



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 & Mr. Dhaval Joshi

Date of Allotment

June 16, 1997

Benchmark

NIFTY Liquid Index A-1

Managing Fund Since

July 15, 2011, July 15, 2011, July 01, 2022 & November 21, 2022

Experience in Managing the Fund

13.0 years, 13.0 years, 2.0 Years & 1.6 Years

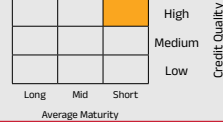
Fund Category

Liquid Fund

Scheme Rating

[ICRA]A1+mfs/ Care A1+ mfs

Investment Style



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

Entry Load	Investor Exit upon subscription	Exit load as % of redemption proceeds
Nil	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	₹	47171.13	Crores
AUM as on last day [^]	₹	42791.26	Crores

[^]Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to Rs. 13.29 Crs as on June 28, 2024.

Total Expense Ratio (TER)

Regular	0.34%
Direct	0.21%

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



Other Parameters

Modified Duration	0.17 years
Average Maturity	0.17 years
Yield to Maturity	7.47%
Macaulay Duration	0.17 years

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/-

PORTFOLIO

Issuer	% to Net Assets	Rating
Money Market Instruments	94.85%	
National Bank For Agriculture and Rural Development	2.78%	ICRA A1+
IDFC First Bank Limited	2.31%	CRISIL A1+
National Bank For Agriculture and Rural Development	2.31%	ICRA A1+
RBL Bank Limited	2.31%	ICRA A1+
HDFC Bank Limited	2.30%	ICRA A1+
Indian Bank	2.20%	CRISIL A1+
Export Import Bank of India	1.79%	ICRA A1+
The Jammu & Kashmir Bank Limited	1.73%	CRISIL A1+
Can Fin Homes Limited	1.73%	ICRA A1+
Canara Bank	1.73%	CRISIL A1+
HDFC Bank Limited	1.72%	CARE A1+
National Bank For Agriculture and Rural Development	1.67%	ICRA A1+
Small Industries Development Bank of India	1.62%	CARE A1+
L&T Metro Rail Hyderabad Ltd	1.33%	CRISIL A1+
Jamnagar Utilities & Power Private Limited	1.27%	CRISIL A1+
Canara Bank	1.27%	CRISIL A1+
Godrej Consumer Products Limited	1.22%	ICRA A1+
Small Industries Development Bank of India	1.16%	CARE A1+
Tata Power Company Limited	1.16%	CRISIL A1+
PNB Housing Finance Limited	1.16%	CRISIL A1+
Indian Bank	1.16%	CRISIL A1+
Axis Bank Limited	1.16%	ICRA A1+
Kotak Securities Limited	1.16%	ICRA A1+
Bank of Baroda	1.16%	IND A1+
Sikka Ports and Terminals Limited	1.16%	CRISIL A1+
L&T Metro Rail Hyderabad Ltd	1.16%	CRISIL A1+
Union Bank of India	1.15%	IND A1+
Karur Vysya Bank Ltd/The	1.15%	ICRA A1+
L&T Metro Rail Hyderabad Ltd	1.15%	CRISIL A1+
Indian Bank	1.15%	CRISIL A1+
Bank of Baroda	1.15%	IND A1+
Karur Vysya Bank Ltd/The	1.15%	ICRA A1+
Bank of Baroda	1.15%	IND A1+
Punjab National Bank	1.15%	ICRA A1+
Mahindra & Mahindra Financial Services Limited	1.15%	CRISIL A1+
LIC Housing Finance Limited	1.11%	ICRA A1+
HDFC Credila Financial Services Pvt Limited	1.09%	ICRA A1+
Canara Bank	0.93%	CRISIL A1+
Reliance Jio Infocomm Limited	0.92%	CRISIL A1+
Motilal Oswal Financial Services Limited	0.92%	ICRA A1+

Issuer	% to Net Assets	Rating
PNB Housing Finance Limited	0.92%	CRISIL A1+
Poonawalla Fincorp Limited	0.81%	CRISIL A1+
Bank of Baroda	0.70%	IND A1+
Bajaj Financial Securities Limited	0.70%	CRISIL A1+
Reliance Retail Ventures Limited	0.69%	CRISIL A1+
Hero Fincorp Limited	0.69%	ICRA A1+
Piramal Capital & Housing Finance Limited	0.69%	CARE A1+
Motilal Oswal Financial Services Limited	0.69%	ICRA A1+
Godrej Consumer Products Limited	0.69%	ICRA A1+
Mirae Asset Capital Markets India Pvt Ltd	0.69%	CRISIL A1+
Bajaj Finance Limited	0.69%	ICRA A1+
The Jammu & Kashmir Bank Limited	0.69%	CRISIL A1+
Tata Capital Limited	0.69%	ICRA A1+
TATA Realty & Infrastructure Limited	0.63%	ICRA A1+
ICICI Securities Limited	0.58%	ICRA A1+
Indian Bank	0.58%	CRISIL A1+
Walwhan Renewable Energy Ltd	0.58%	CRISIL A1+
Punjab National Bank	0.58%	ICRA A1+
Punjab & Sind Bank	0.58%	ICRA A1+
HDFC Bank Limited	0.58%	ICRA A1+
Sikka Ports and Terminals Limited	0.58%	CRISIL A1+
Bharti Hexacom Limited	0.58%	CRISIL A1+
Bajaj Financial Securities Limited	0.58%	CRISIL A1+
Bajaj Finance Limited	0.58%	ICRA A1+
Union Bank of India	0.57%	ICRA A1+
Bharti Airtel Limited	0.54%	CRISIL A1+
Tata Housing Development Company Limited	0.53%	CARE A1+
Tata Projects Limited	0.47%	CRISIL A1+
L&T Metro Rail Hyderabad Ltd	0.47%	CRISIL A1+
Deutsche Investments India Private Limited	0.46%	ICRA A1+
Poonawalla Fincorp Limited	0.46%	CRISIL A1+
Infina Finance Private Limited	0.46%	ICRA A1+
SBCAP Securities Limited	0.46%	ICRA A1+
Hinduja Leyland Finance Limited	0.46%	CRISIL A1+
ICICI Securities Limited	0.46%	ICRA A1+
Hinduja Leyland Finance Limited	0.46%	CRISIL A1+
Julius Baer Capital India Private Limited	0.46%	ICRA A1+
Motilal Oswal Finvest Limited	0.46%	CRISIL A1+
Bank of Maharashtra	0.46%	CRISIL A1+
Tata Motors Finance Limited	0.46%	ICRA A1+
Standard Chartered Capital Limited	0.46%	ICRA A1+



Aditya Birla Sun Life Liquid Fund

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



Savings Solutions

Issuer	% to Net Assets	Rating
Redington (India) Limited	0.40%	ICRA A1+
Godrej Properties Limited	0.37%	ICRA A1+
Sikka Ports and Terminals Limited	0.35%	CRISIL A1+
Network 18 Media & Investments Limited	0.35%	CARE A1+
ICICI Securities Limited	0.35%	ICRA A1+
GIC Housing Finance Limited	0.35%	ICRA A1+
The Federal Bank Limited	0.35%	CRISIL A1+
Julius Baer Capital India Private Limited	0.35%	ICRA A1+
Small Industries Development Bank of India	0.35%	CRISIL A1+
Godrej Properties Limited	0.35%	ICRA A1+
SBICAP Securities Limited	0.34%	ICRA A1+
Godrej Properties Limited	0.34%	ICRA A1+
Bahadur Chand Investments Pvt Limited	0.34%	ICRA A1+
Godrej Properties Limited	0.34%	ICRA A1+
Bharti Hexacom Limited	0.32%	CRISIL A1+
Bharti Airtel Limited	0.29%	CRISIL A1+
Godrej Properties Limited	0.25%	ICRA A1+
Hinduja Leyland Finance Limited	0.23%	CRISIL A1+
SBICAP Securities Limited	0.23%	ICRA A1+
SBICAP Securities Limited	0.23%	ICRA A1+
Standard Chartered Capital Limited	0.23%	ICRA A1+
Infina Finance Private Limited	0.23%	ICRA A1+
SBICAP Securities Limited	0.23%	ICRA A1+
Poonawalla Fincorp Limited	0.23%	CRISIL A1+
PNB Housing Finance Limited	0.23%	CRISIL A1+
Motilal Oswal Financial Services Limited	0.23%	ICRA A1+
Bajaj Finance Limited	0.23%	ICRA A1+
HDFC Securities Limited	0.23%	ICRA A1+
SBICAP Securities Limited	0.23%	ICRA A1+
Nuvama Wealth Management Ltd	0.23%	CRISIL A1+
SBICAP Securities Limited	0.23%	ICRA A1+
Motilal Oswal Financial Services Limited	0.23%	ICRA A1+
SBICAP Securities Limited	0.23%	ICRA A1+
IIFL Wealth Management Limited	0.23%	ICRA A1+
Julius Baer Capital India Private Limited	0.22%	ICRA A1+
Tata Housing Development Company Limited	0.21%	CARE A1+
Bajaj Finance Limited	0.17%	ICRA A1+
Godrej Properties Limited	0.17%	ICRA A1+
Godrej Industries Limited	0.17%	ICRA A1+
Godrej Properties Limited	0.17%	ICRA A1+
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Issuer	% to Net Assets	Rating
Godrej Industries Limited	0.17%	ICRA A1+
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Godrej Industries Limited	0.17%	ICRA A1+
Godrej Industries Limited	0.17%	ICRA A1+
Godrej Industries Limited	0.17%	ICRA A1+
Godrej Properties Limited	0.16%	ICRA A1+
HSBC InvestDirect Financial Services India Ltd	0.15%	CRISIL A1+
Hero Housing Finance Ltd	0.12%	CRISIL A1+
Shriram Housing Finance Ltd	0.12%	ICRA A1+
Hero Housing Finance Ltd	0.12%	CRISIL A1+
Barclays Invest & Loans India Limited	0.12%	ICRA A1+
Deutsche Investments India Private Limited	0.12%	ICRA A1+
Fedbank Financial Services Ltd	0.12%	ICRA A1+
IGH Holdings Private Limited	0.11%	CRISIL A1+
Birla Group Holdings Private Limited	0.11%	ICRA A1+
Axis Bank Limited	0.06%	ICRA A1+
National Bank For Agriculture and Rural Development	0.06%	ICRA A1+
Axis Bank Limited	0.06%	ICRA A1+
Bank of Baroda	0.06%	IND A1+
Infina Finance Private Limited	0.06%	ICRA A1+
TREASURY BILLS	12.66%	
Government of India	4.28%	SOV
Government of India	2.23%	SOV
Government of India	1.98%	SOV
Government of India	1.16%	SOV
Government of India	1.16%	SOV
Government of India	0.60%	SOV
Government of India	0.51%	SOV
Government of India	0.46%	SOV
Government of India	0.23%	SOV
Government of India	0.06%	SOV
Fixed rates bonds - Corporate	1.03%	
LIC Housing Finance Limited	0.29%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.27%	CRISIL AAA
Jamnagar Utilities & Power Private Limited	0.23%	CRISIL AAA
LIC Housing Finance Limited	0.12%	CRISIL AAA
TATA Realty & Infrastructure Limited	0.12%	ICRA AA+
Alternative Investment Funds (AIF)	0.24%	
Corporate Debt Market Development Fund	0.24%	
Floating rates notes - Corporate	0.23%	
Aditya Birla Housing Finance Limited	0.23%	ICRA AAA
Cash & Current Assets	-9.01%	
Total Net Assets	100.00%	

Investment Performance

NAV as on June 30, 2024: ₹ 392.5944

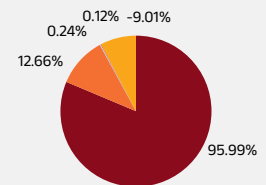
	Since Inception	5 Years	3 Years	1 Year
Inception - June 16, 1997				
Aditya Birla Sun Life Liquid Fund	6.98%	5.22%	5.75%	7.26%
Value of Std Investment of ₹ 10,000	39259	12901	11828	10728
Benchmark - NIFTY Liquid Index A-I	7.04%	5.23%	5.85%	7.36%
Value of Std Investment of ₹ 10,000	39670	12908	11862	10738
Additional Benchmark - CRISIL 1 Year T-Bill Index				
Value of Std Investment of ₹ 10,000	5.96%	5.55%	5.50%	7.13%
Value of Std Investment of ₹ 10,000	32332	13105	11745	10715

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 10. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Total Schemes managed by Mr. Sanjay Pawar is 2. 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.

Other funds managed by Mr. Sanjay Pawar - Aditya Birla Sun Life CRISIL Liquid Overnight ETF



Rating Profile of Portfolio



Legend: ■ AAA ■ Sovereign ■ Unrated ■ AA ■ Cash & Current Assets

NAV of Plans / Options (₹)

	Regular Plan	Retail Plan®	Institutional Plan	Direct Plan
Growth	392.5944	637.0989	653.7953	396.8103
IDCW¹	152.7812	-	-	200.3715
Weekly IDCW²	100.2634	-	108.1168	100.2641
Daily IDCW²	100.1950	163.6940	108.0230	100.1950

¹Income Distribution cum capital withdrawal

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

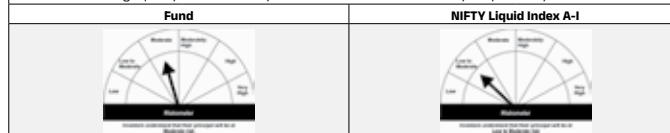
@: Retail Plan and Institutional Plan has been discontinued and does not accept fresh subscriptions/switch in.

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



*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)			

Data as on June 30, 2024 unless otherwise specified