



An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.

### Fund Details

#### Investment Objective

The primary objective of the scheme is to generate regular income through investment in a portfolio comprising 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, Mr. Mohit Sharma,  
Mr. Anuj Jain & Mr. Dhaval Joshi

#### Date of Allotment

June 05, 2003

#### Benchmark

CRISIL Money Market A-I Index

#### Managing Fund Since

July 15, 2011, April 01, 2017, March 22, 2021 & November 21, 2022

#### Experience in Managing the Fund

13.0 years, 7.3 years, 3.3 years & 1.6 Years

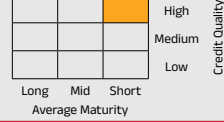
#### Fund Category

Money Market Fund

#### Scheme Rating

[ICRA]A1+mfs/ Care A1+ mfs

#### Investment Style



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

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	21643.49	Crores
AUM as on last day <sup>a</sup>	₹	22049.45	Crores

<sup>a</sup>Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to Rs. 2412.43 Crs as on June 28, 2024.

#### Total Expense Ratio (TER)

Regular	0.35%
Direct	0.22%

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

#### SIP

Monthly: Minimum ₹ 1000/-



#### Other Parameters

Modified Duration	0.59 years
Average Maturity	0.60 years
Yield to Maturity	7.69%
Macaulay Duration	0.60 years

#### 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	Rating
Money Market Instruments	88.25%	
Punjab National Bank	4.29%	IND A1+
Small Industries Development Bank of India	3.51%	CARE A1+
Axis Bank Limited	1.95%	CRISIL A1+
HDFC Bank Limited	1.95%	CARE A1+
National Bank For Agriculture and Rural Development	1.95%	IND A1+
Kotak Mahindra Bank Limited	1.95%	CRISIL A1+
HDFC Bank Limited	1.94%	ICRA A1+
IDFC First Bank Limited	1.94%	CRISIL A1+
Tata Teleservices Limited	1.85%	CRISIL A1+
DBS Bank Ltd/India	1.78%	IND A1+
National Bank For Agriculture and Rural Development	1.75%	CRISIL A1+
Axis Bank Limited	1.67%	CRISIL A1+
Small Industries Development Bank of India	1.55%	CARE A1+
HDFC Bank Limited	1.36%	CARE A1+
The Federal Bank Limited	1.36%	CRISIL A1+
HDFC Bank Limited	1.26%	IND A1+
IndusInd Bank Limited	1.17%	CRISIL A1+
Indian Bank	1.16%	CRISIL A1+
Punjab National Bank	1.16%	IND A1+
Union Bank of India	1.16%	ICRA A1+
National Bank For Agriculture and Rural Development	1.07%	IND A1+
Bank of Baroda	1.00%	IND A1+
Hero Fincorp Limited	0.98%	ICRA A1+
ICICI Bank Limited	0.98%	ICRA A1+
ICICI Securities Limited	0.97%	ICRA A1+
National Bank For Agriculture and Rural Development	0.97%	CRISIL A1+
IDFC First Bank Limited	0.97%	CRISIL A1+
Mindspace Business Parks REIT	0.97%	ICRA A1+
Canara Bank	0.97%	CRISIL A1+
IndusInd Bank Limited	0.97%	CRISIL A1+
Shriram Finance Ltd	0.96%	CRISIL A1+
ONGC Petro Additions Limited	0.79%	IND A1+
IndusInd Bank Limited	0.79%	CRISIL A1+
Small Industries Development Bank of India	0.78%	CRISIL A1+
IGH Holdings Private Limited	0.78%	CRISIL A1+
SMFG India Credit Co. Ltd.	0.78%	ICRA A1+
Punjab National Bank	0.78%	ICRA A1+
Barclays Invest & Loans India Limited	0.78%	ICRA A1+
RBL Bank Limited	0.78%	ICRA A1+
Union Bank of India	0.78%	IND A1+
Axis Bank Limited	0.78%	CRISIL A1+
Bank of Baroda	0.78%	IND A1+
Bharti Telecom Limited	0.77%	CRISIL A1+
Brookfield India Real Estate Trust	0.77%	CRISIL A1+
Motilal Oswal Finvest Limited	0.77%	CRISIL A1+

Issuer	% to Net Assets	Rating
Shriram Housing Finance Ltd	0.77%	CARE A1+
The Federal Bank Limited	0.69%	CRISIL A1+
JM Financial Products Limited	0.68%	ICRA A1+
Infina Finance Private Limited	0.60%	ICRA A1+
Tata Projects Limited	0.60%	CRISIL A1+
HDFC Bank Limited	0.59%	IND A1+
Muthoot Finance Limited	0.59%	ICRA A1+
Kotak Mahindra Bank Limited	0.59%	CRISIL A1+
Sharekhan Ltd	0.59%	ICRA A1+
Punjab National Bank	0.59%	ICRA A1+
Muthoot Finance Limited	0.58%	ICRA A1+
Standard Chartered Capital Limited	0.58%	ICRA A1+
Deutsche Investments India Private Limited	0.58%	ICRA A1+
Kotak Mahindra Bank Limited	0.58%	CRISIL A1+
Standard Chartered Capital Limited	0.58%	ICRA A1+
SBICAP Securities Limited	0.58%	ICRA A1+
Standard Chartered Capital Limited	0.58%	ICRA A1+
National Bank For Agriculture and Rural Development	0.58%	ICRA A1+
Shriram Housing Finance Ltd	0.58%	CARE A1+
ICICI Securities Limited	0.58%	ICRA A1+
Sundaram Home Finance Limited	0.57%	ICRA A1+
Muthoot Finance Limited	0.50%	ICRA A1+
Punjab National Bank	0.49%	CRISIL A1+
GIC Housing Finance Limited	0.49%	ICRA A1+
TATA Realty & Infrastructure Limited	0.42%	ICRA A1+
AU Small Finance Bank Limited	0.40%	CRISIL A1+
Infina Finance Private Limited	0.40%	ICRA A1+
Tata Teleservices Maharashtra Limited	0.40%	CRISIL A1+
The Federal Bank Limited	0.40%	CRISIL A1+
IndusInd Bank Limited	0.39%	CRISIL A1+
Sharekhan Ltd	0.39%	ICRA A1+
Kotak Mahindra Bank Limited	0.39%	CRISIL A1+
Barclays Invest & Loans India Limited	0.39%	ICRA A1+
Kotak Mahindra Bank Limited	0.39%	CRISIL A1+
Union Bank of India	0.39%	ICRA A1+
Barclays Invest & Loans India Limited	0.39%	ICRA A1+
Infina Finance Private Limited	0.39%	ICRA A1+
IGH Holdings Private Limited	0.39%	CRISIL A1+
Axis Bank Limited	0.39%	CRISIL A1+
Union Bank of India	0.39%	IND A1+
Bank of Baroda	0.39%	IND A1+
ICICI Bank Limited	0.39%	ICRA A1+
ICICI Bank Limited	0.39%	ICRA A1+
Barclays Invest & Loans India Limited	0.39%	ICRA A1+
HDFC Bank Limited	0.39%	ICRA A1+
ICICI Bank Limited	0.39%	ICRA A1+

# Aditya Birla Sun Life Money Manager Fund

An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.



Savings Solutions

Issuer	% to Net Assets	Rating
ICICI Securities Limited	0.39%	ICRA A1+
Tata Projects Limited	0.30%	CRISIL A1+
Deutsche Investments India Private Limited	0.30%	ICRA A1+
Kotak Mahindra Bank Limited	0.29%	CRISIL A1+
Cholamandalam Investment and Finance Company Limited	0.29%	ICRA A1+
Punjab National Bank	0.29%	IND A1+
Canara Bank	0.29%	CRISIL A1+
Infina Finance Private Limited	0.24%	ICRA A1+
Barclays Invest & Loans India Limited	0.20%	ICRA A1+
Small Industries Development Bank of India	0.20%	CRISIL A1+
Shriram Housing Finance Ltd	0.20%	CARE A1+
Union Bank of India	0.20%	ICRA A1+
National Bank For Agriculture and Rural Development	0.20%	IND A1+
Cholamandalam Investment and Finance Company Limited	0.20%	ICRA A1+
Bank of Baroda	0.19%	IND A1+
Muthoot Finance Limited	0.19%	ICRA A1+
LIC Housing Finance Limited	0.19%	ICRA A1+
Hero Housing Finance Ltd	0.19%	CRISIL A1+
AU Small Finance Bank Limited	0.19%	CRISIL A1+
Export Import Bank of India	0.19%	ICRA AAA
Canara Bank	0.19%	CRISIL A1+
Barclays Invest & Loans India Limited	0.19%	ICRA A1+
Fedbank Financial Services Ltd	0.19%	ICRA A1+
Barclays Invest & Loans India Limited	0.19%	ICRA A1+
Motilal Oswal Financial Services Limited	0.19%	ICRA A1+
Arka Fincap Limited	0.19%	CRISIL A1+
HSBC InvestDirect Financial Services India Ltd	0.12%	CRISIL A1+
Standard Chartered Securities India Ltd	0.10%	ICRA A1+
Muthoot Finance Limited	0.10%	ICRA A1+
Kotak Mahindra Bank Limited	0.10%	CRISIL A1+
Canara Bank	0.10%	CRISIL A1+
Kotak Mahindra Bank Limited	0.10%	IND A1+
Birla Group Holdings Private Limited	0.10%	ICRA A1+
Union Bank of India	0.10%	IND A1+
Tata Teleservices Maharashtra Limited	0.10%	CRISIL A1+
ICICI Securities Limited	0.10%	ICRA A1+

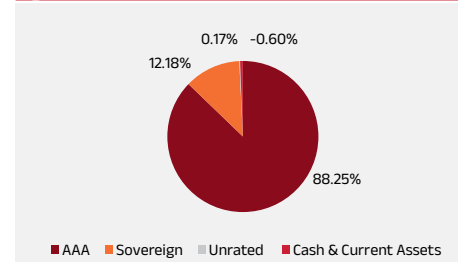
Issuer	% to Net Assets	Rating
Motilal Oswal Financial Services Limited	0.10%	ICRA A1+
TREASURY BILLS	6.14%	
Government of India	1.96%	SOV
Government of India	1.42%	SOV
Government of India	0.71%	SOV
Government of India	0.59%	SOV
Government of India	0.51%	SOV
Government of India	0.41%	SOV
Government of India	0.31%	SOV
Government of India	0.20%	SOV
Government of India	0.04%	SOV
State Government bond	6.04%	
5.80% MAHARASHTRA 02FEB2025 SDL	1.90%	SOV
7.38% MADHYAPRADESH 15 Mar 2025 SDL	1.90%	SOV
7.26% KARNATAKA 04Jan25 SDL	0.84%	SOV
8.08% HARYANA 28JAN2025 SDL	0.47%	SOV
8.05% GUJARAT 28 Jan 2025 SDL	0.43%	SOV
8.08% MADHYA PRADESH 11FEB2025 SDL	0.21%	SOV
8.07% TAMIL NADU 28JAN25 SDL	0.14%	SOV
8.25% GUJARAT 12DEC2024 SDL	0.10%	SOV
8.05% MAHARASHTRA 28JAN2025 SDL	0.04%	SOV
Alternative Investment Funds (AIF)	0.17%	
Corporate Debt Market Development Fund	0.17%	
Interest Rate Swaps	-0.00%	
BNP Paribas - Indian branches	0.00%	
BNP Paribas - Indian branches	0.00%	
Standard Chartered Bank	-0.00%	
BNP Paribas - Indian branches	-0.00%	
BNP Paribas - Indian branches	-0.00%	
Standard Chartered Bank	-0.00%	
Cash & Current Assets	-0.60%	
<b>Total Net Assets</b>	<b>100.00%</b>	

## Investment Performance NAV as on June 28, 2024: ₹ 342.9829

	Since Inception	5 Years	3 Years	1 Year
Inception - June 05, 2003				
Aditya Birla Sun Life Money Manager Fund	6.80%	6.10%	6.04%	7.54%
Value of Std Investment of ₹ 10,000	34298	13450	11921	10752
Benchmark - CRISIL Money Market A-I Index	7.10%	5.71%	6.02%	7.45%
Value of Std Investment of ₹ 10,000	36121	13207	11917	10743
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.12%	5.55%	5.50%	7.13%
Value of Std Investment of ₹ 10,000	30390	13105	11741	10711

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 Mr. Mohit Sharma is 18. Total Schemes managed by Mr. Anuj Jain is 1. 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.

## Rating Profile of Portfolio



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2250000	600000	360000	120000
Market Value of amount Invested	4611852	701359	399492	124850
Scheme Returns (CAGR)	7.14%	6.20%	6.91%	7.69%
CRISIL Money Market A-I Index returns##(CAGR)	7.14%	6.01%	6.93%	7.79%
CRISIL 1 Year T-Bill Index returns## (CAGR)	6.25%	5.66%	6.41%	7.37%

Past performance may or may not be sustained in future. The fund's inception date is June 05, 2003, 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.

## NAV of Plans / Options (₹)

	Regular Plan	Retail Plan®	Direct Plan
Growth	342.9829	422.7337	346.9906
Daily IDCW <sup>2</sup> :	100.0423	100.0423	100.0423
Weekly IDCW <sup>2</sup> :	100.2156	103.8921	100.2182

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

<sup>2</sup>The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Money Manager Fund is ₹ 100/-

<sup>3</sup>@Retail Plan and Institutional Plan has been discontinued and does not accept fresh subscriptions/ Switch in.

## Product Labeling Disclosures

**Aditya Birla Sun Life Money Manager Fund**  
(An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.)

- reasonable returns with convenience of liquidity over short term
- investments in debt and money market instruments with maturity of upto 1 year



\*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 28, 2024 unless otherwise specified