



Aditya Birla Sun Life Regular Savings Fund

An open ended hybrid scheme investing predominantly in debt instruments



Regular Income Solutions

Fund Details

Investment Objective

The primary objective of the scheme is to generate regular income so as to make monthly payments or distribution to unit holders, with the secondary objective being growth of capital. There can be no assurance that the Scheme objectives will be realised. 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 Shah, Mr. Harshil Suvarnkar & Mr. Dhaval Joshi

Date of Allotment

May 22, 2004

Benchmark

CRISIL Hybrid 85+15 - Conservative Index

Managing Fund Since

May 14, 2020, March 22, 2021 & November 21, 2022

Experience in Managing the Fund

4.1 years, 3.3 years & 1.6 Years

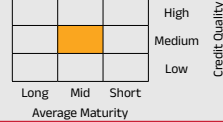
SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

Fund Category

Conservative Hybrid Fund

Investment Style



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

Entry Load	Nil
Exit Load	For redemption /switch-out 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	₹	1391.25	Crores
AUM as on last day	₹	1393.01	Crores

Total Expense Ratio (TER)

Regular	1.92%
Direct	1.02%
Including additional expenses and goods and service tax on management fees.	



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Other Parameters

Modified Duration	3.97 years
Average Maturity	5.67 years
Yield to Maturity (for Debt Component)	7.46%
Macaulay Duration	4.16 years
Portfolio Turnover (for Equity Component)	1.25

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Equity & Equity Related	
Banks	5.10%
ICICI Bank Limited	2.22%
HDFC Bank Limited	2.10%
State Bank of India	0.70%
IndusInd Bank Limited	0.07%
IT - Software	1.67%
Infosys Limited	1.22%
Coforge Limited	0.46%
Automobiles	1.48%
Bajaj Auto Limited	0.57%
Mahindra & Mahindra Limited	0.56%
Tata Motors Limited	0.35%
Consumer Durables	1.33%
V-Guard Industries Limited	0.49%
Voltas Limited	0.47%
Dixon Technologies (India) Limited	0.38%
Industrial Products	1.03%
Cummins India Limited	0.35%
RHI Magnesita India Limited	0.34%
TIMKEN INDIA LTD	0.34%
Finance	0.97%
Bajaj Finance Limited	0.71%
SBFC Finance Ltd	0.26%
Telecom - Services	0.93%
Bharti Airtel Limited	0.93%
Pharmaceuticals & Biotechnology	0.92%
Sun Pharmaceutical Industries Limited	0.81%
Cipla Limited	0.12%
Electrical Equipment	0.91%
TD Power Systems Limited	0.52%
Thermax Limited	0.39%
Healthcare Services	0.88%
Fortis Healthcare Limited	0.52%
Vijaya Diagnostic Centre Limited	0.36%
Construction	0.85%
Larsen & Toubro Limited	0.85%
Cement & Cement Products	0.84%
UltraTech Cement Limited	0.84%
Diversified FMCG	0.77%

ITC Limited	0.77%	
Realty	0.68%	
Brigade Enterprises Limited	0.68%	
Auto Components	0.66%	
CIE Automotive India Ltd	0.38%	
SJS Enterprises Pvt Limited	0.28%	
Non - Ferrous Metals	0.62%	
Hindalco Industries Limited	0.62%	
Transport Infrastructure	0.52%	
IRB InvIT Fund	0.52%	
Insurance	0.50%	
Star Health & Allied Insurance Limited	0.40%	
Max Financial Services Limited	0.10%	
Personal Products	0.41%	
Godrej Consumer Products Limited	0.41%	
Petroleum Products	0.38%	
Reliance Industries Limited	0.38%	
Alternative Investment Funds (AIF)	0.31%	
Corporate Debt Market Development Fund	0.31%	
Oil	0.30%	
Oil & Natural Gas Corporation Limited	0.30%	
Chemicals & Petrochemicals	0.27%	
Vinati Organics Limited	0.27%	
Leisure Services	0.26%	
Westlife Development Ltd	0.26%	
Retailing	0.22%	
Zomato Limited	0.22%	
Transport Services	0.10%	
Container Corporation of India Limited	0.10%	
Miscellaneous	0.00%	
Magnasound (I) Limited	0.00%	
Issuer	% to Net Assets	Rating
Debt & Debt Related		
Fixed rates bonds - Corporate	32.28%	
Bajaj Housing Finance Limited	2.15%	CRISIL AAA
REC Limited	1.86%	CRISIL AAA
Shriram Finance Ltd	1.80%	CRISIL AA+
Small Industries Development Bank of India	1.79%	CRISIL AAA
Power Finance Corporation Limited	1.79%	ICRA AAA
Small Industries Development Bank of India	1.79%	ICRA AAA



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Union Bank of India - Tier II - Basel III	1.78%	CRISIL AAA
State Bank of India - Tier II - Basel III	1.74%	ICRA AAA
LIC Housing Finance Limited	1.08%	CRISIL AAA
Nexus Select Trust	1.08%	ICRA AAA
Tata Capital Limited	1.06%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.00%	ICRA AAA
Bharti Telecom Limited	0.90%	CRISIL AA+
Mindspace Business Parks REIT	0.89%	CRISIL AAA
LIC Housing Finance Limited	0.72%	CRISIL AAA
Tata Capital Housing Finance Limited	0.72%	CRISIL AAA
Kotak Mahindra Investments Limited	0.72%	CRISIL AAA
Bajaj Finance Limited	0.72%	CRISIL AAA
Bajaj Finance Limited	0.71%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.71%	CRISIL AAA
HDFC Bank Limited	0.71%	ICRA AAA
Bajaj Finance Limited	0.71%	CRISIL AAA
Summit Digital Infrastructure Private Limited	0.70%	CRISIL AAA
State Bank of India - Tier II - Basel III	0.70%	ICRA AAA
Tata Capital Housing Finance Limited	0.43%	ICRA AAA
REC Limited	0.38%	CRISIL AAA
Bajaj Housing Finance Limited	0.36%	CRISIL AAA
Steel Authority of India Limited	0.36%	CARE AA
National Bank For Agriculture and Rural Development	0.36%	ICRA AAA
Bajaj Finance Limited	0.36%	CRISIL AAA
Bajaj Housing Finance Limited	0.36%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	0.36%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.36%	ICRA AAA
Tata Capital Housing Finance Limited	0.36%	ICRA AAA
LIC Housing Finance Limited	0.35%	CRISIL AAA
Cholamandalam Investment and Finance Company Limited	0.18%	ICRA AA+
Power Finance Corporation Limited	0.12%	ICRA AAA
LIC Housing Finance Limited	0.07%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.06%	CRISIL AAA
NTPC Limited	0.00%	CRISIL AAA
Government Bond	27.48%	
7.17% GOVERNMENT OF INDIA 17APR30	6.50%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	5.95%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	4.29%	SOV
7.32% GOI BOND 13NOV2030	3.28%	SOV
7.17% GOI (MD 08/01/2028)	1.80%	SOV
5.15% GOVERNMENT OF INDIA 09NOV25 G-SEC	1.75%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	1.11%	SOV

7.25% GOI 12JUN63	1.10%	SOV
4.70% INDIA GOVT BOND 22SEP2033 FRB	0.73%	SOV
7.72% GOI (MD 25/05/2025)	0.36%	SOV
7.10% GOVT 08-Apr-2034	0.36%	SOV
7.30% GOI 19JUN53	0.16%	SOV
8.17% GOI (MD 01/12/2044)	0.08%	SOV
7.54% GOVERNMENT OF INDIA 23MAY2036 GSEC	0.00%	SOV
7.27% GOI 08APR26	0.00%	SOV
Cash Management Bills	9.01%	
Government of India	1.24%	SOV
Government of India	1.12%	SOV
Government of India	0.91%	SOV
Government of India	0.73%	SOV
Government of India	0.63%	SOV
Government of India	0.62%	SOV
Government of India	0.62%	SOV
Government of India	0.53%	SOV
Government of India	0.51%	SOV
Government of India	0.35%	SOV
Government of India	0.34%	SOV
Government of India	0.33%	SOV
Government of India	0.32%	SOV
Government of India	0.32%	SOV
Government of India	0.26%	SOV
Government of India	0.20%	SOV
State Government bond	4.48%	
7.49% TAMIL NADU 24APR2034 SDL	2.18%	SOV
7.42% MAHARASHTRA 22MAR2037 SDL	0.72%	SOV
7.37% RAJASTHAN 29MAY2034 SDL	0.72%	SOV
7.23% TAMIL NADU 14JUN2027 SDL	0.36%	SOV
8.29% ANDHRA PRADESH - 13JAN26 SDL	0.29%	SOV
HARYANA 08.21% 31MAR2026 SDL	0.17%	SOV
8.83% UTTAR PRADESH 24FEB2026 SDL	0.02%	SOV
8.46% GUJARAT 10FEB2026 SDL	0.00%	SOV
8.08% Telangana UDAY BOND (MD 22/03/2031)	0.00%	SOV
8.04% Telangana UDAY BOND (MD 22/03/2030)	0.00%	SOV
8.27% Telangana UDAY BOND (MD 22/03/2028)	0.00%	SOV
8.07% Telangana UDAY BOND (MD 22/03/2029)	0.00%	SOV
7.95% Telangana UDAY BOND (MD 22/03/2032)	0.00%	SOV
Cash & Current Assets	3.83%	
Total Net Assets	100.00%	

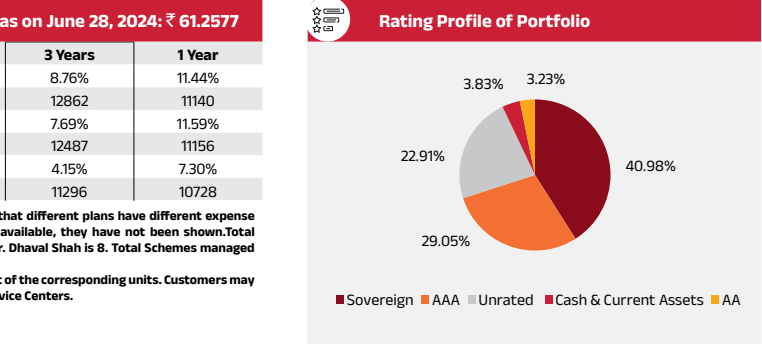
Investment Performance

NAV as on June 28, 2024: ₹ 61.2577

Inception - May 22, 2004	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Regular Savings Fund	9.43%	9.10%	8.76%	11.44%
Value of Std Investment of ₹ 10,000	61258	15465	12862	11140
Benchmark - CRISIL Hybrid 85+15 - Conservative Index	8.56%	9.01%	7.69%	11.59%
Value of Std Investment of ₹ 10,000	52205	15398	12487	11156
Additional Benchmark - CRISIL 10 Year Gilt Index	5.64%	5.50%	4.15%	7.30%
Value of Std Investment of ₹ 10,000	30134	13076	11296	10728

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 6. Total Schemes managed by Mr. Harshil Suvarnikar is 15. Total Schemes managed by Mr. Dhaval Shah is 8. 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.



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

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	61.2577	67.8071
Monthly IDCW ³ :	16.2950	26.3554

³Income Distribution cum capital withdrawal

Product Labeling Disclosures

Aditya Birla Sun Life Regular Savings Fund
(An open ended hybrid scheme investing predominantly in debt instruments)

- regular income with capital growth over medium to long term
- investments in debt and money market instruments as well as equity and equity related securities [10-15%]

Fund	CRISIL Hybrid 85+15 - Conservative 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