



Fund Details

Investment Objective

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

Fund Manager

Mr. Dhaval Gala & Mr. Dhaval Joshi

Date of Allotment

December 14, 2013

Benchmark

Nifty Financial Services TRI

Managing Fund Since

August 26, 2015 & November 21, 2022

Experience in Managing the Fund

8.8 years & 1.6 Years

Fund Category

Sectoral/Thematic

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



INVEST NOW

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

Entry Load	Nil
Exit Load	For redemption/switchout of units on or before 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	₹	3184.80	Crores
AUM as on last day	₹	3278.26	Crores

Total Expense Ratio (TER)

Regular	1.97%
Direct	1.01%

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

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

Other Parameters

Standard Deviation	15.87%
Sharpe Ratio	0.58
Beta	0.93
Portfolio Turnover	0.38
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 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	64.25%
ICICI Bank Limited	18.27%
HDFC Bank Limited	17.65%
Axis Bank Limited	7.82%
State Bank of India	6.09%
AU Small Finance Bank Limited	2.97%
The Federal Bank Limited	2.44%
Bank of India	2.30%
Bank of Baroda	1.95%
RBL Bank Limited	1.71%
Kotak Mahindra Bank Limited	1.48%
Utkarsh Small Finance Bank Ltd	0.90%
Bandhan Bank Limited	0.50%
The Jammu & Kashmir Bank Limited	0.16%
Finance	25.19%
Bajaj Finance Limited	5.07%
Shriram Finance Ltd	3.85%
Repco Home Finance Limited	3.51%
Poonawalla Fincorp Limited	3.02%
Cholamandalam Financial Holdings Limited	2.96%
LIC Housing Finance Limited	2.75%

Issuer	% to Net Assets
SBFC Finance Ltd	1.13%
Fusion Micro Finance Ltd	1.02%
Mahindra & Mahindra Financial Services Limited	1.01%
Mas Financial Services Limited	0.61%
Home First Finance Company India Limited	0.26%
Insurance	4.87%
ICICI Lombard General Insurance Company Limited	1.67%
SBI Life Insurance Company Limited	1.46%
Max Financial Services Limited	0.74%
Star Health & Allied Insurance Limited	0.63%
HDFC Life Insurance Company Limited	0.37%
Capital Markets	4.42%
Computer Age Management Services Limited	2.78%
Central Depository Services (India) Limited	1.63%
MUTUAL FUNDS	0.41%
Aditya Birla Sun Life Liquid Fund - Growth - Direct Plan	0.41%
Cash & Current Assets	0.86%
Total Net Assets	100.00%



Investment Performance

NAV as on June 28, 2024: ₹ 56.1600

Inception - Dec 14, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Banking and Financial Services Fund	17.78%	13.28%	16.06%	24.90%
Value of Std Investment of ₹ 10,000	56160	18664	15626	12483
Benchmark - Nifty Financial Services TRI	17.36%	12.36%	13.53%	17.95%
Value of Std Investment of ₹ 10,000	54078	17917	14629	11789
Additional Benchmark - Nifty 50 TRI	15.15%	16.66%	16.55%	26.74%
Value of Std Investment of ₹ 10,000	44270	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 5. Total Scheme managed by Mr. Dhaval Gala is 7. Total Scheme 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	56.1600	62.3800
IDCW ² :	23.6000	31.5900

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 (₹)	1270000	600000	360000	120000
Market Value of amount Invested	3010006	992677	488257	137019
Scheme Returns (CAGR)	15.50%	20.30%	20.93%	27.74%
Nifty Financial Services TRI returns# (CAGR)	15.67%	17.01%	16.77%	28.20%
Nifty 50 TRI returns## (CAGR)	15.61%	20.44%	19.80%	31.54%

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.

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

Fund	Nifty Financial Services TRI

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

