- investments in a basket of debt and money market instruments of short maturities



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

Potential Risk Class Matrix

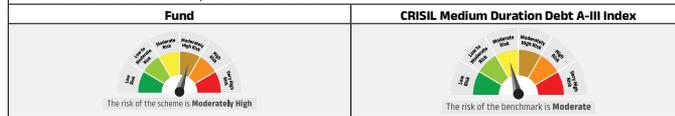
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk →			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Product Labeling Disclosures

Aditya Birla Sun Life Medium Term Plan

(An open ended medium term - debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3-4 years. A relatively high interest rate risk and relatively high credit risk.)

- Income with capital growth over medium term
- investments in debt and money market instruments



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

Potential Risk Class Matrix

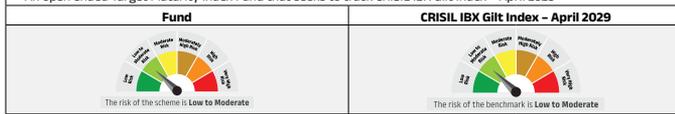
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk →			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)			C-III

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL IBX Gilt Apr 2029 Index Fund

An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Index - April 2029. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- An open ended Target Maturity Index Fund that seeks to track CRISIL IBX Gilt Index - April 2029



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

Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk →			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

Aditya Birla Sun Life Floating Rate Fund

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

- income with capital growth over short term
- investments in a mix of fixed and floating rate debt and money market instruments



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

Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk →			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Product Labeling Disclosures

Aditya Birla Sun Life Overnight Fund

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

- reasonable returns with high levels of safety and convenience of liquidity over short term
- investment in debt and Money Market Instruments upto 1 day



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

Potential Risk Class Matrix

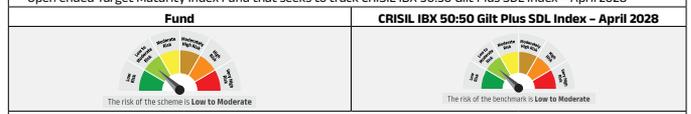
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk →			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund

An open ended Target Maturity Index Fund tracking the CRISIL IBX 50:50 Gilt Plus SDL Index - April 2028. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track CRISIL IBX 50:50 Gilt Plus SDL Index - April 2028



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

Potential Risk Class Matrix

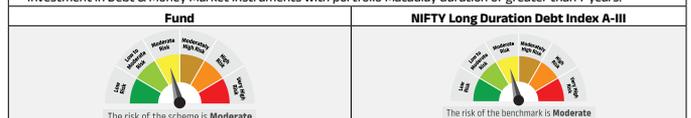
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk →			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

Aditya Birla Sun Life Long Duration Fund

An open ended debt scheme investing in instruments with Macaulay duration greater than 7 years. A relatively high interest rate risk and relatively low credit risk.

- Income over long term
- Investment in Debt & Money Market Instruments with portfolio Macaulay duration of greater than 7 years.



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

Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk →			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU Apr 2026 Index Fund
An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index – April 2026. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track CRISIL IBX 60:40 SDL + AAA PSU Index – April 2026

Fund	CRISIL IBX 60:40 SDL + AAA PSU Index – April 2026

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

Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk →			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund
An open ended Target Maturity Index Fund tracking the Nifty SDL Sep 2027 Index. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track Nifty SDL Sep 2027 Index

Fund	Nifty SDL Sep 2027 Index

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

Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk →			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund
An open ended Target Maturity Index Fund tracking the CRISIL IBX SDL Index – June 2032. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track CRISIL IBX SDL Index – June 2032

Fund	CRISIL IBX SDL Index – June 2032

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

Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk →			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

Aditya Birla Sun Life Fixed Term Plan – Series UJ (110 days)
A Close ended Debt Scheme. A relatively high interest rate risk and relatively low credit risk.

- Income with capital growth over Long Term
- Investments in debt and money market securities maturing on or before the tenure of the Scheme

Fund	CRISIL Medium Term Debt Index

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

Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk →			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund
An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Apr 2028 Index. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track CRISIL IBX Gilt Apr 2028 Index

Fund	CRISIL IBX Gilt Apr 2028 Index

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

Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk →			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

Aditya Birla Sun Life Transportation and Logistics Fund
An open ended equity scheme following transportation and logistics theme

- Long term Capital Appreciation
- Investment in equity and equity related instruments following transportation and logistics theme.

Fund	Nifty Transportation and Logistics TRI

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

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL Liquid Overnight ETF
An open-ended Exchange Traded Fund replicating the CRISIL Liquid Overnight Index. A relatively low interest rate risk and relatively low credit risk

- Short term income with liquidity
- An open ended Exchange Traded Fund that seeks to track CRISIL Liquid Overnight Index

Fund	CRISIL Liquid Overnight Index

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

Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk →			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL IBX Gilt April 2033 Index Fund
An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Index – April 2033. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- An open ended Target Maturity Index Fund that seeks to track CRISIL IBX Gilt Index – April 2033

Fund	CRISIL IBX Gilt Index – April 2033

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

Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk →			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling Disclosures

Aditya Birla Sun Life Nifty PSE ETF
(An open ended exchange traded fund tracking Nifty PSE Index)

- Investors seeking returns that are in line with the performance of Nifty PSE Index, subject to tracking errors
- Investments in the stocks belonging to Nifty PSE Index

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	Crilil 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 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
	

***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 Financial Services 9-12 Months Debt Index Fund
 (An open ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 9-12 Months Debt Index Fund. 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 9-12 Months Debt Index Fund

Fund	CRISIL-IBX Financial Services 9-12 Months Debt Index
	

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

Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk →			
Relatively Low (Class I)	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
	

***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
	

***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 15th of the month in an equity fund for a period of three years.

NAV : The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark : A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load : A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: In terms of para 10.4.1.a of SEBI Master Circular on Mutual Funds dated May 19, 2023, no entry load will be charged by the Scheme to the investor effective August 1, 2009

Exit Load : Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit load. For instance if the NAV is ₹ 100 and the exit load is 1%, the investor will receive ₹ 99.

Modified Duration : Modified duration is the price sensitivity and the percentage change in price for a unit change in yield

Standard Deviation : Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

Sharpe Ratio : The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

Beta : Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

AUM : AUM or Assets Under Management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings : The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme : The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

Rating Profile : Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

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Treynor ratio : The Treynor ratio, also known as the reward-to-volatility ratio, is a performance metric for determining how much excess return was generated for each unit of risk taken on by a portfolio. It is similar to Sharpe ratio though one difference is that it uses beta as a measure of a measure of volatility.