



# 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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## Fund Details

### Investment Objective

The objective of the scheme is to generate long term growth of capital and current income, through a portfolio investing in equity, debt and money market securities. The secondary objective is income generation and distribution of IDCW. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Harshil Suvarnkar, Mr. Dhaval Joshi, Mr. Mahesh Patil & Mr. Chanchal Khandelwal

### Date of Allotment

February 10, 1995

### Benchmark

CRISIL Hybrid 35+65 - Aggressive Index

### Managing Fund Since

November 23, 2016, November 21, 2022, February 17, 2023 & February 17, 2023

### Experience in Managing the Fund

7.6 years, 1.6 Years, 1.4 years & 1.4 years

### Fund Category

Aggressive Hybrid Fund

### Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



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

Entry Load	Nil
Exit Load	For redemption /switchout of units on or before 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	₹	7748.21	Crores
AUM as on last day	₹	7842.49	Crores

### Total Expense Ratio (TER)

Regular	1.84%
Direct	1.06%

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

### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

### Other Parameters

Modified Duration	3.75 years
Average Maturity	5.46 years
Yield to Maturity	7.54%
Macaulay Duration	3.96 years
Portfolio Turnover	0.79
Standard Deviation	9.62%
Sharpe Ratio	0.72
Beta	1.00
Treynor Ratio	0.07

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.86% (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
<b>Equity &amp; Equity Related</b>	
<b>Banks</b>	<b>16.63%</b>
ICICI Bank Limited	5.84%
HDFC Bank Limited	5.49%
Axis Bank Limited	2.31%
State Bank of India	1.88%
Kotak Mahindra Bank Limited	0.78%
Union Bank of India	0.32%
IT - Software	6.62%
Infosys Limited	3.30%
Coforge Limited	1.21%
LTIMindtree Limited	0.64%
Rategain Travel Technologies Limited	0.43%
Tech Mahindra Limited	0.39%
Persistent Systems Ltd	0.37%
HCL Technologies Limited	0.27%
<b>Automobiles</b>	<b>4.73%</b>
Mahindra & Mahindra Limited	2.36%
Maruti Suzuki India Limited	1.19%
Tata Motors Limited	1.17%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.44%</b>
Sun Pharmaceutical Industries Limited	2.16%
Gland Pharma Limited	0.88%
Eris Lifesciences Limited	0.66%
Sanofi India Limited	0.44%
Sanofi India Limited	0.30%
<b>Petroleum Products</b>	<b>4.05%</b>
Reliance Industries Limited	4.05%
<b>Finance</b>	<b>3.74%</b>
Bajaj Finance Limited	1.25%
Cholamandalam Investment and Finance Company Limited	1.07%
Shriram Finance Ltd	0.79%
Aditya Birla Capital Limited	0.33%
Jio Financial Services Limited	0.31%
<b>Consumer Durables</b>	<b>3.72%</b>
Titan Company Limited	1.23%
Crompton Greaves Consumer Electricals Limited	0.75%
Voltas Limited	0.74%
Whirlpool of India Limited	0.55%
Cello World Ltd	0.45%

<b>Construction</b>	<b>3.53%</b>
Larsen & Toubro Limited	2.15%
Kalpataru Projects International Ltd.	1.00%
Bharat Highways Invit	0.39%
<b>Auto Components</b>	<b>3.23%</b>
Sundram Fasteners Limited	0.89%
Minda Industries Ltd	0.74%
Endurance Technologies Limited	0.58%
Rolex Rings Limited	0.51%
Sona BLW Precision Forgings Limited	0.26%
Balkrishna Industries Limited	0.25%
<b>Telecom - Services</b>	<b>3.13%</b>
Bharti Airtel Limited	2.68%
Indus Towers Limited	0.35%
Bharti Airtel Limited	0.10%
<b>Electrical Equipment</b>	<b>2.88%</b>
Siemens Limited	1.83%
ABB India Limited	1.05%
<b>Cement &amp; Cement Products</b>	<b>2.45%</b>
UltraTech Cement Limited	1.23%
Ambuja Cements Limited	0.85%
JK Cement Limited	0.37%
<b>Retailing</b>	<b>2.08%</b>
Avenue Supermarts Limited	0.63%
Zomato Limited	0.62%
FSN E-Commerce Ventures Limited	0.37%
Go Fashion India Limited	0.34%
Vedant Fashions Private Limited	0.12%
<b>Transport Infrastructure</b>	<b>1.69%</b>
IRB InvIT Fund	1.69%
<b>Chemicals &amp; Petrochemicals</b>	<b>1.64%</b>
Clean Science & Technology Limited	0.57%
SRF Limited	0.56%
Atul Limited	0.34%
Aarti Industries Limited	0.18%
<b>Aerospace &amp; Defense</b>	<b>1.63%</b>
Bharat Electronics Limited	1.63%
<b>Diversified FMCG</b>	<b>1.43%</b>
ITC Limited	0.97%
Hindustan Unilever Limited	0.46%
<b>Personal Products</b>	<b>1.39%</b>
Godrej Consumer Products Limited	1.01%



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Gillette India Limited	0.38%	
Healthcare Services	1.23%	
Apollo Hospitals Enterprise Limited	0.63%	
Fortis Healthcare Limited	0.59%	
Beverages	1.05%	
United Spirits Limited	1.05%	
Industrial Manufacturing	1.05%	
Honeywell Automation India Limited	1.05%	
Agricultural Food & other Products	0.88%	
Tata Consumer Products Limited	0.88%	
Non - Ferrous Metals	0.84%	
Hindalco Industries Limited	0.84%	
IT - Services	0.72%	
Cyient Limited	0.72%	
Transport Services	0.66%	
InterGlobe Aviation Limited	0.66%	
Power	0.64%	
NTPC Limited	0.64%	
Insurance	0.64%	
Max Financial Services Limited	0.64%	
Industrial Products	0.60%	
TIMKEN INDIA LTD	0.32%	
Carborundum Universal Limited	0.28%	
Realty	0.54%	
Sobha Limited	0.54%	
Ferrous Metals	0.40%	
Tata Steel Limited	0.40%	
Leisure Services	0.28%	
Jubilant Foodworks Limited	0.28%	
Food Products	0.24%	
Nestle India Limited	0.24%	
Fertilizers & Agrochemicals	0.23%	
Sumitomo Chemical India Limited	0.23%	
RIGHTS	0.01%	
Sobha Limited	0.01%	
Miscellaneous	0.00%	
Globsyn Technologies Limited	0.00%	
Magnasound (I) Limited	0.00%	
Issuer	% to Net Assets	Rating
<b>Debt &amp; Debt Related</b>		
Fixed rates bonds - Corporate	10.99%	
HDFC Bank Limited	1.03%	ICRA AAA
Shriram Finance Ltd	0.96%	CRISIL AA+
LIC Housing Finance Limited	0.64%	CRISIL AAA
ONGC Petro Additions Limited	0.64%	ICRA AA
TMF Holdings Limited	0.63%	CRISIL AA+
Bajaj Finance Limited	0.57%	CRISIL AAA
Bajaj Finance Limited	0.44%	CRISIL AAA
LIC Housing Finance Limited	0.41%	CRISIL AAA
Nexus Select Trust	0.38%	ICRA AAA
Bajaj Housing Finance Limited	0.32%	CRISIL AAA
HDFC Bank Limited	0.32%	ICRA AAA
Tata Capital Limited	0.32%	ICRA AAA
Union Bank of India - Tier II - Basel III	0.32%	CRISIL AAA
State Bank of India - Tier II - Basel III	0.31%	ICRA AAA
Bajaj Finance Limited	0.25%	CRISIL AAA
LIC Housing Finance Limited	0.25%	CRISIL AAA
U.P. Power Corporation Limited	0.21%	BWR AA-(CE)
Union Bank of India - Tier I - Basel III	0.20%	IND AA
Tata Capital Housing Finance Limited	0.19%	CRISIL AAA
HDB Financial Services Limited	0.19%	CRISIL AAA
Bajaj Finance Limited	0.19%	CRISIL AAA
Tata Capital Limited	0.19%	CRISIL AAA
State Bank of India - Tier II - Basel III	0.19%	ICRA AAA
Bharti Telecom Limited	0.16%	CRISIL AA+
Mindspace Business Parks REIT	0.16%	CRISIL AAA
REC Limited	0.13%	CRISIL AAA
HDFC Bank Limited	0.13%	ICRA AAA
HDFC Bank Limited	0.13%	ICRA AAA
Bajaj Housing Finance Limited	0.13%	CRISIL AAA
Small Industries Development Bank of India	0.13%	CRISIL AAA
Bajaj Housing Finance Limited	0.13%	CRISIL AAA

LIC Housing Finance Limited	0.13%	CRISIL AAA
Small Industries Development Bank of India	0.13%	ICRA AAA
Cholamandalam Investment and Finance Company Limited	0.13%	ICRA AA+
LIC Housing Finance Limited	0.12%	CRISIL AAA
Bajaj Finance Limited	0.06%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.06%	ICRA AAA
Tata Capital Housing Finance Limited	0.06%	ICRA AAA
Cholamandalam Investment and Finance Company Limited	0.03%	ICRA AA+
Power Finance Corporation Limited	0.02%	ICRA AAA
National Bank For Agriculture and Rural Development	0.01%	CRISIL AAA
Government Bond	3.58%	
7.17% GOVERNMENT OF INDIA 17APR30	1.28%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.43%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	0.41%	SOV
7.10% GOVT 08-Apr-2034	0.38%	SOV
7.25% GOI 12JUN63	0.32%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	0.20%	SOV
7.46% GOVERNMENT OF INDIA 06NOV73 G-SEC	0.13%	SOV
7.72% GOI (MD 25/05/2025)	0.13%	SOV
7.17% GOI (MD 08/01/2028)	0.13%	SOV
7.30% GOI 19JUN53	0.07%	SOV
8.15% GOI (MD 24/11/2026)	0.04%	SOV
7.26% GOI 22AUG2032	0.02%	SOV
7.18% GOI 24-Jul-2037	0.01%	SOV
7.27% GOI 08APR26	0.01%	SOV
8.17% GOI (MD 01/12/2044)	0.01%	SOV
State Government bond	2.23%	
7.46 % MAHARASHTRA 21FEB2025 SDL	0.32%	SOV
7.39% TAMIL NADU 12JUN2032 SDL	0.26%	SOV
7.33% HARYANA 26JUN2036 SDL	0.26%	SOV
7.42% MAHARASHTRA 22MAR2037 SDL	0.19%	SOV
7.40 % MAHARASHTRA 06MAR2035 SDL	0.19%	SOV
7.34% RAJASTHAN 26JUN2034 SDL	0.19%	SOV
7.44% KARNATAKA 27MAR2033 SDL	0.13%	SOV
7.43% TAMIL NADU 27MAR2034 SDL	0.13%	SOV
7.34% TAMIL NADU 29MAY2029 SDL	0.12%	SOV
8.15% MAHARASHTRA 26NOV2025 SDL	0.06%	SOV
7.48% HARYANA 18APR2034 SDL	0.06%	SOV
TAMIL NADU 08.21% 24JUN25 SDL	0.06%	SOV
7.23% TAMIL NADU 14JUN2027 SDL	0.06%	SOV
7.18% TAMIL NADU SDL 26JUL2027	0.06%	SOV
7.20% UTTAR PRADESH 25JAN2027 SDL	0.05%	SOV
7.35% TAMIL NADU 14JUN2033 SDL	0.03%	SOV
8.08% UTTAR PRADESH 25FEB25 SDL	0.02%	SOV
7.20% MAHARASHTRA 09AUG2027 SDL	0.01%	SOV
7.39% TAMIL NADU 10MAY2033 SDL	0.00%	SOV
8.26% Maharashtra SDL(MD 23/12/2025)	0.00%	SOV
Cash Management Bills	2.22%	
Government of India	0.61%	SOV
Government of India	0.22%	SOV
Government of India	0.20%	SOV
Government of India	0.18%	SOV
Government of India	0.16%	SOV
Government of India	0.16%	SOV
Government of India	0.12%	SOV
Government of India	0.12%	SOV
Government of India	0.09%	SOV
Government of India	0.08%	SOV
Government of India	0.07%	SOV
Government of India	0.06%	SOV
Government of India	0.06%	SOV
Government of India	0.06%	SOV
Government of India	0.06%	SOV
Government of India	0.05%	SOV
Securitized Debt Amort	0.60%	
First Business Receivables Trust	0.20%	CRISIL AAA(SO)
First Business Receivables Trust	0.20%	CRISIL AAA(SO)
First Business Receivables Trust	0.20%	CRISIL AAA(SO)
Money Market Instruments	0.32%	
Standard Chartered Capital Limited	0.32%	ICRA A1+
Cash & Current Assets	1.06%	
<b>Total Net Assets</b>	<b>100.00%</b>	



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## Investment Performance

NAV as on June 28, 2024: ₹ 1451.6700

Inception - Feb 10, 1995	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Equity Hybrid '95 Fund	18.45%	13.84%	13.81%	28.71%
Value of Std Investment of ₹ 10,000	1451670	19130	14737	12862
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	NA	15.34%	14.50%	25.54%
Value of Std Investment of ₹ 10,000	NA	20430	15004	12546
Additional Benchmark - Nifty 50 TRI	12.77%	16.66%	16.55%	26.74%
Value of Std Investment of ₹ 10,000	342453	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. Mahesh Patil is 3. Total Schemes managed by Mr. Chanchal Khandelwal is 4. Total Schemes managed by Mr. Harshil Suvankar 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.



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	3520000	600000	360000	120000
Market Value of amount Invested	90360972	938088	472947	140627
Scheme Returns (CAGR)	17.85%	17.97%	18.64%	33.88%
CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)	NA	17.68%	18.13%	29.03%
Nifty 50 TRI returns## (CAGR)	14.48%	20.44%	19.80%	31.54%

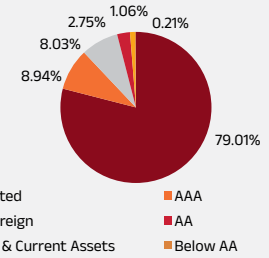
Past Performance may or may not be sustained in future. The fund's inception date is February 10, 1995, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# 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



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	1451.6700	1612.7200
IDCW <sup>1</sup> :	183.2400	310.5400

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

Company Name	ISIN	YTM	YTC
Union Bank of India - Tier I - Basel III **	INE692A08110	8.68%	8.35%
State Bank of India - Tier II - Basel III **	INE062A08264	6.46%	8.47%
Union Bank of India - Tier II - Basel III **	INE692A08094	7.60%	8.19%
State Bank of India - Tier II - Basel III **	INE062A08256	6.73%	8.43%

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

## 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

Fund	CRISIL Hybrid 35+65 - Aggressive Index

\*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