



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. Atul Penkar & Mr. Dhaval Joshi

Date of Allotment

February 11, 2019

Benchmark

Nifty 500 TRI

Managing Fund Since

March 22, 2021, December 28, 2021 & November 21, 2022

Experience in Managing the Fund

3.3 years, 2.5 years & 1.6 Years

SIP

Monthly: Minimum ₹ 500/-

Fund Category

Children's Fund (Solution Oriented Fund)

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

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

AUM

Monthly Average AUM	₹	1036.49	Crores
AUM as on last day	₹	1060.06	Crores

Total Expense Ratio (TER)

Regular	2.13%
Direct	0.66%

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



INVEST NOW

Other Parameters

Standard Deviation	12.10%
Sharpe Ratio	0.57
Beta	0.87
Portfolio Turnover	0.67
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 6.86% (FBIL Overnight MIBOR as on 30 June 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Banks	20.65%
ICICI Bank Limited	6.11%
HDFC Bank Limited	5.25%
Axis Bank Limited	3.41%
State Bank of India	1.86%
AU Small Finance Bank Limited	1.63%
IndusInd Bank Limited	1.47%
Bank of Baroda	0.91%
Automobiles	6.18%
Maruti Suzuki India Limited	2.26%
Mahindra & Mahindra Limited	2.06%
Tata Motors Limited	1.87%
Petroleum Products	5.68%
Reliance Industries Limited	4.39%
Hindustan Petroleum Corporation Limited	1.29%
Construction	5.58%
Larsen & Toubro Limited	3.41%
Engineers India Limited	1.18%
IRB Infrastructure Developers Limited	0.99%
IT - Software	5.49%
Infosys Limited	4.45%
HCL Technologies Limited	1.03%
Finance	4.74%
REC Limited	1.36%
Shriram Finance Ltd	1.32%
Mas Financial Services Limited	1.13%
Bajaj Finance Limited	0.93%
Telecom - Services	4.31%
Bharti Airtel Limited	3.41%
Bharti Hexacom Limited	0.90%
Gas	3.68%
GAIL (India) Limited	1.55%
Petronet LNG Limited	1.22%

Issuer	% to Net Assets
Gujarat Gas Limited	0.91%
Retailing	3.62%
FSN E-Commerce Ventures Limited	1.35%
Zomato Limited	1.28%
Go Fashion India Limited	0.99%
Consumer Durables	3.15%
V-Guard Industries Limited	1.83%
Cello World Ltd	1.32%
Transport Services	2.71%
Container Corporation of India Limited	1.48%
InterGlobe Aviation Limited	1.24%
Leisure Services	2.64%
SAMHI Hotels Ltd	1.43%
Chalet Hotels Limited	1.22%
Industrial Products	2.46%
TIMKEN INDIA LTD	1.27%
INOX India Ltd	1.19%
Power	2.21%
CESC Limited	1.32%
NTPC Limited	0.89%
Insurance	2.13%
Max Financial Services Limited	1.15%
Star Health & Allied Insurance Limited	0.98%
Oil	2.07%
Oil & Natural Gas Corporation Limited	2.07%
Healthcare Services	2.02%
Fortis Healthcare Limited	2.02%
Auto Components	1.91%
Samvardhana Motherson International Limited	1.39%
Sona BLW Precision Forgings Limited	0.51%
Chemicals & Petrochemicals	1.58%
Navin Fluorine International Limited	0.81%
Clean Science & Technology Limited	0.77%

Aditya Birla Sun Life Bal Bhavishya Yojna

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



Wealth Solutions

Issuer	% to Net Assets
Fertilizers & Agrochemicals	1.50%
Sumitomo Chemical India Limited	1.50%
Cement & Cement Products	1.42%
Ambuja Cements Limited	1.42%
Diversified FMCG	1.36%
ITC Limited	1.36%
Agricultural Food & other Products	1.29%
Balrampur Chini Mills Limited	1.29%
Textiles & Apparels	1.25%
Gokaldas Exports Ltd	1.25%
Non - Ferrous Metals	1.24%
Hindalco Industries Limited	1.24%
Realty	1.18%
Sunteck Realty Limited	1.18%
Electrical Equipment	1.17%
TD Power Systems Limited	1.17%

Issuer	% to Net Assets
Beverages	1.06%
United Breweries Limited	1.06%
Food Products	1.01%
Bikaji Foods International Ltd	1.01%
Ferrous Metals	0.98%
Tata Steel Limited	0.98%
Pharmaceuticals & Biotechnology	0.83%
Sun Pharmaceutical Industries Limited	0.83%
Entertainment	0.80%
Zee Entertainment Enterprises Limited	0.80%
Cash & Current Assets	2.07%
Total Net Assets	100.00%

Investment Performance NAV as on June 28, 2024: ₹ 19.2900

Inception - February 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Bal Bhavishya Yojna	12.99%	13.11%	13.69%	31.05%
Value of Std Investment of ₹ 10,000	19290	18530	14692	13096
Benchmark - Nifty 500 TRI	20.00%	19.76%	20.01%	38.79%
Value of Std Investment of ₹ 10,000	26678	24660	17276	13867
Additional Benchmark - Nifty 50 TRI	17.24%	16.66%	16.55%	26.74%
Value of Std Investment of ₹ 10,000	23535	21626	15826	12666

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Atul Penkar is 3. Total Schemes managed by Mr. Harshil Suvarnkar is 15. Total Schemes managed by Mr. Dhaval Joshi is 51.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request 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	19.2900	21.1900
IDCW ¹ :	19.2900	21.1800

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 (₹)	650000	600000	360000	120000
Market Value of amount Invested	1014817	922233	485805	140926
Scheme Returns (CAGR)	16.44%	17.27%	20.57%	34.39%
Nifty 500 TRI# (CAGR)	23.76%	24.76%	25.50%	43.24%
Nifty 50 TRI## (CAGR)	19.75%	20.44%	19.80%	31.54%

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

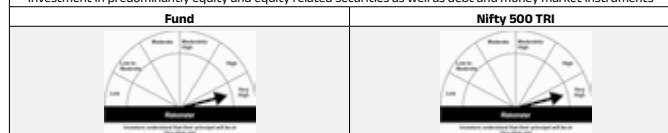
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR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

Product Labeling Disclosures

Aditya Birla Sun Life Bal Bhavishya Yojna

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

- long term capital growth
- investment in predominantly equity and equity related securities as well as debt and money market instruments



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

Data as on June 28, 2024 unless otherwise specified