



Fund Details

Investment Objective

The primary investment objective of the Scheme is income generation and capital appreciation for its investors which will be in line with their retirement goals by investing in a mix of equity, equity related instruments along with 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. Harshil Suvarnkar, Mr. Dhaval Shah & Mr. Dhaval Joshi

Date of Allotment

March 11, 2019

Benchmark

NIFTY 500 TRI

Managing Fund Since

March 22, 2021, December 28, 2021 & November 21, 2022

Experience in Managing the Fund

3.3 years, 2.5 years & 1.6 Years

Fund Category

Retirement Fund (Solution Oriented Fund)

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

Entry Load	Nil
Exit Load	Upon completion of lock-in period of minimum 5 years from the date of allotment of units or Retirement Age of Unit holder (i.e. completion of 60 years, whichever is earlier): Nil

AUM

Monthly Average AUM	₹	384.66	Crores
AUM as on last day	₹	388.52	Crores

Total Expense Ratio (TER)

Regular	2.39%
Direct	1.04%

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

SIP

Monthly/Weekly: Minimum ₹ 500/-



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Other Parameters

Standard Deviation	11.93%
Sharpe Ratio	0.57
Beta	0.85
Portfolio Turnover	0.52
Treynor Ratio	0.08

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	Rating
Banks	24.14%	
HDFC Bank Limited	8.62%	
ICICI Bank Limited	6.65%	
State Bank of India	3.15%	
Utkarsh Small Finance Bank Ltd	1.58%	
Bank of Baroda	1.54%	
Axis Bank Limited	1.51%	
Union Bank of India	0.99%	
IndusInd Bank Limited	0.09%	
Petroleum Products	6.14%	
Reliance Industries Limited	6.14%	
Pharmaceuticals & Biotechnology	6.08%	
Sun Pharmaceutical Industries Limited	2.67%	
Strides Pharma Science Limited	1.88%	
Torrent Pharmaceuticals Limited	1.11%	
Cipla Limited	0.42%	
IT - Software	5.74%	
Infosys Limited	4.36%	
Coforge Limited	1.38%	
Auto Components	4.66%	
SJS Enterprises Pvt Limited	1.71%	
Sona BLW Precision Forgings Limited	1.48%	
CIE Automotive India Ltd	1.46%	
Consumer Durables	4.30%	
Dixon Technologies (India) Limited	1.59%	
Voltas Limited	1.50%	
Titan Company Limited	0.77%	
La Opala RG Limited	0.44%	

Issuer	% to Net Assets	Rating
Construction	4.16%	
Larsen & Toubro Limited	4.16%	
Cement & Cement Products	3.67%	
UltraTech Cement Limited	3.67%	
Realty	3.53%	
Brigade Enterprises Limited	3.53%	
Telecom - Services	3.43%	
Bharti Hexacom Limited	3.43%	
Electrical Equipment	3.23%	
TD Power Systems Limited	1.73%	
Thermax Limited	1.49%	
Insurance	2.80%	
Max Financial Services Limited	1.50%	
Star Health & Allied Insurance Limited	1.30%	
Industrial Products	2.75%	
TIMKEN INDIA LTD	1.52%	
RHI Magnesita India Limited	1.23%	
Sundaram Clayton Ltd	0.00%	
Power	2.68%	
NTPC Limited	2.68%	
Automobiles	2.51%	
Tata Motors Limited	1.32%	
Bajaj Auto Limited	1.19%	
Finance	2.01%	
Bajaj Finance Limited	1.09%	
SBFC Finance Ltd	0.92%	
Healthcare Services	1.90%	
Fortis Healthcare Limited	1.90%	



Aditya Birla Sun Life Retirement Fund - The 30s Plan

An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)



Wealth Solutions

Issuer	% to Net Assets	Rating
Personal Products	1.68%	
Godrej Consumer Products Limited	1.68%	
Chemicals & Petrochemicals	1.65%	
Vinati Organics Limited	1.65%	
Diversified FMCG	1.63%	
ITC Limited	1.63%	
Non - Ferrous Metals	1.61%	
Hindalco Industries Limited	1.61%	
Transport Services	1.13%	
Container Corporation of India Limited	1.13%	
Household Products	1.06%	
Flair Writing Industries Ltd	1.06%	
Retailing	1.03%	

Issuer	% to Net Assets	Rating
Zomato Limited	1.03%	
Leisure Services	1.03%	
Westlife Development Ltd	1.03%	
Oil	0.95%	
Oil & Natural Gas Corporation Limited	0.95%	
Government Bond	0.26%	
7.17% GOVERNMENT OF INDIA 17APR30	0.26%	SOV
Cash Management Bills	0.07%	
Government of India	0.07%	SOV
Cash & Current Assets	4.16%	
Total Net Assets	100.00%	



Investment Performance

NAV as on June 28, 2024: ₹ 18.6520

Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Retirement Fund - The 30s Plan	12.47%	13.25%	13.68%	32.19%
Value of Std Investment of ₹ 10,000	18652	18639	14685	13209
Benchmark - NIFTY 500 TRI	19.37%	19.76%	20.01%	38.79%
Value of Std Investment of ₹ 10,000	25577	24660	17276	13867
Additional Benchmark - Nifty 50 TRI	16.93%	16.66%	16.55%	26.74%
Value of Std Investment of ₹ 10,000	22928	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 6. Total Schemes managed by Mr. Dhaval Shah is 8. Total Schemes managed by Mr. Harshil Suvarkar 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.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	18.6520	20.3000
IDCW ¹ :	17.3500	18.8810

¹Income 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 (₹)	640000	600000	360000	120000
Market Value of amount Invested	997348	924374	485559	142054
Scheme Returns (CAGR)	16.65%	17.37%	20.53%	36.33%
Nifty 500 TRI# (CAGR)	23.89%	24.79%	25.46%	43.24%
Nifty 50 TRI## (CAGR)	19.83%	20.47%	19.76%	31.54%

Past Performance may or may not be sustained in future. The fund's inception date is March 11, 2019, 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

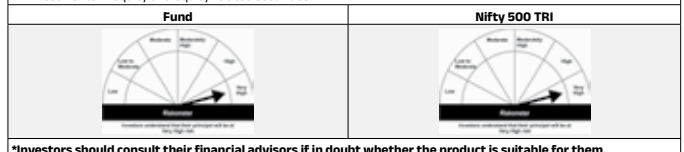
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR 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 Retirement Fund - The 30s Plan

An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

- long term capital growth
- Investments in equity and equity related securities



***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



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