



## 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. Vishal Gajwani

### Date of Allotment

April 25, 2000

### Benchmark

CRISIL Hybrid 50+50 - Moderate Index

### Managing Fund Since

April 01, 2017, October 09, 2019 & April 01, 2022

### Experience in Managing the Fund

7.2 years, 4.7 years & 2.2 years

### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

### Fund Category

Dynamic Asset Allocation or Balanced Advantage

### Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



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### 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	₹	7306.45	Crores
AUM as on last day	₹	7266.38	Crores

### Total Expense Ratio (TER)

Regular	1.79%
Direct	0.64%

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

### Other Parameters

Modified Duration	3.05 years
Average Maturity	3.94 years
Yield to Maturity	7.62%
Macaulay Duration	3.21 years
Portfolio Turnover	2.42
Standard Deviation	6.51%
Sharpe Ratio	0.80
Beta	0.86
Net Equity Exposure	57.94%
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 6.86% (FBIL Overnight MIBOR as on 30 June 2024) for calculating Sharpe Ratio

### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

## PORTFOLIO

### Issuer % to Net Assets

Equity & Equity Related	% to Net Assets
<b>Banks</b>	15.89%
HDFC Bank Limited	6.07%
ICICI Bank Limited	4.17%
State Bank of India	1.64%
Axis Bank Limited	1.41%
Kotak Mahindra Bank Limited	0.65%
IndusInd Bank Limited	0.62%
AU Small Finance Bank Limited	0.41%
Bank of Baroda	0.36%
The Federal Bank Limited	0.25%
Bank of India	0.16%
Canara Bank	0.08%
RBL Bank Limited	0.06%
<b>IT - Software</b>	5.67%
Infosys Limited	2.87%
Tata Consultancy Services Limited	0.68%
LTI Mindtree Limited	0.68%
Coforge Limited	0.41%
HCL Technologies Limited	0.36%
Mphasis Limited	0.34%
KPIT Technologies Limited	0.28%
Tech Mahindra Limited	0.04%
<b>Petroleum Products</b>	5.37%
Reliance Industries Limited	5.12%
Bharat Petroleum Corporation Limited	0.17%
Indian Oil Corporation Limited	0.05%
Hindustan Petroleum Corporation Limited	0.03%
<b>Automobiles</b>	3.77%
Mahindra & Mahindra Limited	1.44%
Maruti Suzuki India Limited	0.96%
Tata Motors Limited	0.74%
Hero MotoCorp Limited	0.63%
<b>Telecom - Services</b>	3.60%
Bharti Airtel Limited	1.43%
Bharti Airtel Limited	1.11%
Indus Towers Limited	0.65%
Bharti Hexacom Limited	0.42%
<b>Pharmaceuticals &amp; Biotechnology</b>	3.25%
Sun Pharmaceutical Industries Limited	1.32%
Ajanta Pharmaceuticals Limited	0.77%
Cipla Limited	0.32%
Sanofi India Limited	0.30%
Sanofi India Limited	0.18%
Gland Pharma Limited	0.16%
Divi's Laboratories Limited	0.11%
Aurobindo Pharma Limited	0.10%

### Power 3.25%

NTPC Limited	1.92%
India Grid Trust	0.96%
NLC India Limited	0.37%
<b>Finance</b>	3.05%
Bajaj Finance Limited	1.08%
Bajaj Finserv Limited	0.57%
Shriram Finance Ltd	0.50%
LIC Housing Finance Limited	0.32%
Jio Financial Services Limited	0.29%
IDFC Limited	0.21%
Manappuram Finance Limited	0.08%
<b>Consumer Durables</b>	2.78%
Whirlpool of India Limited	0.87%
Volta Limited	0.74%
Crompton Greaves Consumer Electricals Limited	0.49%
Havells India Limited	0.46%
Berger Paints (I) Limited	0.18%
Titan Company Limited	0.04%
<b>Auto Components</b>	2.65%
Tube Investments of India Limited	0.63%
Bharat Forge Limited	0.57%
Samvardhana Motherson International Limited	0.51%
Sona BLW Precision Forgings Limited	0.49%
ZF Commercial Vehicle Control Systems India Limited	0.46%
<b>Transport Infrastructure</b>	2.55%
Adani Ports and Special Economic Zone Limited	1.86%
GMR Infrastructure Limited	0.45%
IRB InvIT Fund	0.24%
<b>Diversified FMCG</b>	2.51%
ITC Limited	1.92%
Hindustan Unilever Limited	0.59%
<b>Construction</b>	2.29%
Larsen & Toubro Limited	1.97%
Bharat Highways Invit	0.33%
<b>Retailing</b>	1.90%
Zomato Limited	0.74%
Aditya Birla Fashion and Retail Limited	0.45%
FSN E-Commerce Ventures Limited	0.39%
Avenue Supermarts Limited	0.32%
<b>Personal Products</b>	1.90%
Godrej Consumer Products Limited	0.61%
Dabur India Limited	0.55%
Emami Limited	0.38%
Gillette India Limited	0.36%
<b>Cement &amp; Cement Products</b>	1.70%
Ambuja Cements Limited	0.87%
UltraTech Cement Limited	0.49%



ACC Limited	0.34%
Electrical Equipment	1.28%
Siemens Limited	0.75%
Bharat Heavy Electricals Limited	0.28%
GE T&D India Limited	0.26%
Insurance	1.16%
SBI Life Insurance Company Limited	0.80%
ICICI Lombard General Insurance Company Limited	0.36%
Non - Ferrous Metals	1.10%
Hindalco Industries Limited	1.05%
National Aluminium Company Limited	0.05%
Healthcare Services	1.04%
Apollo Hospitals Enterprise Limited	0.42%
Vijaya Diagnostic Centre Limited	0.40%
Fortis Healthcare Limited	0.22%
Consumable Fuels	1.01%
Coal India Limited	1.01%
Realty	0.97%
DLF Limited	0.91%
Oberoi Realty Limited	0.06%
Transport Services	0.93%
InterGlobe Aviation Limited	0.73%
Container Corporation of India Limited	0.20%
Beverages	0.72%
United Spirits Limited	0.72%
Minerals & Mining	0.52%
NMDC Limited	0.52%
Chemicals & Petrochemicals	0.49%
SRF Limited	0.49%
Aarti Industries Limited	0.00%
Industrial Products	0.42%
IFGL Refractories Limited	0.21%
Supreme Industries Limited	0.20%
Metals & Minerals Trading	0.36%
Adani Enterprises Limited	0.36%
Ferrous Metals	0.36%
Tata Steel Limited	0.36%
Oil	0.36%
Oil & Natural Gas Corporation Limited	0.36%
Aerospace & Defense	0.35%
Hindustan Aeronautics Limited	0.35%
REITS	0.32%
Embassy Office Parks REIT	0.32%
Leisure Services	0.31%
Jubilant Foodworks Limited	0.31%
Fertilizers & Agrochemicals	0.25%
Sumitomo Chemical India Limited	0.25%
Gas	0.20%
Indraprastha Gas Limited	0.20%
Agricultural Food & other Products	0.20%
Marico Limited	0.20%
Food Products	0.01%
Nestle India Limited	0.01%
INDEX FUTURE	-2.33%
Nifty 50 Index	-2.33%
EQUITY FUTURE	-12.38%
ABB India Limited	0.21%
AU Small Finance Bank Limited	0.03%
Tata Steel Limited	-0.00%
Aarti Industries Limited	-0.00%
LIC Housing Finance Limited	-0.00%
Bajaj Finance Limited	-0.00%
Dabur India Limited	-0.01%
Nestle India Limited	-0.01%
Bank of Baroda	-0.01%
Apollo Hospitals Enterprise Limited	-0.02%
Hindustan Petroleum Corporation Limited	-0.03%
Titan Company Limited	-0.04%
National Aluminium Company Limited	-0.05%
Indian Oil Corporation Limited	-0.05%
RBL Bank Limited	-0.06%
Oberoi Realty Limited	-0.06%
Manappuram Finance Limited	-0.08%
Canara Bank	-0.08%
Aurobindo Pharma Limited	-0.10%
Divi's Laboratories Limited	-0.11%
Hindalco Industries Limited	-0.12%
Tata Consultancy Services Limited	-0.13%
NTPC Limited	-0.16%
Axis Bank Limited	-0.17%
Bharat Petroleum Corporation Limited	-0.17%
InterGlobe Aviation Limited	-0.18%
Berger Paints (I) Limited	-0.18%

Marico Limited	-0.20%	
Coal India Limited	-0.21%	
IDFC Limited	-0.21%	
Siemens Limited	-0.23%	
The Federal Bank Limited	-0.26%	
United Spirits Limited	-0.27%	
NMDC Limited	-0.27%	
SBI Life Insurance Company Limited	-0.28%	
Sun Pharmaceutical Industries Limited	-0.31%	
ACC Limited	-0.34%	
Adani Enterprises Limited	-0.37%	
Bharti Airtel Limited	-0.38%	
HDFC Bank Limited	-0.39%	
Indus Towers Limited	-0.45%	
GMR Infrastructure Limited	-0.45%	
DLF Limited	-0.56%	
Bharat Forge Limited	-0.57%	
Bajaj Finserv Limited	-0.57%	
Kotak Mahindra Bank Limited	-0.66%	
HDFC Bank Limited	-1.18%	
Adani Ports and Special Economic Zone Limited	-1.25%	
Reliance Industries Limited	-1.42%	
Issuer	% to Net Assets	Rating
<b>Debt &amp; Debt Related</b>		
Fixed rates bonds - Corporate	11.71%	
Tata Capital Limited	1.97%	CRISIL AAA
Cholamandalam Investment and Finance Company Limited	1.92%	ICRA AA+
Small Industries Development Bank of India	1.38%	CRISIL AAA
Bharti Telecom Limited	1.03%	CRISIL AA+
Bajaj Finance Limited	1.03%	CRISIL AAA
State Bank of India - Tier II - Basel III	0.93%	ICRA AAA
Bajaj Housing Finance Limited	0.82%	CRISIL AAA
Muthoot Finance Limited	0.69%	ICRA AA+
REC Limited	0.36%	CRISIL AAA
REC Limited	0.35%	CRISIL AAA
Small Industries Development Bank of India	0.34%	ICRA AAA
HDB Financial Services Limited	0.27%	CRISIL AAA
Power Finance Corporation Limited	0.21%	ICRA AAA
REC Limited	0.14%	CRISIL AAA
Kotak Mahindra Prime Limited	0.14%	ICRA AAA
HDFC Bank Limited	0.07%	CRISIL AAA
Kotak Mahindra Prime Limited	0.07%	CRISIL AAA
NTPC Limited	0.00%	CRISIL AAA
Government Bond	5.43%	
7.18% GOI 24-Jul-2037	2.51%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	1.67%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	1.25%	SOV
TREASURY BILLS	2.74%	
Government of India	1.37%	SOV
Government of India	1.37%	SOV
Floating rates notes - Corporate	2.06%	
Bharti Telecom Limited	1.38%	CRISIL AA+
Bharti Telecom Limited	0.69%	CRISIL AA+
Cash & Current Assets	18.28%	
<b>Total Net Assets</b>	<b>100.00%</b>	



Investment Performance		NAV as on June 28, 2024: ₹ 98.0300			
Inception - Apr 25, 2000	Since Inception	5 Years	3 Years	1 Year	
Aditya Birla Sun Life Balanced Advantage Fund	9.90%	12.80%	12.10%	21.65%	
Value of Std Investment of ₹ 10,000	98030	18276	14083	12158	
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	NA	13.53%	12.46%	21.23%	
Value of Std Investment of ₹ 10,000	NA	18877	14218	12117	
Additional Benchmark - BSE Sensex TRI	14.24%	16.34%	16.09%	23.77%	
Value of Std Investment of ₹ 10,000	250601	21330	15637	12369	

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load 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 18. Total Schemes managed by Mr. Vishal Gajwani is 3. Total Schemes managed by Mr. Lovelish Solanki is 2.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request 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	98.0300	110.0000
IDCW <sup>1</sup> :	26.5100	29.7900

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

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2900000	600000	360000	120000
Market Value of amount Invested	15229902	874909	455825	135557
Scheme Returns (CAGR)	11.93%	15.12%	16.02%	25.28%
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	NA	15.06%	15.53%	24.09%
BSE Sensex TRI returns## (CAGR)	16.12%	19.54%	18.67%	28.92%

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

# Scheme Benchmark, ## Additional Benchmark

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

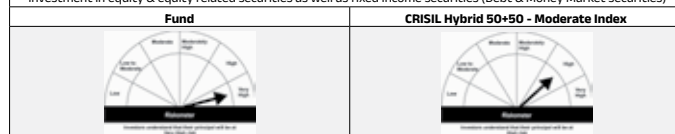
Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III	INE062A08264	6.46%	8.47%

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

### Product Labeling Disclosures

**Aditya Birla Sun Life Balanced Advantage Fund**  
(An open ended Dynamic Asset Allocation Fund)

- Capital appreciation and regular income in the long term
- Investment in equity & equity related securities as well as fixed income securities (Debt & Money Market securities)



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