# **EMPOWER**

Monthly Factsheet | September 2019



# **Mutual Funds**

Aditya Birla Sun Life Mutual Fund

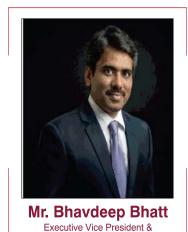


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Co - Head Retail Sales

Festive seasons' greetings to all our investors and Investment Advisors.

We are living in a network and platform world wherein an ability to harness ecosystem is rewarded much more than an access to natural or financial resources that dominated in earlier era. In our domain, Market perfectly exemplifies this network effect: the more people use it, the more useful it gets.

Why and how is this market-network in India building? We have seen a significant growth in financialisation of Savings in India in recent years. It was triggered by amazing efforts of financial advisors over the years, and well supported by investor education efforts of AMCs, demonetisation, lower historic returns from real estate, gold, deposits, and of course changing attitude from ownership to experience - say rent rather than own houses and cars. Implying more disposable income. Now with low and falling rates, we will see an acceleration in transition of savers into investors. Globally, we have never seen a transition from traditional investments to capital markets reversing! It's one way, because it's evolution. Notwithstanding the last 18-20 months of rocky ride, investors are well served by Mutual Funds across asset categories over a long period. We see that long term investors may find Mutual Funds 'a comparatively better option for their wealth creation, regular income and tax savings needs.

Cut it to the market scenario: all market cycles are different, in the same way. There is an excess of either pessimism or optimism... seldom does market reflect true intrinsic value of underlying businesses. Currently market is in a pessimistic zone with small caps down by 45% from peak and large caps (ex certain growth stocks) trading at 2015 levels. To drive economic growth, so far Government has adopted the path of 'governance reforms' like Goods and Service Tax (GST), Insolvency and Bankruptcy Code (IBC), Real Estate Regulatory Authority (RERA), Bank Recap rather than 'fiscal stimulus' like tax cuts or aggressive MSPs (Minimum Support Price). This has set us up for the road less travelled - short term pain for long term gain. It also means slower pace of growth revival. It's heartening to see retail investors not panicking despite short term disappointment in returns.

Though Indian savers and investors have yet not adequately explored the power of fixed income solutions of Mutual Funds. We believe that despite with bank rates being low and set for a further drop, retail investors could find debt mutual funds as an alternate for their income needs. Credit Risk Funds will again be back in favour, and will prove to be a secular asset class. The ongoing trend of favourable resolutions of certain credit events occurred over the last 1 year is expected to not only restore but also reinforce the confidence of advisors and investors alike in this asset class. We at Aditya Birla Sun Life AMC are committed to provide a dependable solution in this category for an investment horizon of 3 years or more.

We suggest our retail investors and Investment Advisors to benefit from our unique investment solutions like Aditya Birla Sun Life Century SIP in all our equity funds including Aditya Birla Sun Life Retirement Fund.

After all key to successful investment experience lies in assessing Return Potential rather than only past Return Performance. Happy investing and happy advising.

Please refer to page no. 10 for scheme type and product labelling of the scheme.



## **Equity Outlook**



Mr. Jayesh Gandhi Senior Portfolio Manager, Equity

Global equities witnessed one of its worst months in August, 2019 on the back of significant negative headlines on India's economic slowdown and US-China trade war. After enduring a volatile month, the largecap Nifty50 index ended flat while the midcap and smallcap indices declined 1.5-2.0%.

India's Q1FY20 real GDP growth at 5.0% YoY (a 6-year low) came significantly below consensus expectations of 5.7%. There is now a meaningful downside risk to the RBI's forecast of 6.9% real GDP growth for FY20. Slowing economic growth and the ongoing crisis in the NBFC space could continue to have negative implications for equity markets unless address in a systematic manner.

Fortunately, the government is responding with the Finance Minister's announcement of several measures to address growth concerns and improve business sentiment. The surcharge on capital gains for both domestic and foreign investors announced in the Union Budget on 5 July was reversed. Other measures were announced to address interest rate transmission, improve liquidity and credit flow, mitigate the auto sector slowdown, and attract foreign investments in select sectors. Lastly, the government also announced the amalgamation of ten Public Sector Banks into four, leading to larger banks with bigger balance sheets and benefits from merger synergies to revive credit growth in the economy.

RBI also continued its interest rate cut policy by an unconventional 35bps cut, adding up to 110 bps in CYTD19. We expect additional 60-75bp easing in this cycle with another cut at the next review in October. In addition, the government will receive Rs1.76tn (~0.85% of GDP) from the RBI, including the

annual dividend and one-time surplus capital transfer, which should help to offset any shortfall in tax revenue and get liquidity flowing back into the economy. We also saw a strong progress of the monsoon and cumulative rainfall is now at its Long Period Average on an aggregate basis as of end August which should revive agriculture growth and the rural economy.

Slowing economy led to 1QFY20 aggregate earnings missed subdued expectations. Aggregate Revenue/EBITDA/Adjusted PAT growth for Nifty is at 7%/2%/3% yoy. Overall, breadth of earnings was balanced, however the full year fy20 earnings estimates for the Nifty have been downgraded by ~5%.

On the global front, an escalation in the US-China trade war has led to increased volatility and a deterioration in the growth outlook. In response, global central banks are continuing the shift towards a more dovish stance which should make it easier for the RBI also to cut rates. With global growth slowing, Brent crude prices have remained around \$60 per barrel which is beneficial for India. However, the Chinese Renminbi depreciated below the psychologically sensitive 7.00 threshold (currently at 7.15 vs USD) and the Rupee also depreciated 3-4% to the USA. Emerging Markets saw FPI outflows in August and India was no exception seeing a net outflow of US\$2.3bn in equities.

#### View on the Market:

Currently, the valuation in equity markets are significantly in favor of investors, with the 1-yr forward PE and PB multiples for the large cap Nifty index are close to their long-term average. In addition, for Mid-and-small caps PE valuations are also significantly below their long-term average. Overall, the risk-reward seems to be fairly balanced with Equities with valuations having the potential to offer reasonable returns to long-term investors. Overall, market performance and returns could be modest in the near term due to current economic turmoil. However, as we start seeing some green shoots of recovery in the economy, particularly in the festive season ahead it could lead to improvement in market sentiment. The equity sentiments in India and globally remain very weak, however that could also change quickly on back of policy actions and trade related agreements. For Indian equities, the resolution of the key stressed NBFCs and large corporates could be the key to changing equity market sentiments, going forward and in this respect next few months are crucial.

Investors may continue to build their exposure to equities, especially through SIPs and may allocate 20% of their corpus to mid-and-small cap funds.

(Source: Bloomberg, ABSLAMC Research)





#### Growth indicators:

Growth remains poor with 1QFY20 GDP growth came disappointing at 5.0%, lowest growth since March 2013. Slowdown was broad based and not driven by idiosyncratic factors like government expenditure or agriculture. Private consumption, which has so far been the most resilient part of GDP, plunged and imports were also down. Gross Fixed Capital Formation (GFCF) remained weak and exports growth also halved. Interestingly, government expenditure held on well. Bigger surprise was nominal GDP growth plunging to lowest in this series at 8.0% y-y. Weakness in nominal GDP likely to negatively impact tax collections which have so far been weak, corporate profitability and make the current debt & credit stress even more acute.

Real GVA also came lowest since Mar 2013 at 4.9% with the decline across segment except in electricity and Public administration. Agriculture growth was alright, and services was also tolerable (although 2 year low). The biggest disappointment was industrial growth at 2.7%, led by manufacturing at a dismal 0.6% y-y. Only electricity, gas and water supply showed some strength at 8.6% y-y likely due to hot weather related demand.

Recent high frequency indicators continued to reflect slowdown, with auto sales continuing to languish badly, June IIP declining to 2%, with only 8 out of 23 manufacturing group showed positive growth. Composite PMI for August also declined to 52.6 from 53.9 in July, with both manufacturing and services PMI declining. Bank credit growth and traffic data was also muted. Thus, it seems slowdown is lower for longer and pervasive in nature. Global environment remains weak and weak equity market has also soured sentiments.

Despite aggressive rate cuts, weighted average lending rate has not fallen significantly and clearly monetary transmission is trouble for the policymaker. Thus even after some steps were announced by government & monetary and regulatory easing by RBI there are headwinds to a quick growth revival and we expect FY 2020 to be sub-6% growth against RBI estimates of 6.90%.

#### External sector:

Both exports and imports remained weak in July, reflecting continuous weakness both in domestic and global demand. July trade deficit declined to lowest in 4 months, due to lower gold and oil imports and some pick-up in exports m-m basis. On y-y basis, exports growth remained disappointing and in negative for sectors like agriculture, textiles & leather, petroleum products and gems & jewelery. Exports of machinery, electronics and chemicals was in positive zone with growth in chemicals in double digit.

Imports growth crashed down further to -10.4% y-y, partially due to adverse base and decline in oil and gold imports. On a segment wise basis, growth trend remained low across the board with most segments in contractionary zone. Overall non-oil non gold imports remained dismal, reflecting broad based weak demand conditions.

We expect BoP to remain comfortable in FY20 with healthy surplus aided by low CAD and decent foreign capital inflows, particularly FDI. The risk is broad-based global risk-off resulting in massive EM outflows or large upmove in crude due to geo political risks.

#### Inflation:

July inflation came broadly in line with expectations at 3.15%. On m-m basis CPI increase remained lowest in three years. RBI's core inflation saw marginal uptick while core-core inflation, which excludes petrol diesel, Gold and silver declined. Food inflation declined y-y which is quite positive since base was adverse. Within food, vegetable inflation declined for second consecutive month despite adverse base. Divergence between rural/urban inflation narrowed marginally with rural inflation unchanged and urban inflation coming marginally down. Overall, number is broadly neutral to expectations and remains good. However, RBI had forecasted 3.1% in 2Q and with base effect negative there may be minor slippage there. Inflation remains within comfortable range and shall not come in the way of more monetary easing.

#### Portfolio Positioning and market view:

Although risk to achieving fiscal targets are increasing, but with global growth outlook remaining clouded and local growth surprising policymakers on downside, monetary policy will have to do more lifting to boost growth. Even liquidity has moved to surplus levels but large part of this is on account of seasonal movement of economic variables. RBI in June policy has indicated to relook the liquidity framework. We expect in order to facilitate better transmission; new framework would be critical given stance is "accommodative". Liquidity premia in short end is still too high and does not correspond to current macro and RBI stance. Thus we remain constructive on duration and likely liquidity scenario, and would advise investors to increase duration at current levels

Corporate bonds are more aligned to quantitative aspect of money (liquidity stance) than price of money alone (absolute rate level). With policymaker's inclination to re assessing liquidity framework, 1-3 year AAA corporate bonds may look attractive on risk reward basis.

Another place where investors could increase allocation is in bond swap strategy. Swap markets are pricing in another 50bp rate cut while funding curve continues to remain elevated on account of uncertainty around durability of liquidity. Time is ripe for targeting spread between 2 year PSU AAA and rate swap spread. Current spread is at 190 bps vs last 5 year average of 120bps. As RBI unveils its new liquidity framework, we expect these spreads to narrows over the next 2-3 quarters to at least median levels. We are playing the same in Aditya Birla Sun Life Floating Rate Fund.

Thank You.

Source: CEIC, Bloomberg, RBI

Please refer to page no. 6 for the product labelling and type of scheme.





# Can an SIP adapt to market circumstances?

Mutual Funds Aditya Birla Sun Life Mutual Fund As investors, we may not be able to predict market volatility, but we can better adapt

With an SIP, one may not have to worry about market highs and lows as the cost of investment is averaged. This means that when the cost is low, you get to buy more no. of units at various prices thus averaging the cost per unit.

Regardless of how the market behaves, an SIP investment can help you reach



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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

|   |   | OAVIIII   | GS SOLUTIO                                   |                       |   |  |
|---|---|---|--|-----------------------|---|--|
| SCHEME  | PLAN/OPTION<br>(which continue for fresh<br>subscription) |   | DEFAULT<br>OPTION**                          | MINIMUM<br>INVESTMENT |   |  |
|   | PLAN <sup>^</sup>   | OPTION  |  | AMOUNT                | date of allotment.  |  |
| Aditya Birla Sun Life Liquid Fund                                   | Regular Plan  | Daily Dividend (Reinvestment) Weekly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment)                      | Daily Dividend Reinvestment                  | ₹ 1,000/-             | Nil   |  |
|   | Direct Plan   | Growth  |  |                       |   |  |
| Aditya Birla Sun Life Money Manager Fund                            | Regular Plan<br>Direct Plan                               | Daily Dividend (Reinvestment)<br>Weekly Dividend (Reinvestment)<br>Growth   | Daily Dividend Reinvestment                  | ₹ 1,000/-             | Nil   |  |
| Aditya Birla Sun Life Low Duration Fund                             | Regular Plan  | Daily Dividend (Reinvestment)   |  |                       |   |  |
|   | Direct Plan   | Weekly Dividend (Reinvestment) Growth   | Daily Dividend Reinvestment                  | ₹ 100/-               | Nil   |  |
| Aditya Birla Sun Life Overnight Fund                                | Regular Plan  | Daily Dividend (Reinvestment) Weekly Dividend (Reinvestment) Growth   | Dividend Reinvestment                        | ₹ 1,000/-             | Nil   |  |
| Aditya Birla Sun Life Savings Fund                                  | Direct Plan   | Monthly Dividend (Payout / Reinvestment / Sweep)  |  |                       |   |  |
| y. Birta Gar Eiro Gavings Funu                                      | Regular Plan<br>Direct Plan                               | Daily Dividend (Reinvestment) Weekly Dividend (Payout / Reinvestment) Growth  | Daily Dividend Reinvestment                  | ₹ 1,000/-             | Nil   |  |
| Aditya Birla Sun Life Floating Rate Fund                            | Regular Plan  | Daily Dividend (Reinvestment)<br>Weekly Dividend (Reinvestment)<br>Growth   | Daily Dividend Reinvestment                  | ₹ 1,000/-             | Nil (w.e.f. December 26, 2018)  |  |
| Aditya Birla Sun Life Arbitrage Fund                                | Regular Plan  | Dividend (Payout / Reinvestment /Sweep) Growth  | Dividend Reinvestment                        | ₹ 1,000/-             | For redemption/switch out of units within 30 days from the date of allotmen<br>0.25% of applicable NAV For redemption/switch out of units after 30 days fron<br>the date of allotment: Nil.   |  |
| Aditya Birla Sun Life Corporate Bond Fund                           | Direct Plan   | Monthly Dividend (Payout/Reinvestment/  |  |                       | the date of allotheric Mil.   |  |
|   | Regular Plan<br>Direct Plan                               | Sweep) Dividend (Payout/Reinvestment/Sweep) Growth  | Dividend Reinvestment                        | ₹100/-                | Nil   |  |
| Aditya Birla Sun Life Short Term<br>Opportunities Fund              | Regular Plan  | Quarterly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment)   | Growth                                       | ₹ 1,000/-             | In respect of each purchase / switch-in of Units, upto 15% of the units may b redeemed /switched-out without any exit load from the date of allotment. An redemption in excess of the above limit shall be subject to the following ex load: For redemption / switch-out of units on or before 180 days from the dat of allotment: 0.50% of the applicable NAV. For redemption / switch-out of unit after 180 days from the date of allotment: Nil  Nil  In respect of each purchase / switch-in of Units, upto 15% of the units may b redeemed / switched-out without any exit load from the date of allotment. An redemption in excess of the above limit shall be subject to the following ex load: For redemption / switch-out of units on or before 365 days from the dat of allotment: 1.00% of applicable NAV. For redemption / switch-out of units afte 365 days from the date of allotment: Nil. |  |
| Aditya Birla Sun Life Banking & PSU Debt                            | Direct Plan   | Growth  |  |                       |   |  |
| Fund  | Regular Plan<br>Direct Plan                               | Monthly Dividend (Payout / Reinvestment) Quarterly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment)        | Monthly Dividend<br>Reinvestment             | ₹ 1,000/-             |   |  |
| Aditya Birla Sun Life Medium Term Plan                              | Direct I tall   | Growth  Quarterly Dividend (Payout / Reinvestment)  |  |                       |   |  |
| ,   | Regular Plan  Direct Plan                                 | Half Yearly Dividend (Payout / Reinvestment)<br>Dividend (Payout / Reinvestment /Sweep)<br>Growth                           |  | ₹1,000/-              |   |  |
| Aditya Birla Sun Life Credit Risk Fund                              | Regular Plan  | Dividend (Payout / Reinvestment)  |  |                       | In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following  |  |
|   | Direct Plan   | Growth  | Growth                                       | ₹100/-                | exit load: For redemption / switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switchout of units afte 365 days from the date of allotment: Nil   |  |
| Aditya Birla Sun Life Dynamic Bond Fund                             |   | Monthly Dividend Sweep  |  |                       | In respect of each purchase / switch-in of Units, upto 15% of the units may be  |  |
|   | Regular Plan  | Monthly Dividend (Payout / Reinvestment /<br>Sweep)   | Choice of Option :                           |                       | redeemed / switched-out without any exit load from the date of allotment. An redemption in excess of the above limit shall be subject to the following exit   |  |
|   | Direct Plan   | Quarterly Dividend (Payout / Reinvestment / Sweep) Growth   | Quarterly Dividend - Choice of Sub-Option:   | ₹ 1,000/-             | load: For redemption / switch-out of units on or before 90 days from the date o<br>allotment: 0.50% of applicable NAV. For redemption / switch-out of units afte<br>90 days from the date of allotment: Nil   |  |
| Aditya Birla Sun Life Income Fund                                   | Regular Plan<br>Direct Plan                               | Dividend (Payout / Reinvestment / Sweep) Dividend (Payout / Reinvestment) Quarterly Dividend (Payout / Reinvestment) Growth | Dividend Reinvestment  Dividend Reinvestment | ₹ 1,000/-             | Nil   |  |
| Aditya Birla Sun Life Government Securities<br>Fund                 | Regular Plan  | Quarterly Dividend (Payout / Reinvestment / Sweep)  | Growth                                       | ₹ 1,000/-             | Nil   |  |
| Aditya Birla Sun Life Active Debt Multi                             | Direct Plan<br>Regular Plan                               | Growth (Quarterly Gain / Annual Gain) Dividend (Payout/Reinvestment)  |  |                       | For redemption/switch out of units within 365 days from the date of allotment   |  |
| Manager FoF Scheme<br>Aditya Birla Sun Life Financial Planning FOF  | Direct Plan   | Growth  Dividend (Payout/Reinvestment)  | Dividend Reinvestment                        | ₹1,000/-              | 1.00% of applicable NAV. For redemption/switch out of units after 365 days fror<br>the date of allotment: Nil<br>If redeemed within and including 1 year from the date of allotment: 1%   |  |
| - Conservative Plan<br>Aditya Birla Sun Life Financial Planning FOF | Direct Plan<br>Regular Plan                               | Growth  | Dividend Reinvestment                        | ₹ 1,000/-             | redeemed after 1 year from the date of allotment: Nil<br>For redemption/switch out of units within 365 days from the date of allotmen   |  |
| Prudent Plan  Aditya Birla Sun Life Retirement Fund - 50s           | Direct Plan   | Dividend (Payout/Reinvestment) Growth   | Dividend Reinvestment                        | ₹1,000/-              | 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil  |  |
| Plus Debt Plan  | regular Plan  | Dividend (Payout/Reinvestment) Growth   | NA   | ₹ 1,000/-             | Nil   |  |

Pursuant to SEBI circular nos. SEBI/HO/IMD/DF3/CIR/P/2017/114 dated October 6, 2017 read with circular no. SEBI/HO/IMD/DF3/CIR/P/2017/126 dated December 04, 2017 on "Categorization and Rationalization of Mutual Fund Schemes", certain Schemes of Aditya Birla Sun Life Mutual Fund ("the Fund") have undergone changes in Name, Fundamental Attributes and Mergers (as applicable). For details, refer to Notices dated April 14, 2018 and April 28, 2018 available on the website of the Fund www.adityabirlasunlifemf.com



Last Friday day of the month and penultimate business day if that day is March 31 of any Financial Year.

^Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a

<sup>\*\*</sup>Default Plan: In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. The default option under the Regular or Direct Plan of the Scheme, as the case maybe, shall be applied accordingly.

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns. Every Tuesday of the week and next business day in case that day is a non-business day.

# Product Labelling Disclosures

| Name of Scheme  | This product is suitable for investors who are seeking*:   | Riskometer   |
|---|--|--|
| Aditya Birla Sun Life Liquid Fund   | reasonable returns with high levels of safety and convenience of liquidity over short term   | Moderate /   |
| (An Open ended Liquid Scheme) Aditya Birla Sun Life Money Manager Fund (An open ended debt scheme investing in money market instruments)  | investments in high quality debt and money market instruments with maturity of upto 91 days     reasonable returns with convenience of fluiditify over short term     investments in debt and money market instruments with maturity of upto 1 year  | Investors understand their principal will be at  |
| Aditya Birla Sun Life Low Duration Fund<br>(An open ended low duration debt scheme investing in instruments such that Macaulay<br>duration of the portfolio is between 6 months and 12 months)  | reasonable returns with convenience of liquidity over short term     investments in a basket of debt and money market instruments of short maturities  | Low risk  Moderate Magnitude  Moderate Magnitude  Low risk   |
| Aditya Birla Sun Life Savings Fund<br>(An open ended ultra-short term debt scheme investing in instruments such that Macaulay<br>duration of the portfolio is between 3 months and 6 months)  | reasonable returns with convenience of liquidity over short term     investments in debt and money market instruments.   |  |
| Aditya Birla Sun Life Floating Rate Fund  (An open ended debt scheme predominantly investing in floating rate instruments  (including fixed rate instruments converted to floating rate exposures using swaps /  derivatives)               | <ul> <li>income with capital growth over short term</li> <li>investments in a mix of fixed and floating rate debt and money market instruments</li> </ul>  | Investors understand that their principal will be at Moderately Low risk   |
| Aditya Birla Sun Life Arbitrage Fund (An open ended scheme investing in arbitrage opportunities)  | <ul> <li>income over short term</li> <li>investments in equity and equity related securities including derivatives for taking advantage from the price<br/>differentials/mis-pricing prevailing for stock/index in various segments (Cash &amp; Futures)</li> </ul>  | Investors understand that their principal will be at   |
| Aditya Birla Sun Life Corporate Bond Fund (An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds)  | income with capital growth over short term     investments in debt and money market instruments  | Investors understand that their principal will be at Moderately Low risk   |
| Aditya Birla Sun Life Short Term Opportunities Fund (An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1-3 years)   | Income with capital growth over short term     investments in debt and money market instruments  | investors understand that their principal will be at   |
| Aditya Birla Sun Life Banking & PSU Debt Fund (An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds)                               | Generation of reasonable returns and liquidity over short term     investment primarily in securities issued by Banks, Public Sector Undertakings and Public Financial Institutions in India   | Investors understand that their principal will be at Moderately Low risk   |
| Aditya Birla Sun Life Medium Term Plan<br>(An open ended medium term debt scheme investing in instruments such that the<br>Macaulay duration of the portfolio is between 3-4 years)   | *  | Productively LOW TOX   |
| Aditya Birla Sun Life Credit Risk Fund<br>(An open ended debt scheme predominantly investing in AA and below rated corporate bonds)   | spectrum within the investment grade.  |  |
| Aditya Birla Sun Life Dynamic Bond Fund (An open ended dynamic debt scheme investing across duration)   | <ul> <li>Income with capital growth</li> <li>investments in actively managed portfolio of debt and money market instruments including government<br/>securities</li> </ul>   | Hoder de Worden Hooge 716 116 116 116 116 116 116 116 116 116  |
| Aditya Birla Sun Life Income Fund  (An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4-7 years)  Aditya Birla Sun Life Government Securities Fund                 | Income with capital growth over medium to long term     investments in a combination of debt and money market instruments     income with capital growth over medium to long term  | MON HIGH   |
| (An open ended debt scheme investing in government securities across maturity)  Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme (An open ended fund of funds scheme investing in dynamically managed portfolio of Debt           | investments exclusively in Government Securities     Capital appreciation in the long term   | Investors understand that their principal will be at<br><b>Moderate</b> risk   |
| Funds)  Aditya Birla Sun Life Financial Planning FOF - Conservative Plan (An open ended fund of funds scheme investing in a portfolio of mutual fund schemes (predominantly in Liquid/Money Market Funds and Debt Funds)                    | <ul> <li>Capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific<br/>risk-return profile (Conservative) of investors in the long term</li> <li>Insertence, in control or in survey for a chapter for despinantly in liquid (manage modest funds 8 dobt funds).</li> </ul>   |  |
| Addrya Birla Sun Life Financial Plannling FOF - Prudent Plan (An open ended fund of funds scheme investing in a portfolio of mutual fund schemes (predominantly in a combination of Equity Funds, Liquid/Money Market Funds and Debt Funds) | <ul> <li>Investment in portfolio of mutual fund schemes (predominantly in liquid / money market funds &amp; debt funds).</li> <li>Capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Prudent) of investors in the long term</li> <li>Investment in portfolio of mutual fund schemes (predominantly in a combination of equity funds, liquid / money market funds &amp; debt funds)</li> </ul> | Investors understand that their principal will be at Moderately High risk  |
| Aditya Birla Sun Life Overnight Fund (An open ended debt scheme investing in overnight securities)  | reasonable returns with high levels of safety and convenience of liquidity over short term     investment in debt and Money Market Instruments upto 1 day  | Moderates Moderate Mo |
| Aditya Birla Sun Life Retirement Fund - 50s Plus Debt Plan An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)  | Capital appreciation & income over long term to achieve retirement goals     investments in debt & money market instruments as well as equity and equity related securities  | Investors understand that their principal will be at   |
| *Investors should consult their financial advisors if in doubt a  | out whether the product is suitable for them.  |  |



| REGULAR INCOME SOLUTIONS                      |                   |   |   |                       |   |  |  |  |
|---|-------------------|---|---|-----------------------|---|--|--|--|
| SCHEME  | ,                 | PLAN/OPTION<br>(which continue for fresh<br>subscription)               | DEFAULT OPTION**  | MINIMUM<br>INVESTMENT | EXIT LOAD For redemption-switch out consider  |  |  |  |
|   | PLAN <sup>^</sup> | OPTION  |   | AMOUNT                | from the date of allotment.   |  |  |  |
| Aditya Birla Sun Life Regular<br>Savings Fund | Regular Plan      |   |   |                       | In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit   |  |  |  |
|   | Direct Plan       | Monthly Dividend (Payout / Reinvestment / Sweep) Monthly Payment Growth | Choice of Option : Growth     Choice of Sub-Option within Monthly Dividend Option : Dividend Reinvestment | ₹ 500/-               | load from the date of allotment.Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 355 days from the date of allotment: 1.00% ofapplicable NAV. For redemption / switch-out of units and state of allotment: Nil. |  |  |  |

^Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.

\*\*Default Plan: In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. The default option under the Regular or Direct Plan of the Scheme, as the case maybe, shall be applied accordingly.

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

| TAX SAVINGS SOLUTIONS                 |   |                         |                  |                                  |  |  |  |
|---------------------------------------|---|-------------------------|------------------|----------------------------------|--|--|--|
| SCHEME                                | PLAN/OPTION<br>(which continue for fresh<br>subscription) |                         | DEFAULT OPTION** | MINIMUM<br>INVESTMENT            | EXIT LOAD  For redemption-switch out consider from the date of |  |  |
|                                       | PLAN <sup>^</sup>   | OPTION                  |                  | AMOUNT                           | allotment.   |  |  |
| Aditya Birla Sun Life Tax Relief '96" | Regular Plan  | Dividend (Payout/Sweep) | Dividend Payout  | ₹500/-                           | Nil  |  |  |
|                                       | Direct Plan   | Growth                  | Dividend Payout  | C 500/-                          | NII  |  |  |
| Aditya Birla Sun Life Tax Plan®       | Regular Plan  | Dividend (Payout/Sweep) | Dividend Payout  | NA as the scheme does not accept | Nil  |  |  |
|                                       | Direct Plan   | Growth                  | Dividend Payout  | fresh subscriptions/Switch in    | NII  |  |  |

The Dividend Reinvestment Facility under the scheme have been discontinued w.e.f. February 12, 2015. Please refer addendum no. 07/2015 dated February 09, 2015 for further details.

\*\*Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a

^Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.

\*\*Default Plan: In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. The default option under the Regular or Direct Plan of the Scheme, as the case maybe, shall be applied accordingly.

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.



# Product Labelling Disclosures

| This product is suitable for investors who are seeking*:  | Riskometer   |
|---|--|
| 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%] | Investors understand that their principal will be at Moderately High risk  |
| long term capital growth     investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility                              | Moderate Migging Moderate Migging Migg |
| long term capital growth     investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility                              | Investors understand that their principal will be at Moderately High risk  |
| long term capital growth     Invests primarily in equity and equity related securities that are likely to benefit from recovery in the Indian economy.                    | Storie day Moderate M |
| long term capital growth     Invests in equity and equity related securities that are likely to benefit from recovery in the Indian economy                               | Investors understand that their principal will be at Moderately High risk  |
|   | 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%]  long term capital growth investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility  long term capital growth investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility  long term capital growth Investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility  long term capital growth Invests primarily in equity and equity related securities that are likely to benefit from recovery in the Indian economy.  |



|   | WEALTH SOLUTIONS                           |  |  |                        |  |  |  |
|---|--|--|--|------------------------|--|--|--|
| SCHEME  | (which                                     | LAN/OPTION<br>continue for fresh<br>subscription)                                    | DEFAULT<br>OPTION**                      | MINIMUM<br>INVESTMENT  | EXIT LOAD  For redemption-switch out consider from the date of allotment.  |  |  |
|   | PLAN <sup>^</sup>                          | OPTION   |  | AMOUNT                 |  |  |  |
| Aditya Birla Sun Life<br>Equity Savings Fund  | Regular Plan<br>Direct Plan                | Dividend (Payout, Reinvestment & Sweep) Growth                                       | Dividend<br>Reinvestment                 | ₹ 1,000/-              | In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exi load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For edemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switcl out of units after 365 days from the date of allotment: Nil.   |  |  |
| Aditya Birla Sun Life<br>Balanced Advantage<br>Fund   | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment)<br>Growth   | Dividend<br>Reinvestment                 | ₹100/-                 | In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exi<br>load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For<br>redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption  |  |  |
| Aditya Birla Sun Life<br>Equity Hybrid '95 Fund   | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment/<br>Sweep)<br>Growth                                   | Dividend<br>Reinvestment                 | ₹100/-                 | / switch-out of units after 365 days from the date of allotment: Nil.<br>In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exi-<br>load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: Fo-<br>redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption /<br>/ switch-out of units after 365 days from the date of allotment: Nil. |  |  |
| Aditya Birla Sun Life<br>Index Fund   | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment/<br>Sweep)<br>Growth                                   | Dividend<br>Reinvestment                 | ₹ 1,000/-              | Nil  |  |  |
| Aditya Birla Sun Life<br>Frontline Equity Fund  | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment/<br>Sweep)<br>Growth                                   | Dividend<br>Reinvestment                 | ₹ 100/-                | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil  |  |  |
| Aditya Birla Sun Life<br>Focused Equity Fund  | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment/<br>Sweep)<br>Growth                                   | Dividend<br>Reinvestment                 | ₹ 1,000/-              | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil  |  |  |
| Aditya Birla Sun Life<br>Equity Fund  | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment/<br>Sweep) Growth                                      | Dividend<br>Reinvestment                 | ₹ 100/-                | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption, switch out of units after 365 days from the date of allotment: Nil   |  |  |
| Aditya Birla Sun Life   | Regular Plan                               | Dividend (Payout/Reinvestment/   | Dividend                                 | ₹ 1,000/-              | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/  |  |  |
| Equity Advantage Fund<br>Aditya Birla Sun Life<br>MNC Fund  | Direct Plan<br>Regular Plan<br>Direct Plan | Sweep) Growth Dividend (Payout/Reinvestment/ Sweep) Growth                           | Reinvestment<br>Dividend<br>Reinvestment | ₹ 1,000/-              | Iswitch out of units after 365 days from the date of allotment: NII For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: NII  |  |  |
|   |  | Dividend (Payout / Reinvestment  | Reinvestment                             |                        |  |  |  |
| Aditya Birla Sun Life<br>Midcap Fund  | Regular Plan<br>Direct Plan                | / Sweep) Growth (Growth with Triggered Facility)                                     | Dividend<br>Reinvestment                 | ₹ 1,000/-              | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil  |  |  |
| Aditya Birla Sun Life<br>Small Cap Fund   | Regular Plan<br>Direct Plan                | Dividend (Payout /Reinvestment)<br>Growth  | Dividend Payout  • Choice of Plan :      | ₹ 1,000/-              | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil  |  |  |
|   | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment)<br>Growth   | Growth  Choice of Option: Reinvestment   | ₹ 1,000/-              | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil  |  |  |
| Aditya Birla Sun Life Manufacturing Equity Fund   | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment)<br>Growth   | Dividend<br>Reinvestment                 | ₹ 1,000/-              | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.   |  |  |
| Aditya Birla Sun Life<br>Banking and Financial<br>Services Fund                                       | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment)<br>Growth   | Dividend<br>Reinvestment                 | ₹ 1,000/-              | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil  |  |  |
| Aditya Birla Sun Life<br>Dividend Yield Fund  | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment/<br>Sweep)<br>Growth                                   | Dividend<br>Reinvestment                 | ₹ 1,000/-              | In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: NII.   |  |  |
| Aditya Birla Sun Life<br>Infrastructure Fund  | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment/<br>Sweep)<br>Growth                                   | Dividend<br>Reinvestment                 | ₹ 1,000/-              | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil  |  |  |
| Aditya Birla Sun Life<br>Digital India Fund   | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment/<br>Sweep)<br>Growth                                   | Dividend<br>Reinvestment                 | ₹ 1,000/-              | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil  |  |  |
| Aditya Birla Sun Life<br>India GenNext Fund<br>Aditya Birla Sun Life                                  | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment/<br>Sweep)<br>Growth                                   | Dividend<br>Reinvestment                 | ₹ 1,000/-              | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil  |  |  |
| International Equity Fund<br>(Plan A)<br>Aditya Birla Sun Life  | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment/<br>Sweep)<br>Growth<br>Dividend (Payout/Reinvestment/ | Dividend<br>Reinvestment                 | ₹ 1,000/-              | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil  |  |  |
| International Equity Fund<br>(Plan B)   | Regular Plan<br>Direct Plan                | Sweep)<br>Growth   | Dividend<br>Reinvestment                 | ₹ 1,000/-              | within 365 days/1% of applicable NAV.  |  |  |
| Aditya Birla Sun Life<br>Commodity Equities<br>Fund - Global Agri Plan                                | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment<br>/Sweep)<br>Growth                                   | Growth /<br>Reinvestment                 | ₹ 1,000/-              | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil  |  |  |
| Aditya Birla Sun Life<br>Global Emerging<br>Opportunities Fund  | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment)<br>Growth   | Dividend<br>Reinvestment                 | ₹ 1,000/-              | If redeemed on or before 365 days from the date of allotment - $1\%$ - if redeemed after 365 days from the date of allotment - $Nil$   |  |  |
| Aditya Birla Sun Life<br>Global Real Estate Fund  | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment)<br>Growth   | Dividend<br>Reinvestment                 | ₹ 1,000/-              | If redeemed on or before 365 days from the date of allotment - 1% - if redeemed after 365 days from the date of allotment - Nil  |  |  |
|   | Regular Plan<br>Direct Plan                | NA   | NA                                       | ₹ 1,000/-              | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV For redemption/<br>switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Bonus & Dividend<br>Reinvestment   |  |  |
| Aditya Birla Sun Life<br>Asset Allocator Multi<br>Manager FoF Scheme                                  | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment)<br>Growth   | Dividend<br>Reinvestment                 | ₹ 1,000/-              | If redeemed on or before 365 days from the date of all otment - $1\%$ - if redeemed after 365 days from the date of all otment - $Nil$   |  |  |
| Aditya Birla Sun Life<br>Financial Planning FOF -<br>Aggressive Plan<br>Aditya Birla Sun Life         | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment)<br>Growth   | Dividend<br>Reinvestment                 | ₹ 1,000/-<br>₹ 1,000/- | For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil  |  |  |
| Pharma & Healthcare   | Regular Plan<br>Direct Plan                | Growth<br>Dividend Payout /Reinvestment  | Dividend<br>Reinvestment                 | ₹ 1,000/-              | For redemption / switch-out of units on or before 90 days from the date of allotment: 0.5% of applicable NAV - Nil   |  |  |
| Fund<br>Aditya Birla Sun Life Bal<br>Bhavishya Yojna – Wealth<br>Plan                                 | Direct Plan                                | Growth<br>Dividend Payout  | Growth Option                            | ₹ 1,000/-              | Nil  |  |  |
| Plan<br>Aditya Birla Sun Life<br>Retirement Fund - 30s<br>Plan  | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment)<br>Growth   | NA                                       | ₹ 1,000/-              | Nil  |  |  |
| <u>Plan</u><br>Aditya Birla Sun Life<br>Retirement Fund - 40s<br><u>Plan</u><br>Aditya Birla Sun Life | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment)<br>Growth   | NA                                       | ₹ 1,000/-              | Nil  |  |  |
| Aditya Birla Sun Life<br>Retirement Fund - 50s<br>Plan  | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment)<br>Growth   | NA                                       | ₹ 1,000/-              | Nil  |  |  |

Is received for Regular vian without Distributor code or Direct. Hentoned in the ARN Column, the application will be processed under Direct vian, he default option under the Regular or Direct. Plan of the Scheme, as the Case maybe, shall be applied accordingly.

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Pursuant to SEBI circular nos. SEBI/HO/IMD/DF3/CIR/P/2017/114 dated October 6, 2017 read with circular no. SEBI/HO/IMD/DF3/CIR/P/2017/126 dated December 04, 2017 on "Categorization and Rationalization of Mutual Fund Schemes", certain Schemes of Aditys Birla Sun Life Mutual Fund ("the Fund") have undergone changes in Name, Fundamental Attributes and Mergers (as applicable). For details, refer to Notices dated April 14, 2018 and April 28, 2018 available on the website of the Fund www.adityabirlasunlifemf.com



<sup>^</sup>Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.

\*\*Default Plan: In case Distributor code is mentioned in the application form, but 'Direct Plan' is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. The default option under the Regular or Direct Plan of the Scheme, as the case maybe, shall be applied

# Product Labelling Disclosures

| Name of Scheme  | This product is suitable for investors who are seeking*:  | Riskometer   |
|---|---|--|
| Aditya Birla Sun Life Equity Savings Fund (An open ended scheme investing in equity, arbitrage and debt) Aditya Birla Sun Life Balanced Advantage Fund (An open ended Dynamic Asset Allocation fund)  | long term capital growth and income     An open ended equity scheme investing in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments     Capital appreciation and regular income in the long term     Investment in equity & equity related securities as well as fixed income securities (Debt & Money Market securities) |  |
| Aditya Birla Sun Life Equity Hybrid '95 Fund<br>(An open ended hybrid scheme investing predominantly in equity and<br>equity related instruments.)  | Jana tarm conital growth and income   |  |
| Aditya Birla Sun Life Index Fund<br>(An open ended scheme tracking Nifty 50 TRI)<br>Aditya Birla Sun Life Frontline Equity Fund<br>(An Open ended equity scheme predominantly investing in large cap  |   | Moderate Michigan  |
| stocks)<br>A <b>ditya Birla Sun Life Focused Equity Fund</b><br>(An Open ended Large cap Equity Scheme investing  | index. Nifty. 50 TRI  In long term capital growth with exposure limited to a maximum of 30 stocks investments in equity and equity related securities to form a concentrated portfolio  | LOW HIGH Investors understand that their principal will be at  |
| n maximum 30 stocks)<br>Aditya Birla Sun Life Equity Fund<br>An open ended equity scheme investing across large   | long term capital growth     investments in equity and equity related securities  | Moderately High risk   |
| cap, mid cap, small cáp stocks)<br>Aditya Birla Sun Life Equity Advantage Fund<br>An open ended equity scheme investing in both large   | long term capital growth and income     investments predominantly in equity and equity related securities as well as debt and money market instruments  |  |
| ap and mid cap stocks)<br><mark>Aditya Birla Sun Life MNC Fund</mark><br>An open ended equity scheme following the MNC theme in its   | long term capital growth     investments primarily in equity and equity related securities of multinational companies (MNCs)  |  |
| nvestments)<br>A <mark>ditya Birla Sun Life Midcap Fund</mark><br>An open ended equity scheme predominantly investing in mid cap stocks)  | Long term capital growth  |  |
| Aditya Birla Sun Life Small Cap Fund  An open ended equity scheme predominantly investing in small cap stocks)  | Long term capital growth     investments primarily in small cap companies   |  |
| Aditya Birla Sun Life Pure Value Fund  (An open ended equity scheme following a value investment strategy)  Aditya Birla Sun Life Manufacturing Equity Fund   | long term capital growth     investments in equity and equity related securities by following value investing strategy     long term capital growth   |  |
| (An open ended equity scheme following in the Manufacturing theme)  | investments in equity and equity related securities of companies engaged in manufacturing sector  | Moderate Mocie Property  |
| Aditya Birla Sun Life Banking and Financial Services Fund  (An open ended equity scheme investing in the Banking & Financial Services sectors)  | Investments in equity and equity related securities of companies engaged in banking and financial services  | nvestors understand that their principal will be at <b>High</b>  |
| Aditya Birla Sun Life Dividend Yield Fund An open ended equity scheme predominantly investing in dividend yielding stocks)  | investments in equity and equity related securities or companies having relatively high dividend yield  | Investors understand that their principal will be at   |
| Aditya Birla Sun Life Infrastructure Fund (An open ended equity scheme investing in infrastructure sector)  | <ul> <li>long term capital growth         investments in equity and equity related securities of companies that are participating in the growth and development         of Infrastructure in India</li> </ul>   |  |
| Aditya Birla Sun Life Digital India Fund<br>An open ended equity scheme investing in the Technology, Telecom,<br>Media, Entertainment and other related ancillary sectors)  | technology enabled companies  |  |
| Aditya Birla Sun Life India GenNext Fund An open ended equity scheme following Consumption theme)   | <ul> <li>long term capital growth         investments in equity and equity related securities of companies that are expected to benefit from the rising consumption         patterns in India fuelled by high disposable incomes</li> </ul>   | Moderate D   |
| Aditya Birla Sun Life International Equity Fund-Plan A An open ended equity scheme following international theme by investing<br>redominantly in Global Equities) Aditya Birla Sun Life International Equity Fund-Plan B  | Investments predominantly in equity and equity related securities in the international markets     long term capital growth   | Reduction To the Control of the Cont |
| (An open ended equity scheme following international theme by investing<br>in Global Equities and also Indian Equities.)  Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan (An open ended equity scheme following the global agriculture theme) | (25 to 35%)  • long term capital growth  I vinvestments in stocks of Agri commodity companies, i.e., companies engaged in or focusing on the Agri business,   | Nvestors understand that their principal will be at <b>High</b>  |
| Aditya Birla Sun Life Global Emerging Opportunities Fund (An open ended fund of fund scheme investing primarily in units of Julius  | whether issued in India or overseas  Capital appreciation in the long term investment in units of Julius Baer Equity Next Generation Fund   |  |
| Baer Equity Next Generation Fund)<br>Aditya Birla Sun Life Global Real Estate Fund<br>(An open ended fund of funds scheme investing predominantly in Global   | - Capital appraciation in the long term   |  |
| mutual funds that invest in real estate securities)  Aditya Birla Sun Life Gold Fund  (An open ended fund of funds scheme investing in Aditya Birla Sun Life  | returns in line with performance of Aditya Birla Sun Life Gold ETF (ABSL GETF) over long term     investments predominantly in units of Aditya Birla Sun Life Gold ETF. ABSL GETF invests in physical gold of 99.5%   |  |
| Gold ETF)  Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme (An open ended fund of funds scheme investing predominantly in equity funds, debt funds & liquid funds)   | purity (fineness)  Capital appreciation in the long term Investment in portfolio of equity and debt funds   | Moderate Page 1  |
| Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan<br>An open ended fund of funds scheme investing in a portfolio of mutual<br>fund schemes (predominantly in Equity Funds)   | Capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Aggressive) of investors in the long term     Investment in portfolio of mutual fund schemes (predominantly in equity funds)  | LOW HIGH<br>Investors understand that their principal will be at<br>Moderately High risk   |
| Aditya Birla Sun Life Pharma & Healthcare Fund An Open Ended equity scheme investing in Pharma and Healthcare Services Sector)  | sectors in India.   | LOW HIGH   |
| Aditya Birla Sun Life Bal Bhavishya Yojna – Wealth Plan<br>An open ended fund for investment for children having a lock-in for at least<br>5 years or till the child attains age of majority (whichever is earlier)   | long term capital growth     investment in predominantly equity and equity related securities as well as debt and money market instruments  | nvestors understand that their principal will be at <b>High</b>  |
| Aditya Birla Sun Life Retirement Fund - 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  | Bold day John Jan  |
| Aditya Birla Sun Life Retirement Fund - 40s Plan An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)  |   | LOW HIGH   |
| Aditya Birla Sun Life Retirement Fund - 50s Plan<br>An open-ended retirement solution oriented scheme having a lock-in of 5<br>years or till retirement age (whichever is earlier)  | 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  | <b>Moderately High</b> risk  |



# thetimesofabslmf



However, given the sharp cut in policy rates, the RBI should force banks to cut lending rates.

An authored article by our MD & CEO - Mr. A Balasubramanian which was published in Mint, 8th August 2019





# EXPERT VIEW

A. BALASUBRAMANIAN

long expected lines, the RBI cut the reporate by 35 basis points instead of the conventional practice of 25 bps or 50 bps. First and foremost, it is a new normal from the Monetary Policy Committee (MPC), clearly indicating the downward bias toward interest rates. Since last November, the RBI has recognized the need to proactively cut interest rates and provide more liquidity and bring stability to the financial markets, as well as bring down the interest cost for borrowers. Its effort has definitely led to a significant drop in interest rates for government securities. It has also brought stability in the overall liquidity in the market, reflected in the overnight rates and RBI repo window.

The MPC has appropriately acknowledged the issues that are surrounding the economy, impacting growth across different segments of industry. Since the time IL&FS crisis happened and the subsequent impact on NBFCs, it had its own role to play in the

Continued...



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recent slowdown across different pockets of the economy. While it was initially felt that the issues were related to one or two players, over time it began impacting almost all sectors, leading to a demand slowdown. Auto and related industries were impacted due to the NBFCs' inability to lend and other regulatory negative impact on the sector. The current slowdown across different sectors is also coinciding with the lower growth outlook that is being witnessed in different parts of the world. The recent fall in US yields is also a reflection of the beginning of a global slowdown, coincid-

The MPC has appropriately acknowledged the issues that are surrounding the economy ing with the US-China trade war. On an overall basis, while the expectation of inflation is stable-to-low, there has been considerable pressure on the growth outlook in the absence of major investments.

The majority of the members of the MPC have recognized aptly the current challenges being faced by our economy and has supported the more than

expected rate cut of 35 bps. While the RBI has been doing its job in giving the right signal to the market, it is now the turn of the banking industry to cut lending rates quite sharply to boost lending growth. So far there has been a contraction in lending by banks to the needy sectors. However, given the sharp cut in policy rates, the RBI should force banks to cut lending rates.

Mutual funds have been playing a big role in the transmission of rates to borrowers in the form of buying either the CPs or bonds. However, given the recent criticism of mutual fund exposures to so-called weaker credits, in turn becoming risk averse, and the reluctance of banks to lend to various sectors, it might continue to be a challenge for the lending rate to come down. In order to make this happen, there will still remain a need to boost confidence and

Continued...



# thetimesofabslmf

remove the trust deficit through some more measures outside the policy framework. While some steps have been taken there is a clear need for rotation of money to come back through removal of the trust deficit. This rotation will come back only when the belief system goes up in the credit market. Every player of the segment should step up the focus on improving the credit delivery system. Hope this gets addressed soon to get our economy back to normal. The stable government and the global slowdown, ideally speaking, should give an edge to India over other emerging markets.



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Presenting Any Day SIP facility available under the monthly Systematic Investment Plan.

This convenient facility allows you to choose any date between the 1<sup>st</sup> to the 28<sup>th</sup> of every month\*, as per your preferred SIP debit date.

**Note:** \*In case, the SIP transaction date is a non-business the SIP will be processed on the immediate next business day.

You can now make your lucky number as your preferred debit date.

# **Mutual Funds**

Aditya Birla Sun Life Mutual Fund



Mutual Fund investments are subject to market risks, read all scheme related documents carefully.



## **Mutual Funds**

Aditya Birla Sun Life Mutual Fund



#### Tax Reckoner 2019-20

#### Snapshot of Tax rates specific to Mutual Funds

The rates are applicable for the financial year 2019-20. Tax Implications on Dividend received by Unit holders.

|   | Individual/ HUF                           | Domestic Company                          | NRI                                       |  |  |  |  |  |  |
|---|---|---|---|--|--|--|--|--|--|
| Dividend  |   |   |   |  |  |  |  |  |  |
| Equity oriented schemes                               | Nil                                       | Nil                                       | Nil                                       |  |  |  |  |  |  |
| Debt oriented schemes                                 | Nil                                       | Nil                                       | Nil                                       |  |  |  |  |  |  |
|   | Tax on distributed income (pay            | able by the scheme) rates**               |   |  |  |  |  |  |  |
| Equity oriented schemes*                              | 10% + 12% Surcharge + 4% cess<br>= 11.65% | 10% + 12% Surcharge + 4% cess<br>= 11.65% | 10% + 12% Surcharge + 4% cess<br>= 11.65% |  |  |  |  |  |  |
| Money market and Liquid schemes                       | 25% + 12% Surcharge + 4% cess<br>= 29.12% | 30% + 12% Surcharge + 4% Cess<br>= 34.94% | 25% + 12% Surcharge + 4% Cess<br>= 29.12% |  |  |  |  |  |  |
| Debt schemes<br>(other than Infrastructure Debt Fund) | 25% + 12% Surcharge + 4% Cess<br>= 29.12% | 30% +12% Surcharge + 4% Cess<br>= 34.94%  | 25% + 12% Surcharge + 4% Cess<br>= 29.12% |  |  |  |  |  |  |
| Infrastructure Debt Fund                              | 25% + 12% Surcharge + 4% Cess<br>= 29.12% | 30% + 12% Surcharge + 4% Cess<br>= 34.94% | 5% + 12% Surcharge + 4% Cess<br>= 5.82%   |  |  |  |  |  |  |

Securities transaction tax (STT) will be deducted on equity funds at the time of redemption/ switch to the other schemes/ sale of units.

### Capital Gains Taxation

|  | Individual/ HUF   | Domestic Company®                                      | NRI <sup>s/#</sup>                                       |  |  |  |  |  |  |
|--|---|--|--|--|--|--|--|--|--|
| Equity Oriented Schemes • Long Term Capital Gains (units held for more than 12 months) • Short Term Capital Gains (units held for 12 months or less) |   |  |  |  |  |  |  |  |  |
| Long Term Capital Gains 10%" 10%" 10%"   |   |  |  |  |  |  |  |  |  |
| Short Term Capital Gains   | 15%   | 15%  | 15%  |  |  |  |  |  |  |
| Long Term Capital G  | ains (units held for more than 36 months) of 20% <sup>8</sup> | Short Term Capital Gains (units hel                    | d for 36 months or less)  Listed - 20%*  Unlisted - 10%* |  |  |  |  |  |  |
| Short Term Capital Gains   | 30%^  | 30% / 25%^^  | 30%^   |  |  |  |  |  |  |
| Tax Deducted at Source (Applicable only to NRI Investors)  |   |  |  |  |  |  |  |  |  |
|  | Tax Deducted at Source (Appli                                 | cable only to NRI Investors)                           |  |  |  |  |  |  |  |
|  | Tax Deducted at Source (Applie                                | cable only to NRI Investors)  Short term capital gains | Long term capital gains                                  |  |  |  |  |  |  |
| Equity oriented schemes  | Tax Deducted at Source (Appli                                 | •  | Long term capital gains                                  |  |  |  |  |  |  |

#### Surcharge for Domestic Companies. Surcharge Applicable in case of Individual/HUF/AOP/BOI/Artificial judicial person:

| ı      | Sr. No.  | Total Income                     | Applicable surcharge rate | Sr. No. | Total Income                     | Applicable surcharge rate |  |  |
|--------|--|----------------------------------|---------------------------|---------|----------------------------------|---------------------------|--|--|
| 1. Bet |  | Between ₹ 1 crore to ₹ 10 Crores | 7%                        | 1.      | Upto ₹ 50 lakhs                  | No Surcharge              |  |  |
|        | 2.   | Above ₹ 10 Crores                | 12%                       | 2.      | Between ₹ 50 lakhs to ₹ 1 crore  | 10%                       |  |  |
| ٠      |  | •                                |                           | 3.      | Between ₹ 1 crore to ₹ 2 Crores  | 15%                       |  |  |
|        |  |                                  |                           | 4.      | Between ₹ 2 crores to ₹ 5 Crores | 25%                       |  |  |
|        |  |                                  |                           | 5.      | Above ₹ 5 Crores                 | 37%                       |  |  |
|        | Tay rates mentioned shows are evaluated of auraharra and health and advention core |                                  |                           |         |                                  |                           |  |  |

- Short term/long term capital gain tax (along with applicable surcharge and education cess) will be deducted at the time of redemption of units in case of NRI investors only.

- Assuming the investor falls into highest tax bracket.
- \*\* Assuming the investor latis into ingines can broken.

  \*\*\* If total turnover or gross receipts during the financial year 2017-18 does not exceed ₹ 400 crores.

  ## Exemption granted w.r.t. equity oriented fund u/s 10(38) of the income tax act is proposed to be withdrawn and tax at 10% (without indexation) will be charged on capital gain exceeding ₹ 1 lakh provided that transfer of such units is subject to ST.

  Health and Education cess @4% would apply on aggregate of tax and surcharge.

Heattn and Education case @4% would apply on aggregate of tax and surcharge.

Transfer of units upon consolidation of mutual flund schemes of two or more schemes of equity oriented fund or two or more schemes of a fund other than equity oriented fund in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains.

Plowidend Stripping: The loss due to sale of units in the schemes in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains.

Dividend Stripping: The loss due to sale of units in the schemes (where dividend is tax free) will not be available for set off to the extent of tax free dividend declaraction.

Borus Stripping: The loss due to sale of original units in the schemes, where bonus units are issued, will not be available for set off; if original units are: (A) bought within three months prior to the record date fixed for original units in the schemes, where bonus units are issued, will not be available for set off; if original units are: (A) bought within three months prior to the record date fixed for allower of the schemes, where bonus units are issued, will not be available for set off; if original units are: (A) bought within three months prior to the record date fixed for allower of the scheme of the s



<sup>\*\*</sup> With effect from 1st October 2014, for purpose of determining tax payable on distributed profits, the amount of distributed income has to be increased to such amount as would, after deduction of tax from such increased amount, be equal to the income distributed by Mutual Fund (Grossing up). Hence, effective rate will be different. Rate mentioned above is without considering the rate arrived at by grossing up.

Note: Surcharge stated above is payable on base tax. Health and education cess of 4% will be levied on aggregate of base tax and surcharge.

#### 1. Income Tax Rates

For Individuals, Hindu Undivided Family, Association of Persons, Body of Individuals and Artificial juridical persons

| Total Income                             | Tax Rates |
|--|-----------|
| Up to ₹ 250,000 <sup>(a)(b)</sup>        | NIL       |
| ₹ 250,001 to ₹ 500,000 <sup>(d)(e)</sup> | 5%        |
| ₹ 500,001 to ₹ 1,000,000 <sup>(d)</sup>  | 20%       |
| ₹1,000,001 and above <sup>(c)(d)</sup>   | 30%       |

- (a) In the case of a resident individual of the age of 60 years or above but below 80 years, the basic exemption limit is ₹ 500,000. (b) In case of a resident individual of age of 80 years or above, the basic exemption limit is ₹ 500,000.
- (c) Surcharge Applicable in case of Individual/HUF/AOP/BOI/Artificial judicial person:

| Sr. No. | Total Income                     | Applicable surcharge rate |
|---------|----------------------------------|---------------------------|
| 1.      | Upto₹50 lakhs                    | No Surcharge              |
| 2.      | Between ₹ 50 lakhs to ₹ 1 crore  | 10%                       |
| 3.      | Between ₹ 1 crore to ₹ 2 Crores  | 15%                       |
| 4.      | Between ₹ 2 crores to ₹ 5 Crores | 25%                       |
| 5.      | Above ₹ 5 Crores                 | 37%                       |

- (d) The said Health and Education Cess at 4% will apply on aggregate tax and surcharge
- (e) Finance Bill 2019 has proposed a rebate of actual tax liability or ₹ 12,500 (whichever is lower) in case of individuals having income not exceeding ₹ 5,00,000.

#### 2. Securities Transaction Tax (STT)

STT is levied on the value of taxable securities transactions as under.

| Transaction   | Rates  | Payable By       |
|---|--------|------------------|
| Purchase/Sale of equity shares  | 0.1%   | Purchaser/Seller |
| Purchase of units of equity oriented mutual fund                                  | Nil    | Purchaser        |
| Sale of units of equity oriented mutual fund                                      | 0.001% | Seller           |
| Sale of equity shares, units of equity oriented mutual fund (non-delivery based)  | 0.025% | Seller           |
| Sale of an option in securities   | 0.05%* | Seller           |
| Sale of an option in securities, where option is exercised                        | 0.125% | Purchaser        |
| Sale of a future in securities  | 0.010% | Seller           |
| Sale of unit of an equity oriented fund to the Mutual Fund                        | 0.001% | Seller           |
| Sale of unlisted equity shares and units of business trust under an initial offer | 0.2%   | Seller           |

<sup>\*</sup>with effect from 1 June, 2016

#### 3. Special rates for non-residents

(1) The following incomes in the case of non-resident are taxed at special rates on gross basis:

| Transaction   | Rates <sup>(a)</sup> |
|---|----------------------|
| Dividend <sup>(b)</sup>   | 20%                  |
| Interest received on loans given in foreign currency to Indian concern or Government of India     | 20%                  |
| Income received in respect of units purchased in foreign currency of specifies Mutual Funds / UTI | 20%                  |
| Royalty or fees for technical services <sup>(c)</sup>   | 10%                  |
| Interest income from a notified Infrastructure Debt Fund  | 5%                   |
| Interest on FCCB, FCEB / Dividend on GDRs(b)  | 10%                  |

- (a) These rates will further increase by applicable surcharge and health and
- (b) Other than dividends on which DDT has been paid
- (c) In case the non-resident has a Permanent Establishment (PE) in India and the royalty/fees for technical services paid is effectively connected with such PE, the same could be taxed at 40% (plus applicable surcharge and health and education cess) on net basis.
- (2) Tax on non-resident sportsmen or sports association on specified income @ 20% plus applicable surcharge and health and education cess.

#### 4. Capital Gains

| Transaction  | Short Term<br>Capital Gains <sup>(a)</sup> | Long Term<br>Capital Gains <sup>(a)(b</sup> |  |
|--|--|---|--|
| Sale transactions of equity<br>shares/unit of an equity<br>oriented fund which attract STT | 15%  | 10%*  |  |
| Sale transaction other than mentioned a  | above:                                     |   |  |
| Individuals (resident and non-resident)  | Progressive slab rates                     | 20% / 10% <sup>(c)</sup>                    |  |
| Partnerships (resident and non-resident)   | 30%  |   |  |
| Resident companies   | 30% <sup>(d)</sup> / 25% <sup>(e)</sup>    |   |  |
| Overseas financial organisations specified in section 115AB                                | 40% (corporate)<br>30% non corporate)      | 10%   |  |
| Fils   | 30%  | 10%   |  |
| Other Foreign companies  | 40%  | 20% / 10% <sup>(c)</sup>                    |  |
| Local authority  | 30%  | 20% / 10%                                   |  |
| Co-operative society rates   | Progressive slab                           |   |  |

\*Finance Bill, 2018 proposes to withdraw exemption provided u/s 10 (38) to LTCG taxability. Accordingly, long term capital gains exceeding ₹ One Lakh will be taxable at 10% (without indexation).

- (a) These rates will further increase by applicable surcharge & education cess
- (b) Indexation benefit, as applicable.
- (c) Long term capital gains arising to a non-resident from transfer of unlisted securities or shares of a company, not being a company in which the public are substantially interested, subject to 10 per cent tax (without benefit of indexation and foreign currency fluctuation).
- (d) This rate applies to companies other than companies engaged in manufacturing business who are to be taxed at lower rate subject to fulfillment of certain conditions.
- (e) If total turnover or gross receipts of the financial year 2017-18 does not exceed ₹ 400 crores

#### 5. Dividend Income

Additional tax of 10% (plus applicable surcharge and health and education cess) is applicable in case of all resident taxpayers except domestic companies and some other specified entities for dividend income of more than ₹ 10,00,000 received from a domestic company or companies.

#### Personal Tax Scenarios (Amount in Runees)

| Individual                       | Income Level |           |             |             |             |
|----------------------------------|--------------|-----------|-------------|-------------|-------------|
| (Other than senior citizen)      | 10,00,000    | 55,00,000 | 1,10,00,000 | 2,10,00,000 | 5,10,00,000 |
| Tax in FY 2018-19                | 1,17,000     | 16,73,100 | 37,22,550   | 73,10,550   | 1,80,74,550 |
| Tax in FY 2019-20                | 1,17,000     | 16,73,100 | 37,22,550   | 79,46,250   | 2,15,32,290 |
| Effective Tax (Saving)/Burden    | NA           | NA        | NA          | 6,35,700    | 34,57,740   |
| Effective Tax (Saving)/Burden(%) | NA           | NA        | NA          | 9%          | 19%         |

| Resident Senior Citizen          | Income Level |           |             |             |             |
|----------------------------------|--------------|-----------|-------------|-------------|-------------|
| (Senior citizen)                 | 10,00,000    | 55,00,000 | 1,10,00,000 | 2,10,00,000 | 5,10,00,000 |
| Tax in FY 2018-19                | 1,14,400     | 16,70,240 | 37,19,560   | 73,07,560   | 1,80,71,560 |
| Tax in FY 2019-20                | 1,14,400     | 16,70,240 | 37,19,560   | 79,43,000   | 2,15,28,728 |
| Effective Tax (Saving)/Burden    | NA           | NA        | NA          | 6,35,440    | 34,57,168   |
| Effective Tax (Saving)/Burden(%) | NA           | NA        | NA          | 9%          | 19%         |

| Individual                       | Income Level |           |             |             |             |
|----------------------------------|--------------|-----------|-------------|-------------|-------------|
| (Super senior citizen)           | 10,00,000    | 55,00,000 | 1,10,00,000 | 2,10,00,000 | 5,10,00,000 |
| Tax in FY 2018-19                | 1,04,000     | 16,58,800 | 37,07,600   | 72,95,600   | 1,80,59,600 |
| Tax in FY 2019-20                | 1,04,000     | 16,58,800 | 37,07,600   | 79,30,000   | 2,15,14,480 |
| Effective Tax (Saving)/Burden    | NA           | NA        | NA          | 6,34,400    | 34,54,880   |
| Effective Tax (Saving)/Burden(%) | NA           | NA        | NA          | 9%          | 19%         |

Marginal relief as applicable would be available.

The tax rates mentioned above are those provided in the Income tax Act, 1961, and amended as per Finance Bill, 2019, applicable for the FY 2019-20 relevant to AY 2020-21. In the event of any change, we do not assume any responsibility to update the tax rates consequent to such changes. The tax rates mentioned above may not be exhaustive rates applicable to all types of assesses /taxpayers.The information contained herein is neither a complete disclosure of every material fact of Income tax Act, 1961, nor does constitute tax or legal advice.

Disclaimer: The tax rates mentioned above are only intended to provide general information and are neither designed nor intended to be a substitute for professional tax advice. Applicability of the tax rates would depend upon nature of the transaction, the tax consequences thereon and the tax laws in force at the relevant point in time. Therefore, uses are advised that before making any decision or taking any action that might affect their finances or business, they should take professional advice. A non-resident tax paper has an option to be governed by the provisions of the income tax Act, 1961, submission for tax residency certificate ("TRC") along with Form No. 10F will be necessary for granting DTAL benefits to non-residents. A taxpayer claiming DTAL benefit shall furnish a TRC of his residence obtained by him from the Government of that country or specified territory. Further, in addition to the TRC, the non-resident may be required to provide such other documents and information subsequently, as may be prescribed by the Indian Tax Authorities, from time to time. The information contained in this document is on the basis of proposals of finance bill. Finance Act will come into force after assent of the president and passage of the bill in the Parliament.

Aditya Birla Sun Life AMC Limited (Investment Manager to Aditya Birla Sun Life Mutual Fund)
Regn. No.: 109. Regd Office: One Indiabulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, Aegir. Nov. 193. Rogo June: Olie modoulis Cettler, 1994 1, 7471 Hours, Jupica Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013 +91 22 4356 7000 | care-mutualfunds@adityabirlacapital.com | www.adityabirlasunlifemf.com CIN: U65991MH1994PLC080811

Contact Us: 1800-270-7000 adityabirlacapital.com



Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

# Different solutions to suit your various needs



#### **Benefits**

- Preserve your money
- · Provide ready liquidity
- Tax efficient returns compared to traditional mode of savings

#### **Principles**

High Capital safety

#### Suitable for

· Meet daily expenses, seed capital for new business, Lifestyle Improvement

#### Focus

· Short term to Medium term



REGULAR INCOME SOLUTIONS

#### **Benefits**

- Provides regular income
- Tax efficient growth compared to traditional mode of savings

#### **Principles**

· Any time liquidity

#### Suitable for

· Retirement planning, paying EMI

#### Focus

• Short Term to Medium Term



TAX PLANNING SOLUTIONS

#### Benefits

- Provides tax benefits under section 80C and reduce your tax burden
- Providing long term capital growth with tax savings

#### **Principles**

· Long term capital appreciation with tax benefits

#### Suitable for

· Minimizing taxes, tax planning

#### Focus

• Medium to Long Term (with a minimum 3 yr. Lock-in period)



#### Benefits

 Provide tax efficient growth of your capital through equity investments over a longer term

#### **Principles**

• Long term capital appreciation.

#### Suitable for

 House purchase, travel abroad, dream vacation, retirement planning, higher education for children, child's marriage

#### **Focus**

· Long Term



#### What are Saving Solutions?

Our Savings Solutions seek to preserve your money and provide you with ready liquidity while delivering you tax efficient returns compared to traditional mode of savings

#### Who can benefit from Saving Solutions?

This is an ideal solution for investors who have low - medium propensity for risk and high liquidity. These can be ideal for first time investors in mutual funds.

## Benefits of Savings Solutions:

- 1. Make Inflation work in your favour: Inflation affects your returns from any investment including mutual funds. But, in case of savings solutions, you can use it to your advantage through indexation which can help you reduce the amount on which you have to pay tax. You can benefit from indexation, if investing for more than 1 year. Please consult your tax advisor on how to take advantage of indexation.
- 2. Aim to preserve your money: These schemes generally invest in instruments like bonds of reputed Indian companies and securities (bonds) issued by the Government of India which are considered relatively safe.
- 3. Aim to provide Liquidity: If you need to withdraw your money, all you have to do is submit a redemption slip and your money is normally credited to your bank account within one working day. You may also opt for an online redemption facility offered by many fund houses for added convenience.
- 4. Tax-efficient returns: You can earn returns in the form of monthly / quarterly dividends etc. which are completely tax-free in your hands. A dividend distribution tax of 28.325% is applicable and is deducted by the fund house.

There are various savings solutions available depending on the time period that you would like to invest for:

a. 1 day to 3 months b. 3 to 6 months c. 6 months to 1 year d.1 year +

The DDT rate of 28.325% is effective June 01, 2013 and further, upto May 31, 2013 DDT rate applicable shall be 14.1625% as amended by Finance Bill/Act 2013. Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future.

Investors are advised to consult their tax advisor in view of individual nature of tax benefits.

The Financial Solution (Savings Solution) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.



# Aditya Birla Sun Life Overnight Fund An open ended debt scheme investing in overnight securities.



**Fund Category** 

Overnight Fund (Debt)

Investment Objective

To generate reasonable income through investments in debt securities, Money Market Instruments & Tri-party Repos having maturity of 1 day. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.

| Fund Details                                      |   |
|---|---|
| Fund Manager:                                     | Mr. Kaustubh Gupta  |
| Managing Fund Since:                              | November 1, 2018  |
| Experience in Managing the Fund:                  | 0.83 years  |
| Date of Allotment:                                | November 1, 2018  |
| Type of Scheme:                                   | An open ended debt scheme investing in overnight securities |
| Application Amount                                | ₹ 1,000   |
| for fresh subscription:<br>Min. Addl. Investment: | (plus in multiplies of ₹ 1                                  |
| Min. Addi. investment:                            | ₹ 1,000<br>(plus in multiplies of ₹ 1                       |
| NAV of Plans / Options (₹)^                       | (plus in multiplies of C 1                                  |
| Regular Plan                                      |   |
| Growth:   | 1049.7529   |
| Daily Dividend:                                   | 1000.1596   |
| Weekly Dividend:                                  | 1000.1594   |
| Monthly Dividend:                                 | 1000.1595   |
| Direct Plan                                       |   |
| Growth:   | 1050.9343   |
| Daily Dividend:                                   | 1000.1631   |
| Weekly Dividend:                                  | 1000.1631   |
| Monthly Dividend:                                 | 1000.1672   |
| Benchmark:  | CRISIL Overnight Index                                      |
| Monthly Average AUM:                              | ₹ 1438.39 Crores  |
| AUM as on last day:                               | ₹ 741.93 Crores   |
| (As on last day)                                  |   |
| Load Structure (as % of NA\                       | •   |
| Entry Load:                                       | Nil   |
| Exit Load:  | Nil   |

Other Parameter

Portfolio Turnover: 0.00 **Modified Duration:** 0.00 years Average Maturity: 0.00 years Yield to Maturity: 5.35%

Total Expense Ratio (TER) (As On August 30, 2019)

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

Regular 0.23%

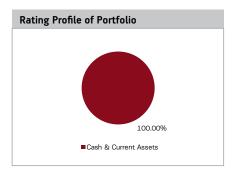
Direct 0.10%

Note: The exit load 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.

| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 29-Aug-19 | 25-Jul-19 | 27-Jun-19 |
| Dividend Yield (Regular Plan) | 0.36%     | 0.30%     | 0.30%     |
| Dividend (₹) Per Unit         | 3.6025    | 3.0251    | 3.0572    |
| Cum Dividend NAV              | 1004.8814 | 1004.0715 | 1004.1092 |
| Dividend Yield (Direct Plan)  | 0.34%     | 0.31%     | 0.31%     |
| Dividend (₹) Per Unit         | 3.4007    | 3.0948    | 3.1316    |
| Cum Dividend NAV              | 1004.5977 | 1004.1649 | 1004.2090 |
|                               |           |           |           |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns. performance/returns.
Past performance is not provided since the scheme is in existence for less than

| Top Portfolio Holdings |                 |
|------------------------|-----------------|
| Issuer                 | % to net Assets |
| Cash & Current Assets  | 100.00%         |





# Aditya Birla Sun Life Liquid Fund

An Open-Ended Liquid Scheme

What is it?

Aditya Birla Sun Life Liquid Fund is an open ended liquid scheme which invests in instruments like Certificate of Deposits (CDs), Commercial Papers (CPs), Treasury Bills (TBills), TRI-Party Repos, etc with residual maturity profile of <=91 days



Fund Category

Liquid Fund

Investment Objective

The objective of the scheme is to provide reasonable returns at a highest level of safety and liquidity through investments in high quality debt and money market instruments.

| Fund Details                |                             |
|-----------------------------|-----------------------------|
| Fund Manager:               | Mr. Kaustubh Gupta &        |
| _                           | Ms. Sunaina Da Cunha        |
| Managing Fund Since:        | July 15, 2011               |
| Experience in Managing the  | 8.13 years                  |
| Fund:                       | -                           |
| Date of Allotment:          | June 16, 1997               |
| Type of Scheme:             | An Open-ended Liquid        |
|                             | Scheme                      |
| Application Amount          | ₹ 1,000                     |
| for fresh subscription:     | (plus in multiplies of ₹ 1) |
| Min. Addl. Investment:      | ₹ 1,000                     |
|                             | (plus in multiplies of ₹ 1) |
| NAV of Plans / Options (₹)^ |                             |
| Retail Plan                 |                             |
| Growth:                     | 499.4454                    |
| Dividend:                   | 163.7195                    |
| Institutional Plan          |                             |
| Growth:                     | 512.5341                    |
| Dividend:                   | 108.0398                    |
| Weekly Dividend:            | 108.0848                    |
| Regular Plan                |                             |
| Growth:                     | 307.7705                    |
| Daily Dividend:             | 100.2106                    |
| Weekly Dividend:            | 100.2406                    |
| Dividend:                   | 128.7819                    |
| Direct Plan                 | 700 7005                    |
| Growth:                     | 309.3605                    |
| Daily Dividend:             | 100.2109                    |
| Weekly Dividend:            | 100.2409                    |

| ^The Face Value per unit of all the plans/ options under |
|--|
| Aditya Birla Sun Life Liquid Fund has been changed from  |
| ₹ 10/- to ₹ 100/- effective from October 07, 2011        |
|  |

167.9595

Benchmark: CRISIL Liquid Fund Index
Monthly Average AUM: ₹ 62158.79 Crores
AUM as on last day: ₹ 58606.20 Crores

(As on last day)
Load Structure (as % of NAV)
Entry Load:
Nil
Fxit Load:
Nil

Other Parameter

Dividend:

Modified Duration: 0.09 years Average Maturity: 0.10 years Yield to Maturity: 5.93%

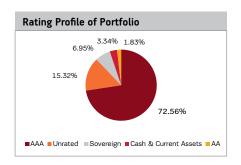
Total Expense Ratio (TER) (As On August 30, 2019)

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

 Regular
 0.28%

 Direct
 0.19%

| Top Ten Portfolio Holdings                      |                 |                        |  |  |  |
|---|-----------------|------------------------|--|--|--|
| Issuer  | % to net Assets | Rating                 |  |  |  |
| Canara Bank                                     | 5.11%           |                        |  |  |  |
| Reliance Jio Infocomm Limited                   | 4.65%           | CARE A1+/ CRISIL A1+   |  |  |  |
| Housing Development Finance Corporation Limited | 4.41%           | CRISIL AAA/ ICRA A1+   |  |  |  |
| Steel Authority of India Limited                | 4.41%           | CARE A1+               |  |  |  |
| Government of India                             | 4.37%           | SOV                    |  |  |  |
| Axis Bank Limited                               | 4.23%           | CRISIL A1+             |  |  |  |
| Oriental Bank of Commerce                       | 3.87%           | CRISIL A1+             |  |  |  |
| Union Bank of India                             | 3.41%           |                        |  |  |  |
| Tata Sons Private Limited                       | 3.31%           | IND A1+                |  |  |  |
| REC Limited                                     | 3.03%           | CRISIL A1+/ CRISIL AAA |  |  |  |



| Investment Performance - Retail Plan - Growth     | ment Performance - Retail Plan - Growth NAV as on August 31, 2019: ₹ 499.4454 |         |         |                 |
|---|---|---------|---------|-----------------|
| Inception - June 16, 1997                         | 1 Year  | 3 Years | 5 Years | Since Inception |
| Aditya Birla Sun Life Liquid Fund                 | 7.40  | 7.07    | 7.59    | 7.51            |
| Value of Std Investment of ₹ 10,000               | 10740   | 12276   | 14421   | 49945           |
| Benchmark - CRISIL Liquid Fund Index              | 7.49  | 7.13    | 7.57    | NA              |
| Value of Std Investment of ₹ 10,000               | 10749   | 12294   | 14405   | NA              |
| Additional Benchmark - CRISIL 1 Year T-Bill Index | 8.38  | 6.79    | 7.33    | 6.72            |
| Value of Std Investment of ₹ 10,000               | 10838   | 12177   | 14243   | 42465           |

- Past performance may or may not be sustained in future. The above performance is of Retail 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 2. Total Schemes managed by Mr. Kaustubh Gupta is 9. Total Schemes managed by Ms. Sunaina Da Cunha is 4. Refer annexure
  on page no. 76 to know more on performance of schemes managed by Fund Managers.
- on page no. 76 to know more on performance of schemes managed by Fund Managers.

  The scheme is currently managed by Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha since July 15, 2011 (8.13) years.
- The scheme is in existence for more than 5 years.

Note: The exit load 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.



# Aditya Birla Sun Life Money Manager Fund

An open ended debt scheme investing in money market instruments

What is it?

This is an open ended debt scheme which endeavors to invest only in money market instruments like Certificate of Deposits (CDs), Commercial Papers (CPs), Treasury Bills (T Bills), TRI-Party Repos etc.



**Fund Category** 

Money Market Fund

#### Investment Objective

The primary objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments. The scheme may invest a portion of its net assets in fixed rate debt securities and money market

| instruments.                     |  |  |
|----------------------------------|--|--|
| Fund Details                     |  |  |
| Fund Manager:                    | Mr. Kaustubh Gupta &<br>Mr. Mohit Sharma |  |
| Managing Fund Since:             | July 15, 2011 &<br>April 01, 2017        |  |
| Experience in Managing the Fund: | 8.13 years & 2.41 year                   |  |
| Date of Allotment:               | June 05, 2003                            |  |
| Type of Scheme:                  | An open ended debt                       |  |
| .,,,,                            | scheme investing                         |  |
|                                  | in money market                          |  |
|                                  | instruments                              |  |
| Application Amount               | ₹ 1,000                                  |  |
| for fresh subscription*:         | (plus in multiplies of ₹ 1               |  |
| Min. Addl. Investment:           | ₹ 1,000                                  |  |
|                                  | (plus in multiplies of ₹ 1               |  |
| SIP:                             | Monthly: Minimum ₹                       |  |
|                                  | 1000/-                                   |  |
| NAV of Plans / Options (₹)^      |  |  |
| Retail Plan                      |  |  |
| Growth:                          | 319.5715                                 |  |
| Daily Dividend:                  | 100.4630                                 |  |
| Weekly Dividend:                 | 103.9197                                 |  |
| Regular Plan                     |  |  |
| Growth:                          | 259.2994                                 |  |
| Daily Dividend:                  | 100.4630                                 |  |
| Weekly Dividend:                 | 100.6001                                 |  |
| Direct Plan                      |  |  |
|                                  | 000 0174                                 |  |
| Growth:                          | 260.8134                                 |  |
| Growth:<br>Daily Dividend:       | 100.4630                                 |  |

Aditya Birla Sun Life Money Manager Fund has been changed from ₹10/- to ₹100/- effective from October 07, 2011 Benchmark: CRISIL Liquid Fund Index

Monthly Average AUM: ₹ 12382 19 Crores AUM as on last day: ₹ 12745.57 Crores (As on last day)

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

Entry Load: Nil Exit Load: Nil

Other Parameter

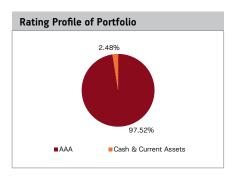
**Modified Duration:** 0.45 years Average Maturity: 0.45 years Yield to Maturity: 6.04%

Total Expense Ratio (TER) (As On August 30, 2019)

al expenses and goods and service tax on management fees.

Regular 0.28% 0.15% Direct

| Top Ten Portfolio Holdings                             |                 |                                  |  |  |  |
|--|-----------------|----------------------------------|--|--|--|
| Issuer   | % to net Assets | Rating                           |  |  |  |
| Axis Bank Limited                                      | 11.51%          | CRISIL A1+                       |  |  |  |
| National Bank For Agriculture and Rural Development    | 11.38%          | CRISIL A1+/ ICRA A1+/<br>IND A1+ |  |  |  |
| Small Industries Development Bank of India             | 10.71%          | CARE A1+                         |  |  |  |
| Housing Development Finance Corporation Limited        | 9.87%           | ICRA A1+                         |  |  |  |
| REC Limited  | 6.65%           | CRISIL A1+                       |  |  |  |
| ICICI Bank Limited                                     | 5.97%           | ICRA A1+                         |  |  |  |
| LIC Housing Finance Limited                            | 5.62%           | CRISIL A1+                       |  |  |  |
| IndusInd Bank Limited                                  | 5.49%           | CRISIL A1+                       |  |  |  |
| Kotak Mahindra Bank Limited (erstwhile ING Vysya Bank) | 4.81%           | CRISIL A1+                       |  |  |  |
| Kotak Mahindra Prime Limited                           | 3.59%           | CRISIL A1+                       |  |  |  |



| Investment Performance - Retail Plan - Growth     |        | NAV as on / | August 30, 2 | 019:₹319.5715   |
|---|--------|-------------|--------------|-----------------|
| Inception - June 05, 2003                         | 1 Year | 3 Years     | 5 Years      | Since Inception |
| Aditya Birla Sun Life Money Manager Fund          | 8.77   | 7.63        | 7.93         | 7.41            |
| Value of Std Investment of ₹ 10,000               | 10877  | 12465       | 14648        | 31957           |
| Benchmark - CRISIL Liquid Fund Index              | 7.47   | 7.13        | 7.57         | 6.93            |
| Value of Std Investment of ₹ 10,000               | 10747  | 12292       | 14402        | 29686           |
| Additional Benchmark - CRISIL 1 Year T-Bill Index | 8.37   | 6.79        | 7.33         | 6.06            |
| Value of Std Investment of ₹ 10,000               | 10837  | 12176       | 14241        | 26008           |

- Past performance may or may not be sustained in future. The above performance is of Retail 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 2. Total Schemes managed by Mr. Kaustubh Gupta is 9. Total Schemes managed by Mr. Mohit Sharma is 93. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Mohit Sharma since July 15, 2011 & April 01, 2017 (8.13) years & (2.41) years.
- . The scheme is in existence for more than 5 years

Note: The exit load 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

| Particulars                                 | 1 Yea | ır 3 years | 5 years | Since Inception |
|---|-------|------------|---------|-----------------|
| Total Amount Invested (₹)                   | 12000 | 360000     | 600000  | 1670000         |
| Market Value of amount Invested             | 12569 | 3 406536   | 731519  | 2976610         |
| Scheme Returns (CAGR)                       | 8.98  | 8.08       | 7.87    | 7.89            |
| CRISIL Liquid Fund Index returns# (CAGR)    | 7.33  | 7.29       | 7.33    | 7.62            |
| CRISIL 1 Year T-Bill Index returns## (CAGR) | 8.21  | 7.16       | 7.08    | 6.77            |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.
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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.



## Aditya Birla Sun Life Low Duration Fund

An open ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between **6 months and 12 months** 

Savings Solutions

What is it?

Aditya Birla Sun Life Low Duration Fund is an open ended debt scheme which invests in a portfolio of debt and money market instruments of short maturities such that the Macaulay Duration is between 6-12 months, with a view and intent to provide reasonable returns & daily liquidity.

**Fund Category** 

Low Duration Fund

Investment Objective

The objective of the scheme is to provide income which is consistent with a portfolio through investments in a basket of debt and money market instruments of short maturities with a view to provide reasonable returns.

| Fund Dataila                     |                             |
|----------------------------------|-----------------------------|
| Fund Details                     |                             |
| Fund Manager:                    | Mr. Kaustubh Gupta &        |
|                                  | Mr. Mohit Sharma            |
| Managing Fund Since:             | July 15, 2011 &             |
|                                  | April 01, 2017              |
| Experience in Managing the Fund: | 8.13 years & 2.41years      |
| Date of Allotment:               |                             |
| Retail Plan:                     | May 14, 1998                |
| Type of Scheme:                  | An open ended low           |
|                                  | duration debt scheme        |
|                                  | investing in instruments    |
|                                  | such that Macaulay          |
|                                  | duration of the portfolio   |
|                                  | is between 6 months and     |
|                                  | 12 months                   |
| Application Amount               | ₹ 100                       |
| for fresh subscription:          | (plus in multiplies of ₹ 1) |
| Min. Addl. Investment:           | ₹ 100                       |
|                                  | (plus in multiplies of ₹ 1) |
| SIP:                             | Monthly: Minimum ₹          |
|                                  | 100/-                       |
| NAV of Plans / Options (₹)^      |                             |
| Regular Plan                     |                             |

|                             | 100/     |
|-----------------------------|----------|
| NAV of Plans / Options (₹)^ |          |
| Regular Plan                |          |
| Growth:                     | 465.2482 |
| Daily Dividend:             | 101.2742 |
| Weekly Dividend:            | 101.0416 |
| Institutional Plan          |          |
| Growth:                     | 326.2068 |
| Daily Dividend:             | 100.9951 |
| Weekly Dividend:            | 101.0416 |
| Direct Plan                 |          |
| Growth:                     | 491.5519 |
| Daily Dividend:             | 100.9975 |
| Weekly Dividend:            | 101.0488 |
|                             |          |

^The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Low Duration Fund has been changed from ₹ 10/- to ₹ 100/- effective from October 07, 2011

Benchmark: CRISIL Short Term Bond

Monthly Average AUM: ₹ 8937.57 Crores
AUM as on last day: ₹ 9170.04 Crores

(As on last day)

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

Entry Load: Nil Exit Load: Nil

Other Parameter

Modified Duration: 0.83 years
Average Maturity: 0.95 years
Yield to Maturity: 7.03%

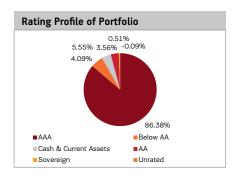
Total Expense Ratio (TER) (As On August 30, 2019)

including additional expenses and goods and service tax on management fees

 Regular
 1.23%

 Direct
 0.38%

| Top Ten Portfolio Holdings                          |                 |  |  |  |  |  |
|---|-----------------|--|--|--|--|--|
| Issuer  | % to net Assets | Rating                                       |  |  |  |  |
| National Bank For Agriculture and Rural Development | 11.15%          | CRISIL A1+/ CRISIL AAA/<br>ICRA A1+/ IND A1+ |  |  |  |  |
| Small Industries Development Bank of India          | 10.96%          | CARE A1+/ CARE AAA                           |  |  |  |  |
| Housing Development Finance Corporation Limited     | 9.95%           | CRISIL AAA/ ICRA A1+                         |  |  |  |  |
| Power Finance Corporation Limited                   | 8.69%           | CRISIL AAA                                   |  |  |  |  |
| REC Limited   | 6.92%           | CRISIL AAA                                   |  |  |  |  |
| LIC Housing Finance Limited                         | 5.60%           | CARE AAA/ CRISIL A1+/<br>CRISIL AAA          |  |  |  |  |
| Housing & Urban Development Corporation Limited     | 3.95%           | ICRA AAA                                     |  |  |  |  |
| Adani Properties Pvt Limited                        | 3.62%           | BWR AA- (SO)                                 |  |  |  |  |
| The Federal Bank Limited                            | 3.41%           | CRISIL A1+                                   |  |  |  |  |
| ONGC Petro Additions Limited                        | 3.16%           | ICRA AAA (SO)                                |  |  |  |  |

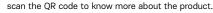


| restment Performance - Regular Plan - Growth NAV as on August 30, 2019: ₹ 465.248 |        |         | 019:₹ 465.2482 |                 |
|---|--------|---------|----------------|-----------------|
| Inception - May 14, 1998  | 1 Year | 3 Years | 5 Years        | Since Inception |
| Aditya Birla Sun Life Low Duration Fund   | 8.59   | 7.32    | 7.79           | 7.48            |
| Value of Std Investment of ₹ 10,000   | 10859  | 12358   | 14558          | 46525           |
| Benchmark - CRISIL Short Term Bond Fund Index                                     | 10.02  | 7.59    | 8.38           | NA              |
| Value of Std Investment of ₹ 10,000   | 11002  | 12451   | 14965          | NA              |
| Additional Benchmark - CRISIL 1 Year T-Bill Index                                 | 8.37   | 6.79    | 7.31           | 6.63            |
| Value of Std Investment of ₹ 10,000   | 10837  | 12176   | 14241          | 39304           |

- 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 2. Total Schemes managed by Mr. Kaustubh Gupta is 9. Total Schemes managed by Mr. Mohit Sharma is 93. Refer annexure on
  page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Mohit Sharma since July 15, 2011 & April 01, 2017
   (0.17)
- (8.13) years & (2.41) years.
  The scheme is in existence for more than 5 years.

Note: The exit load 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.







Aditya Birla Sun Life Savings Fund

An open ended ultra-short term debt scheme investing in instruments such that Macaulay duration of the portfolio is between 3 months and 6 months

What is it?

Aditya Birla Sun Life Savings Fund is positioned in ultra-short duration fund category. The portfolio of the fund will constitute of debt and money market instruments of short maturities. The Macaulay Duration of the fund will be in the range of 3-6months.



**Fund Category** 

Ultra Short Duration Fund

#### Investment Objective

The primary objective is to generate regular income through investments in debt and money market instruments. Income may be generated through the receipt of coupon payments or the purchase and sale of securities in the underlying portfolio. The scheme will under normal market conditions, invest its net assets in fixed income securities, money market instruments, cash and cash equivalents

| Fund Details                     |                                  |
|----------------------------------|----------------------------------|
| Fund Manager:                    | Mr. Kaustubh Gupta &             |
|                                  | Ms. Sunaina Da Cunha             |
| Managing Fund Since:             | July 15, 2011 &                  |
|                                  | June 20, 2014                    |
| Experience in Managing the Fund: | 8.13 years & 5.20 years          |
| Date of Allotment:               |                                  |
| Institutional Plan:              | April 16, 2003                   |
| Type of Scheme:                  | An open ended ultra-             |
|                                  | short term debt scheme           |
|                                  | investing in instruments         |
|                                  | such that Macaulay               |
|                                  | duration of the portfolio        |
|                                  | is between 3 months and 6 months |
| Application Amount               | ₹ 1.000                          |
| for fresh subscription:          | (plus in multiplies of ₹ 1)      |
| Min. Addl. Investment:           | ₹ 1,000                          |
| Thin Addit invocations.          | (plus in multiplies of ₹ 1)      |
| SIP:                             | Monthly: Minimum ₹               |
|                                  | 1,000/-                          |
| NAV of Plans / Options (₹)^      | , , , , , ,                      |
| Retail Plan                      |                                  |
| Growth:                          | 370.3207                         |
| Daily Dividend:                  | 100.3940                         |
| Weekly Dividend:                 | 100.5732                         |
| Regular Plan                     |                                  |
| Growth:                          | 382.7087                         |
| Daily Dividend:                  | 100.6021                         |
| Weekly Dividend:                 | 100.5732                         |
| Direct Plan                      |                                  |
| Growth:                          | 385.6208                         |
| Daily Dividend:                  | 100.3944                         |
| Weekly Dividend:                 | 100.5756                         |

^The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Savings Fund has been changed from ₹ 10/- to ₹ 100/- effective from October 07, 2011

Benchmark: CRISIL Short Term Bond Fund Index

Monthly Average AUM: ₹ 15248.87 Crores AUM as on last day: ₹ 15420.94 Crores (As on last day)

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

Entry Load: Nil Exit Load:

Other Parameter

0.45 years **Modified Duration:** Average Maturity: 0.49 years Yield to Maturity: 6.71%

Total Expense Ratio (TER) (As On August 30, 2019)

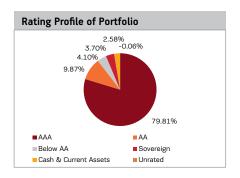
Including additional expenses and goods and service tax on management fees.

Regular 0.35% 0.23% Direct

| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 11-Feb-11 | 28-Jan-11 | 31-Dec-10 |
| Dividend Yield (Regular Plan) | 0.34%     | 0.45%     | 0.51%     |
| Dividend (₹) Per Unit         | 0.0350    | 0.0469    | 0.0529    |
| Cum Dividend NAV              | 10 2848   | 10.3108   | 10.3105   |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

| Top Ten Portfolio Holdings                          |                 |  |  |  |
|---|-----------------|--|--|--|
| Issuer  | % to net Assets | Rating                                       |  |  |
| National Bank For Agriculture and Rural Development | 11.94%          | CRISIL A1+/ CRISIL AAA/<br>ICRA A1+/ IND A1+ |  |  |
| Power Finance Corporation Limited                   | 10.94%          | CRISIL AAA                                   |  |  |
| Axis Bank Limited                                   | 9.93%           | CRISIL A1+                                   |  |  |
| REC Limited   | 6.05%           | CRISIL AAA                                   |  |  |
| Housing Development Finance Corporation Limited     | 6.03%           | CRISIL AAA/ ICRA A1+                         |  |  |
| Reliable Device Trust                               | 3.03%           | ICRA AAA(SO)                                 |  |  |
| LIC Housing Finance Limited                         | 2.94%           | CARE AAA/ CRISIL AAA                         |  |  |
| Small Industries Development Bank of India          | 2.89%           | CARE A1+/ CARE AAA                           |  |  |
| Bharti Telecom Limited                              | 2.56%           | CRISIL AA+                                   |  |  |
| Hinduja Leyland Finance Limited                     | 2.51%           | CARE AA-                                     |  |  |



| Investment Performance - Retail Plan - Growth     |        | NAV as on A | August 30, 2 | 019:₹370.3207   |
|---|--------|-------------|--------------|-----------------|
| Inception - Nov 27, 2001                          | 1 Year | 3 Years     | 5 Years      | Since Inception |
| Aditya Birla Sun Life Savings Fund                | 8.98   | 7.88        | 8.44         | 7.65            |
| Value of Std Investment of ₹ 10,000               | 10898  | 12552       | 15004        | 37032           |
| Benchmark - CRISIL Short Term Bond Fund Index     | 10.02  | 7.59        | 8.38         | NA              |
| Value of Std Investment of ₹ 10,000               | 11002  | 12451       | 14965        | NA              |
| Additional Benchmark - CRISIL 1 Year T-Bill Index | 8.37   | 6.79        | 7.31         | 6.12            |
| Value of Std Investment of ₹ 10,000               | 10837  | 12176       | 14241        | 28732           |

- Past performance may or may not be sustained in future. The above performance is of Retail 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 2. Total Schemes managed by Mr. Kaustubh Gupta is 9. Total Schemes managed by Ms. Sunaina Da Cunha is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers
- cheme is currently managed by Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha since July 15, 2011 & June 20, 2014 (8.13) years & (5.20) years Respectively.
- The scheme is in existence for more than 5 years

Note: The exit load 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.



# Aditya Birla Sun Life Floating Rate Fund

An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives)



What is it?

This is an open ended debt scheme predominantly investing in the floating rate instrument. More than 65% of the assets will be allocated towards floating rate instruments.

**Fund Category** 

Floater Fund

#### Investment Objective

The primary objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments. The scheme may invest a portion of its net assets in fixed rate debt securities and money market instruments.

| Fund Details                               |  |
|--|--|
| Fund Manager:                              | Mr. Kaustubh Gupta   |
| Managing Fund Since:                       | June 20, 2014  |
| Experience in Managing the Fund:           | 5.20 years   |
| Date of Allotment:                         | June 05, 2003  |
| Type of Scheme:                            | An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives) |
| Application Amount                         | ₹ 1,000  |
| for fresh subscription:                    | (plus in multiplies of ₹ 1)  |
| Min. Addl. Investment:                     | ₹ 1,000  |
|  | (plus in multiplies of ₹ 1)  |
| SIP:                                       | Monthly: Minimum ₹   |
|  | 1,000/-  |
| NAV of Plans / Options (₹)^<br>Retail Plan |  |
| Growth:                                    | 344.6295   |
| Weekly Dividend:                           | 100.7727   |
| Regular Plan                               |  |
| Growth:                                    | 238.2766   |

^The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Floating Rate Fund has been changed from ₹ 10/- to ₹ 100/- effective from October 07, 2011

CRISIL Liquid Fund Index Benchmark: Monthly Average AUM: ₹ 5951.77 Crores AUM as on last day: ₹ 5986.40 Crores

(As on last day)

Daily Dividend:

Daily Dividend:

Weekly Dividend:

**Direct Plan** Growth:

Weekly Dividend:

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

Fntry Load: Nil

Nil (w.e.f December 26, Exit Load:

2018)

101.2040

100.7727

241.9148 100.7280

100.7746

Other Parameter

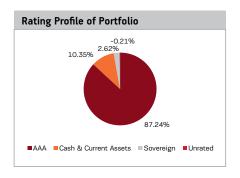
**Modified Duration:** 0.78 years Average Maturity: 0.93 years Yield to Maturity: 6.39%

Total Expense Ratio (TER) (As On August 30, 2019)

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

Regular 0.38% Direct 0.16%

| Top Ten Portfolio Holdings                          |                 |  |  |  |  |
|---|-----------------|--|--|--|--|
| Issuer  | % to net Assets | Rating                                       |  |  |  |
| National Bank For Agriculture and Rural Development | 10.69%          | CRISIL A1+/ CRISIL AAA/<br>ICRA A1+/ IND A1+ |  |  |  |
| Power Finance Corporation Limited                   | 10.05%          | CRISIL AAA                                   |  |  |  |
| Small Industries Development Bank of India          | 9.54%           | CARE A1+/ CARE AAA                           |  |  |  |
| LIC Housing Finance Limited                         | 9.23%           | CARE AAA/ CRISIL A1+/<br>CRISIL AAA          |  |  |  |
| REC Limited   | 8.97%           | CRISIL A1+/ CRISIL AAA                       |  |  |  |
| Axis Bank Limited                                   | 7.12%           | CRISIL A1+/ CRISIL AAA                       |  |  |  |
| Housing Development Finance Corporation Limited     | 6.94%           | CRISIL AAA/ ICRA A1+                         |  |  |  |
| IndusInd Bank Limited                               | 3.27%           | CRISIL A1+                                   |  |  |  |
| L&T Finance Limited                                 | 2.71%           | CARE A1+/ ICRA A1+                           |  |  |  |
| Export Import Bank of India                         | 2.42%           | CRISIL A1+                                   |  |  |  |



| Investment Performance - Retail Plan - Growth     |        | NAV as on A | August 30, 2 | .019:₹344.6295  |
|---|--------|-------------|--------------|-----------------|
| Inception - June 05, 2003                         | 1 Year | 3 Years     | 5 Years      | Since Inception |
| Aditya Birla Sun Life Floating Rate Fund          | 9.09   | 7.83        | 8.45         | 7.91            |
| Value of Std Investment of ₹ 10,000               | 10909  | 12534       | 15000        | 34463           |
| Benchmark - CRISIL Liquid Fund Index              | 7.47   | 7.13        | 7.57         | 6.93            |
| Value of Std Investment of ₹ 10,000               | 10747  | 12292       | 14402        | 29686           |
| Additional Benchmark - CRISIL 1 Year T-Bill Index | 8.37   | 6.79        | 7.33         | 6.06            |
| Value of Std Investment of ₹ 10,000               | 10837  | 12176       | 14241        | 26008           |

- Past performance may or may not be sustained in future. The above performance is of Retail 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 managed by Mr. Kaustubh Gupta is 9. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kaustubh Gupta since June 20, 2014 (5.20) years.
  The scheme is in existence for more than 5 years.

Note: The exit load 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.



# Aditya Birla Sun Life Arbitrage Fund

An open ended scheme investing in arbitrage opportunities

What is it?

It is an open-ended equity scheme that strives to take advantage of the difference in prices of a security in the cash segment and derivatives segment by turning market volatility to its advantage.



**Fund Category** 

Arbitrage Fund

Investment Objective

The Scheme seeks to generate income by investing predominantly in equity and equity related instruments. Scheme intends to take advantage from the price differentials /mis-pricing prevailing for stock / index in various market segments (Cash & Future).

| Fund Details                     |                             |
|----------------------------------|-----------------------------|
| Fund Manager:                    | Mr. Lovelish Solanki        |
| Managing Fund Since:             | December 15, 2014           |
| Experience in Managing the Fund: | 4.71 years                  |
| Date of Allotment:               | July 24, 2009               |
| Type of Scheme:                  | An open ended scheme        |
|                                  | investing in arbitrage      |
|                                  | opportunities               |
| Application Amount               | ₹ 1,000                     |
| for fresh subscription:          | (plus in multiplies of ₹ 1) |
| Min. Addl. Investment:           | ₹ 1,000                     |
|                                  | (plus in multiplies of ₹ 1) |
| SIP:                             | Monthly: Minimum ₹          |
| NAV. (Discourse (E)              | 1,000/-                     |
| NAV of Plans / Options (₹)       |                             |
| Regular Plan                     |                             |
| Growth:                          | 19.4917                     |
| Dividend:                        | 10.7730                     |
| Direct Plan                      |                             |
| Growth:                          | 20.2056                     |
| Dividend:                        | 11.0935                     |
| Danahmark.                       | Nifty EO Arbitrage          |

Nifty 50 Arbitrage Benchmark: Monthly Average AUM: ₹ 4297.39 Crores AUM as on last day: ₹ 4307.85 Crores

(As on last day)

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

Entry Load: Nil

Exit Load\*\*: For redemption/switch out of units within 30 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 30 days from the date of allotment: Nil. \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter **Modified Duration:** 0.31 years (Excluding FD Margin) Average Maturity: 0.57 years (Excluding FD Margin) Yield to Maturity: 6.38%

Portfolio Turnover: Total Expense Ratio (TER)

(Excluding FD Margin)

(As On August 30, 2019)

10.92

Regular 0.84% Direct 0.24%

| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 23-Aug-19 | 19-Jul-19 | 21-Jun-19 |
| Dividend Yield (Regular Plan) | 0.44%     | 0.44%     | 0.41%     |
| Dividend (₹) Per Unit         | 0.0478    | 0.0478    | 0.0443    |
| Cum Dividend NAV              | 10.8130   | 10.8023   | 10.7866   |
| Declared on date              | 23-Aug-19 | 19-Jul-19 | 21-Jun-19 |
| Dividend Yield (Direct Plan)  | 0.45%     | 0.44%     | 0.48%     |
| Dividend (₹) Per Unit         | 0.0496    | 0.0487    | 0.0531    |
| Cum Dividend NAV              | 11.1338   | 11.1159   | 11.1032   |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10,00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

| Top Ten Portfolio Holdings                        |                 |                        |  |  |
|---|-----------------|------------------------|--|--|
| Issuer  | % to net Assets | Rating                 |  |  |
| Tata Capital Limited                              | 8.44%           | CRISIL A1+/ CRISIL AAA |  |  |
| IDFC First Bank Limited (Erstwhile Capital First) | 6.73%           |                        |  |  |
| The Federal Bank Limited                          | 4.48%           |                        |  |  |
| HDFC Bank Limited                                 | 4.12%           |                        |  |  |
| Housing Development Finance Corporation Limited   | 2.94%           | CRISIL AAA             |  |  |
| RBL Bank Limited                                  | 1.74%           |                        |  |  |
| Mahindra & Mahindra Financial Services Limited    | 1.05%           | IND AAA                |  |  |
| LIC Housing Finance Limited                       | 0.57%           | CRISIL A1+             |  |  |
| Britannia Industries Limited                      | 0.004%          | CRISIL AAA             |  |  |
| Multi Commodity Exchange of India Limited         | 0.002%          |                        |  |  |

| Industry Allocation   |        |  |
|-----------------------|--------|--|
| BANKS                 | 12.95% |  |
| FINANCE               | 9.70%  |  |
| PETROLEUM PRODUCTS    | 8.32%  |  |
| CONSUMER NON DURABLES | 6.72%  |  |
| PHARMACEUTICALS       | 5.87%  |  |
| SOFTWARE              | 3.86%  |  |
| FERROUS METALS        | 3.25%  |  |
| CONSTRUCTION PROJECT  | 2.50%  |  |
| TELECOM - SERVICES    | 1.64%  |  |
| POWER                 | 1.63%  |  |
| POWER                 | 1.63%  |  |

| Investment Performance - Regular Plan - Growth |        | NAV as on August 30, 2019: ₹ 19.4917 |         |                 |
|--|--------|--------------------------------------|---------|-----------------|
| Inception - July 24, 2009                      | 1 Year | 3 Years                              | 5 Years | Since Inception |
| Aditya Birla Sun Life Arbitrage Fund           | 6.75   | 6.12                                 | 6.54    | 6.83            |
| Value of Std Investment of ₹ 10,000            | 10675  | 11948                                | 13737   | 19492           |
| Benchmark - Nifty 50 Arbitrage                 | 6.92   | 5.38                                 | 6.15    | NA              |
| Value of Std Investment of ₹ 10,000            | 10692  | 11700                                | 13486   | NA              |
| Additional Benchmark - S&P BSE SENSEX TRI      | -2.13  | 10.86                                | 8.39    | 10.75           |
| Value of Std Investment of ₹ 10,000            | 9787   | 13621                                | 14968   | 28067           |

- 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 managed by Mr. Lovelish Solanki is 6. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since December 15, 2014 (4.71) years.
   The scheme is in existence for more than 5 years.

Note: The exit load 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.



# Aditya Birla Sun Life Corporate Bond Fund

An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds

What is it?

A debt scheme investing predominantly in a portfolio comprising of corporate debt securities with 80% investment in highest rated corporate bonds (AA+ & above).



**Fund Category** 

Corporate Bond Fund

Investment Objective

The investment objective of the scheme is to generate optimal returns with high liquidity through active management of the portfolio by investing in High Quality Debt and Money Market Instruments

| Fund Details                     |   |
|----------------------------------|---|
| Fund Manager:                    | Mr. Kaustubh Gupta &<br>Mr. Maneesh Dangi |
| Managing Fund Since:             | April 01, 2017                            |
| Experience in Managing the Fund: | 2.41 years & 2.41 years                   |
| Date of Allotment:               | March 3, 1997                             |
| Type of Scheme:                  | An open ended debt                        |
|                                  | scheme predominantly                      |
|                                  | investing in AA+ and                      |
|                                  | above rated corporate                     |
|                                  | bonds                                     |
| Application Amount               | ₹100                                      |
| for fresh subscription:          | (plus in multiplies of ₹ 1)               |
| Min. Addl. Investment:           | ₹100                                      |
| 0.5                              | (plus in multiplies of ₹ 1)               |
| SIP:                             | Monthly: Minimum ₹ 100/-                  |
| NAV of Plans / Options (₹)       | 100/-                                     |
| Regular Plan                     |   |
| Growth:                          | 74.8143                                   |
| Dividend:                        | 12 1416                                   |
| Monthly Dividend:                | 11.7796                                   |
| Direct Plan                      |   |
| Growth:                          | 75.3602                                   |
| Dividend:                        | 12.9971                                   |
| Monthly Dividend:                | 11.8448                                   |
| Benchmark:                       | CRISIL Short Term Bond<br>Fund Index      |
|                                  | (w.e.f May 27, 2013)                      |
| Monthly Average AUM:             | ₹ 16002.89 Crores                         |

AUM as on last day: ₹ 16274.98 Crores (As on last day)

Load Structure (as % of NAV) (Incl. for SIP) **Entry Load:** Exit Load:

Other Parameter

**Modified Duration:** 2.04 years Average Maturity: 2.84 years Yield to Maturity: 7.22%

Total Expense Ratio (TER) (As On August 30, 2019)

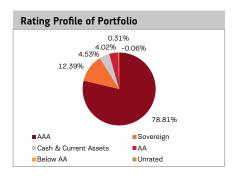
Including additional expenses and goods and service tax on management fees.

Regular 0.39% Direct 0.27%

| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 16-Aug-19 | 15-Jul-19 | 17-Jun-19 |
| Dividend Yield (Regular Plan) | 0.45%     | 0.39%     | 0.46%     |
| Dividend (₹) Per Unit         | 0.0535    | 0.0465    | 0.0545    |
| Cum Dividend NAV              | 11.7981   | 11.7896   | 11.7277   |
| Dividend Yield (Direct Plan)  | 0.45%     | 0.40%     | 0.46%     |
| Dividend (₹) Per Unit         | 0.0538    | 0.0468    | 0.0547    |
| Cum Dividend NAV              | 11.8629   | 11.8532   | 11.7899   |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10,00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

| Top Ten Portfolio Holdings                          |                 |                        |  |  |
|---|-----------------|------------------------|--|--|
| Issuer  | % to net Assets | Rating                 |  |  |
| Government Bond                                     | 12.35%          | SOV                    |  |  |
| Power Finance Corporation Limited                   | 10.83%          | CRISIL AAA             |  |  |
| REC Limited   | 8.52%           | CRISIL AAA             |  |  |
| National Bank For Agriculture and Rural Development | 7.75%           | CRISIL A1+/ CRISIL AAA |  |  |
| Mahindra & Mahindra Financial Services Limited      | 6.08%           | IND AAA                |  |  |
| ONGC Petro Additions Limited                        | 4.55%           | ICRA AAA (SO)          |  |  |
| Reliance Industries Limited                         | 4.35%           | CRISIL AAA             |  |  |
| Housing Development Finance Corporation Limited     | 4.32%           | CRISIL AAA             |  |  |
| Tata Sons Private Limited                           | 3.87%           | CRISIL AAA             |  |  |
| Housing & Urban Development Corporation Limited     | 2.87%           | ICRA AAA               |  |  |



| Investment Performance - Regular Plan - Growth   |        | NAV as on | August 30, | 2019: ₹ 74.8143 |
|--|--------|-----------|------------|-----------------|
| Inception - March 3, 1997                        | 1 Year | 3 Years   | 5 Years    | Since Inception |
| Aditya Birla Sun Life Corporate Bond Fund        | 10.52  | 7.96      | 8.79       | 9.35            |
| Value of Std Investment of ₹ 10,000              | 11052  | 12579     | 15246      | 74814           |
| Benchmark - CRISIL Short Term Bond Fund Index    | 10.02  | 7.59      | 8.38       | NA              |
| Value of Std Investment of ₹ 10,000              | 11002  | 12451     | 14965      | NA              |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 16.35  | 6.95      | 8.97       | NA              |
| Value of Std Investment of ₹ 10,000              | 11635  | 12230     | 15379      | NA              |

- 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 3. Total Schemes managed by Mr. Kaustubh Gupta is 9. Total Schemes managed Mr. Maneesh Dangi is 6. Refer annexure on page
- no. 76 to know more on performance of schemes managed by Fund Managers.

  The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Maneesh Dangi since April 01, 2017 (2.41) years.
- The scheme is in existence for more than 5 years.

Note: The exit load 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.



# Aditya Birla Sun Life Short Term Opportunities Fund

An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1-3 years

What is it?

The scheme is positioned in a short duration category. Owing to its mandate the scheme will invest in Debt & Money market securities such that the Macaulay duration of the fund is in the range of 1-3 yrs.



**Fund Category** 

Short Duration Fund

Investment Objective

The investment objective of the Scheme is to generate income and capital appreciation by investing 100% of the corpus in a diversified portfolio of debt and money market securities.

| Fund Details                                |                            |
|---|----------------------------|
| Fund Manager:                               | Mr. Kaustubh Gupta &       |
|   | Mr. Maneesh Dangi          |
| Managing Fund Since:                        | September 11, 2014 &       |
|   | April 01, 2017             |
| Experience in Managing the Fund:            | 4.97 years & 2.41 years    |
| Date of Allotment:                          | May 09, 2003               |
| Type of Scheme:                             | An open ended short        |
|   | term debt scheme           |
|   | investing in instruments   |
|   | such that the Macaulay     |
|   | duration of the portfolio  |
|   | is between 1-3 years       |
| Application Amount                          | ₹ 1,000                    |
| for fresh subscription:                     | (plus in multiplies of ₹ 1 |
| Min. Addl. Investment:                      | ₹ 1,000                    |
| OID   | (plus in multiplies of ₹ 1 |
| SIP:  | Monthly: Minimum ₹         |
| NAV of Diamo / Outlines /F\A                | 1,000/-                    |
| NAV of Plans / Options (₹)^<br>Regular Plan |                            |
| Growth:                                     | 32.1992                    |
| Dividend:                                   | 16.7028                    |
| Quarterly Dividend:                         | 10.4052                    |
| Direct Plan                                 | 10.4052                    |
| 2.1.0001.10.1.                              | 77 4000                    |
| Growth:<br>Dividend:                        | 33.4899                    |
| 2.1.40.141                                  | 17.3562                    |
| Quarterly Dividend:                         | 10.5989                    |
| AThe dividend options under                 | 1 =                        |

^The dividend options under the scheme have been renamed w.e.f July 02, 2012. Please refer addendum no. 28/2012 dated June 29, 2012 for further details. CRISIL Short Term Bond Benchmark:

Fund Index

₹ 3148.44 Crores Monthly Average AUM: AUM as on last day: ₹ 3130.63 Crores (As on last day)

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

Nil Entry Load:

Exit Load\*\*: In respect of each purchase / switch-in of

Units, upto 15% of the units may be redeemed switchedout without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 180 days from the date of allotment: 0.50% of the applicable NAV. For redemption / switch-out of units after 180 days from the date of allotment: Nil

\*\*Exit Load is NIL for units issued in Dividend

Reinvestment.

District and

**Modified Duration:** 2.34 years Average Maturity: 3.03 years Yield to Maturity: 8.59%

Total Expense Ratio (TER) (As On August 30, 2019)

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

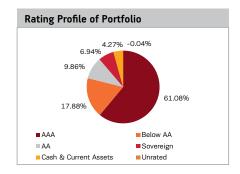
Regular 1.15% Direct 0.43%

| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 17-Jun-19 | 15-Mar-19 | 17-Dec-18 |
| Dividend Yield (Regular Plan) | 1.34%     | 1.04%     | 1.39%     |
| Dividend (₹) Per Unit         | 0.1389    | 0.1073    | 0.1427    |
| Cum Dividend NAV              | 10.3775   | 10.2964   | 10.2990   |
| Dividend Yield (Direct Plan)  | 1.34%     | 1.34%     | 1.38%     |
| Dividend (₹) Per Unit         | 0.1411    | 0.1412    | 0.1451    |
| Cum Dividend NAV              | 10.5551   | 10.5046   | 10.4894   |

CUID DIVIDEND NAV

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

| Top Ten Portfolio Holdings                           |                 |               |  |  |
|--|-----------------|---------------|--|--|
| Issuer   | % to net Assets | Rating        |  |  |
| National Bank For Agriculture and Rural Development  | 11.95%          | CRISIL AAA    |  |  |
| REC Limited  | 8.10%           | CRISIL AAA    |  |  |
| Adani Properties Pvt Limited                         | 7.08%           | BWR AA- (SO)  |  |  |
| Small Industries Development Bank of India           | 6.45%           | CARE AAA      |  |  |
| Government Bond                                      | 6.25%           | SOV           |  |  |
| Housing & Urban Development Corporation Limited      | 6.16%           | ICRA AAA      |  |  |
| State Bank of India                                  | 4.63%           | CRISIL AAA    |  |  |
| Cholamandalam Investment and Finance Company Limited | 4.21%           | ICRA AA+      |  |  |
| Power Finance Corporation Limited                    | 3.84%           | CRISIL AAA    |  |  |
| ONGC Petro Additions Limited                         | 3.19%           | ICRA AAA (SO) |  |  |



| Investment Performance - Regular Plan - Growth      |        | NAV as on | August 30, | 2019: ₹ 32.1992 |
|---|--------|-----------|------------|-----------------|
| Inception - May 09, 2003                            | 1 Year | 3 Years   | 5 Years    | Since Inception |
| Aditya Birla Sun Life Short Term Opportunities Fund | 9.68   | 7.23      | 8.53       | 7.43            |
| Value of Std Investment of ₹ 10,000                 | 10968  | 12327     | 15068      | 32199           |
| Benchmark - CRISIL Short Term Bond Fund Index       | 10.02  | 7.59      | 8.38       | 7.28            |
| Value of Std Investment of ₹ 10,000                 | 11002  | 12451     | 14965      | 31491           |
| Additional Benchmark - CRISIL 1 Year T-Bill Index   | 8.37   | 6.79      | 7.31       | 6.05            |
| Value of Std Investment of ₹ 10,000                 | 10837  | 12176     | 14241      | 26092           |

- 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 3. Total Schemes managed by Mr. Kaustubh Gupta is 9. Total Schemes managed Mr. Maneesh Dangi is 6. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers
- The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Maneesh Dangi since September 11, 2014 & April 01, 2017(4.97) years & (2.41) years.
- The scheme is in existence for more than 5 years.

Note: The exit load 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.



Aditya Birla Sun Life Banking & PSU Debt Fund

An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.



What is it?

ABSL Banking and PSU Debt Fund is an income generating scheme investing in a portfolio of securities issued by government owned entities like PSUs & PFIs which makes the portfolio

**Fund Category** 

Fund Details

Banking and PSU Fund

Investment Objective

To generate reasonable returns by primarily investing in debt and money market securities that are issued by Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs) in India.

| Fund Details                               |   |
|--|---|
| Fund Manager:                              | Mr. Kaustubh Gupta &<br>Mr. Maneesh Dangi   |
| Managing Fund Since:                       | September 29, 2009 & April 01, 2017   |
| Experience in Managing the Fund:           | 9.92 years & 2.41 years   |
| Date of Allotment:                         | April 19, 2002  |
| Type of Scheme:                            | An open ended debt  |
| ,,   | scheme predominantly<br>investing in debt<br>instruments of<br>banks, Public Sector<br>Undertakings, Public<br>Financial Institutions and |
|  |   |
| Application Amount                         | Municipal Bonds<br>₹ 1,000  |
| Application Amount for fresh subscription: | (plus in multiplies of ₹ 1)   |
| Min. Addl. Investment:                     | ₹ 1,000   |
| Mill. Addt. Ilivestillelit.                | (plus in multiplies of ₹ 1)   |
| SIP:                                       | Monthly: Minimum ₹  |
| J  | 1,000/-   |
| NAV of Plans / Options (₹)^                | _,,   |
| Retail Plan                                |   |
| Growth:                                    | 375.0672  |
| Monthly Dividend:                          | 108.3434  |
| Quarterly Dividend:                        | 109.2869  |
| Regular Plan                               |   |
| Growth:                                    | 249.8579  |
| Monthly Dividend:                          | 108.4830  |
| Quarterly Dividend:                        | 106.5752  |
| Dividend:                                  | 157.4243  |
| Direct Plan                                |   |
| Growth:                                    | 254.2596  |
| Monthly Dividend:                          | 110.2865  |
| Quarterly Dividend:                        | 108.2368  |
| Dividend:                                  | 150.1076  |

^The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Banking & PSU Debt Fund has been changed from ₹.10/- to ₹ .100/- effective from October 07, 2011

CRISIL Short Term Bond Benchmark: Fund Index Monthly Average AUM: ₹ 8122.48 Crores

₹ 8281.87 Crores

AUM as on last day: (As on last day)

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

Entry Load: Nil Exit Load:

Other Parameter

**Modified Duration:** 2.75 years Average Maturity: 3.83 years Yield to Maturity: 7.08%

Total Expense Ratio (TER) (As On August 30, 2019)

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

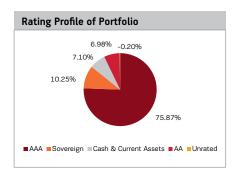
Regular 0.65% Direct 0.35%

| Dividend                          |                |               |                  |
|-----------------------------------|----------------|---------------|------------------|
| Declared on date                  | 30-Aug-19      | 26-Jul-19     | 28-Jun-19        |
| Dividend Yield (Regular Plan)     | 0.48%          | 0.38%         | 0.38%            |
| Dividend (₹) Per Unit             | 0.5172         | 0.4104        | 0.4103           |
| Cum Dividend NAV                  | 108.4830       | 107.8270      | 106.9744         |
| Dividend Yield (Direct Plan)      | 0.48%          | 0.38%         | 0.38%            |
| Dividend (₹) Per Unit             | 0.5256         | 0.4171        | 0.4168           |
| Cum Dividend NAV                  | 110.2865       | 109.5879      | 108.6965         |
| Nata. The NAV of the seheme numer | ant to now out | of dividond w | suld fall to the |

Note: Ine NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit The Financial Schuldruck are under the scheme of the schem

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns

| Top Ten Portfolio Holdings                          |                 |                        |  |  |
|---|-----------------|------------------------|--|--|
| Issuer  | % to net Assets | Rating                 |  |  |
| Small Industries Development Bank of India          | 11.12%          | CARE A1+/ CARE AAA     |  |  |
| National Bank For Agriculture and Rural Development | 9.00%           | CRISIL AAA             |  |  |
| Government Bond                                     | 8.97%           | SOV                    |  |  |
| REC Limited   | 8.57%           | CRISIL AAA             |  |  |
| Indian Railway Finance Corporation Limited          | 7.35%           | CRISIL AAA             |  |  |
| Power Finance Corporation Limited                   | 6.66%           | CRISIL AAA             |  |  |
| State Bank of India                                 | 6.61%           | CRISIL AA+/ CRISIL AAA |  |  |
| Housing & Urban Development Corporation Limited     | 5.52%           | IND AAA                |  |  |
| National Highways Authority of India                | 5.47%           | CRISIL AAA             |  |  |
| ONGC Petro Additions Limited                        | 3.08%           | ICRA AAA (SO)          |  |  |



| Investment Performance - Retail Plan - Growth     |        | NAV as on A | August 30, 2 | 2019:₹375.0672  |
|---|--------|-------------|--------------|-----------------|
| Inception - April 19, 2002                        | 1 Year | 3 Years     | 5 Years      | Since Inception |
| Aditya Birla Sun Life Banking & PSU Debt Fund     | 10.85  | 7.74        | 9.13         | 7.91            |
| Value of Std Investment of ₹ 10,000               | 11085  | 12503       | 15491        | 37507           |
| Benchmark - CRISIL Short Term Bond Fund Index     | 10.02  | 7.59        | 8.38         | 7.32            |
| Value of Std Investment of ₹ 10,000               | 11002  | 12451       | 14965        | 34110           |
| Additional Benchmark - CRISIL 1 Year T-Bill Index | 8.37   | 6.79        | 7.31         | 6.08            |
| Value of Std Investment of ₹ 10,000               | 10837  | 12176       | 14241        | 27904           |

- 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 3. Total Schemes managed by Mr. Kaustubh Gupta is 9. Total Schemes managed Mr. Maneesh Dangi is 6. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Maneesh Dangi since September 29, 2009 & April 01, 2017 (9.92) years & (2.41) years.
- . The scheme is in existence for more than 5 years.

**Note:** The exit load 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.



## Aditya Birla Sun Life Medium Term Plan

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between **3-4 years** 

What is it?

The scheme is positioned as a Medium Duration fund category that focuses on enhancing the portfolio returns by identifying credit opportunities available in the market. The core portfolio will be allocated to corporate bonds of diverse credit profile such that the Macaulay Duration of the portfolio is between 1-4 yrs.



**Fund Category** 

Medium Duration Fund

#### Investment Objective

The investment objective of the Scheme is to generate regular income and capital appreciation by predominantly investing in a portfolio of debt

| Fund Details                     |                              |
|----------------------------------|------------------------------|
| Fund Manager:                    | Mr. Maneesh Dangi &          |
| _                                | Ms. Sunaina Da Cunha         |
| Managing Fund Since:             | September 1, 2014 &          |
|                                  | April 01, 2017               |
| Experience in Managing the Fund: | 5.00 years & 2.41 years      |
| Date of Allotment:               | May 25, 2009                 |
| Type of Scheme:                  | An open ended medium         |
|                                  | term debt scheme             |
|                                  | investing in instruments     |
|                                  | such that the Macaulay       |
|                                  | duration of the portfolio    |
| Application Amount               | is between 3-4 years ₹ 1,000 |
| for fresh subscription:          | (plus in multiplies of ₹ 1)  |
| Min. Addl. Investment:           | ₹ 1,000                      |
|                                  | (plus in multiplies of ₹ 1)  |
| SIP:                             | Monthly: Minimum ₹           |
|                                  | 1,000/-                      |
| NAV of Plans / Options (₹)       |                              |
| Regular Plan                     |                              |
| Growth:                          | 23.3688                      |
| Quarterly Dividend:              | 10.3555                      |
| Half Yearly Dividend:            | 10.7009                      |
| Dividend:                        | 13.6019                      |
| Direct Plan                      |                              |
| Growth:                          | 24.3985                      |
| Quarterly Dividend:              | 10.4535                      |
| Half Yearly Dividend:            | 11.2094                      |

CRISIL Composite AA Benchmark: Short Term Bond Index Monthly Average AUM: ₹ 6689.93 Crores AUM as on last day: ₹ 6590.49 Crores (As on last day)

14.2585

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

Nil Entry Load:

Exit Load\*\*: In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-

out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter

Dividend:

**Modified Duration:** 2.92 years Average Maturity: 4.19 years 17.89% Yield to Maturity:

Total Expense Ratio (TER) (As On August 30, 2019)

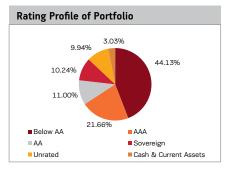
es and goods and service tax on management fees.

Regular 1.61% Direct 1.01%

| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 15-Mar-19 | 17-Sep-18 | 15-Mar-18 |
| Dividend Yield (Regular Plan) | 2.68%     | 2.85%     | 2.51%     |
| Dividend (₹) Per Unit         | 0.2895    | 0.3171    | 0.2830    |
| Cum Dividend NAV              | 10.8078   | 11.1364   | 11.2966   |
| Dividend Yield (Direct Plan)  | 2.48%     | 2.84%     | 2.50%     |
| Dividend (₹) Per Unit         | 0.2790    | 0.3277    | 0.2913    |
| Cum Dividend NAV              | 11.2567   | 11.5544   | 11.6724   |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

| Top Ten Portfolio Holdings                            |                 |                                 |  |
|---|-----------------|---------------------------------|--|
| Issuer  | % to net Assets | Rating                          |  |
| Government Bond                                       | 10.22%          | SOV                             |  |
| Sprit Infrapower & Multiventures Private Limited      | 9.54%           | BWR BBB- (SO)                   |  |
| Adilink Infra & Multitrading Private Limited          | 9.38%           | UNRATED                         |  |
| U.P. Power Corporation Limited                        | 9.22%           | BWR AA- (SO)/<br>CRISIL A+ (SO) |  |
| SP Imperial Star Private Limited                      | 7.44%           | CARE A/ CARE AA- (SO)           |  |
| REC Limited   | 7.04%           | CRISIL AAA                      |  |
| Jharkand Road Projects Implementation Company Limited | 6.17%           | IND D                           |  |
| Adani Rail Infra Private Limited                      | 3.39%           | BWR AA- (SO)                    |  |
| Indian Railway Finance Corporation Limited            | 3.29%           | CRISIL AAA                      |  |
| Prestige Estates Projects Limited                     | 3.07%           | ICRA A+                         |  |



| Investment Performance - Regular Plan - Growth        |        | NAV as on August 30, 2019: ₹ 23.3688 |         |                 |
|---|--------|--------------------------------------|---------|-----------------|
| Inception - May 25, 2009                              | 1 Year | 3 Years                              | 5 Years | Since Inception |
| Aditya Birla Sun Life Medium Term Plan                | 4.26   | 6.09                                 | 7.99    | 8.47            |
| Value of Std Investment of ₹ 10,000                   | 10426  | 11938                                | 14692   | 23369           |
| Benchmark - CRISIL Composite AA Short Term Bond Index | 8.88   | 8.18                                 | 8.92    | 9.36            |
| Value of Std Investment of ₹ 10,000                   | 10888  | 12657                                | 15339   | 25434           |
| Additional Benchmark - CRISIL 10 Year Gilt Index      | 16.35  | 6.95                                 | 8.97    | 6.45            |
| Value of Std Investment of ₹ 10,000                   | 11635  | 12230                                | 15379   | 19209           |

- 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 2. Total Schemes managed by Mr. Maneesh Dangi is 6. Total Schemes managed by Ms. Sunaina Da Cunha is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers
- The scheme is currently managed by Mr. Maneesh Dangi & Ms. Sunaina Da Cunha since September 01, 2014 & April
- 01, 2017 (5.00) years & (2.41) years. The scheme is in existence for more than 5 years.

Note: The exit load 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.



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## Aditya Birla Sun Life Credit Risk Fund

An open ended debt scheme predominantly investing in AA and below rated corporate bonds

What is it?

The fund, positioned in credit risk category, intends to invest in a portfolio of corporate bonds with 65% of investments in AA & below rated instruments.



**Fund Category** 

Credit Risk Fund

#### Investment Objective

The investment objective of the Scheme is to generate returns by predominantly investing in a portfolio of corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade. The Scheme does not guarantee/indicate any returns. There can be no assurance that the Schemes' objectives will be achieved.

| Can                              | be no assurance that the o   |
|----------------------------------|--|
| Fund Details                     |  |
| Fund Manager:                    | Mr. Maneesh Dangi &<br>Ms. Sunaina Da Cunha  |
| Managing Fund Since:             | April 17, 2015 &<br>April 01, 2017   |
| Experience in Managing the Fund: | 4.37 years & 2.41 years  |
| Date of Allotment:               | April 17, 2015   |
| Type of Scheme:                  | An open ended debt<br>scheme predominantly<br>investing in AA and below<br>rated corporate bonds |
| Application Amount               | ₹ 100  |
| for fresh subscription:          | (plus in multiplies of ₹ 1)  |
| Min. Addl. Investment:           | ₹ 100  |
| SIP:                             | (plus in multiplies of ₹ 1)  Monthly: Minimum ₹  100/-   |
| NAV of Plans / Options (₹)^      |  |
| Regular Plan                     |  |
| Growth:                          | 14.0393  |
| Dividend:                        | 10.9363  |
| Bonus:                           | 14.0564  |
| Direct Plan                      |  |
| Growth:                          | 14.6354  |
| Dividend:                        | 11.4164  |
| Bonus:                           | 14.6353  |

Benchmark: CRISIL Composite AA Short Term Bond Index

Monthly Average AUM: ₹ 6201.83 Crores AUM as on last day: ₹ 6177.07 Crores (As on last day)

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

Entry Load: Nil

Fxit Load\*\*: In respect of each purchase / switch-in of

Units, upto 15% of the units may be redeemed / switchedout without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load:

For redemption / switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switchout of units after 365 days from the date of allotment: Nil\*\*Exit Load is NIL for units issued in Dividend Reinvestment

Other Parameter

**Modified Duration:** 1.69 years Average Maturity: 2.37 years Yield to Maturity: 1.3 6.3%

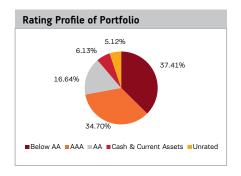
Total Expense Ratio (TER) (As On August 30, 2019)

Regular 1.59% Direct 0.79%

| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 25-Jun-19 | 22-Mar-19 | 21-Dec-18 |
| Dividend Yield (Regular Plan) | 1.44%     | 1.50%     | 1.48%     |
| Dividend (₹) Per Unit         | 0.1585    | 0.1657    | 0.1657    |
| Cum Dividend NAV              | 10.9676   | 11.0655   | 11.1668   |
| Dividend Yield (Direct Plan)  | 1.45%     | 1.50%     | 1.49%     |
| Dividend (₹) Per Unit         | 0.1657    | 0.1729    | 0.1729    |
| Cum Dividend NAV              | 11.4335   | 11.5093   | 11.5844   |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10,00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

| Top Ten Portfolio Holdings                          |                 |                                 |  |  |
|---|-----------------|---------------------------------|--|--|
| Issuer  | % to net Assets | Rating                          |  |  |
| Sprit Infrapower & Multiventures Private Limited    | 6.38%           | BWR BBB- (SO)                   |  |  |
| Power Finance Corporation Limited                   | 5.25%           | CRISIL AAA                      |  |  |
| Adilink Infra & Multitrading Private Limited        | 5.08%           | UNRATED                         |  |  |
| Rent-A-Device Trust                                 | 5.08%           | ICRA AAA (SO)                   |  |  |
| U.P. Power Corporation Limited                      | 4.81%           | BWR AA- (SO)/<br>CRISIL A+ (SO) |  |  |
| SP Imperial Star Private Limited                    | 3.94%           | CARE A                          |  |  |
| REC Limited   | 3.87%           | CRISIL AAA                      |  |  |
| State Bank of India                                 | 3.55%           | CRISIL AA+/ CRISIL AAA          |  |  |
| National Bank For Agriculture and Rural Development | 3.27%           | CRISIL AAA                      |  |  |
| Asirvad Microfinance Limited                        | 3.04%           | CRISIL A+                       |  |  |



| Investment Performance - Regular Plan - Growth        | NAV    | as on August 30, | 2019:₹14.0393   |
|---|--------|------------------|-----------------|
| Inception - Apr 17, 2015                              | 1 Year | 3 Years          | Since Inception |
| Aditya Birla Sun Life Credit Risk Fund                | 6.02   | 7.34             | 8.07            |
| Value of Std Investment of ₹ 10,000                   | 10602  | 12364            | 14039           |
| Benchmark - CRISIL Composite AA Short Term Bond Index | 8.88   | 8.18             | 8.68            |
| Value of Std Investment of ₹ 10,000                   | 10888  | 12657            | 14388           |
| Additional Benchmark - CRISIL 10 Year Gilt Index      | 16.35  | 6.95             | 7.87            |
| Value of Std Investment of ₹ 10,000                   | 11635  | 12230            | 13926           |

- 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 2. Total Schemes managed by Mr. Maneesh Dangi is 6. Total Schemes managed by Ms. Sunaina Da Cunha is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Maneesh Dangi & Ms. Sunaina Da Cunha since April 17, 2015 & April 01,
- . The scheme is in existence for more than 3 years but less than 5 years

Note: The exit load 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.



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## Aditya Birla Sun Life Dynamic Bond Fund

An open ended dynamic debt scheme investing across duration

What is it?

It is an actively managed open ended income scheme that invests across maturities & credit curve so as to deliver sustainable returns over a longer period. Through its strategy it seeks to generate both accrual income & capital appreciation.



**Fund Category** 

Dynamic Bond

#### Investment Objective

The investment objective of the scheme is to generate optimal returns with high liquidity through active management of the portfolio by investing in Debt and Money Market Instruments.

| Fund Details                     |   |
|----------------------------------|---|
| Fund Manager:                    | Mr. Maneesh Dangi &<br>Mr. Pranay Sinha |
| Managing Fund Since:             | September 12, 2007 & April 01, 2017     |
| Experience in Managing the Fund: | 11.97 years & 2.41 years                |
| Date of Allotment:               | September 27, 2004                      |
| Type of Scheme:                  | An open ended dynamic                   |
|                                  | debt scheme investing                   |
|                                  | across duration                         |
| Application Amount               | ₹ 1,000                                 |
| for fresh subscription:          | (plus in multiplies of ₹ 1)             |
| Min. Addl. Investment:           | ₹ 1,000                                 |
|                                  | (plus in multiplies of ₹ 1)             |
| SIP:                             | Monthly: Minimum ₹                      |
|                                  | 1,000/-                                 |
| NAV of Plans / Options (₹)^      |   |
| Regular Plan                     |   |
| Growth:                          | 32.9574                                 |
| Monthly Dividend:                | 10.4906                                 |
| Quarterly Dividend:              | 10.4169                                 |
| Dividend:                        | 11.8043                                 |
| Direct Plan                      |   |
| Growth:                          | 34.1786                                 |

^The dividend option under the scheme have been introduced w.e.f October 29 2014. Please refer addendum no 44/2014 dated October 12, 2014 for further details. Benchmark: CRISIL Short Term Bond

Fund Index

10 7770

10.3898

12.3488

(w.e.f May 27, 2013) Monthly Average AUM: ₹ 3199.73 Crores ₹ 3159.53 Crores

AUM as on last day: (As on last day)

Monthly Dividend:

Dividend:

**Quarterly Dividend:** 

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

Entry Load:

Exit Load\*\*: In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed  $\!\!\!/$  switched-

out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 90 days from the date of allotment: 0.50% of applicable NAV.

For redemption / switch-out of units after 90 days from the date of allotment: Nil \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter

**Modified Duration:** 4.15 years Average Maturity: 6.37 years Yield to Maturity: 12.43%

Total Expense Ratio (TER) (As On August 30, 2019)

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

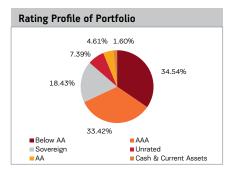
1 68% Regular Direct 1.08%

| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 30-Aug-19 | 26-Jul-19 | 28-Jun-19 |
| Dividend Yield (Regular Plan) | 0.55%     | 0.43%     | 0.44%     |
| Dividend (₹) Per Unit         | 0.0575    | 0.0456    | 0.0454    |
| Cum Dividend NAV              | 10.4906   | 10.4912   | 10.4007   |
| Dividend Yield (Direct Plan)  | 0.55%     | 0.43%     | 0.44%     |
| Dividend (₹) Per Unit         | 0.0590    | 0.0467    | 0.0465    |
| Cum Dividend NAV              | 10.7770   | 10.7718   | 10.6740   |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit

The Fina-e value -1000-rs Unit The Fina-ncial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns

| Top Ten Portfolio Holdings                          |                 |                |  |
|---|-----------------|----------------|--|
| Issuer  | % to net Assets | Rating         |  |
| Government Bond                                     | 18.15%          | SOV            |  |
| Sprit Infrapower & Multiventures Private Limited    | 11.36%          | BWR BBB- (SO)  |  |
| Adani Rail Infra Private Limited                    | 8.49%           | BWR AA- (SO)   |  |
| U.P. Power Corporation Limited                      | 7.65%           | CRISIL A+ (SO) |  |
| Adilink Infra & Multitrading Private Limited        | 7.50%           | UNRATED        |  |
| Power Finance Corporation Limited                   | 6.70%           | CRISIL AAA     |  |
| National Bank For Agriculture and Rural Development | 6.51%           | CRISIL AAA     |  |
| Indian Railway Finance Corporation Limited          | 5.27%           | CRISIL AAA     |  |
| REC Limited   | 3.81%           | CRISIL AAA     |  |
| Power Grid Corporation of India Limited             | 3.64%           | CRISIL AAA     |  |



| Investment Performance - Regular Plan - Growth   |        | NAV as on | August 30, | 2019: ₹ 32.9574 |
|--|--------|-----------|------------|-----------------|
| Inception - Sept 27, 2004                        | 1 Year | 3 Years   | 5 Years    | Since Inception |
| Aditya Birla Sun Life Dynamic Bond Fund          | 9.03   | 4.99      | 8.32       | 8.31            |
| Value of Std Investment of ₹ 10,000              | 10903  | 11573     | 14924      | 32957           |
| Benchmark - CRISIL Short Term Bond Fund Index    | 10.02  | 7.59      | 8.38       | 7.58            |
| Value of Std Investment of ₹ 10,000              | 11002  | 12451     | 14965      | 29790           |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 16.35  | 6.95      | 8.97       | 6.31            |
| Value of Std Investment of ₹ 10,000              | 11635  | 12230     | 15379      | 24923           |

- 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. Maneesh Dangi is 6. Total Schemes managed by Pranay Sinha is 10. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers
- The scheme is currently managed by Mr. Maneesh Dangi & Pranay Sinha since September 12, 2007 & April 01, 2017
- (11.97) years & (2.41) years The scheme is in existence for more than 5 years.

Note: The exit load 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.



scan the QR code to know more about the product.



## Aditya Birla Sun Life Income Fund

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4-7 years



The scheme is positioned in the medium to long duration fund category. Owing to its mandate the scheme will invest in a portfolio of debt and money market securities of varied maturities to maintain a Macaulay duration in the range of 4-7 yrs.



**Fund Category** 

Medium to Long Duration Fund

**Investment Objective** 

The objective of the scheme is to generate consistent income through superior yields on its investments at moderate levels of risk through a diversified investment approach. This income may be complemented by price changes of instruments in the portfolio.

| Fund Details                     |   |
|----------------------------------|---|
| Fund Manager:                    | Mr. Pranay Sinha  |
| Managing Fund Since:             | April 01, 2017  |
| Experience in Managing the Fund: | 2.41 years  |
| Date of Allotment:               | October 21, 1995  |
| Type of Scheme:                  | An open ended medium<br>term debt scheme<br>investing in instruments<br>such that the Macaulay<br>duration of the portfolio<br>is between 4-7 years |
| Application Amount               | ₹ 1,000   |
| for fresh subscription:          | (plus in multiplies of ₹ 1  |
| Min. Addl. Investment:           | ₹ 1,000   |
|                                  | (plus in multiplies of ₹ 1  |
| SIP:                             | Monthly: Minimum ₹  |
|                                  | 1,000/-   |
| NAV of Plans / Options (₹)^      |   |
| Regular Plan                     |   |
| Growth:                          | 86.0629   |
| Quarterly Dividend:              | 13.0491   |
| Dividend:                        | 11.9551   |
| Direct Plan                      |   |
| Growth:                          | 90.3456   |
| Quarterly Dividend:              | 13.6321   |
| Dividend:                        | 12.3983   |

w.e.f December 26, 2014. Please refer addendum no, 59/2014 dated December 17, 2014 for further details. Benchmark:

CRISIL Composite Bond

Fund Index Monthly Average AUM: ₹ 978.27 Crores AUM as on last day: ₹ 978.40 Crores

(As on last day)

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

Entry Load: Nil Fxit Load: Nil Other Parameter

**Modified Duration:** 5.47 years Average Maturity: 8.42 years Yield to Maturity: 6.88%

Total Expense Ratio (TER) (As On August 30, 2019)

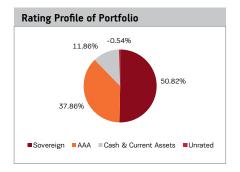
Including additional expenses and goods and service tax on management fees.

1.59% Regular 0.79% Direct

| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 17-Jun-19 | 15-Mar-19 | 17-Dec-18 |
| Dividend Yield (Regular Plan) | 1.16%     | 1.12%     | 1.13%     |
| Dividend (₹) Per Unit         | 0.1490    | 0.1410    | 0.1425    |
| Cum Dividend NAV              | 12.8732   | 12.6354   | 12.5810   |
| Dividend Yield (Direct Plan)  | 1.16%     | 1.11%     | 1.13%     |
| Dividend (₹) Per Unit         | 0.1551    | 0.1465    | 0.1477    |
| Cum Dividend NAV              | 13.4260   | 13.1502   | 13.0678   |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10,00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

| Top Ten Portfolio Holdings                          |                 |            |  |  |  |
|---|-----------------|------------|--|--|--|
| Issuer  | % to net Assets | Rating     |  |  |  |
| Government Bond                                     | 44.90%          | Sovereign  |  |  |  |
| Indian Railway Finance Corporation Limited          | 10.02%          | CRISIL AAA |  |  |  |
| Housing & Urban Development Corporation Limited     | 6.06%           | ICRA AAA   |  |  |  |
| State Government bond                               | 5.92%           | SOV        |  |  |  |
| Power Grid Corporation of India Limited             | 5.92%           | CRISIL AAA |  |  |  |
| National Bank For Agriculture and Rural Development | 4.99%           | CRISIL AAA |  |  |  |
| REC Limited   | 3.68%           | CRISIL AAA |  |  |  |
| Power Finance Corporation Limited                   | 2.64%           | CRISIL AAA |  |  |  |
| Bank of Baroda                                      | 2.61%           | CARE AAA   |  |  |  |
| NHPC Limited  | 1.95%           | CARE AAA   |  |  |  |



| Investment Performance - Regular Plan - Growth NAV as on August |        |         | August 30, | 2019: ₹ 86.0629 |
|---|--------|---------|------------|-----------------|
| Inception - Oct 21, 1995  | 1 Year | 3 Years | 5 Years    | Since Inception |
| Aditya Birla Sun Life Income Fund                               | 13.25  | 6.58    | 8.78       | 9.44            |
| Value of Std Investment of ₹ 10,000                             | 11325  | 12103   | 15243      | 86063           |
| Benchmark - CRISIL Composite Bond Fund Index                    | 13.29  | 7.72    | 9.37       | NA              |
| Value of Std Investment of ₹ 10,000                             | 11329  | 12496   | 15657      | NA              |
| Additional Benchmark - CRISIL 10 Year Gilt Index                | 16.35  | 6.95    | 8.97       | NA              |
| Value of Std Investment of ₹ 10,000                             | 11635  | 12230   | 15379      | NA              |

- 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 managed by Mr. Pranay Sinha is 10. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Pranay Sinha since, April 01, 2017 (2.41) years.
  The scheme is in existence for more than 5 years.

Note: The exit load 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.



# Aditya Birla Sun Life Government Securities Fund

An open ended debt scheme investing in government securities across maturity

What is it?

This is an actively managed income fund dedicated to investing in sovereign bonds of varying tenors. Being a dedicated Government Securities Fund, the credit risk of the fund portfolio is extremely low but it may run high duration risk owing to investments made in long maturity or dated Governments bonds (maturity over 1 yr).



**Fund Category** 

Investment Objective

An Open - ended government securities scheme with the objective to generate income and capital appreciation through investments exclusively

| Fund Details                                      |   |
|---|---|
| Fund Manager:<br>Managing Fund Since:             | Mr. Pranay Sinha<br>April 01, 2017  |
| Experience in Managing the Fund:                  | 2.41 years  |
| Date of Allotment:                                | October 11, 1999  |
| Type of Scheme:                                   | An open ended debt<br>scheme investing in<br>government securities<br>across maturity |
| Application Amount                                | ₹ 1,000   |
| for fresh subscription:<br>Min. Addl. Investment: | (plus in multiplies of ₹ 1)<br>₹ 1,000  |
| SIP:  | (plus in multiplies of ₹ 1)<br><b>Monthly:</b> Minimum ₹<br>1,000/-                   |

NAV of Plans / Options (₹)

Regular Plan Growth:

56.1779 Quarterly Dividend: 11.1258 Direct Plan

Growth: 58.1524 Quarterly Dividend: 11.4206

Benchmark: I-Sec I I-BEX Monthly Average AUM: ₹ 251.38 Crores ₹ 262.32 Crores AUM as on last day: (As on last day) Load Structure (as % of NAV) (Incl. for SIP)

Entry Load: Nil Exit Load: Nil

Other Parameter

**Modified Duration:** 5.75 years Average Maturity: 8.19 years Yield to Maturity: 6.63%

Total Expense Ratio (TER) (As On August 30, 2019)

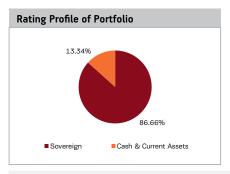
Including additional expenses and goods and service tax on management fees.

Regular 1.18% 0.58%

| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 17-Jun-19 | 15-Mar-19 | 17-Dec-18 |
| Dividend Yield (Regular Plan) | 1.05%     | 1.05%     | 1.05%     |
| Dividend (₹) Per Unit         | 0.1149    | 0.1108    | 0.1109    |
| Cum Dividend NAV              | 10.9120   | 10.5658   | 10.5714   |
| Dividend Yield (Direct Plan)  | 1.05%     | 1.05%     | 1.05%     |
| Dividend (₹) Per Unit         | 0.1177    | 0.1133    | 0.1131    |
| Cum Dividend NAV              | 11.1873   | 10.8155   | 10.8053   |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10,00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

| Top Portfolio Holdings           |                 |        |  |  |
|----------------------------------|-----------------|--------|--|--|
| Issuer                           | % to net Assets | Rating |  |  |
| 7.17% GOI (MD 08/01/2028)        | 42.68%          | SOV    |  |  |
| 07.26% GOI (MD 14/01/2029)       | 27.97%          | SOV    |  |  |
| 7.57% GOI (MD 17/06/2033)        | 9.56%           | SOV    |  |  |
| 8.68% TAMIL NADU (MD 10/10/2028) | 4.20%           | SOV    |  |  |
| 8.52% KARNATAKA (MD 28/11/2028)  | 2.08%           | SOV    |  |  |
| 8.35% JHARKHAND (MD 12/12/2028)  | 0.17%           | SOV    |  |  |
| 8.30% GOI (MD 02/07/2040)        | 0.001%          | SOV    |  |  |
| Cash & Current Assets            | 13.34%          |        |  |  |



| Investment Performance - Regular Plan - Growth NAV as on August 30, 2019: ₹ 56 |        |         | 2019:₹ 56.1779 |                 |
|--|--------|---------|----------------|-----------------|
| Inception - Oct 11, 1999   | 1 Year | 3 Years | 5 Years        | Since Inception |
| Aditya Birla Sun Life Government Securities Fund                               | 15.65  | 8.32    | 10.67          | 9.06            |
| Value of Std Investment of ₹ 10,000  | 11565  | 12708   | 16618          | 56178           |
| Benchmark - I-Sec LIBEX  | 19.25  | 8.73    | 11.08          | NA              |
| Value of Std Investment of ₹ 10,000  | 11925  | 12850   | 16924          | NA              |
| Additional Benchmark - CRISIL 10 Year Gilt Index                               | 16.35  | 6.95    | 8.97           | NA              |
| Value of Std Investment of ₹ 10,000  | 11635  | 12230   | 15379          | NA              |

- 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 managed by Mr. Pranay Sinha is 10. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.

  The scheme is currently managed by Mr. Pranay Sinha since, April 01, 2017 (2.41) years.

  The scheme is in existence for more than 5 years.

Note: The exit load 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



## Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme

An open ended fund of funds scheme investing in dynamically managed portfolio of Debt Funds



An open ended fund-of-funds Scheme that invests in debt funds having diverse investment styles. These funds are selected using the ABSLAMC process. It is actively managed to capture duration and credit opportunities.



**Fund Category** 

FoFs (Overseas/Domestic)

#### Investment Objective

The primary objective of the Scheme is to generate returns from a portfolio of pure debt oriented funds accessed through the diverse investment styles of underlying schemes selected in accordance with the ABSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.

| the Scheme will be realized.  |   |  |  |
|---|---|--|--|
| Fund Details  |   |  |  |
| Fund Manager:<br>Managing Fund Since:<br>Experience in Managing the<br>Fund:    | Mr. Pranay Sinha<br>August 13, 2018<br>1.05 years   |  |  |
| Date of Allotment:<br>Type of Scheme:   | December 29, 2006 An open ended fund of funds scheme investing in dynamically managed portfolio of Debt Funds |  |  |
| Application Amount<br>for fresh subscription:<br>Min. Addl. Investment:<br>SIP: | ₹ 1,000<br>(plus in multiplies of ₹ 1)<br>₹ 1,000<br>(plus in multiplies of ₹ 1)<br><b>Monthly:</b> Minimum ₹ |  |  |
| NAV of Plans / Options (₹)  Regular Plan  | 1,000/-   |  |  |
| Growth: Dividend: Direct Plan   | 25.9190<br>16.2531  |  |  |
| Growth:<br>Dividend:  | 26.7282<br>16.7355  |  |  |
| Benchmark:  | CRISIL Composite Bond<br>Fund Index   |  |  |
| Monthly Average AUM:<br>AUM as on last day:<br>(As on last day)                 | ₹ 11.34 Crores<br>₹ 11.51 Crores  |  |  |

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

Entry Load: Nil

Exit Load\*\*: For redemption / switchout of units within

365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil

\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

#### Other Parameter

-- - - -

#### Total Expense Ratio (TER) (As On August 30, 2019)

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

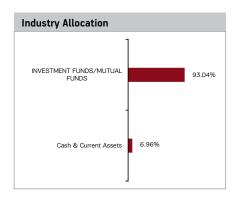
Regular 0.82% Direct 0.22%

| Dividend                           |                |               |                  |
|------------------------------------|----------------|---------------|------------------|
| Declared on date                   | 25-Sep-14      | 25-Jun-14     | 20-Mar-14        |
| Dividend Yield (Regular Plan)      | 1.40%          | 0.28%         | 0.58%            |
| Dividend (₹) Per Unit              | 0.1559         | 0.0312        | 0.0623           |
| Cum Dividend NAV                   | 11.1669        | 11.0097       | 10.7957          |
| Note: The NAV of the scheme nursus | ent to pay out | of dividend w | ould fall to the |

extent of the payout and statutory levy (if applicable). Past performance may or may

extent of the payout and standary levy if applicable), Past periorinalize may of may not be sustained in future. The Face Value - 10.00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

| Top Portfolio Holdings  |                 |  |  |
|---|-----------------|--|--|
| Issuer  | % to net Assets |  |  |
| IDFC Banking & PSU Debt Fund-Direct Plan- Growth Option       | 61.94%          |  |  |
| Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Growth | 31.10%          |  |  |
| Cash & Current Assets   | 6.96%           |  |  |



| Investment Performance - Regular Plan - Growth N           |        |         | NAV as on August 30, 2019: ₹ 25.919 |                 |  |
|--|--------|---------|-------------------------------------|-----------------|--|
| Inception - Dec 29, 2006                                   | 1 Year | 3 Years | 5 Years                             | Since Inception |  |
| Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme | 8.58   | 6.37    | 8.38                                | 7.80            |  |
| Value of Std Investment of ₹ 10,000                        | 10858  | 12034   | 14962                               | 25919           |  |
| Benchmark - CRISIL Composite Bond Fund Index               | 13.29  | 7.72    | 9.37                                | 7.81            |  |
| Value of Std Investment of ₹ 10,000                        | 11329  | 12496   | 15657                               | 25943           |  |
| Additional Benchmark - CRISIL 10 Year Gilt Index           | 16.35  | 6.95    | 8.97                                | 6.93            |  |
| Value of Std Investment of ₹ 10,000                        | 11635  | 12230   | 15379                               | 23370           |  |

- 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 managed by Pranay Sinha is 10. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Pranay Sinha since August 13, 2018 (1.05) year.
  The scheme is in existence for more than 5 years.

Note: The exit load 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.



# Aditya Birla Sun Life Financial Planning FOF - Conservative Plan An open ended fund of funds scheme investing in a portfolio of mutual fund schemes (predominantly in Liquid/Money Market Funds and Debt Funds)

What is it?

An open ended fund-of-funds Scheme following the financial planning discipline with exposure to equity, debt and gold funds. It is suitable for investors with conservative risk profile. It aims to provide income through limited exposure to equity. (Please consult your financial advisor for



**Fund Category** 

Fund Details

FoFs (Overseas/Domestic)

Investment Objective

The Scheme aims to generate returns by investing in mutual fund schemes selected in accordance with the ABSLAMC process, as per the risk return profile of investors. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors.

| Fund Details                     |   |
|----------------------------------|---|
| Fund Manager:                    | Mr. Vinod Bhat  |
| Managing Fund Since:             | August 16, 2019   |
| Experience in Managing the Fund: | 0.04 years  |
| Date of Allotment:               | May 09, 2011  |
| Type of Scheme:                  | An open ended fund<br>of funds scheme<br>investing in a portfolio<br>of mutual fund schemes<br>(predominantly in Liquid/<br>Money Market Funds and<br>Debt Funds) |
| Application Amount               | ₹ 1,000   |
| for fresh subscription*:         | (plus in multiplies of ₹ 1)   |
| Min. Addl. Investment:           | ₹ 1,000   |
| SIP:                             | (plus in multiplies of ₹ 1)  Monthly: Minimum ₹  1,000/-  |
| NAV of Plans / Options (₹)       |   |
| Regular Plan                     |   |
| Growth:                          | 18.2936   |
| Dividend:                        | 16.6442   |
| Direct Plan                      |   |
| Growth:                          | 18.9322   |
| Dividend:                        | 12.8458   |
| B I I.                           | ODIOU OL 1 To Doll  |

Benchmark: CRISIL Short Term Debt Hybrid 75+25 Fund Index

Monthly Average AUM: ₹ 4.35 Crores AUM as on last day: ₹ 4.35 Crores

(As on last day)

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

**Entry Load:** 

Exit Load\*\*: For redemption / switchout of units within

and including 1 year from the date of allotment: 1% of applicable NAV. For redemption/ switch-out of units after 1 year from the date of allotment: Nil\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

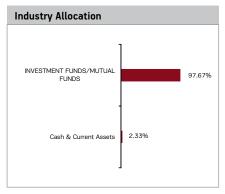
### Other Parameter

#### Total Expense Ratio (TER) (As On August 30, 2019)

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

1.17% Regular Direct 0.64%

| Top Portfolio Holdings   |                 |  |  |
|--|-----------------|--|--|
| Issuer   | % to net Assets |  |  |
| Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Growth    | 27.07%          |  |  |
| Aditya Birla Sun Life Medium Term Plan - Growth - Direct Plan    | 15.51%          |  |  |
| ADITYA BIRLA SUN LIFE CORPORATE BOND FUND - GROWTH - DIRECT PLAN | 14.85%          |  |  |
| Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan  | 10.27%          |  |  |
| Aditya Birla Sun Life Equity Fund - Growth - Direct Plan         | 7.55%           |  |  |
| Aditya Birla Sun Life Focused Equity Fund - Growth - Direct Plan | 7.53%           |  |  |
| Aditya Birla Sun Life Small Cap Fund - Growth                    | 5.83%           |  |  |
| Aditya Birla Sun Life India Gennext Fund - Growth - Direct Plan  | 5.10%           |  |  |
| Aditya Birla Sun Life Pharma and Healthcare Fund-Direct-Growth   | 3.94%           |  |  |
| Cash & Current Assets  | 2.33%           |  |  |



| Investment Performance - Regular Plan - Growth                   | tment Performance - Regular Plan - Growth NAV as on August 30, 2019: ₹ 18.29 |         |         |                 |
|--|--|---------|---------|-----------------|
| Inception - May 09, 2011   | 1 Year   | 3 Years | 5 Years | Since Inception |
| Aditya Birla Sun Life Financial Planning FOF - Conservative Plan | 0.57   | 4.94    | 6.64    | 7.53            |
| Value of Std Investment of ₹ 10,000                              | 10057  | 11555   | 13800   | 18294           |
| Benchmark - CRISIL Short Term Debt Hybrid 75+25 Fund Index       | 5.61   | 7.94    | 8.66    | 9.27            |
| Value of Std Investment of ₹ 10,000                              | 10561  | 12572   | 15158   | 20902           |
| Additional Benchmark - CRISIL 10 Year Gilt Index                 | 16.35  | 6.95    | 8.97    | 7.58            |
| Value of Std Investment of ₹ 10,000                              | 11635  | 12230   | 15379   | 18361           |
| Additional Benchmark - S&P BSE SENSEX TRI                        | -2.13  | 10.86   | 8.39    | 10.43           |
| Value of Std Investment of ₹ 10,000                              | 9787   | 13621   | 14968   | 22811           |

- 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 managed by Mr. Vinod Bhat is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.

  The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (0.04) year.

  The scheme is in existence for more than 5 years.

Note: The exit load 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.

| Particulars  | 1 Year | 3 Years | 5 Years | Since Inception |
|--|--------|---------|---------|-----------------|
| Total Amount Invested (₹)                                      | 120000 | 360000  | 600000  | 1000000         |
| Market Value of amount Invested                                | 121619 | 382565  | 688028  | 1338381         |
| Scheme Returns (CAGR)  | 2.53   | 4.00    | 5.43    | 6.86            |
| CRISIL Short Term Debt Hybrid 75+25 Fund Index returns# (CAGR) | 7.24   | 7.44    | 8.16    | 9.24            |
| CRISIL 10 Year Gilt Index returns# (CAGR)                      | 17.58  | 8.57    | 8.22    | 8.01            |
| S&P BSE SENSEX TRI returns## (CAGR)                            | 1.49   | 9.44    | 9.73    | 11.47           |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRI 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.



## Aditya Birla Sun Life Financial Planning FOF - Prudent Plan

An open ended fund of funds scheme investing in a portfolio of mutual fund schemes (predominantly in a combination of Equity Funds, Liquid/Money Market Funds and Debt Funds)

What is it?

An open ended fund-of-funds Scheme following the financial planning discipline with exposure to equity, debt and gold funds. It is suitable for investors with prudent risk profile. It aims to provide long term capital appreciation. (Please consult your financial advisor for your risk



**Fund Category** 

FoFs (Overseas/Domestic)

Investment Objective

The Scheme aims to generate returns by investing in mutual fund schemes selected in accordance with the ABSLAMC process, as per the risk return profile of investors. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors.

| Fund Details                     |   |
|----------------------------------|---|
| Fund Manager:                    | Mr. Vinod Bhat  |
| Managing Fund Since:             | August 16, 2019   |
| Experience in Managing the Fund: | 0.04 years  |
| Date of Allotment:               | May 09, 2011  |
| Type of Scheme:                  | An open ended fund of funds scheme investing in a portfolio of mutual fund schemes (predominantly in a combination of Equity Funds, Liquid/Money Market Funds and Debt Funds) |
| Application Amount               | ₹ 1,000   |
| for fresh subscription*:         | (plus in multiplies of ₹ 1)   |
| Min. Addl. Investment:           | ₹ 1,000   |
| SIP:                             | (plus in multiplies of ₹ 1) <b>Monthly:</b> Minimum ₹  1,000/-  |

NAV of Plans / Options (₹)

Regular Plan Growth:

Dividend: **Direct Plan** 

Growth: 20.2882 Dividend: 18 3962

CRISIL Hybrid 50+50 Benchmark: Moderate Index

19.6309

17.6080

Monthly Average AUM: ₹ 13.26 Crores AUM as on last day: ₹ 13.29 Crores (As on last day)

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

**Entry Load:** Nil

Exit Load\*\*: For redemption / switchout of units within

365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

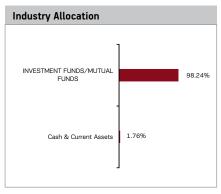
Other Parameter

#### Total Expense Ratio (TER) (As On August 30, 2019)

Including additi nal expenses and goods and service tax on management fees.

Regular 1.27% 0.74% Direct

| Top Portfolio Holdings   |                 |  |  |
|--|-----------------|--|--|
| Issuer   | % to net Assets |  |  |
| Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Growth    | 19.21%          |  |  |
| Aditya Birla Sun Life Focused Equity Fund - Growth - Direct Plan | 13.67%          |  |  |
| ADITYA BIRLA SUN LIFE CORPORATE BOND FUND - GROWTH - DIRECT PLAN | 12.72%          |  |  |
| Aditya Birla Sun Life Equity Fund - Growth - Direct Plan         | 11.85%          |  |  |
| Aditya Birla Sun Life Medium Term Plan - Growth - Direct Plan    | 11.76%          |  |  |
| Aditya Birla Sun Life India Gennext Fund - Growth - Direct Plan  | 9.97%           |  |  |
| Aditya Birla Sun Life Small Cap Fund - Growth                    | 9.21%           |  |  |
| Aditya Birla Sun Life Pharma and Healthcare Fund-Direct-Growth   | 5.39%           |  |  |
| Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan  | 4.47%           |  |  |
| Cash & Current Assets  | 1.76%           |  |  |



| Investment Performance - Regular Plan - Growth              | NAV as on August 30, 2019: ₹ 19.6309 |         |         |                 |
|---|--------------------------------------|---------|---------|-----------------|
| Inception - May 09, 2011                                    | 1 Year                               | 3 Years | 5 Years | Since Inception |
| Aditya Birla Sun Life Financial Planning FOF - Prudent Plan | -2.24                                | 5.04    | 7.21    | 8.45            |
| Value of Std Investment of ₹ 10,000                         | 9776                                 | 11587   | 14170   | 19631           |
| Benchmark - CRISIL Hybrid 50+50 - Moderate Index            | 2.72                                 | 8.26    | 9.31    | 9.87            |
| Value of Std Investment of ₹ 10,000                         | 10272                                | 12684   | 15616   | 21874           |
| Additional Benchmark - CRISIL 10 Year Gilt Index            | 16.35                                | 6.95    | 8.97    | 7.58            |
| Value of Std Investment of ₹ 10,000                         | 11635                                | 12230   | 15379   | 18361           |
| Additional Benchmark - S&P BSE SENSEX TRI                   | -2.13                                | 10.86   | 8.39    | 10.43           |
| Value of Std Investment of ₹ 10,000                         | 9787                                 | 13621   | 14968   | 22811           |
| Value of Std Investment of ₹ 10,000                         |                                      |         |         |                 |

- 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 managed by Mr. Vinod Bhat is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
   The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (0.04) year.
   The scheme is in existence for more than 5 years.

Note: The exit load 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.

| Particulars  | 1 Year | 3 Years | 5 Years | Since Inception |
|--|--------|---------|---------|-----------------|
| Total Amount Invested (₹)                            | 120000 | 360000  | 600000  | 1000000         |
| Market Value of amount Invested                      | 120077 | 377893  | 688201  | 1398202         |
| Scheme Returns (CAGR)                                | 0.12   | 3.18    | 5.44    | 7.87            |
| CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR) | 5.40   | 7.01    | 8.45    | 10.20           |
| CRISIL 10 Year Gilt Index returns# (CAGR)            | 17.58  | 8.57    | 8.22    | 8.01            |
| S&P BSE SENSEX TRI returns## (CAGR)                  | 1.49   | 9.44    | 9.73    | 11.47           |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.
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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.



## Aditya Birla Sun Life Retirement Fund - 50s Plus - Debt Plan

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



**Fund Category** 

Retirement Fund (Solution Oriented Fund)

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 can be no assurance that the schemes' objectives will be achieved.

| Fund Details                     |   |  |  |
|----------------------------------|---|--|--|
| Fund Manager:                    | Mr. Ajay Garg & Mr.<br>Pranay Sinha   |  |  |
| Managing Fund Since:             | March 11, 2019  |  |  |
| Experience in Managing the Fund: | 0.47 years  |  |  |
| Date of Allotment:               | March 11, 2019  |  |  |
| Type of Scheme:                  | An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier) |  |  |
| Application Amount               | ₹ 1,000   |  |  |
| for fresh subscription*:         | (plus in multiplies of ₹ 1)   |  |  |
| Min. Addl. Investment:           | ₹ 1,000   |  |  |
| SIP:                             | (plus in multiplies of ₹ 1) <b>Monthly:</b> Minimum ₹  1,000/-  |  |  |
| NAV of Plans / Options (₹)       | ,   |  |  |
| Regular Plan                     |   |  |  |
| Growth:                          | 10.3293   |  |  |
| Dividend:                        | 10.3296   |  |  |
| Direct Plan                      |   |  |  |
| Growth:                          | 10.3985   |  |  |
| Dividend:                        | 10.3987   |  |  |
| Benchmark:                       | CRISIL Short Term Bond<br>Fund Index  |  |  |

Monthly Average AUM: ₹ 60.02 Crores AUM as on last day: ₹ 61.63 Crores (As on last day)

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

Entry Load: Nil Exit Load:

Upon completion of lock-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)

Other Parameter

Portfolio Turnover

50s Plus Debt Plan 0.00 Modified Duration: 1.91 years Average Maturity: 2.62 years Yield to Maturity: 6.75%

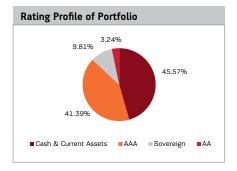
Total Expense Ratio (TER) (As On August 30, 2019)

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

2.31% Regular Direct 0.98%

Note: The exit load 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. Past performance is not provided since the scheme is in existence for less than

| Issuer  | % to net Assets  | Rating     |
|---|------------------|------------|
| Issuel  | % to liet assets | Kaung      |
| Bharat Petroleum Corporation Limited                | 10.12%           | CRISIL AAA |
| National Bank For Agriculture and Rural Development | 9.99%            | CRISIL AAA |
| REC Limited   | 9.87%            | CRISIL AAA |
| Small Industries Development Bank of India          | 9.74%            | CARE AAA   |
| 7.37% GOI (MD 16/04/2023)                           | 5.06%            | SOV        |
| 6.57% GOI (MD 05/12/2033)                           | 4.75%            | SOV        |
| State Bank of India                                 | 3.24%            | CARE AA+   |
| Housing Development Finance Corporation Limited     | 1.68%            | CRISIL AAA |
| Cash & Current Assets                               | 45.57%           |            |









## **REGULAR INCOME SOLUTIONS**

### What are Regular Income Solutions?

Our Regular Income Solutions seek to invest your money so as to provide regular income and tax efficient growth compared to traditional mode of savings

#### Who can benefit from Regular Income Solutions?

This is an ideal solutions for investors who are interested in alternative modes of regular income, either in present of after retirement stage, and have low propensity for risk.

(Regular income is not assured & is subject to availability of distributable surplus.)

## Benefits of Regular Income Solutions:

They aim to preserve your money & provide regular income: These schemes generally invest in instruments like bonds of reputed Indian companies and securities (bonds) issued by the Government of India which are considered relatively safe in order to generate regular income for you.

They aim to fight Inflation: A small part is invested in equity i.e. stocks of Indian companies to help you stay ahead of inflation.

**Tax-efficient Returns:** You may opt for a monthly dividend option where, in addition to the growth of your invested amount, a portion of the same comes to you as monthly income which is given in the form of dividends. These dividends are completely tax-free in your hands!

A dividend distribution tax of 28.325% is applicable and is deducted by the fund house.

The DDT rate of 28.325% is effective June 01, 2013 and further, upto May 31, 2013 DDT rate applicable shall be 14.1625% as amended by Finance Bill/Act 2013. Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future.

Investors are advised to consult their tax advisor in view of individual nature of tax benefits

Wherever mentioned, Regular Income / Second Income / Monthly Dividend is not assured and is subject to availability of distributable surplus. The Financial Solution (Regular Income Solution) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.



## Aditya Birla Sun Life Regular Savings Fund

An open ended hybrid scheme investing predominantly in debt instruments

What is it?

The scheme is positioned in conservative hybrid fund category and invests in a mix of equity, debt and money market instruments. The predominant allocation will be made in fixed income instruments (75%-90%). It provides dual benefits to its investors through the growth potential of equity allocation along with regular income generation potential of debt allocation.



**Fund Category** 

Conservative Hybrid Fund

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. Monthly income is not assured and is subject to availability of distributable surplus.

| Fund Details                             |   |
|--|---|
| Fund Manager:                            | Mr. Satyabrata Mohanty,<br>Mr. Pranay Sinha &<br>Mr. Vineet Maloo       |
| Managing Fund Since:                     | June 18, 2009,<br>August 26, 2015 &<br>August 26, 2015<br>respectively  |
| Experience in Managing the Fund:         | 10.21 years, 4.01 years & 4.01 years respectively                       |
| Date of Allotment:                       | May 22, 2004  |
| Type of Scheme:                          | An open ended hybrid scheme investing predominantly in debt instruments |
| Application Amount                       | ₹ 500   |
| for fresh subscription:                  | (plus in multiplies of ₹ 1)<br>₹ 500                                    |
| SIP:                                     | (plus in multiplies of ₹ 1)  Monthly: Minimum ₹                         |
| 1141 ( E) ( C :: (E)                     | 500/-   |
| NAV of Plans / Options (₹)  Regular Plan |   |
| Growth:                                  | 39.1657   |
| Monthly Dividend: Direct Plan            | 13.8318   |
| Growth:                                  | 41.5457   |

Monthly Dividend: 21.0142 Benchmark: CRISIL Hybrid 85+15 -Conservative Index Monthly Average AUM: ₹ 2022.33 Crores AUM as on last day: ₹ 2003.60 Crores (As on last day)

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

Entry Load: Nil

Exit Load\*\*: In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-

out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter

**Modified Duration:** 3.12 years 4.60 years Average Maturity: Yield to Maturity: 9.08% (for Debt Component) Portfolio Turnover: 1.34 (for Equity Component)

Total Expense Ratio (TER) (As On August 30, 2019)

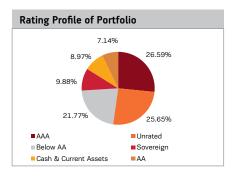
onal expenses and goods and service tax on management fees.

Regular 1.86% Direct 1.00%

| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 30-Aug-19 | 26-Jul-19 | 28-Jun-19 |
| Dividend Yield (Regular Plan) | 0.55%     | 0.45%     | 0.44%     |
| Dividend (₹) Per Unit         | 0.0763    | 0.0620    | 0.0625    |
| Cum Dividend NAV              | 13.8318   | 13.9270   | 14.1627   |
| Declared on date              | 30-Aug-19 | 26-Jul-19 | 28-Jun-19 |
| Dividend Yield (Direct Plan)  | 0.55%     | 0.45%     | 0.44%     |
| Dividend (₹) Per Unit         | 0.1158    | 0.0941    | 0.0947    |
| Cum Dividend NAV              | 21.0142   | 21.1423   | 21.4858   |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

| Top Ten Portfolio Holdings             |                 |                                 |
|--|-----------------|---------------------------------|
| Issuer                                 | % to net Assets | Rating                          |
| U.P. Power Corporation Limited         | 11.11%          | BWR AA- (SO)/<br>CRISIL A+ (SO) |
| Government Bond                        | 9.36%           | SOV                             |
| REC Limited                            | 5.70%           | CRISIL AAA                      |
| Fullerton India Credit Company Limited | 5.00%           | CRISIL AAA                      |
| Vodafone Idea Limited                  | 4.23%           | CARE A                          |
| PNB Housing Finance Limited            | 3.74%           | CARE AA+                        |
| Axis Bank Limited                      | 3.57%           | CRISIL A1+                      |
| Indiabulls Housing Finance Limited     | 3.35%           | CARE AAA                        |
| SP Imperial Star Private Limited       | 2.63%           | CARE A                          |
| HDB Financial Services Limited         | 2.51%           | CRISIL AAA                      |



| Investment Performance - Regular Plan - Growth       |                                 | NAV as on August 30, 2019: ₹ 39.1657 |       |       |  |
|--|---------------------------------|--------------------------------------|-------|-------|--|
| Inception - May 22, 2004                             | 1 Year 3 Years 5 Years Since Ir |                                      |       |       |  |
| Aditya Birla Sun Life Regular Savings Fund           | 0.07                            | 4.62                                 | 8.98  | 9.34  |  |
| Value of Std Investment of ₹ 10,000                  | 10007                           | 11449                                | 15380 | 39166 |  |
| Benchmark - CRISIL Hybrid 85+15 - Conservative Index | 10.07                           | 7.93                                 | 9.40  | 8.41  |  |
| Value of Std Investment of ₹ 10,000                  | 11007                           | 12569                                | 15683 | 34374 |  |
| Additional Benchmark - CRISIL 10 Year Gilt Index     | 16.35                           | 6.95                                 | 8.97  | 5.84  |  |
| Value of Std Investment of ₹ 10,000                  | 11635                           | 12230                                | 15379 | 23793 |  |

- 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. Satyabrata Mohanty is 9. Total Schemes managed by Mr. Pranay Sinha is 10. Total Schemes managed by Mr. Vineet Maloo is 6. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund
- The scheme is currently managed by Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Vineet Maloo since June 18, 2009, August 26, 2015 & August 26, 2015 (10.21) years (4.01) years & (4.01) years Respectively.
- The scheme is in existence for more than 5 years.

Note: The exit load 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.





#### What are Tax Savings Solutions?

Our tax saving solution provides tax benefits under section 80C and reduce your tax burden, while also providing long term capital growth to your money through equity investments.

#### Who can benefit from Tax Savings Solutions?

Tax saving is important, especially when investors can save up to  $\stackrel{?}{\sim} 53,820$  in taxes! Section 80C of the Income Tax Act, 1961 provides options to save tax by reducing the taxable income by up to  $\stackrel{?}{\sim} 1.5$  lakh. But, wealth creation is also important. Isn't it?

That's why this solution is ideal for investors who would like to create wealth along with tax saving.

Tax saving of ₹ 53,820 is calculated assuming that the qualifying amount of deduction is ₹ 1.5 lakhs and investor falls into highest tax slab (i.e. 30% plus applicable surcharge and health and education cess). Please note that savings mentioned above are based on general provisions of the Income tax act, 1961 and investors are advised to consult their tax advisors to determine tax benefits applicable to them. Amount mentioned above may undergo a change if assumptions specified herein do not hold good.

## Benefits of Tax Savings Solutions:

Low lock-in period: Your money is locked-in for just 3 years, as against the much longer lock-in periods in other options.

**Potential to earn dividends:** While your money is locked-in for 3 years, you may opt for the dividend option and can receive returns in the form of tax-free dividends during this time. This feature is unique only to tax saving solutions from mutual funds.

Earn market linked returns: Since investments are made in stocks of Indian companies, the value of your investment moves with the stock market. Although it comes with market related risks, your money is diversified i.e. spread out across stocks of multiple companies and is being monitored by an investment expert with an aim to minimize such risks.

**Tax-free returns:** When you withdraw your investment after 3 years, the returns are totally tax free. Yes, you save taxes on both, your initial investment and also on the returns.

 ${\it Tax \ deduction} (s) \ {\it available u/s \ 80C \ of \ the \ Income \ Tax \ Act, \ 1961 \ is \ subject \ to \ conditions \ specified \ therein. }$ 

Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future.

Investors are advised to consult their tax advisor in view of individual nature of tax benefits.

The Financial Solution (Savings Solution) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.







# ₹1 Lakh to ₹1.37 Crore

over 23 years

With wealth creation of over 137 times, it has also helped to save TAX!

## Aditya Birla Sun Life Tax Relief '96

(An open-ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

|   | SCHEME PERFORMAN | ICE SUMMARY |         |                 |  |
|---|------------------|-------------|---------|-----------------|--|
| Aditya Birla Sun Life Tax Relief '96 - Regular Plan - Gro | owth Option      |             |         |                 |  |
| NAV as on August 30 2019: ₹28.89                          |                  |             |         |                 |  |
| Fund Manager: Mr. Ajay Garg (Since October, 2006)         |                  |             |         |                 |  |
| CAGR % Returns  |                  |             |         |                 |  |
| Particluars   | 1 Year           | 3 Years     | 5 Years | Since Inception |  |
| Aditya Birla Sun Life Tax Relief '96                      | -13.99           | 6.43        | 10.85   | 23.46           |  |
| B: S&P BSE 200 TRI  | -7.35            | 8.33        | 8.74    | 12.61           |  |
| AB: Nifty 50 TRI  | -4.35            | 9.31        | 8.09    | 12.53           |  |
| Value of ₹ 10,000 invested                                |                  |             |         |                 |  |
| Aditya Birla Sun Life Tax Relief '96                      | 8,601            | 12,053      | 16,748  | 13,70,782       |  |
| B: S&P BSE 200 TRI  | 9,265            | 12,711      | 15,211  | 1,59,519        |  |
| AB: Nifty 50 TRI  | 9,565            | 13,056      | 14,766  | 1,56,614        |  |

Past performance may or may not be sustained in future. The above scheme 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. The scheme is in existence for more than 5 years. When scheme/additional benchmark returns are not available, they have not been shown. Mr. Ajay Garg manages 4 open-ended schemes of Aditya Birla Sun Life Mutual Fund. The scheme is currently managed by Mr. Ajay Garg since October 01, 2006 (12.11) years. All dividends declared prior to the splitting of the scheme on March 06, 2008 into Dividend & Growth options are assumed to be reinvested in the units of the scheme at the prevailing NAV (ex-dividend NAV).

| PERFORMANCE OF OTHER OPEN-ENDED SCHEMES MANAGED BY SAME FUND MANAGER |                                   |         |      |       |        |           |
|--|-----------------------------------|---------|------|-------|--------|-----------|
| Fund Manager: Mr. Ajay Garg  |                                   |         |      |       |        |           |
| CAGR % Returns   |                                   |         |      |       |        |           |
| Scheme Name's  | 1 year 3 years                    | 5 years |      |       |        |           |
|  | Scheme Benchmark Scheme Benchmark |         |      |       | Scheme | Benchmark |
| Aditya Birla Sun Life Tax Plan                                       | -15.19                            | -2.13   | 5.77 | 10.86 | 10.09  | 8.39      |
| Aditya Birla Sun Life MNC Fund                                       | -13.90                            | -16.90  | 4.00 | 7.84  | 11.24  | 10.16     |
| Aditya Birla Sun Life Index Fund                                     | -5.34                             | -4.35   | 7.82 | 9.31  | 6.81   | 8.09      |

a. Mr. Ajay Garg manages 4 open-ended schemes of Aditya Birla Sun Life Mutual Fund.

b. Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan - Growth Option.

|  | PRODUCT LABEL  |   |
|--|--|---|
| Name of Scheme   | This product is suitable for investors who are seeking*:   | Riskometer  |
| Aditya Birla Sun Life Tax Relief '96<br>(An open-ended equitylinked saving<br>scheme with a statutory lock in of<br>3 years and tax benefit) | long term capital growth     investments in equity and equity related securities, with     tax benefit under section 80C, subject to eligibility | Investors understand that their principal will be at moderately high risk |
| *Invest  | ors should consult their financial advisors if in doubt about whether the pro  | duct is suitable for them.  |

Note: Performance as on August 30, 2019

B: Benchmark, AB: Additional Benchmark

Contact your financial advisor for further details OR Visit - www.mutualfund.adityabirlacapital.com













ELSS not only helps you Save Tax, but also helps Generate Wealth by investing in equities.

## Aditya Birla Sun Life Tax Relief '96 (ELSS) v/s PPF

| Period         | Amount<br>Deposited<br>every year (`) | Total<br>Investment<br>(`) | PPF (`)   | Aditya Birla Sun Life<br>Tax Relief '96 (`) |
|----------------|---------------------------------------|----------------------------|-----------|---|
| 31-Mar-96      | 70,000                                | 70,000                     | 70,000    | 70,000                                      |
| 31-Mar-97      | 70,000                                | 1,40,000                   | 1,48,400  | 1,43,640                                    |
| 31-Mar-98      | 70,000                                | 2,10,000                   | 2,36,208  | 3,22,189                                    |
| 31-Mar-99      | 70,000                                | 2,80,000                   | 3,34,553  | 7,15,251                                    |
| 31-Mar-00      | 70,000                                | 3,50,000                   | 4,41,354  | 25,12,178                                   |
| 30-Mar-01      | 70,000                                | 4,20,000                   | 5,53,282  | 14,38,544                                   |
| 28-Mar-02      | 70,000                                | 4,90,000                   | 6,73,078  | 17,27,455                                   |
| 31-Mar-03      | 70,000                                | 5,60,000                   | 7,96,924  | 17,09,297                                   |
| 31-Mar-04      | 70,000                                | 6,30,000                   | 9,30,678  | 40,19,290                                   |
| 31-Mar-05      | 70,000                                | 7,00,000                   | 10,75,132 | 43,87,826                                   |
| 31-Mar-06      | 70,000                                | 7,70,000                   | 12,31,143 | 80,71,736                                   |
| 30-Mar-07      | 70,000                                | 8,40,000                   | 13,99,634 | 89,49,939                                   |
| 31-Mar-08      | 70,000                                | 9,10,000                   | 15,81,605 | 1,12,42,581                                 |
| 31-Mar-09      | 70,000                                | 9,80,000                   | 17,78,133 | 60,58,178                                   |
| 31-Mar-10      | 70,000                                | 10,50,000                  | 19,90,384 | 1,27,78,414                                 |
| 31-Mar-11      | 70,000                                | 11,20,000                  | 22,19,615 | 1,31,58,041                                 |
| 30-Mar-12      | 70,000                                | 11,90,000                  | 24,80,502 | 1,19,16,553                                 |
| 28-Mar-13      | 1,00,000                              | 12,90,000                  | 27,98,786 | 1,31,18,495                                 |
| 31-Mar-14      | 1,00,000                              | 13,90,000                  | 31,42,280 | 1,643,9,397                                 |
| 31-Mar-15      | 1,50,000                              | 15,40,000                  | 35,65,658 | 2,62,30,618                                 |
| 31-Mar-16      | 1,50,000                              | 16,90,000                  | 40,25,871 | 2,54,46,488                                 |
| 31-Mar-17      | 1,50,000                              | 18,40,000                  | 45,01,161 | 3,14,88,183                                 |
| 28-Mar-18      | 1,50,000                              | 19,90,000                  | 50,01,351 | 3,73,43,870                                 |
| 29-Mar-19      | 1,50,000                              | 21,40,000                  | 55,40,980 | 3,65,71,883                                 |
| Value as on 29 | 9 March, 2019                         | 21,40,000                  | 55,40,980 | 3,65,71,883                                 |

Average interest rates for 4 quarters has been considered - FY 17 - Q1, Q2, & Q3 - 8.10%, Q4 - 8.00% | FY 18 - Q1 - 7.90%, Q2 & Q3 - 7.80%, Q4 - 7.60%. | FY 19 - Q1 & Q2 - 7.6%, Q3 & Q4 - 8%. Year-end balance has been arrived at by adding interest at the rates notified by the competent authorities from time to time. All dividends declared prior to the splitting of the Scheme into dividend and growth options are assumed to be reinvested in the units of the Scheme at the then prevailing NAV (ex-dividend NAV). Unlike PPF, investments in Mutual Funds are subject to market risks. Hence, the performances are not strictly comparable.

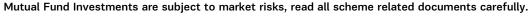
Contact your financial advisor for further details OR Visit - www.mutualfund.adityabirlacapital.com











## Aditya Birla Sun Life Tax Relief '96 (U/S 80C)

An open ended equity linked saving scheme with a statutory lock-in of 3 years and tax benefit



TAX PLANNING SOLUTIONS

CSIP enabled

What is it?

It is an open-ended ELSS that provides an opportunity to save tax while growing your money through equity investments.

**Fund Category** 

FLSS

Investment Objective

An open-ended equity linked savings scheme (ELSS) with the objective of long term growth of capital through a portfolio with a target allocation of 80% equity, 20% debt and money market securities.

| Mr. Ajay Garg   |
|---|
| October 01, 2006  |
| 12.92 years   |
|   |
| March 29, 1996  |
| An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit |
| ₹ 500   |
| (plus in multiplies of ₹<br>500)  |
| ₹ 500<br>(plus in multiplies of ₹   |
| 500)  |
| Monthly: Minimum ₹  |
| 500/-   |
|   |

NAV of Plans / Options (₹)

Regular Plan

Growth (w.e.f. 06/03/08): 28.89 136.95 Dividend:

**Direct Plan** Growth:

30.70 Dividend: 211.75

S&P BSE 200 TRI Benchmark: Monthly Average AUM: ₹ 8439.51 Crores AUM as on last day: ₹ 8561.62 Crores (As on last day)

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

**Entry Load:** Nil Exit Load: Nil

Other Parameter Standard Deviation 13.47%

Sharpe Ratio##: 0.07 Beta 0.93 Portfolio Turnover: 0.01

Total Expense Ratio (TER) (As On August 30, 2019)

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

2.07% Regular Direct 1.08%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 5.45% (FBIL Overnight MIBOR for

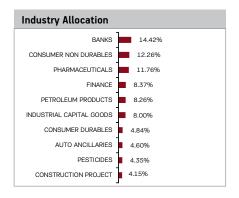
31st Aug 2019) for calculating Sharpe Ratio

| - |    |   |     |  |
|---|----|---|-----|--|
| n | 11 | " | nd  |  |
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|   |    |   |     |  |

| Declared on date              | 30-Nov-18 | 24-Nov-17 | 25-Nov-16 |
|-------------------------------|-----------|-----------|-----------|
| Dividend Yield (Regular Plan) | 6.10%     | 9.85%     | 5.02%     |
| Dividend (₹) Per Unit         | 9.47      | 17.10     | 6.62      |
| Cum Dividend NAV              | 155.35    | 173.58    | 131.94    |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

| Top Ten Portfolio Holdings                             |                 |  |  |  |
|--|-----------------|--|--|--|
| Issuer   | % to net Assets |  |  |  |
| Reliance Industries Limited                            | 8.26%           |  |  |  |
| Honeywell Automation India Limited                     | 8.00%           |  |  |  |
| Gillette India Limited                                 | 7.48%           |  |  |  |
| Housing Development Finance Corporation Limited        | 6.92%           |  |  |  |
| Pfizer Limited   | 5.53%           |  |  |  |
| Kotak Mahindra Bank Limited (erstwhile ING Vysya Bank) | 4.39%           |  |  |  |
| Bayer Cropscience Limited                              | 4.35%           |  |  |  |
| GlaxoSmithKline Pharmaceuticals Limited                | 4.21%           |  |  |  |
| Larsen & Toubro Limited                                | 4.15%           |  |  |  |
| IDFC First Bank Limited (Erstwhile Capital First)      | 3.17%           |  |  |  |



| Investment Performance - Regular Plan - Growth | NAV as                           | on August 3 | 80, 2019: ₹ 28.89 |       |
|--|----------------------------------|-------------|-------------------|-------|
| Inception - Mar 29, 1996                       | 1 Year 3 Years 5 Years Since Inc |             |                   |       |
| Aditya Birla Sun Life Tax Relief '96           | -13.99                           | 6.43        | 10.85             | 9.67  |
| Value of Std Investment of ₹ 10,000            | 8601                             | 12053       | 16748             | 28890 |
| Benchmark - S&P BSE 200 TRI                    | -7.35                            | 8.33        | 8.74              | 8.75  |
| Value of Std Investment of ₹ 10,000            | 9265                             | 12711       | 15211             | 26224 |
| Additional Benchmark - Nifty 50 TRI            | -4.35                            | 9.31        | 8.09              | 8.59  |
| Value of Std Investment of ₹ 10,000            | 9565                             | 13056       | 14766             | 25780 |

- 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 managed by Mr. Ajay Garg is 7. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers. All dividends declared prior to the splitting of the Scheme into Dividend & Growth Options are assumed to be reinvested in the units of the Scheme at the then prevailing NAV (ex-dividend NAV).
- The scheme is currently managed by Mr. Ajay Garg since October 01, 2006 (12.92) years.
   The scheme is in existence for more than 5 years.

| Particulars   | 1 Year | 3 Years | 5 Years | Since Inception |  |  |
|---|--------|---------|---------|-----------------|--|--|
| Total Amount Invested (₹)                           | 120000 | 360000  | 600000  | 1380000         |  |  |
| Market Value of amount Invested                     | 112446 | 363290  | 695326  | 3003959         |  |  |
| Scheme Returns (CAGR)                               | -11.53 | 0.59    | 5.84    | 12.83           |  |  |
| S&P BSE 200 TRI returns# (CAGR)                     | -3.77  | 4.96    | 7.78    | 11.29           |  |  |
| Nifty 50 TRI returns## (CAGR) -1.48 7.16 8.51 10.87 |        |         |         |                 |  |  |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above

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 dividend option would assume reinvestment of tax free dividends 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.

Note: The exit load 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.

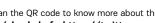
The Dividend Reinvestment Facility under the scheme have been discontinued w.e.f. February 12, 2015. Please refer addendum no. 07/2015 dated

February 09, 2015 for further details



scan the QR code to know more about the product.







## Aditya Birla Sun Life Tax Plan (U/S 80C)

An Open ended Equity Linked Savings Scheme (ELSS)

(All investments in the scheme are subject to a lock-in period of 3 years from the date of allotment)



Growth: Dividend:

**Direct Plan** 

A fund that provides an opportunity to save tax while growing your money through Equity investments.



**Fund Category** 

ELSS

### Investment Objective

An Open-ended Equity Linked Savings Scheme (ELSS) with the objective to achieve long-term growth of capital along with income tax relief

| Fund Details                     |   |
|----------------------------------|---|
| Fund Manager:                    | Mr. Ajay Garg   |
| Managing Fund Since:             | October 17, 2011  |
| Experience in Managing the Fund: | 7.87 years  |
| Date of Allotment:               | February 16, 1999   |
| Type of Scheme:                  | An Open ended Equity<br>Linked Savings Scheme<br>(ELSS) (All investments<br>in the scheme are subject<br>to a lock-in period of 3<br>years from the date of<br>allotment) |
| Application Amount               | NA as the scheme  |
| for fresh subscription*:         | does not accept fresh subscriptions/Switch in   |
| Min. Addl. Investment:           | NA as the scheme<br>does not accept fresh<br>subscriptions/Switch in  |
| NAV of Plans / Options (₹)       |   |
| Regular Plan                     |   |

35.67

79.99

Growth: 38.09 Dividend: 125.38 Benchmark: S&P BSE SENSEX TRI Monthly Average AUM: ₹ 564.98 Crores

AUM as on last day: (As on last day) ₹ 566.17 Crores Load Structure (as % of NAV) (Incl. for SIP)

Entry Load: Nil Exit Load: Nil

Other Parameter Standard Deviation 13.68% 0.02 Sharpe Ratio##: Beta 0.87 Portfolio Turnover: 0.09

Total Expense Ratio (TER) (As On August 30, 2019)

nal expenses and goods and service tax on management fees.

Regular 2 48% Direct 1.83%

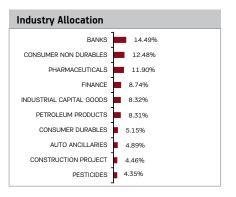
Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 5.45% (FBIL Overnight MIBOR for

31st Aug 2019) for calculating Sharpe Ratio

| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 30-Nov-18 | 14-Mar-17 | 23-Mar-16 |
| Dividend Yield (Regular Plan) | 6.10%     | 5.90%     | 7.92%     |
| Dividend (₹) Per Unit         | 5.58      | 4.67      | 5.75      |
| Cum Dividend NAV              | 91.45     | 79.12     | 72.57     |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns. performance/returns

| Top Ten Portfolio Holdings                             |                 |  |  |
|--|-----------------|--|--|
| Issuer   | % to net Assets |  |  |
| Honeywell Automation India Limited                     | 8.32%           |  |  |
| Reliance Industries Limited                            | 8.31%           |  |  |
| Gillette India Limited                                 | 7.54%           |  |  |
| Housing Development Finance Corporation Limited        | 6.95%           |  |  |
| Pfizer Limited   | 5.63%           |  |  |
| Larsen & Toubro Limited                                | 4.46%           |  |  |
| Bayer Cropscience Limited                              | 4.35%           |  |  |
| Kotak Mahindra Bank Limited (erstwhile ING Vysya Bank) | 4.29%           |  |  |
| GlaxoSmithKline Pharmaceuticals Limited                | 4.23%           |  |  |
| Thomas Cook (India) Limited                            | 3.05%           |  |  |



| Investment Performance - Regular Plan - Growth | Growth NAV as on August 30, 2019: ₹ 35.67 |         |         |                 |
|--|---|---------|---------|-----------------|
| Inception - Feb 16, 1999                       | 1 Year                                    | 3 Years | 5 Years | Since Inception |
| Aditya Birla Sun Life Tax Plan                 | -15.19                                    | 5.77    | 10.09   | 10.35           |
| Value of Std Investment of ₹ 10,000            | 8481                                      | 11831   | 16184   | 35670           |
| Benchmark - S&P BSE SENSEX TRI                 | -2.13                                     | 10.86   | 8.39    | 10.42           |
| Value of Std Investment of ₹ 10,000            | 9787                                      | 13621   | 14968   | 35954           |
| Additional Benchmark - Nifty 50 TRI            | -4.35                                     | 9.31    | 8.09    | 10.47           |
| Value of Std Investment of ₹ 10,000            | 9565                                      | 13056   | 14766   | 36190           |

- 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 managed by Mr. Ajay Garg is 7. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Ajay Garg since October 17, 2011 (7.87) years.
- . The scheme is in existence for more than 5 years.

|                                    | .,     |         |         | ·····           |
|------------------------------------|--------|---------|---------|-----------------|
| Particulars                        | 1 Year | 3 Years | 5 Years | Since Inception |
| Total Amount Invested (₹)          | 120000 | 360000  | 600000  | 1550000         |
| Market Value of amount Invested    | 111613 | 358579  | 682130  | 3421561         |
| Scheme Returns (CAGR)              | -12.77 | -0.26   | 5.08    | 11.55           |
| S&P BSE SENSEX TRI returns# (CAGR) | 1.56   | 9.45    | 9.74    | 10.82           |
| Nifty 50 TRI returns## (CAGR)      | -1.48  | 7.16    | 8.51    | 10.40           |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.
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 dividend option would assume reinvestment of tax free dividends 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.

Note: The exit load 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 Investo

The Dividend Reinvestment Facility under the scheme have been discontinued w.e.f. February 12, 2015. Please refer addendum no. 07/2015 dated February 09, 2015 for further details





#### What are Wealth Solutions?

Our Wealth Creation Solutions seek to provide tax efficient growth of your capital through equity investments over a longer term.

#### Who can benefit from Wealth Creation Solutions?

These solutions can be ideal for investors who are planning for future expenses, like higher education of children, marriage, buying a home etc. These solutions are available in the range of aggressive to conservative options to suit the needs of the investor.

## Benefits of Wealth Creation Solutions:

**Tax Free Returns:** No capital gains tax (on withdrawal) if you stay invested for over a year as per current tax laws. Invest in the long-term to overcome short-term ups and downs.

**Risk is lowered:** Mutual funds invest in many companies and funds are managed by experts; which can be considered as an alternative to direct investment in shares.

Investors are requested to consult their tax advisor before investing for individual nature of tax benefit. The Financial Solution (Wealth Creation Solution) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.



## Aditya Birla Sun Life Equity Savings Fund

An open ended scheme investing in equity, arbitrage and debt.

What is it?

It is a hybrid fund that uses a unique combination of equity derivative strategies, arbitrage opportunities, pure equity investments, debt & money market instruments which together intends to deliver tax efficient capital growth and stable income with low volatility.



**Fund Category** 

**Equity Savings** 

Investment Objective

To provide capital appreciation and income distribution to the investors by using a blend of equity derivatives strategies, arbitrage opportunities and pure equity investments.

| Fund Details                     |  |
|----------------------------------|--|
| Fund Manager:                    | Mr. Satyabrata Mohanty,<br>Mr. Pranay Sinha &<br>Mr. Lovelish Solanki      |
| Managing Fund Since:             | November 28, 2014,<br>August 26, 2015 &<br>August 26, 2015<br>respectively |
| Experience in Managing the Fund: | 4.76 years, 4.01 Years & 4.01 years  |
| Date of Allotment:               | November 28, 2014  |
| Type of Scheme:                  | An open ended scheme investing in equity, arbitrage and debt               |
| Application Amount               | ₹ 1,000  |
| for fresh subscription*:         | (plus in multiplies of ₹ 1)  |
| Min. Addl. Investment:           | ₹ 1,000  |
|                                  | (plus in multiplies of ₹ 1)  |
| SIP:                             | Monthly: Minimum ₹   |
|                                  | 1,000/-  |
| NAV of Plans / Options (₹)       |  |
| Regular Plan                     |  |
| Growth:                          | 13.09  |
| Dividend:                        | 11.00  |

Benchmark: 30% S&P BSE 200 TRI + 30% Crisil Short Term Bond Fund Index + 40% Nifty 50 Arbitrage Index Monthly Average AUM: ₹ 818.77 Crores ₹ 796.22 Crores AUM as on last day:

13.80

12.31

(As on last day)

**Direct Plan** Growth:

Dividend:

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

Entry Load: Nil

Exit Load\*\*: In respect of ea purchase / switch-in of

Units, upto 15% of the units may be redeemed /switched out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load:For redemption / switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switchout of units after 365 days from the date of allotment: Nil \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter

**Modified Duration:** 2.77 years Average Maturity: 3.70 years Yield to Maturity: 6.70% Portfolio Turnover: 4.44 **Net Equity Exposure** 44.70% Total Expense Ratio (TER)

(As On August 30, 2019)

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

2.41% Regular Direct 1.49%

| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 25-Jun-19 | 22-Jun-18 | 16-Mar-18 |
| Dividend Yield (Regular Plan) | 1.30%     | 0.87%     | 1.07%     |
| Dividend (₹) Per Unit         | 0.15      | 0.10      | 0.12      |
| Cum Dividend NAV              | 11.54     | 11.26     | 11.25     |
| Dividend Yield (Direct Plan)  | 1.31%     | -         | 2.08%     |
| Dividend (₹) Per Unit         | 0.17      | -         | 0.25      |
| Cum Dividend NAV              | 12.89     | -         | 12.03     |
|                               |           |           |           |

CUID DIVIDENT NAV

12.89

12.03

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 10.00 Per Unit

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Note: The exit load 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 Fetit load And levielity Report by calling out roll free numbers 18.00-270-7000 are separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

| Top Ten Portfolio Holdings                             |                 |          |  |  |
|--|-----------------|----------|--|--|
| Issuer   | % to net Assets | Rating   |  |  |
| HDFC Bank Limited                                      | 13.33%          |          |  |  |
| Government of India                                    | 3.52%           | SOV      |  |  |
| IDFC First Bank Limited (Erstwhile Capital First)      | 3.15%           | CARE AA+ |  |  |
| Pfizer Limited   | 2.26%           |          |  |  |
| Reliance Industries Limited                            | 2.20%           |          |  |  |
| Bandhan Bank Limited                                   | 2.18%           |          |  |  |
| Kotak Mahindra Bank Limited (erstwhile ING Vysya Bank) | 1.73%           |          |  |  |
| State Bank of India                                    | 1.65%           |          |  |  |
| Whirlpool of India Limited                             | 1.54%           |          |  |  |
| ICICI Bank Limited                                     | 1.49%           |          |  |  |

| Industry Allocation      |        |
|--------------------------|--------|
| BANKS                    | 15.08% |
| CONSUMER NON DURABLES    | 10.35% |
| PHARMACEUTICALS          | 7.97%  |
| POWER                    | 6.56%  |
| CEMENT                   | 4.27%  |
| FERROUS METALS           | 3.90%  |
| CONSUMER DURABLES        | 3.76%  |
| INDUSTRIAL CAPITAL GOODS | 3.72%  |
| SOFTWARE                 | 3.71%  |
| FINANCE                  | 3.55%  |

| Investment Performance - Regular Plan - Growth  | IAV as on | August 3 | 0, 2019:₹13.09  |
|---|-----------|----------|-----------------|
| Inception - Nov 28, 2014  | 1 Year    | 3 Years  | Since Inception |
| Aditya Birla Sun Life Equity Savings Fund   | -3.18     | 3.49     | 5.82            |
| Value of Std Investment of ₹ 10,000   | 9682      | 11084    | 13090           |
| Benchmark - 30% S&P BSE 200 TRI + 30% Crisil Short Term Bond Fund Index + 40% Nifty 50<br>Arbitrage Index | 3.53      | 7.09     | 7.29            |
| Value of Std Investment of ₹ 10,000   | 10353     | 12279    | 13977           |
| Additional Benchmark - CRISIL 10 Year Gilt Index  | 16.35     | 6.95     | 8.31            |
| Value of Std Investment of ₹ 10,000   | 11635     | 12230    | 14615           |
| Additional Benchmark - Nifty 50 TRI   | -4.35     | 9.31     | 6.78            |
| Value of Std Investment of ₹ 10,000   | 9565      | 13056    | 13660           |

- 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. Satyabrata Mohanty is 9. Total Schemes managed by Mr. Pranay Sinha is 10. Total Schemes managed by Mr. Lovelish Solanki is 6. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund
- The scheme is currently managed by Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Lovelish Solanki since November 28, 2014, August 26, 2015 & August 26, 2015 (4.76) years, (4.01) years & (4.01) years Respectively.
- The scheme is in existence for more than 3 years but less than 5 years.

| SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)  |           |            |                    |  |
|--|-----------|------------|--------------------|--|
| Particulars  | 1<br>Year | 3<br>Years | Since<br>Inception |  |
| Total Amount Invested (₹)  | 120000    | 360000     | 580000             |  |
| Market Value of amount Invested  | 119436    | 369311     | 644941             |  |
| Scheme Returns (CAGR)  | -0.88     | 1.67       | 4.35               |  |
| 30% S&P BSE 200 TRI + 30% Crisil Short Term Bond Fund Index + 40% Nifty 50 Arbitrage Index returns# (CAGR)                                       | 5.13      | 6.35       | 7.00               |  |
| CRISIL 10 Year Gilt Index returns# (CAGR)  | 17.66     | 8.59       | 8.17               |  |
| Nifty 50 TRI returns## (CAGR) -1.48 7.16 8.53  |           |            |                    |  |
| Date of First Installment: December 01, 2014 & Scheme Inception Date: November 28, 2014. Past Performance may or may not be sustained in future. |           |            |                    |  |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.



## Aditya Birla Sun Life Balanced Advantage Fund

An open ended Dynamic Asset Allocation fund

What is it?

It is an open-ended dynamic asset allocation scheme which dynamically balances the portfolio between Equity and Fixed income securities based on market valuations to generate long term wealth at a relatively low volatility



**Fund Category** 

Dynamic Asset Allocation or Balanced Advantage

#### Investment Objective

The primary objective of the Scheme is to generate long term growth of capital and income distribution with relatively lower volatility by investing in a dynamically balanced portfolio of Equity & Equity linked investments and fixed-income securities. There can be no assurance that the investment objective of the Scheme will be realized.

| Fund Details                                    |  |
|---|--|
| Fund Manager:                                   | Mr. Mohit Sharma &<br>Mr. Vineet Maloo         |
| Managing Fund Since:                            | April 01, 2017 &<br>October 11, 2014           |
| Experience in Managing the Fund                 | 2.41 year & 4.89 years                         |
| Date of Allotment:                              | April 25, 2000                                 |
| Type of Scheme:                                 | An open ended Dynamic<br>Asset Allocation fund |
| Application Amount                              | ₹ 100  |
| for fresh subscription*: Min. Addl. Investment: | (plus in multiplies of ₹ 1)                    |
| Min. Addi. investment:                          | (plus in multiplies of ₹ 1)                    |
| SIP:  | Monthly: Minimum ₹                             |
|   | 100/-  |
| NAV of Plans / Options (₹)                      |  |
| Regular Plan                                    |  |
| Growth:   | 52.14  |
| Dividend:                                       | 19.40  |
| Direct Plan                                     |  |
| Growth:   | 55.27  |
| Dividend:                                       | 20.60  |
| Benchmark:                                      | CRISIL Hybrid 50+50 -                          |

Moderate Index ₹ 2642 38 Crores

₹ 2630.03 Crores

Monthly Average AUM: AUM as on last day: (As on last day)

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

Nil Entry Load:

Exit Load\*\*: In respect of eac purchase / switch-in of

Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter **Modified Duration:** 2.29 years Average Maturity: 3.01 years Yield to Maturity: 7.24% Standard Deviation: 5.87% Sharpe Ratio##: 0.09 Beta: 0.76

Portfolio Turnover: 3.87 **Net Equity Exposure** 55.78% (S&P BSE 100 Index Trailing PE " 21.07")

#### Total Expense Ratio (TER) (As On August 30, 2019)

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

Regular 2.13% 1.08%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns

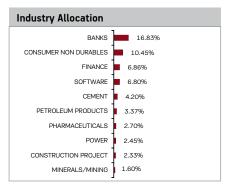
## Risk Free Rate assumed to be 5.45% (FBIL Overnight MIBOR for 31st Aug 2019) for calculating Sharpe Ratio

| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 23-Aug-19 | 25-Jul-19 | 25-Jun-19 |
| Dividend Yield (Regular Plan) | 0.60%     | 0.58%     | 0.57%     |
| Dividend (₹) Per Unit         | 0.1151    | 0.1151    | 0.1151    |
| Cum Dividend NAV              | 19.2500   | 19.7700   | 20.3100   |
| Dividend Yield (Direct Plan)  | 0.61%     | 0.59%     | 0.58%     |
| Dividend (₹) Per Unit         | 0.1240    | 0.1240    | 0.1240    |
| Cum Dividend NAV              | 20.4400   | 20.9800   | 21.5300   |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Note: The exit load 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.

| Top Ten Portfolio Holdings                             |                 |               |  |  |  |
|--|-----------------|---------------|--|--|--|
| Issuer   | % to net Assets | Rating        |  |  |  |
| ICICI Bank Limited                                     | 8.89%           | ICRA A1+      |  |  |  |
| HDFC Bank Limited                                      | 6.78%           |               |  |  |  |
| Housing Development Finance Corporation Limited        | 3.21%           | CRISIL AAA    |  |  |  |
| ONGC Petro Additions Limited                           | 2.28%           | ICRA AAA (SO) |  |  |  |
| Infosys Limited  | 2.26%           |               |  |  |  |
| Reliance Industries Limited                            | 2.07%           |               |  |  |  |
| Kotak Mahindra Bank Limited (erstwhile ING Vysya Bank) | 1.92%           |               |  |  |  |
| Power Finance Corporation Limited                      | 1.91%           | CRISIL AAA    |  |  |  |
| NTPC Limited   | 1.79%           |               |  |  |  |
| ITC Limited  | 1.77%           |               |  |  |  |



| Investment Performance - Regular Plan - Growth   | NAV as on August 30, 2019: ₹ 52.14     |       |       | t 30, 2019:₹52.14 |
|--|--|-------|-------|-------------------|
| Inception - Apr 25, 2000                         | 1 Year 3 Years 5 Years Since Inception |       |       |                   |
| Aditya Birla Sun Life Balanced Advantage Fund    | 0.50                                   | 5.96  | 8.21  | 8.90              |
| Value of Std Investment of ₹ 10,000              | 10050                                  | 11893 | 14846 | 52140             |
| Benchmark - CRISIL Hybrid 50+50 - Moderate Index | 2.72                                   | 8.26  | 9.31  | NA                |
| Value of Std Investment of ₹ 10,000              | 10272                                  | 12684 | 15616 | NA                |
| Additional Benchmark - S&P BSE SENSEX TRI        | -2.13                                  | 10.86 | 8.39  | 12.52             |
| Value of Std Investment of ₹ 10,000              | 9787                                   | 13621 | 14968 | 98065             |

- 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. Wohit Sharma is 93. Total Schemes managed by Mr. Vineet Maloo is 6. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.

  The scheme is currently managed by Mr. Mohit Sharma & Mr. Vineet Maloo since April 01, 2017 & October 11, 2014
- (2.41) years & (4.89) years.
- The scheme is in existence for more than 5 years

| SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)     |                    |           |              |                   |
|---|--------------------|-----------|--------------|-------------------|
| Particulars   | 1 Year             | 3 years   | 5 years      | Since Inception   |
| Total Amount Invested (₹)   | 120000             | 360000    | 600000       | 2320000           |
| Market Value of amount Invested   | 120671             | 379613    | 713304       | 7654845           |
| Scheme Returns (CAGR)   | 1.04               | 3.48      | 6.86         | 11.14             |
| CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)                            | 5.44               | 7.02      | 8.46         | NA                |
| S&P BSE SENSEX TRI returns## (CAGR)   | 1.56               | 9.45      | 9.74         | 14.59             |
| Date of First Installment: May 01, 2000 & Scheme Inception Date: April 25, 2000 | . Past Performance | may or ma | y not be sus | tained in future. |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes

For SIP Calculations above, the data assumes the investment of \$10000/- on 1st day of every month or the subsequent working day. Load & laxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.



## Aditya Birla Sun Life Equity Hybrid '95 Fund

An open ended hybrid scheme investing predominantly in equity and equity related instruments

What is it?

It is an open-ended hybrid scheme investing predominantly in equity and equity related instruments



**Fund Category** 

Aggressive Hybrid Fund

#### 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 dividend.

| Fund Details                                |  |
|---|--|
| Fund Manager:                               | Mr. Mahesh Patil,<br>Mr. Pranay Sinha &<br>Mr. Dhaval Shah   |
| Managing Fund Since:                        | January 16, 2014,<br>August 26, 2015 &<br>November 23, 2016  |
| Experience in Managing the Fund:            | 5.62 years, 4.01 years & 2.77 years  |
| Date of Allotment:<br>Type of Scheme:       | February 10, 1995 An open ended hybrid scheme investing predominantly in equity and equity related instruments |
| Application Amount for fresh subscription*: | ₹ 100<br>(plus in multiplies of ₹ 1)   |
| Min. Addl. Investment:                      | ₹ 100<br>(plus in multiplies of ₹ 1)   |
| SIP:  | Monthly: Minimum ₹ 100/-   |
| NAV of Plans / Options (₹)                  |  |
| Regular Plan<br>Growth:                     | 717.00   |
| Dividend:                                   | 717.99<br>123.94   |
| Direct Plan                                 | 123.34   |
| Growth:                                     | 767.97   |
| Dividend:                                   | 184.54   |

Benchmark: CRISIL Hybrid 35+65 -Aggressive Index Monthly Average AUM: ₹ 11561.88 Crores AUM as on last day: ₹ 11476.54 Crores

(As on last day)

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

**Entry Load:** 

Exit Load\*\*: respect In purchase / switch-in of

Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil.\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

#### Other Parameter

**Modified Duration:** 2.92 years Average Maturity: 4.28 years Yield to Maturity: 10.33% Standard Deviation: 9.55% Sharpe Ratio##: -0.18 Beta: 1.08 Portfolio Turnover: 0.81 Total Expense Ratio (TER)

(As On August 30, 2019)

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

Regular 1.87% Direct 1.17%

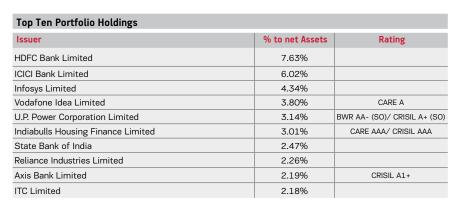
Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

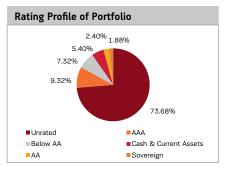
## Risk Free Rate assumed to be 5.45% (FBIL Overnight MIBOR for 31st Aug 2019) for calculating Sharpe Ratio

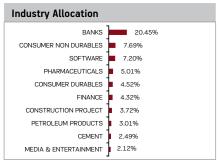
| 28-Jun-19 | 29-Mar-19                                | 31-Dec-18  |
|-----------|--|--|
| 1.54%     | 1.54%                                    | 1.54%  |
| 2.05      | 2.09                                     | 2.05   |
| 133.30    | 135.94                                   | 133.58   |
| 1.54%     | 1.54%                                    | 1.53%  |
| 3.05      | 3.10                                     | 3.04   |
| 198.28    | 201.81                                   | 197.92   |
|           | 1.54%<br>2.05<br>133.30<br>1.54%<br>3.05 | 2.05 2.09<br>133.30 135.94<br>1.54% 1.54%<br>3.05 3.10 |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be su future. The Face Value - 10.00 Per Unit

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.







| Investment Performance - Regular Plan - Growth     | NAV as on August 30, 2019: ₹ 717.9     |       |       |        |  |
|--|--|-------|-------|--------|--|
| Inception - Feb 10, 1995                           | 1 Year 3 Years 5 Years Since Inception |       |       |        |  |
| Aditya Birla Sun Life Equity Hybrid '95 Fund       | -8.07                                  | 3.78  | 8.34  | 19.00  |  |
| Value of Std Investment of ₹ 10,000                | 9193                                   | 11176 | 14934 | 717990 |  |
| Benchmark - CRISIL Hybrid 35+65 - Aggressive Index | -0.36                                  | 8.33  | 9.19  | NA     |  |
| Value of Std Investment of ₹ 10,000                | 9964                                   | 12709 | 15532 | NA     |  |
| Additional Benchmark - Nifty 50 TRI                | -4.35                                  | 9.31  | 8.09  | 11.62  |  |
| Value of Std Investment of ₹ 10,000                | 9565                                   | 13056 | 14766 | 148783 |  |

- 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. Pranay Sinha is 10. Total Schemes managed
- by Mr. Dhaval Shah is 2. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.

  The scheme is currently managed by Mr. Mahesh Patil, Mr. Pranay Sinha & Mr. Dhaval Shah since January 16, 2014, August 26, 2015 & November 23, 2016 (5.62) years, (4.01) years & (2.77) years Respectively.
- The scheme is in existence for more than 5 years.

|   | =           |            |            |                       |
|---|-------------|------------|------------|-----------------------|
| SIP Performance - Regular Plan - Growth (assuming   | g SIP of ₹  | 10000 pe   | er month   | )                     |
| Particulars   | 1 Year      | 3 years    | 5 years    | Since Inception       |
| Total Amount Invested (₹)   | 120000      | 360000     | 600000     | 2940000               |
| Market Value of amount Invested   | 116445      | 360567     | 671661     | 44254206              |
| Scheme Returns (CAGR)   | -5.48       | 0.10       | 4.47       | 18.41                 |
| CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)  | 2.64        | 6.44       | 8.30       | NA                    |
| Nifty 50 TRI returns## (CAGR)   | -1.48       | 7.16       | 8.51       | 13.27                 |
| Date of First Installment: March 01, 1995 & Scheme Inception Date: February 10, 19<br>future. | 95 . Past P | erformance | may or may | y not be sustained in |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

Note: The exit load 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.



scan the QR code to know more about the product.



## Aditya Birla Sun Life Index Fund

An open ended scheme tracking Nifty 50 TRI Index

What is it?

It is an open-ended scheme that is designed to mirror the market performance of the 50 companies in the NSE Nifty 50 TRI



**Fund Category** 

Index Funds/ETFs

#### Investment Objective

The objective of the scheme is to generate returns that are commensurate with the performance of the Nifty, subject to tracking errors.

| Fund Manager:                               | Mr. Ajay Garg                              |
|---|--|
| Managing Fund Since:                        | October 01, 2006                           |
| Experience in Managing the Fund:            | 12.92 years                                |
| Date of Allotment:                          | September 18, 2002                         |
| Type of Scheme:                             | An open ended scheme tracking Nifty 50 TRI |
| Application Amount for fresh subscription*: | ₹ 1,000<br>(plus in multiplies of ₹ 1      |
| Min. Addl. Investment:                      | ₹ 1,000<br>(plus in multiplies of ₹ 1      |
| SIP:  | Monthly: Minimum ₹                         |
|   | 1,000/-                                    |
| NAV of Plans / Options (₹)                  |  |
| Regular Plan                                |  |
| Growth:                                     | 108.3476                                   |
| Dividend:                                   | 11.7209                                    |
| Direct Plan                                 |  |
| Growth:                                     | 109.0007                                   |
| Dividend:                                   | 11.9226                                    |
| Benchmark:                                  | Nifty 50 TRI                               |
| Monthly Average AUM:                        | ₹ 126.69 Crores                            |
| AUM as on last day:                         | ₹ 129.93 Crores                            |

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

**Entry Load:** Exit Load: Nil Other Parameter

Standard Deviation:

12 64% Sharpe Ratio##: 0.19 0.99 Beta: Portfolio Turnover: 1 88

Total Expense Ratio (TER) (As On August 30, 2019)

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

Regular Direct 0.50% **Tracking Error** 0.23%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns

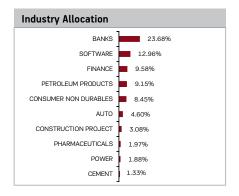
## Risk Free Rate assumed to be 5.45% (FBIL Overnight MIBOR for 31st Aug 2019) for calculating Sharpe RatioTracking Ratio for ABSL Index Fund is computed based on Nifty 50 TRI

| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 29-Mar-19 | 20-Mar-18 | 15-Mar-17 |
| Dividend Yield (Regular Plan) | 7.09%     | 10.32%    | 6.95%     |
| Dividend (₹) Per Unit         | 0.95      | 1.34      | 0.87      |
| Cum Dividend NAV              | 13.37     | 12.99     | 12.52     |
| Dividend Yield (Direct Plan)  | 7.04%     | 10.33%    | 6.87%     |
| Dividend (₹) Per Unit         | 0.96      | 1.36      | 0.87      |
| Cum Dividend NAV              | 13.58     | 13.17     | 12.66     |
|                               |           |           |           |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Note: The exit load 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 celling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

| Top Ten Portfolio Holdings                             |                 |  |  |
|--|-----------------|--|--|
| Issuer   | % to net Assets |  |  |
| Nifty 50 Index   | 11.11%          |  |  |
| HDFC Bank Limited                                      | 9.04%           |  |  |
| Reliance Industries Limited                            | 8.03%           |  |  |
| Housing Development Finance Corporation Limited        | 7.00%           |  |  |
| Infosys Limited  | 5.82%           |  |  |
| ICICI Bank Limited                                     | 4.97%           |  |  |
| Tata Consultancy Services Limited                      | 4.46%           |  |  |
| ITC Limited  | 3.96%           |  |  |
| Kotak Mahindra Bank Limited (erstwhile ING Vysya Bank) | 3.59%           |  |  |
| Larsen & Toubro Limited                                | 3.08%           |  |  |



| Investment Performance - Regular Plan - Growth | NAV as on August 30, 2019: ₹ 108.3476  |       |       |        |  |
|--|--|-------|-------|--------|--|
| Inception - Sept 18, 2002                      | 1 Year 3 Years 5 Years Since Inception |       |       |        |  |
| Aditya Birla Sun Life Index Fund               | -5.34                                  | 7.82  | 6.81  | 15.09  |  |
| Value of Std Investment of ₹ 10,000            | 9466                                   | 12531 | 13911 | 108348 |  |
| Benchmark - Nifty 50 TRI                       | -4.35                                  | 9.31  | 8.09  | 16.86  |  |
| Value of Std Investment of ₹ 10,000            | 9565                                   | 13056 | 14766 | 140497 |  |
| Additional Benchmark - S&P BSE SENSEX TRI      | -2.13                                  | 10.86 | 8.39  | 17.00  |  |
| Value of Std Investment of ₹ 10,000            | 9787                                   | 13621 | 14968 | 143247 |  |

- 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 managed by Mr. Ajay Garg is 7. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Ajay Garg since October 01, 2006 (12.92) years.
   The scheme is in existence for more than 5 years.

| Particulars                         | 11  | ear  | 3 years | 5 years | Since Inception |
|-------------------------------------|-----|------|---------|---------|-----------------|
| Total Amount Invested (₹)           | 120 | 0000 | 360000  | 600000  | 2040000         |
| Market Value of amount Invested     | 118 | 3405 | 392940  | 717941  | 5929721         |
| Scheme Returns (CAGR)               | -2  | .47  | 5.78    | 7.12    | 11.48           |
| Nifty 50 TRI returns# (CAGR)        | -1  | .48  | 7.16    | 8.51    | 13.35           |
| S&P BSE SENSEX TRI returns## (CAGR) | 1.  | 56   | 9.45    | 9.74    | 13.96           |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV, CASR 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.





MUTUAL FUNDS Sahi Hai

₹ 1 Lakh to ₹ 21.27 Lakh
in 17 Years#

Monthly SIP of ₹ 10,000 started 17 years ago\*, would have grown to ₹ 92.90 Lakh\* today!

#Inception Date: Aug 30, 2002 | \*Total Investment Rs. 20.40 Lakh | Assumed investments were made on 1st day of every month

## Aditya Birla Sun Life

## Frontline Equity Fund

(An Open ended equity scheme predominantly investing in large cap stocks)

The fund has

## Multiplied investor's wealth by over 21 times in the last 17 years.

It invests across market cap, industries & sectors with a tilt towards large cap.

The wealth creation journey can be attributed to the following



#### Research

Employs a blend of top down & bottom up approach for making investment decisions



### Focus

Bias towards the large cap companies that have carved out a niche for themselves over the years



#### Discipline

Maintains sector exposure within a well-defined range of sectoral weight in the benchmark



#### Flexibility

The fund manager has the leeway to choose better performing companies outside the large-cap space

### SCHEME PERFORMANCE SUMMARY

Aditya Birla Sun Life Frontline Equity Fund Regular Plan - Growth Option NAV as on August 30, 2019: ₹212.71 Fund manager: Mr. Mahesh Patil (Since November, 2005) **CAGR % Returns Particulars** 1 Year 3 Year 5 Year Since Inception Aditya Birla Sun Life Frontline Equity Fund 5.08 -8.00 8.17 19.69 B: Nifty 50 TRI -4.35 9.13 8.09 16.70 AB: S&P BSE SENSEX TRI -2.13 10.86 8.39 18.17 Value of ₹ 10,000 invested Aditya Birla Sun Life Frontline Equity Fund 9,200 11,602 14,822 2,12,710 B: Nifty 50 TRI 9,565 13,056 14,766 1,38,394 AB: S&P BSE SENSEX TRI 9,787 13,621 14,968 1,71,088 Inception Date: August 30, 2002

Past performance may or may not be sustained in future. The above scheme performance is of Regular Plan - Growth Option. Kindly note different plans have different expense structure. Load and Taxes are not considered for computation of returns. The scheme is in existence for more than 5 years. When scheme/additional benchmark returns are not available, they have not been shown. Mr. Mahesh Patil manages 4 open-ended schemes of Aditya Birla Sun Life Mutual Fund. The scheme is currently managed by Mr. Mahesh Patil since Nov 2005 (13.9 years)

Other Funds Managed by Mr. Mahesh Patil

| Fund Manager: Mr. Mahesh Patil               |                |           |         |           |         |           |  |
|--|----------------|-----------|---------|-----------|---------|-----------|--|
|  | CAGR % Returns |           |         |           |         |           |  |
| Scheme Name                                  | 1 year         |           | 3 years |           | 5 years |           |  |
|  | Scheme         | Benchmark | Scheme  | Benchmark | Scheme  | Benchmark |  |
| Aditya Birla Sun Life Equity Hybrid '95 Fund | -8.07          | -0.36     | 3.78    | 8.33      | 8.34    | 9.19      |  |
| Aditya Birla Sun Life Focused Equity Fund    | -6.53          | -4.35     | 5.74    | 9.31      | 8.26    | 8.09      |  |
| Aditya Birla Sun Life Pure Value Fund        | -24.30         | -26.10    | -1.43   | -4.35     | 6.41    | -2.61     |  |

Data as on August 30, 2019 | B: Benchmark | AB: Additional Benchmark

#### Note

- a. Mr. Mahesh Patil manages 4 open-ended schemes of Aditya Birla Sun Life Mutual Fund.
- b. Different plans shall have a different expense structure. The performance details provided herein are Regular Plan Growth Option.

|  | PRODUCT LABEL  |   |
|--|--|---|
| Name of Scheme   | This product is suitable for investors who are seeking*:   | Riskometer  |
| Aditya Birla Sun Life<br>Frontline Equity Fund<br>(An open ended equity<br>scheme predominantly<br>investing in large cap<br>stocks) | long term capital growth     Investments in equity and equity related securities, diversified across various industries in line with the benchmark index, Nifty 50 | Noderse September 100 Principal will be at Moderately high risk |
| *Investors s   | hould consult their financial advisors if in doubt whether the product   | is suitable for them.   |

Note: Performance as on August 30, 2019

B: Benchmark, AB: Additional Benchmark

Contact your financial advisor for further details OR Visit - www.mutualfund.adityabirlacapital.com





## Aditya Birla Sun Life Frontline Equity Fund

An Open ended equity scheme predominantly investing in large cap stocks



What is it?

It is a diversified equity scheme predominantly investing in largecap stocks across sectors in line with Nifty 50 TRI

**Fund Category** 

Large Cap Fund

Investment Objective

The objective of the scheme is long term growth of capital, through a portfolio with a target allocation of 100% equity by aiming at being as diversified across various industries and/or sectors as its chosen benchmark index, Nifty 50 TRI. The secondary objective is income generation and distribution of dividend.

| Fund Details                     |  |
|----------------------------------|--|
| Fund Manager:                    | Mr. Mahesh Patil   |
| Managing Fund Since:             | November 17, 2005  |
| Experience in Managing the Fund: | 13.79 years  |
| Date of Allotment:               | August 30, 2002  |
| Type of Scheme:                  | An Open ended equity<br>scheme predominantly<br>investing in large cap<br>stocks |
| Application Amount               | ₹100   |
| for fresh subscription*:         | (plus in multiplies of ₹ 1)  |
| Min. Addl. Investment:           | ₹ 100  |
| OID.                             | (plus in multiplies of ₹ 1)  |
| SIP:                             | Monthly: Minimum ₹ 100/-   |
| NAV of Plans / Options (₹)       | 100/-  |
| Regular Plan                     |  |
| Growth:                          | 212.71   |
| Dividend:                        | 24.92  |
| Direct Plan                      |  |
| Growth:                          | 226.00   |
| Dividend:                        | 50.42  |
| Benchmark:                       | Nifty 50 TRI   |
| Monthly Average AUM:             | ₹ 20068.72 Crores  |
| AUM as on last day:              | ₹ 20093.79 Crores  |

(As on last day) Load Structure (as % of NAV) (Incl. for SIP)

Entry Load: Nil

Exit Load\*\*: redemption/switch out of units within 365

days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter

Standard Deviation: 12.28% Sharpe Ratio##: -0.03 Beta: 0.92 Portfolio Turnover: 0.53

Total Expense Ratio (TER) (As On August 30, 2019)

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

Regular 1.82% Direct 1.24%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 5.45% (FBIL Overnight MIBOR for

31st Aug 2019) for calculating Sharpe Ratio

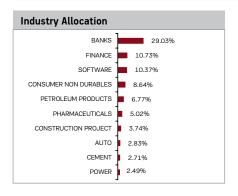
| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 31-0ct-18 | 27-0ct-17 | 25-0ct-16 |
| Dividend Yield (Regular Plan) | 6.08%     | 7.95%     | 9.89%     |
| Dividend (₹) Per Unit         | 1.58      | 2.35      | 2.77      |
| Cum Dividend NAV              | 26.05     | 29.57     | 28.00     |

Cum Dividend NAV

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10,00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Note: The exit load 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.

| Top Ten Portfolio Holdings                    |                 |  |  |  |
|---|-----------------|--|--|--|
| Issuer  | % to net Assets |  |  |  |
| Reliance Industries Limited                   | 7.94%           |  |  |  |
| Petronet LNG Limited                          | 3.83%           |  |  |  |
| Adani Ports and Special Economic Zone Limited | 3.68%           |  |  |  |
| Hindustan Petroleum Corporation Limited       | 3.15%           |  |  |  |
| State Bank of India                           | 2.78%           |  |  |  |
| Dabur India Limited                           | 2.54%           |  |  |  |
| NCC Limited                                   | 2.34%           |  |  |  |
| Lupin Limited                                 | 2.31%           |  |  |  |
| Gujarat Alkalies and Chemicals Limited        | 2.22%           |  |  |  |
| Tata Power Company Limited                    | 2.13%           |  |  |  |



| Investment Performance - Regular Plan - Growth |        | NAV as o | n August | 30, 2019: ₹ 212.71 |
|--|--------|----------|----------|--------------------|
| Inception - Aug 30, 2002                       | 1 Year | 3 Years  | 5 Years  | Since Inception    |
| Aditya Birla Sun Life Frontline Equity Fund    | -8.00  | 5.08     | 8.17     | 19.69              |
| Value of Std Investment of ₹ 10,000            | 9200   | 11602    | 14822    | 212710             |
| Benchmark - Nifty 50 TRI                       | -4.35  | 9.31     | 8.09     | 16.70              |
| Value of Std Investment of ₹ 10,000            | 9565   | 13056    | 14766    | 138394             |
| Additional Benchmark - S&P BSE SENSEX TRI      | -2.13  | 10.86    | 8.39     | 18.17              |
| Value of Std Investment of ₹ 10,000            | 9787   | 13621    | 14968    | 171088             |

- 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 managed by Mr. Mahesh Patil is 3. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Mahesh Patil since November 17, 2005 (13.79) years
- . The scheme is in existence for more than 5 years.

| Particulars                         | 1 Year | 3 years | 5 years | Since Inception |
|-------------------------------------|--------|---------|---------|-----------------|
| Total Amount Invested (₹)           | 120000 | 360000  | 600000  | 2040000         |
| Market Value of amount Invested     | 116462 | 369795  | 689729  | 9290792         |
| Scheme Returns (CAGR)               | -5.46  | 1.76    | 5.52    | 15.96           |
| Nifty 50 TRI returns# (CAGR)        | -1.48  | 7.16    | 8.51    | 13.34           |
| S&P BSE SENSEX TRI returns## (CAGR) | 1.56   | 9.45    | 9.74    | 13.95           |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV, CASR 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.



## **Mutual Funds** Aditya Birla Sun Life Mutual Fund



**MUTUAL** 

## Aditya Birla Sun Life Focused Equity

An Open ended Large cap Equity Scheme investing in maximum 30 stocks (Formerly known as Aditya Birla Sun Life Top 100 Fund)



Had you invested ₹ 1 lakh in **ABSL Focused Equity Fund,** it would have grown to ₹ 5.67 lakh, with annualised return of 13.34%\* in over 13 years.

\*CAGR returns as on August 30, 2019 since inception i.e. Oct 24, 2005

The fund that invests in maximum 30 LARGE CAP COMPANIES offers -



STABILITY by investing in top companies with growth potential



Better SCOPE FOR CAPITAL APPRECIATION with focused approach

| Aditya Birla Sun Life Focused Equity Fund Regular Plan - Growth Option |        |        |        |                 |  |  |  |
|--|--------|--------|--------|-----------------|--|--|--|
| NAV as on August 30, 2019: ₹ 56.72                                     |        |        |        |                 |  |  |  |
| Fund manager: Mahesh Patil (Since July, 2010)                          |        |        |        |                 |  |  |  |
| CAGR % Returns   |        |        |        |                 |  |  |  |
| Particulars  | 1 Year | 3 Year | 5 Year | Since Inception |  |  |  |
| Aditya Birla Sun Life Focused Equity Fund                              | -6.53  | 5.74   | 8.26   | 13.34           |  |  |  |
| B: Nifty 50 TRI  | -4.35  | 9.31   | 8.09   | 13.04           |  |  |  |
| AB: S&P BSE SENSEX TRI   | -2.13  | 10.86  | 8.39   | 13.26           |  |  |  |
| Value of ₹ 10,000 invested   |        |        |        |                 |  |  |  |
| Aditya Birla Sun Life Focused Equity Fund                              | 9,347  | 11,821 | 14,880 | 56,722          |  |  |  |
| B: Nifty 50 TRI  | 9,565  | 13,056 | 14,766 | 54,688          |  |  |  |
| AB: S&P BSE SENSEX TRI   | 9,787  | 13,621 | 14,968 | 56,134          |  |  |  |
| Inception Date: October 24, 2005                                       |        |        |        |                 |  |  |  |

Past performance may or may not be sustained in future. The above scheme 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. The scheme is in existence for more than 5 years. When scheme/additional benchmark returns are not available, they have not been shown. Mr. Mahesh Patil manages 4 open-ended schemes of Aditya Birla Sun Life Mutual Fund. The scheme is currently managed by Mr. Mahesh Patil since July 29, 2010 (9.1) years.

#### PERFORMANCE OF OTHER OPEN ENDED SCHEMES MANAGED BY Mr. MAHESH PATIL

| Fund Manager: Mr. Mahesh Patil               |                |           |         |           |         |           |  |  |
|--|----------------|-----------|---------|-----------|---------|-----------|--|--|
|  | CAGR % Returns |           |         |           |         |           |  |  |
| Scheme Name                                  | 1 year         |           | 3 years |           | 5 years |           |  |  |
|  | Scheme         | Benchmark | Scheme  | Benchmark | Scheme  | Benchmark |  |  |
| Aditya Birla Sun Life Equity Hybrid '95 Fund | -8.07          | -0.36     | 3.78    | 8.33      | 8.34    | 9.19      |  |  |
| Aditya Birla Sun Life Frontline Equity Fund  | -8.00          | -4.35     | 5.08    | 9.31      | 8.17    | 8.09      |  |  |
| Aditya Birla Sun Life Pure Value Fund        | -24.30         | -26.10    | -1.43   | -4.35     | 6.41    | -2.61     |  |  |

#### Note:

- a. Mr. Mahesh Patil manages 4 open-ended schemes of Aditya Birla Sun Life Mutual Fund.
- b. Different plans shall have a different expense structure. The performance details provided herein are Regular Plan Growth Option.

| Name of Scheme   | This product is suitable for investors who are seeking*:  | Riskometer   |
|--|---|--|
| Aditya Birla Sun Life<br>Focused Equity Fund<br>Formerly known as<br>Aditya Birla Sun Life<br>Top 100 Fund | Long term capital growth with exposure limited to a maximum of 30 stocks     Investments in equity and equity related securities to form a concentrated portfolio | Holeston Moderate Mod |
| (An Open ended Large cap<br>Equity Scheme investing<br>in maximum 30 stocks)                               |   | LOW RISKOMETER HIGH  Investors understand that their principal will be at Moderately high risk   |

"investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Contact your financial advisor for further details OR Visit www.mutualfund.adityabirlacapital.com

Note: Performance as on August 30, 2019

Follow us at **f l l i** n

B: Benchmark, AB: Additional Benchmark

## Aditya Birla Sun Life Focused Equity Fund

An Open ended Large cap Equity Scheme investing in maximum 30 stocks

What is it?

It is an open-ended equity scheme investing in a maximum of 30 stocks focusing on Top 100 companies (largecaps) as measured by full market capitalisation.



**Fund Category** 

Focused Fund

Investment Objective

The investment objective of the Scheme is to achieve long term capital appreciation by investing in upto 30 companies with long term sustainable competitive advantage and growth potential.

| Fund Details                                |  |
|---|--|
| Fund Manager:                               | Mr. Mahesh Patil   |
| Managing Fund Since:                        | July 29, 2010  |
| Experience in Managing the Fund:            | 9.09 years   |
| Date of Allotment:                          | October 24, 2005   |
| Type of Scheme:                             | An Open ended Large cap<br>Equity Scheme investing<br>in maximum 30 stocks |
| Application Amount for fresh subscription*: | ₹ 1,000<br>(plus in multiplies of ₹ 1)                                     |
| Min. Addl. Investment:                      | ₹ 1,000<br>(plus in multiplies of ₹ 1)                                     |
| SIP:  | Monthly: Minimum ₹   |
|   | 1,000/-  |
| NAV of Plans / Options (₹)                  |  |
| Regular Plan                                |  |
| Growth:                                     | 56.7221  |
| Dividend:                                   | 14.2633  |
| Direct Plan                                 |  |
| Growth:                                     | 60.4940  |

Benchmark: Nifty 50 TRI ₹ 4017.45 Crores Monthly Average AUM: AUM as on last day: ₹ 4038.81 Crores

(As on last day)

Dividend:

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

Entry Load: Nil

Exit Load\*\*: redemption/switch out of units within 365

31.7982

days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter

Standard Deviation: 12.18% Sharpe Ratio##: 0.02 Beta: 0.89 Portfolio Turnover: 1.07

Total Expense Ratio (TER) (As On August 30, 2019)

onal expenses and goods and service tax on management fees.

Regular 2.13% 1.22%

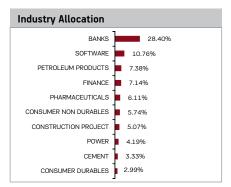
Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 5.45% (FBIL Overnight MIBOR for 31st Aug 2019) for calculating Sharpe Ratio

| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 25-Jul-19 | 23-Mar-18 | 28-Jul-17 |
| Dividend Yield (Regular Plan) | 6.85%     | 12.44%    | 9.95%     |
| Dividend (₹) Per Unit         | 1.09      | 2.10      | 1.91      |
| Cum Dividend NAV              | 15.89     | 16.88     | 19.20     |
| Declared on date              | 25-Jul-19 |           |           |
| Dividend Yield (Direct Plan)  | 6.85%     |           |           |
| Dividend (₹) Per Unit         | 2.43      |           |           |
| Cum Dividend NAV              | 35.40     |           |           |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10,00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Note: The exit load 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.

| Top Ten Portfolio Holdings                      |                 |
|---|-----------------|
| Issuer  | % to net Assets |
| HDFC Bank Limited                               | 9.65%           |
| ICICI Bank Limited                              | 8.04%           |
| Infosys Limited                                 | 5.72%           |
| Reliance Industries Limited                     | 5.27%           |
| Larsen & Toubro Limited                         | 5.07%           |
| Housing Development Finance Corporation Limited | 4.29%           |
| NTPC Limited                                    | 4.23%           |
| State Bank of India                             | 4.16%           |
| ITC Limited                                     | 3.41%           |
| Alkem Laboratories Limited                      | 3.28%           |



| Investment Performance - Regular Plan - Growth | N                                      | AV as on | August 3 | 0, 2019: ₹ 56.7221 |  |
|--|--|----------|----------|--------------------|--|
| Inception - Oct 24, 2005                       | 1 Year 3 Years 5 Years Since Inception |          |          |                    |  |
| Aditya Birla Sun Life Focused Equity Fund      | -6.53                                  | 5.74     | 8.26     | 13.34              |  |
| Value of Std Investment of ₹ 10,000            | 9347                                   | 11821    | 14880    | 56722              |  |
| Benchmark - Nifty 50 TRI                       | -4.35                                  | 9.31     | 8.09     | 13.04              |  |
| Value of Std Investment of ₹ 10,000            | 9565                                   | 13056    | 14766    | 54688              |  |
| Additional Benchmark - S&P BSE SENSEX TRI      | -2.13                                  | 10.86    | 8.39     | 13.26              |  |
| Value of Std Investment of ₹ 10,000            | 9787                                   | 13621    | 14968    | 56134              |  |

- 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 managed by Mr. Mahesh Patil is 3. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Mahesh Patil since July 29, 2010 (9.09) years.
- . The scheme is in existence for more than 5 years.

| Particulars                         | 1 Year | 3 years | 5 years | Since Inception |
|-------------------------------------|--------|---------|---------|-----------------|
| Total Amount Invested (₹)           | 120000 | 360000  | 600000  | 1670000         |
| Market Value of amount Invested     | 117817 | 374104  | 696348  | 4002535         |
| Scheme Returns (CAGR)               | -3.38  | 2.52    | 5.90    | 11.74           |
| Nifty 50 TRI returns# (CAGR)        | -1.48  | 7.16    | 8.51    | 10.65           |
| S&P BSE SENSEX TRI returns## (CAGR) | 1.56   | 9.45    | 9.74    | 11.04           |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV, CASR 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.





**MUTUAL** 



With wealth creation of around 68 times by investing without any sector or market bias!

## Aditya Birla Sun Life **Equity Fund**

An open ended equity scheme investing across large cap, mid cap, small cap stocks

A fund that has generated wealth by investing without any sector or market bias!

## SCHEME PERFORMANCE SUMMARY

Aditya Birla Sun Life Equity Fund Regular Plan - Growth Option

NAV as on August 30, 2019: ₹678.71

Fund manager: Anil Shah (Since October, 2012)

| Tana manager. Ann Onan (Onice October, 2012) |        |                |        |                 |  |  |  |  |
|--|--------|----------------|--------|-----------------|--|--|--|--|
| Particulars                                  |        | CAGR % Returns |        |                 |  |  |  |  |
| Farticulars                                  | 1 Year | 3 Year         | 5 Year | Since Inception |  |  |  |  |
| Aditya Birla Sun Life Equity Fund            | -9.82  | 5.90           | 10.12  | 22.22           |  |  |  |  |
| B: S&P BSE 200 TRI                           | -7.35  | 8.33           | 8.74   | 14.60           |  |  |  |  |
| AB: Nifty 50 TRI                             | -4.35  | 9.31           | 8.09   | 14.37           |  |  |  |  |
| Value of ₹ 10,000 invested                   |        |                |        |                 |  |  |  |  |
| Aditya Birla Sun Life Equity Fund            | 9,018  | 11,875         | 16,203 | 6,78,710        |  |  |  |  |
| B: S&P BSE 200 TRI                           | 9,265  | 12,711         | 15,211 | 1,75,337        |  |  |  |  |
| AB: Nifty 50 TRI                             | 9,565  | 13,056         | 14,766 | 1,68,215        |  |  |  |  |
| Inception Date: August 27, 1998              |        |                |        |                 |  |  |  |  |

Past performance may or may not be sustained in future. The above scheme 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. The scheme is in existence for more than 5 years. When scheme/additional benchmark returns are not available, they have not been shown. Mr. Anil Shah manages 3 open-ended schemes of Aditya Birla Sun Life Mutual Fund. The scheme is currently managed by Mr. Anil Shah since October 03, 2012 (6.9) years.

#### PERFORMANCE OF OTHER OPEN ENDED SCHEMES MANAGED BY Mr. ANIL SHAH

| Fund Manager: Mr. Anil Shah                        |                       |           |        |           |        |           |
|--|-----------------------|-----------|--------|-----------|--------|-----------|
|  | CAGR % Returns        |           |        |           |        |           |
| Scheme Name  | 1 year 3 years 5 year |           |        |           |        | ears      |
|  | Scheme                | Benchmark | Scheme | Benchmark | Scheme | Benchmark |
| Aditya Birla Sun Life India GenNext Fund           | -4.01                 | -9.01     | 8.46   | 7.68      | 13.83  | 8.46      |
| Aditya Birla Sun Life Manufacturing<br>Equity Fund | -16.76                | -9.01     | 1.92   | 7.68      | N/A    | N/A       |

#### Note:

- a. Mr. Anil Shah manages 3 open-ended schemes of Aditya Birla Sun Life Mutual Fund.
- b. Different plans shall have a different expense structure. The performance details provided herein are Regular Plan Growth Option.

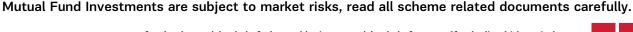
| Name of Scheme   | This product is suitable for investors who are seeking*:                         | Riskometer  |
|--|--|---|
| Aditya Birla Sun Life<br>Equity Fund<br>(An open ended equity<br>scheme investing across<br>large cap, mid cap, small<br>cap stocks) | long term capital growth     investments in equity and equity related securities | RISKOMETER HIGH Investors understand that their principal will be at Moderately high risk |

Note: Performance as on August 30, 2019

B: Benchmark, AB: Additional Benchmark

Contact your financial advisor for further details OR Visit - www.mutualfund.adityabirlacapital.com







## Aditya Birla Sun Life Equity Fund

An open ended equity scheme investing across large cap, mid cap, small cap stocks

CSIP enabled

What is it?

It is a diversified equity scheme that looks for opportunities without any sectoral or market cap bias with the aim to provide long-term capital appreciation.

Wealth Solutions

**Fund Category** 

Multi Cap Fund

### Investment Objective

The objective of the scheme is long term growth of capital, through a portfolio with a target allocation of 90% equity and 10% debt and money

| Mr. Anil Shah  |
|--|
| October 03, 2012   |
| 6.91 years   |
|  |
| August 27, 1998  |
| An open ended equity scheme investing across large cap, mid cap, smal cap stocks |
| ₹ 100/-  |
| (plus in multiplies of ₹ 1)  |
| ₹100/-   |
| (plus in multiplies of ₹ 1)  |
| Monthly: Minimum ₹   |
| 100/-  |
|  |
|  |
| 678.71   |
| 92.04  |
|  |
| 721.97   |
| 117.01   |
| S&P BSE 200 TRI  |
| ₹ 10582.70 Crores  |
|  |
|  |

(As on last day) Load Structure (as % of NAV) (Incl. for SIP)

Entry Load: Nil

Exit Load\*\*: redemption/switch out of units within 365

days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter

Standard Deviation: 13.11% Sharpe Ratio##: 0.03 Beta: Portfolio Turnover: 0.35

Total Expense Ratio (TER) (As On August 30, 2019)

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

1.96% Direct 1.15%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on

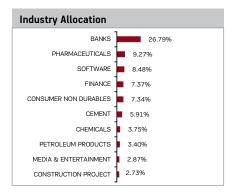
Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 5.45% (FBIL Overnight MIBOR for 31st Aug 2019) for calculating Sharpe Ratio

| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 30-Nov-18 | 17-Nov-17 | 30-Nov-16 |
| Dividend Yield (Regular Plan) | 6.98%     | 9.00%     | 7.81%     |
| Dividend (₹) Per Unit         | 7.19      | 10.30     | 7.70      |
| Cum Dividend NAV              | 103.07    | 114.41    | 98.57     |
| Dividend Yield (Direct Plan)  | 6.97%     | 9.03%     | -         |
| Dividend (₹) Per Unit         | 9.08      | 12.90     | -         |
| Cum Dividend NAV              | 130.12    | 142.80    | -         |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returms.

Note: The exit load 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.

| Top Ten Portfolio Holdings            |                 |  |
|---------------------------------------|-----------------|--|
| Issuer                                | % to net Assets |  |
| ICICI Bank Limited                    | 9.38%           |  |
| HDFC Bank Limited                     | 9.05%           |  |
| Dr. Reddy's Laboratories Limited      | 3.89%           |  |
| Sun Pharmaceutical Industries Limited | 3.81%           |  |
| Tech Mahindra Limited                 | 3.15%           |  |
| Tata Chemicals Limited                | 3.10%           |  |
| IndusInd Bank Limited                 | 3.05%           |  |
| ITC Limited                           | 3.03%           |  |
| Infosys Limited                       | 2.93%           |  |
| Bajaj Finance Limited                 | 2.80%           |  |



| Investment Performance - Regular Plan - Growth | NAV as on August 30, 2019: ₹ 678.71    |       |       |        |  |
|--|--|-------|-------|--------|--|
| Inception - Aug 27,1998                        | 1 Year 3 Years 5 Years Since Inception |       |       |        |  |
| Aditya Birla Sun Life Equity Fund              | -9.82                                  | 5.90  | 10.12 | 22.22  |  |
| Value of Std Investment of ₹ 10,000            | 9018                                   | 11875 | 16203 | 678710 |  |
| Benchmark - S&P BSE 200 TRI                    | -7.35                                  | 8.33  | 8.74  | 14.60  |  |
| Value of Std Investment of ₹ 10,000            | 9265                                   | 12711 | 15211 | 175337 |  |
| Additional Benchmark - Nifty 50 TRI            | -4.35                                  | 9.31  | 8.09  | 14.37  |  |
| Value of Std Investment of ₹ 10,000            | 9565                                   | 13056 | 14766 | 168215 |  |

- 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 managed by Anil Shah is 3. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Anil Shah since October 03, 2012 (6.91) years
   The scheme is in existence for more than 5 years.

| Particulars                     | 1 Year | 3 years | 5 years | Since Inception |
|---------------------------------|--------|---------|---------|-----------------|
| Total Amount Invested (₹)       | 120000 | 360000  | 600000  | 2530000         |
| Market Value of amount Invested | 115137 | 363518  | 707274  | 25613578        |
| Scheme Returns (CAGR)           | -7.47  | 0.63    | 6.52    | 18.74           |
| S&P BSE 200 TRI returns# (CAGR) | -3.77  | 4.96    | 7.78    | 14.25           |
| Nifty 50 TRI returns## (CAGR)   | -1.48  | 7.16    | 8.51    | 13.84           |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV, CASR 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.





## Aditya Birla Sun Life Equity Advantage Fund

An open ended equity scheme investing in both large cap and mid cap stocks



What is it?

It is an aggressive diversified equity scheme investing in both large cap and midcap stocks with a view to generate capital appreciation over long term

**Fund Category** 

Large & Mid Cap Fund

Investment Objective

The objective of the scheme is to achieve long-term growth of capital, at relatively moderate levels of risk through a diversified research based investment in Large & Midcap companies

| Fund Details                                |  |
|---|--|
| Fund Manager:<br>Managing Fund Since:       | Mr. Satyabrata Mohanty<br>October 17, 2011                                 |
| Experience in Managing the Fund:            | 7.87 years   |
| Date of Allotment:                          | February 24, 1995  |
| Type of Scheme:                             | An open ended equity scheme investing in both large cap and mid cap stocks |
| Application Amount for fresh subscription*: | ₹ 1,000 (plus in multiplies of ₹ 1)  |
| Min. Addl. Investment:                      | ₹ 1,000<br>(plus in multiplies of ₹ 1)                                     |
| SIP:  | Monthly: Minimum ₹   |
|   | 1,000/-  |
| NAV of Plans / Options (₹)  Regular Plan    |  |
| Growth:                                     | 373.14   |
| Dividend:                                   | 85.76  |
| Direct Plan                                 |  |
| Growth:                                     | 394.69   |

Benchmark: S&P BSE 200 TRI Monthly Average AUM: ₹ 4729.52 Crores AUM as on last day: ₹ 4708.08 Crores

(As on last day)

Dividend:

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

Entry Load: Nil

Exit Load\*\*: redemption/switch out of units within 365

109.77

days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter

Standard Deviation: 15.58% Sharpe Ratio##: -0.22 Beta: Portfolio Turnover: 0.80

Total Expense Ratio (TER) (As On August 30, 2019)

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

2.08% 1.23%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

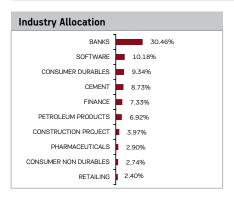
## Risk Free Rate assumed to be 5.45% (FBIL Overnight MIBOR for 31st Aug 2019) for calculating Sharpe Ratio

| Dividend                           |                |               |                  |
|------------------------------------|----------------|---------------|------------------|
| Declared on date                   | 30-Aug-19      | 30-Aug-18     | 18-Aug-17        |
| Dividend Yield (Regular Plan)      | 6.19%          | 5.31%         | 9.99%            |
| Dividend (₹) Per Unit              | 5.31           | 5.75          | 11.33            |
| Cum Dividend NAV                   | 85.76          | 108.15        | 113.37           |
| Declared on date                   | 30-Aug-18      | 18-Aug-17     | 31-Aug-15        |
| Dividend Yield (Direct Plan)       | 5.31%          | 9.99%         | 9.25%            |
| Dividend (₹) Per Unit              | 7.29           | 14.18         | 10.00            |
| Cum Dividend NAV                   | 137.19         | 141.96        | 108.05           |
| Note: The NAV of the scheme number | ont to now out | of dividond w | suld fall to the |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate practical rate levice and extension syndromout name who we the rate prevailing at the time of allotment of the corresponding units. Customers may request for a sporate Exit Chromad Applicability Report by calling our toll free numbers 180 - 270 - 700 of our Investor Service Centers.

| Top Ten Portfolio Holdings                             |                 |
|--|-----------------|
| Issuer   | % to net Assets |
| HDFC Bank Limited                                      | 9.17%           |
| ICICI Bank Limited                                     | 8.36%           |
| Reliance Industries Limited                            | 6.92%           |
| Bajaj Finance Limited                                  | 4.45%           |
| Voltas Limited   | 3.97%           |
| Crompton Greaves Consumer Electricals Limited          | 3.33%           |
| Kotak Mahindra Bank Limited (erstwhile ING Vysya Bank) | 3.30%           |
| Shree Cement Limited                                   | 3.24%           |
| State Bank of India                                    | 3.05%           |
| The Ramco Cements Limited                              | 2.95%           |



| Investment Performance - Regular Plan - Growth | NAV as on August 30, 2019: ₹ 373.14 |         |         |                 |
|--|-------------------------------------|---------|---------|-----------------|
| Inception - Feb 24, 1995                       | 1 Year                              | 3 Years | 5 Years | Since Inception |
| Aditya Birla Sun Life Equity Advantage Fund    | -15.33                              | 2.00    | 9.40    | 15.90           |
| Value of Std Investment of ₹ 10,000            | 8467                                | 10611   | 15683   | 373140          |
| Benchmark - S&P BSE 200 TRI                    | -7.35                               | 8.33    | 8.74    | 11.44           |
| Value of Std Investment of ₹ 10,000            | 9265                                | 12711   | 15211   | 142621          |
| Additional Benchmark - Nifty 50 TRI            | -4.35                               | 9.31    | 8.09    | 11.70           |
| Value of Std Investment of ₹ 10,000            | 9565                                | 13056   | 14766   | 151013          |

- 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 managed by Mr. Satyabrata Mohanty is 9. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Satyabrata Mohanty since October 17, 2011 (7.87) years.
- . The scheme is in existence for more than 5 years.

| SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)        |                  |           |              |                       |  |  |
|--|------------------|-----------|--------------|-----------------------|--|--|
| Particulars  | 1 Year           | 3 years   | 5 years      | Since Inception       |  |  |
| Total Amount Invested (₹)  | 120000           | 360000    | 600000       | 2950000               |  |  |
| Market Value of amount Invested  | 113306           | 341787    | 654102       | 32697441              |  |  |
| Scheme Returns (CAGR)  | -10.24           | -3.35     | 3.41         | 16.44                 |  |  |
| S&P BSE 200 TRI returns# (CAGR)  | -3.77            | 4.96      | 7.78         | 13.57                 |  |  |
| Nifty 50 TRI returns## (CAGR) -1.48 7.16 8.51 13.25                                |                  |           |              |                       |  |  |
| Date of First Installment: March 01, 1995 & Scheme Inception Date: February 24, 19 | 95. Past Perform | mance may | or may not b | e sustained in future |  |  |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.
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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP , monthly investment of equal amounts invested on the 1st day of every month has been considered.



## **Mutual Funds** Aditya Birla Sun Life Mutual Fund



**MUTUAL** Sahi Hai

# Aditya Birla Sun Life MNC Fund An open ended equity scheme following the MNC theme in its investments

Monthly SIP of ₹ 10,000 Over the last 19.8 Years has grown to ₹ 1.95 Crore

A lumpsum investment of ₹100,000 Over the last 19.8 Years has grown 19 times to 19.32 Lakh

## Why invest in MNC fund?



Invests in securities of MNCs through a research based investment approach



To achieve long-term growth of capital



MNCs in India have grown comparatively faster



MNCs tend to have predictable earnings and good corporate governance practices



MNCs have healthy cash flows



MNC companies have technological advantage



Have higher pricing power

## Top five sectors where the fund invests



Consumer non durables



Pharmaceuticals



Industrial capital goods



Finance



Consumer durables

## Performance

| Aditya Birla Sun Life MNC Fund Regular Plan - Growth Option |        |        |        |                 |  |  |
|---|--------|--------|--------|-----------------|--|--|
| NAV as on August 30, 2019: ₹697.55                          |        |        |        |                 |  |  |
| Fund manager: Ajay Garg (Since June, 2009)                  |        |        |        |                 |  |  |
| CAGR % Returns  |        |        |        |                 |  |  |
| Particulars   | 1 Year | 3 Year | 5 Year | Since Inception |  |  |
| Aditya Birla Sun Life MNC Fund                              | -13.90 | 4.00   | 11.24  | 16.23           |  |  |
| B: Nifty MNC TRI  | -16.90 | 7.84   | 10.16  | 12.25           |  |  |
| AB: Nifty 50 TRI  | -4.35  | 9.31   | 8.09   | 12.53           |  |  |
| Value of ₹ 10,000 invested                                  |        |        |        |                 |  |  |
| Aditya Birla Sun Life MNC Fund                              | 8,610  | 11,246 | 17,046 | 1,93,174        |  |  |
| B: Nifty MNC TRI  | 8,310  | 12,538 | 16,234 | 97,233          |  |  |
| AB: Nifty 50 TRI  | 9,565  | 13,056 | 14,766 | 1,02,128        |  |  |
| Inception Date: December 27, 1999                           |        |        |        |                 |  |  |

Past performance may or may not be sustained in future. The above scheme 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. The scheme is in existence for more than 5 years. When scheme/additional benchmark returns are not available, they have not been shown. Mr. Ajay Garg manages 4 open-ended schemes of Aditya Birla Sun Life Mutual Fund. The scheme is currently managed by Mr. Ajay Garg since June 18, 2009 (10.2) years.

#### SIP PERFORMANCE - REGULAR PLAN - GROWTH (ASSUMING SIP OF RS.10,000 PER MONTH)

| Fund Manager: Mr. Ajay Garg     |     |       |          |          |                 |
|---------------------------------|-----|-------|----------|----------|-----------------|
| Particulars                     | 1   | year  | 3 year   | 5 year   | Since Inception |
| Total Amount Invested (in Rs.)  | 1,2 | 0,000 | 3,60,000 | 6,00,000 | 23,70,000       |
| Market Value of amount Invested | 1,1 | 2,655 | 3,60,525 | 6,67,608 | 1,94,85,083     |
| Scheme Returns (CAGR)           | -1  | 1.22  | 0.09     | 4.23     | 18.44           |
| B: Nifty MNC TRI returns (CAGR) | -1  | 1.38  | 0.53     | 6.19     | 14.79           |
| AB: Nifty 50 TRI returns(CAGR)  | -:  | L.48  | 7.16     | 8.51     | 13.80           |

Date of First Installment: January 01, 2000 & Scheme Inception Date: December 27, 1999 . Past Performance may or may not be sustained in future. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered. The scheme is currently managed by Mr. Ajay Garg since June 18, 2009 (10.2) years

#### PERFORMANCE OF OTHER OPEN ENDED SCHEMES MANAGED BY Mr. AJAY GARG

| Fund Manager: Mr. Ajay Garg          |                        |           |        |           |        |           |      |
|--------------------------------------|------------------------|-----------|--------|-----------|--------|-----------|------|
| CAGR % Returns                       |                        |           |        |           |        |           |      |
| Scheme Name                          | 1 year 3 years 5 years |           |        |           | 1 year |           | ears |
|                                      | Scheme                 | Benchmark | Scheme | Benchmark | Scheme | Benchmark |      |
| Aditya Birla Sun Life Tax Relief '96 | -13.99                 | -7.35     | 6.43   | 8.33      | 10.85  | 8.74      |      |
| Aditya Birla Sun Life Tax Plan       | -15.19                 | -2.13     | 5.77   | 10.86     | 10.09  | 8.39      |      |
| Aditya Birla Sun Life Index Fund     | -5.34                  | -4.35     | 7.82   | 9.31      | 6.81   | 8.09      |      |

- a. Mr. Ajay Garg manages 4 open-ended schemes of Aditya Birla Sun Life Mutual Fund.
- b. Different plans shall have a different expense structure. The performance details provided herein are Regular Plan Growth Option.

|  | PRODUCT LABELLING  |   |  |  |
|--|--|---|--|--|
| Name of Scheme   | This product is suitable for investors who are seeking*:   | Riskometer  |  |  |
| Aditya Birla Sun Life<br>MNC Fund<br>(An open ended equity<br>scheme following the<br>MNC theme in its<br>investments) | long term capital growth     investments in equity and equity related securities of multinational companies (MNCs) | RISKOMETER HIGH Investors understand that their principal will be at Moderately high risk |  |  |
| *Investors should consult their financial advisors if in doubt about whether the product is suitable for them.         |  |   |  |  |

Note: Performance as on August 30, 2019

B: Benchmark, AB: Additional Benchmark

Contact your financial advisor for further details OR Visit www.mutualfund.adityabirlacapital.com











## Aditya Birla Sun Life MNC Fund

An open ended equity scheme following the MNC theme in its investments



What is it?

It is a thematic fund that invests in securities of multinational companies in order to achieve long-term growth of capital. These companies have proven to be market performers due to their corporate governance, strong business models, brands & market leadership.

**Fund Category** 

Sectoral/Thematic

Investment Objective

The objective of the scheme is to achieve long-term growth of capital at relatively moderate levels of risk by making investments in securities of multinational companies through a research based investment approach.

| Fund Details                                |   |
|---|---|
| Fund Manager:                               | Mr. Ajay Garg   |
| Managing Fund Since:                        | June 18, 2009   |
| Experience in Managing the Fund:            | 10.21 years   |
| Date of Allotment:                          | December 27, 1999   |
| Type of Scheme:                             | An open ended equity<br>scheme following<br>the MNC theme in its<br>investments |
| Application Amount for fresh subscription*: | ₹ 1,000<br>(plus in multiplies of ₹ 1)  |
| Min. Addl. Investment:                      | ₹ 1,000   |
|   | (plus in multiplies of ₹ 1)   |
| SIP:  | Monthly: Minimum ₹  |
|   | 1,000/-   |
| NAV of Plans / Options (₹)                  |   |
| Regular Plan                                |   |
| Growth:                                     | 697.55  |
| Dividend:                                   | 144.85  |
| Direct Plan                                 |   |
| Growth:                                     | 742.01  |

Nifty MNC TRI Benchmark: Monthly Average AUM: ₹ 3405.05 Crores AUM as on last day: ₹ 3433.68 Crores

(As on last day)

Dividend:

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

Entry Load: Nil

Exit Load\*\*: redemption/switch

251.65

out of units within 365

days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil\*\*Exit Load is NIL for units issued in Divided Reinverteer. in Dividend Reinvestment.

Other Parameter

Standard Deviation: 13.38% Sharpe Ratio##: -0.11 Beta: Portfolio Turnover: 0.05

Total Expense Ratio (TER) (As On August 30, 2019)

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

2.14% Direct

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

## Risk Free Rate assumed to be 5.45% (FBIL Overnight MIBOR for 31st Aug 2019) for calculating Sharpe Ratio

| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 31-0ct-18 | 27-0ct-17 | 09-0ct-15 |
| Dividend Yield (Regular Plan) | 6.91%     | 9.82%     | 6.33%     |
| Dividend (₹) Per Unit         | 10.80     | 17.40     | 10.00     |
| Cum Dividend NAV              | 156.34    | 177.18    | 158.07    |

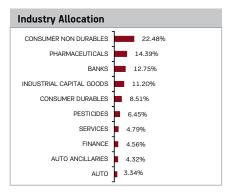
Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 1.0.00 Per Unit

The Flancial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance fortune.

Note: The exit load 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.

| Top Ten Portfolio Holdings                             |                 |
|--|-----------------|
| Issuer   | % to net Assets |
| Honeywell Automation India Limited                     | 10.31%          |
| Gillette India Limited                                 | 9.53%           |
| Pfizer Limited   | 8.13%           |
| Kotak Mahindra Bank Limited (erstwhile ING Vysya Bank) | 8.02%           |
| Bayer Cropscience Limited                              | 6.45%           |
| GlaxoSmithKline Pharmaceuticals Limited                | 5.94%           |
| IDFC First Bank Limited (Erstwhile Capital First)      | 4.73%           |
| Bata India Limited                                     | 4.54%           |
| Kansai Nerolac Paints Limited                          | 4.52%           |
| Thomas Cook (India) Limited                            | 4.36%           |



| Investment Performance - Regular Plan - Growth | NAV as on August 30, 2019: ₹ 697.55 |         |         |                 |
|--|-------------------------------------|---------|---------|-----------------|
| Inception - Dec 27, 1999                       | 1 Year                              | 3 Years | 5 Years | Since Inception |
| Aditya Birla Sun Life MNC Fund                 | -13.90                              | 4.00    | 11.24   | 16.23           |
| Value of Std Investment of ₹ 10,000            | 8610                                | 11246   | 17046   | 193174          |
| Benchmark - Nifty MNC TRI                      | -16.90                              | 7.84    | 10.16   | 12.25           |
| Value of Std Investment of ₹ 10,000            | 8310                                | 12538   | 16234   | 97233           |
| Additional Benchmark - Nifty 50 TRI            | -4.35                               | 9.31    | 8.09    | 12.53           |
| Value of Std Investment of ₹ 10,000            | 9565                                | 13056   | 14766   | 102128          |

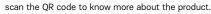
- Past performance may or may not be sustained in future. The above performance is of Regular Plan Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Ajay Garg is 7. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Ajay Garg since June 18, 2009 (10.21) years.
- . The scheme is in existence for more than 5 years

| SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)  |        |         |         |                 |
|--|--------|---------|---------|-----------------|
| Particulars  | 1 Year | 3 years | 5 years | Since Inception |
| Total Amount Invested (₹)  | 120000 | 360000  | 600000  | 2370000         |
| Market Value of amount Invested  | 112655 | 360525  | 667608  | 19485083        |
| Scheme Returns (CAGR)  | -11.22 | 0.09    | 4.23    | 18.44           |
| Nifty MNC TRI returns# (CAGR)  | -11.38 | 0.53    | 6.19    | 14.79           |
| Nifty 50 TRI returns## (CAGR)  | -1.48  | 7.16    | 8.51    | 13.80           |
| Date of First Installment: January 01, 2000 & Scheme Inception Date: December 27, 1999 . Past Performance may or may not be sustained in future. |        |         |         |                 |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV, CASR 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.





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## Aditya Birla Sun Life Midcap Fund

An open ended equity scheme predominantly investing in mid cap stocks



It is an open-ended equity scheme that aims to generate capital appreciation by predominantly investing in equity & equity related securities of midcap companies.



**Fund Category** 

Mid Cap Fund

#### Investment Objective

The investment objective of the scheme is long term growth of capital at controlled level of risk by investing primarily in 'Mid-Cap' Stocks

| Fund Details                                |   |
|---|---|
| Fund Manager:                               | Mr. Jayesh Gandhi   |
| Managing Fund Since:                        | January 01, 2015  |
| Experience in Managing the Fund:            | 4.66 years  |
| Date of Allotment:                          | October 03, 2002  |
| Type of Scheme:                             | An open ended equity scheme predominantly investing in mid cap stocks |
| Application Amount for fresh subscription*: | ₹ 1,000<br>(plus in multiplies of ₹ 1)                                |
| Min. Addl. Investment:                      | ₹ 1,000<br>(plus in multiplies of ₹ 1)                                |
| SIP:  | Monthly: Minimum ₹  |
|   | 1,000/-   |
| NAV of Plans / Options (₹)  Regular Plan    |   |
| Growth:                                     | 254.13  |
| Dividend:                                   | 27.90   |
| Direct Plan                                 |   |
| Growth:                                     | 268.78  |

Benchmark: Nifty Midcap 100 TRI ₹ 2172.30 Crores Monthly Average AUM: AUM as on last day: ₹ 2173.69 Crores (As on last day)

42.76

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

Entry Load:

Exit Load\*\*: For redemption/switch out of units within 365

days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter

Dividend:

Standard Deviation: 16.31% Sharpe Ratio##: -0.33 Beta: 0.85 Portfolio Turnover: 0.53

Total Expense Ratio (TER) (As On August 30, 2019)

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

2.32% Regular Direct 1.47%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 5.45% (FBIL Overnight MIBOR for

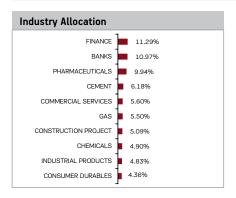
31st Aug 2019) for calculating Sharpe Ratio

| Dividend                           |           |                               |                     |
|------------------------------------|-----------|-------------------------------|---------------------|
| Declared on date                   | 30-Aug-18 | 24-Aug-17                     | 31-Aug-16           |
| Dividend Yield (Regular Plan)      | 5.29%     | 10.03%                        | 7.82%               |
| Dividend (₹) Per Unit              | 1.93      | 3.91                          | 2.80                |
| Cum Dividend NAV                   | 36.50     | 39.00                         | 35.79               |
| Dividend Yield (Direct Plan)       | 5.29%     | 10.02%                        | -                   |
| Dividend (₹) Per Unit              | 2.93      | 5.88                          | -                   |
| Cum Dividend NAV                   | 55.44     | 58.67                         | -                   |
| Make The MANY of the columns where |           | and the state of the state of | and a fall was also |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Note: The exit load 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.

| Top Ten Portfolio Holdings                    |                 |
|---|-----------------|
| Issuer  | % to net Assets |
| TeamLease Services Limited                    | 5.60%           |
| Gujarat Fluorochemicals Limited               | 4.63%           |
| Century Textiles & Industries Limited         | 3.14%           |
| Gujarat State Petronet Limited                | 3.03%           |
| Crompton Greaves Consumer Electricals Limited | 2.92%           |
| Pfizer Limited                                | 2.82%           |
| Cholamandalam Financial Holdings Limited      | 2.80%           |
| DCB Bank Limited                              | 2.77%           |
| KEC International Limited                     | 2.73%           |
| The Federal Bank Limited                      | 2.67%           |



| Investment Performance - Regular Plan - Growth |        | NAV as o | n August | 30, 2019: ₹ 254.13 |
|--|--------|----------|----------|--------------------|
| Inception - Oct 03, 2002                       | 1 Year | 3 Years  | 5 Years  | Since Inception    |
| Aditya Birla Sun Life Midcap Fund              | -19.03 | 0.00     | 8.72     | 21.07              |
| Value of Std Investment of ₹ 10,000            | 8097   | 10001    | 15203    | 254130             |
| Benchmark - Nifty Midcap 100 TRI               | -20.63 | 1.74     | 8.25     | 20.20              |
| Value of Std Investment of ₹ 10,000            | 7937   | 10530    | 14872    | 224873             |
| Additional Benchmark - Nifty 50 TRI            | -4.35  | 9.31     | 8.09     | 17.24              |
| Value of Std Investment of ₹ 10,000            | 9565   | 13056    | 14766    | 147426             |

- 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 managed by Mr. Jayesh Gandhi
- is 5. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers. The scheme is currently managed by Mr. Jayesh Gandhi since January 01, 2015 (4.66) years.
- . The scheme is in existence for more than 5 years.

| SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)  |        |         |         |                 |
|--|--------|---------|---------|-----------------|
| Particulars  | 1 Year | 3 years | 5 years | Since Inception |
| Total Amount Invested (₹)  | 120000 | 360000  | 600000  | 2030000         |
| Market Value of amount Invested  | 108273 | 319317  | 611451  | 9151762         |
| Scheme Returns (CAGR)  | -17.70 | -7.65   | 0.75    | 15.94           |
| Nifty Midcap 100 TRI returns# (CAGR)   | -18.53 | -6.64   | 1.88    | NA              |
| Nifty 50 TRI returns## (CAGR)  | -1.48  | 7.16    | 8.51    | 13.27           |
| Date of First Installment: November 01, 2002 & Scheme Inception Date: October 03, 2002 . Past Performance may or may not be sustained in future. |        |         |         |                 |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

## Scheme Benchmark, ### Additional Benchmark, \*\* As on start of period considered above.
For SIP calculations above, the data assumes the investment of \$1.0000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.



## Aditya Birla Sun Life Small Cap Fund

An open ended equity scheme predominantly investing in small cap stocks.

CSIP enabled Wealth Solutions

What is it?

Growth:

Dividend:

**Direct Plan** Growth:

It is an open-ended equity scheme that aims to generate capital appreciation by predominantly investing in equity & equity related securities of small-cap companies.

**Fund Category** 

Small cap Fund

Investment Objective

The Scheme seeks to generate consistent long-term capital appreciation by investing predominantly in equity and equity related securities of

| Fund Details                                |  |
|---|--|
| Fund Manager:                               | Mr. Jayesh Gandhi  |
| Managing Fund Since:                        | December 15, 2014  |
| Experience in Managing the Fund:            | 4.71 years   |
| Date of Allotment:                          | May 31, 2007   |
| Type of Scheme:                             | An open ended equity scheme predominantly investing in small cap stocks. |
| Application Amount for fresh subscription*: | ₹ 1,000 (plus in multiplies of ₹ 1)                                      |
| Min. Addl. Investment:                      | ₹ 1,000 (plus in multiplies of ₹ 1)                                      |
| SIP:  | Monthly: Minimum ₹ 1,000/-   |
| NAV of Plans / Options (₹)<br>Regular Plan  | 1,000/ -   |

Dividend: 29.9570 Benchmark: Nifty Small Cap 100 TRI ₹ 2125.74 Crores Monthly Average AUM: AUM as on last day: ₹ 2109.66 Crores

28.9807

17.3582

30 9210

(As on last day) Load Structure (as % of NAV) (Incl. for SIP)

Entry Load: Nil

Exit Load\*\*: redemption/switch out of units within 365

days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotments Nil\*\*Exit Load is NIL for units issued in Divided Reinvents. in Dividend Reinvestment.

Other Parameter Standard Deviation: 19.61% Sharpe Ratio##: -0.38 Beta: 0.79

Total Expense Ratio (TER) (As On August 30, 2019)

Portfolio Turnover:

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

0.34

2.40% Direct 1.25%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 5.45% (FBIL Overnight MIBOR for

31st Aug 2019) for calculating Sharpe Ratio

| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 30-Aug-18 | 24-Aug-17 | 31-Aug-16 |
| Dividend Yield (Regular Plan) | 5.27%     | 9.99%     | 7.83%     |
| Dividend (₹) Per Unit         | 1.31      | 2.61      | 1.85      |
| Cum Dividend NAV              | 24.88     | 26.11     | 23.62     |
|                               |           |           |           |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10,00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Note: The exit load 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 celling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

| Top Ten Portfolio Holdings               |                 |
|--|-----------------|
| Issuer                                   | % to net Assets |
| DCB Bank Limited                         | 3.75%           |
| Deepak Nitrite Limited                   | 3.39%           |
| KEC International Limited                | 3.13%           |
| PNC Infratech Limited                    | 2.91%           |
| Cholamandalam Financial Holdings Limited | 2.75%           |
| INOX Leisure Limited                     | 2.65%           |
| Satin Creditcare Network Limited         | 2.56%           |
| Equitas Holdings Limited                 | 2.39%           |
| Gujarat State Petronet Limited           | 2.29%           |
| IPCA Laboratories Limited                | 2.27%           |

| Industry Allocation      |        |
|--------------------------|--------|
| FINANCE                  | 12.62% |
| CONSUMER DURABLES        | 6.59%  |
| BANKS                    | 6.01%  |
| CONSTRUCTION             | 5.27%  |
| INDUSTRIAL PRODUCTS      | 4.98%  |
| CHEMICALS                | 4.94%  |
| INDUSTRIAL CAPITAL GOODS | 4.71%  |
| AUTO ANCILLARIES         | 4.37%  |
| MEDIA & ENTERTAINMENT    | 4.23%  |
| CONSTRUCTION PROJECT     | 4.18%  |

| Investment Performance - Regular Plan - Growth | NAV as on August 30, 2019: ₹ 28.9807 |         |         |                 |
|--|--------------------------------------|---------|---------|-----------------|
| Inception - May 31, 2007                       | 1 Year                               | 3 Years | 5 Years | Since Inception |
| Aditya Birla Sun Life Small Cap Fund           | -26.46                               | -1.98   | 8.52    | 9.07            |
| Value of Std Investment of ₹ 10,000            | 7354                                 | 9419    | 15060   | 28981           |
| Benchmark - Nifty Small Cap 100 TRI            | -28.24                               | -3.14   | 2.73    | 4.93            |
| Value of Std Investment of ₹ 10,000            | 7176                                 | 9087    | 11443   | 18040           |
| Additional Benchmark - Nifty 50 TRI            | -4.35                                | 9.31    | 8.09    | 9.31            |
| Value of Std Investment of ₹ 10,000            | 9565                                 | 13056   | 14766   | 29774           |

- 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 managed by Mr. Jayesh Gandhi is 5. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Jayesh Gandhi since December 15, 2014 (4.71) years.
- . The scheme is in existence for more than 5 years.

| SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month) |                        |             |              |                    |
|---|------------------------|-------------|--------------|--------------------|
| Particulars   | 1 Year                 | 3 years     | 5 years      | Since Inception    |
| Total Amount Invested (₹)   | 120000                 | 360000      | 600000       | 1480000            |
| Market Value of amount Invested   | 102495                 | 292702      | 581681       | 3075524            |
| Scheme Returns (CAGR)   | -26.01                 | -13.02      | -1.22        | 11.23              |
| Nifty Small Cap 100 TRI returns# (CAGR)                                     | -23.98                 | -13.96      | -3.80        | 6.21               |
| Nifty 50 TRI returns## (CAGR)   | -1.48                  | 7.16        | 8.51         | 10.44              |
| Date of First Installment: June 01, 2007 & Scheme Inception Date: May 31,   | 2007 . Past Performand | e may or ma | y not be sus | stained in future. |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.
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 dividend option would assume retrivestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.







# Mutual Funds Aditya Birla Sun Life Mutual Fund







Monthly SIP of

**₹10,000** 

started **11.5 years**\* ago, would have grown to

₹30.80 Lakh TODAY!

#Inception date: March 27, 2008

The fund spots underappreciated yet strong companies that are currently undervalued, but have potential to discover their true value in the long run

# Aditya Birla Sun Life Pure Value Fund

(An open ended equity scheme followinga value investment strategy)

The fund's all season approach helps investors to:



**BUY** 

undervalued companies during market correction



SELL

stocks when the valuation gets steep

## Why invest in Aditya Birla Sun Life Pure Value fund?



The fund follows renowned investment philosophy followed by the investment gurus across the world



Undervalued stocks across market caps and sectors help investors to diversify the portfolio



The fund uses a blend of Top down and Bottom up approach to spot companies with long track record and excellent management team



| S  | CHEME PERFORMANCE     | SUMMARY |               |                 |
|--|-----------------------|---------|---------------|-----------------|
| Aditya Birla Sun Life Pure Value Fund - Growth Optio |                       |         |               |                 |
| NAV as on August 30, 2019: ₹45.66                    |                       |         |               |                 |
| Fund Manager: Mr Mahesh Patil & Mr. Milind Bafna (si | nce January 16, 2014) |         |               |                 |
| Particulars  |                       | C       | AGR % Returns |                 |
| Particulars  | 1 Year                | 3 Year  | 5 Year        | Since Inception |
| Aditya Birla Sun Life Pure Value Fund                | -24.30                | -1.43   | 6.41          | 13.95           |
| B: S&P BSE Enhanced Index Value                      | -26.10                | -4.35   | -2.61         | 5.91            |
| AB: Nifty 50TRI                                      | -4.35                 | 9.31    | 8.09          | 8.81            |
| Current Value of Standard Investment of Rs. 10,00    | 0 (in Rs.)            |         |               |                 |
| Aditya Birla Sun Life Pure Value Fund                | 7,570                 | 9,578   | 13,653        | 44,504          |
| B: S&P BSE Enhanced Index Value                      | 7,390                 | 8,751   | 8,759         | 19,287          |
| AB: Nifty 50TRI                                      | 9.565                 | 13.056  | 14,766        | 26,262          |

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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 3.

| OTHER OPEN-ENDED SCHEMES MANAGED BY MR. MAHESH PATIL Fund Manager: Mr. Mahesh Patil |        |         |         |                 |  |  |
|---|--------|---------|---------|-----------------|--|--|
| CAGR % Returns  |        |         |         |                 |  |  |
|   | 1 year | 3 years | 5 years | Since Inception |  |  |
| Aditya Birla Sun Life Frontline Equity Fund   | -8.00  | 5.08    | 8.17    | 19.69           |  |  |
| Aditya Birla Sun Life Focused Equity Fund   | -6.53  | 5.74    | 8.26    | 13.34           |  |  |
| Aditya Birla Sun Life Equity Hybrid '95 Fund  | -8.07  | 3.78    | 8.34    | 19.00           |  |  |

#### Note:

- a. Mr. Mahesh Patil manages 4 open-ended schemes of Aditya Birla Sun Life Mutual Fund.
- b. Different plans shall have a different expense structure. The performance details provided herein are Regular Plan Growth Option.

| OTHER OPEN-ENDED SCHEMES MANAGED BY MR. MILIND BAFNA Fund Manager: Mr. Milind Bafna |        |         |         |                 |  |  |
|---|--------|---------|---------|-----------------|--|--|
| CAGR % Returns  |        |         |         |                 |  |  |
| Scheme Name's   | 1 year | 3 years | 5 years | Since Inception |  |  |
| Aditya Birla Sun Life Commodity Equities Fund -<br>Global Agri Plan                 | -3.72  | 2.84    | 2.84    | 8.22            |  |  |
| Aditya Birla Sun Life Global Commodities Fund                                       | -1.45  | 4.16    | -2.16   | 2.44            |  |  |
| Aditya Birla Sun Life Global Real Estate Fund                                       | 6.36   | 2.71    | 4.16    | 6.31            |  |  |

#### Note:

- a. Mr. Milind Bafna manages 4 open-ended schemes of Aditya Birla Sun Life Mutual Fund.
- b. Different plans shall have a different expense structure. The performance details provided herein are Regular Plan Growth Option.

### SIP PERFORMANCE - REGULAR PLAN - GROWTH (ASSUMING SIP OF RS.10,000 PER MONTH)

| Fund Manager: Mr Mahesh Patil & Mr. Milind Bafna |          |          |          |                 |
|--|----------|----------|----------|-----------------|
| Particular                                       | 1 year   | 3 years  | 5 years  | Since Inception |
| Total Amount Invested (in Rs.)                   | 1,20,000 | 3,60,000 | 6,00,000 | 13,80,000       |
| Market Value of amount Invested                  | 1,04,964 | 2,99,679 | 5,80,750 | 30,80,222       |
| Scheme Returns (CAGR)                            | -22.49   | -11.58   | -1.28    | 13.23           |
| B: S&P BSE Enhanced Index returns (CAGR)         | -26.94   | -15.21   | -5.05    | 3.55            |
| AB: Nifty 50 Index returns(CAGR)                 | -1.48    | 7.16     | 8.51     | 10.87           |

Date of First Installment: April 01, 2008 & Scheme Inception Date: March 27, 2008. Past Performance may or may not be sustained in future. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered. The scheme is currently managed by Mr. Mahesh Patil & Mr. Milind Bafna since January 16, 2014 (5.7) years.

| PRODUCT LABEL   |  |   |  |  |  |
|---|--|---|--|--|--|
| Name of Scheme  | This product is suitable for investors who are seeking*:   | Riskometer  |  |  |  |
| Aditya Birla Sun Life<br>Pure Value Fund<br>(An open ended equity scheme<br>following a value investment<br>strategy) | Long term capital growth     Investments in equity and equity related securities by following value investing strategy | Investors understand that their principal will be at moderately high risk |  |  |  |
| *Inve   | *Investors should consult their financial advisors if in doubt about whether the product is suitable for them.         |   |  |  |  |

Note: Performance as on August 30, 2019

B: Benchmark, AB: Additional Benchmark

Contact your financial advisor for further details OR Visit - www.mutualfund.adityabirlacapital.com







## Aditya Birla Sun Life Pure Value Fund

An open ended equity scheme following a value investment strategy

What is it?

It is an open-ended diversified equity scheme that follows value investing strategy to generate consistent long-term capital appreciation



**Fund Category** 

Value Fund

#### Investment Objective

The Scheme seeks to generate consistent long-term capital appreciation by investing predominantly in equity and equity related securities by following value investing strategy.

| Fund Details                                |   |
|---|---|
| Fund Manager:                               | Mr. Milind Bafna  |
| Managing Fund Since:                        | August 16, 2019   |
| Experience in Managing the Fund:            | 5.62 years  |
| Date of Allotment:                          | March 27, 2008  |
| Type of Scheme:                             | An open ended equity scheme following a value investment strategy |
| Application Amount for fresh subscription*: | ₹ 1,000<br>(plus in multiplies of ₹ 1)                            |
| Min. Addl. Investment:                      | ₹ 1,000<br>(plus in multiplies of ₹ 1)                            |
| SIP:  | Monthly: Minimum ₹  |
|   | 1,000/-   |
| NAV of Plans / Options (₹)                  |   |
| Regular Plan                                |   |
| Growth:                                     | 44.5042   |
| Dividend:                                   | 20.2934   |
| Direct Plan                                 |   |
| Growth:                                     | 47.4355   |

S&P BSE Enhanced Index Benchmark: Value TRI

33.1358

Monthly Average AUM: ₹ 3975.93 Crores AUM as on last day: ₹ 3986.52 Crores

(As on last day)

Dividend:

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

Entry Load: Nil

For redemption/switch out of units within 365 Exit Load\*\*:

days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter Standard Deviation:

18.66% Sharpe Ratio##: -0.37 Beta: 0.74 Portfolio Turnover: 1.82

Total Expense Ratio (TER) (As On August 30, 2019)

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

Regular 2.22% Direct 1.02%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

## Risk Free Rate assumed to be 5.45% (FBIL Overnight MIBOR for 31st Aug 2019) for calculating Sharpe Ratio

| 26-Mar-18 | 20-Jul-17   | 22-Jul-16  |
|-----------|---|--|
| 15.25%    | 9.94%   | 7.87%  |
| 4.91      | 3.23  | 2.20   |
| 32.20     | 32.50   | 27.94  |
| 26-Mar-18 | 20-Jul-17   |  |
| 11.32%    | 9.92%   |  |
| 5.61      | 4.92  |  |
| 49.57     | 49.58   |  |
|           | 15.25%<br>4.91<br>32.20<br><b>26-Mar-18</b><br>11.32%<br>5.61 | 4.91     3.23       32.20     32.50       26-Mar-18     20-Jul-17       11.32%     9.92%       5.61     4.92 |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Note: The exit load 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.

| Top Ten Portfolio Holdings                    |                 |  |  |
|---|-----------------|--|--|
| Issuer  | % to net Assets |  |  |
| Reliance Industries Limited                   | 7.94%           |  |  |
| Petronet LNG Limited                          | 3.83%           |  |  |
| Adani Ports and Special Economic Zone Limited | 3.68%           |  |  |
| Hindustan Petroleum Corporation Limited       | 3.15%           |  |  |
| State Bank of India                           | 2.78%           |  |  |
| Dabur India Limited                           | 2.54%           |  |  |
| NCC Limited                                   | 2.34%           |  |  |
| Lupin Limited                                 | 2.31%           |  |  |
| Gujarat Alkalies and Chemicals Limited        | 2.22%           |  |  |
| Tata Power Company Limited                    | 2.13%           |  |  |

| Industry Allocation   |        |
|-----------------------|--------|
| PETROLEUM PRODUCTS    | 13.80% |
| CONSUMER NON DURABLES | 9.45%  |
| PHARMACEUTICALS       | 8.44%  |
| CHEMICALS             | 7.32%  |
| CONSTRUCTION PROJECT  | 6.44%  |
| POWER                 | 5.69%  |
| GAS                   | 4.69%  |
| BANKS                 | 4.68%  |
| FINANCE               | 4.03%  |
| TRANSPORTATION        | 3.68%  |

| Investment Performance - Regular Plan - Growth | NAV as on August 30, 2019: ₹ 44.5042   |       |       |       |  |  |
|--|--|-------|-------|-------|--|--|
| Inception - Mar 27, 2008                       | 1 Year 3 Years 5 Years Since Inception |       |       |       |  |  |
| Aditya Birla Sun Life Pure Value Fund          | -24.30                                 | -1.43 | 6.41  | 13.95 |  |  |
| Value of Std Investment of ₹ 10,000            | 7570                                   | 9578  | 13653 | 44504 |  |  |
| Benchmark - S&P BSE Enhanced Index Value TRI   | -26.10                                 | -4.35 | -2.61 | 5.91  |  |  |
| Value of Std Investment of ₹ 10,000            | 7390                                   | 8751  | 8759  | 19287 |  |  |
| Additional Benchmark - Nifty 50 TRI            | -4.35                                  | 9.31  | 8.09  | 8.81  |  |  |
| Value of Std Investment of ₹ 10,000            | 9565                                   | 13056 | 14766 | 26262 |  |  |

- 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 2. Total Schemes managed by Mr. Millind Bafna is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers
- The scheme is currently managed by Mr. Millind Bafna since August 16, 2019 (0.04) years.
   The scheme is in existence for more than 5 years.

| SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)  |   |         |         |                 |
|--|---|---------|---------|-----------------|
| Particulars  | 1 Year  | 3 years | 5 years | Since Inception |
| Total Amount Invested (₹)  | 120000  | 360000  | 600000  | 1380000         |
| Market Value of amount Invested 104964 299679 580750   |   |         |         |                 |
| Scheme Returns (CAGR)         -22.49         -11.58         -1.28         13.23  |   |         |         |                 |
| S&P BSE Enhanced Index Value TRI returns# (CAGR)   | -26.94  | -15.21  | -5.05   | 3.55            |
| Nifty 50 TRI returns## (CAGR)  | -1.48   | 7.16    | 8.51    | 10.87           |
| Date of First Installment: April 01, 2008 & Scheme Inception Date: March 27, 2008. Pas scheme is jointly managed with Mr. Millind Bafna. | Date of First Installment: April 01, 2008 & Scheme Inception Date: March 27, 2008. Past Performance may or may not be sustained in future. This |         |         |                 |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV, CASR 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.



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## Aditya Birla Sun Life Manufacturing Equity Fund

An open ended equity scheme following the Manufacturing theme

What is it?

It is India's first manufacturing oriented equity scheme, geared to benefit from Indian economy's next big leap - Resurgence of the Indian manufacturing sector.



**Fund Category** 

Sectoral/Thematic

Investment Objective

The primary investment objective of the Schemes is to generate long-term capital appreciation to unit holders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in Manufacturing activity. The Scheme does not guarantee/indicate any returns. There can be no assurance that the scheme objectives will be achieved.

| Fund Details                                |  |
|---|--|
| Fund Manager:                               | Mr. Anil Shah  |
| Managing Fund Since:                        | Since Inception  |
| Experience in Managing the Fund:            | 4.58 years   |
| Date of Allotment:                          | January 31, 2015   |
| Type of Scheme:                             | An open ended equity scheme following in the Manufacturing theme |
| Application Amount for fresh subscription*: | ₹ 1,000<br>(plus in multiplies of ₹ 1)                           |
| Min. Addl. Investment:                      | ₹ 1,000<br>(plus in multiplies of ₹ 1)                           |
| SIP:  | Monthly: Minimum ₹   |
|   | 1,000/-  |
| NAV of Plans / Options (₹)                  |  |
| Regular Plan                                |  |
| Growth:                                     | 12.12  |
| Dividend:                                   | 10.04  |
| Direct Plan                                 |  |
| Growth:                                     | 12.64  |

S&P BSE 500 TRI Benchmark: Monthly Average AUM: ₹ 543.84 Crores AUM as on last day: ₹ 547.12 Crores (As on last day)

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

Entry Load: Nil

Exit Load\*\*: For redemption/switch out of units within 365

10.50

days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter

Dividend:

Standard Deviation: 14.20% Sharpe Ratio##: -0.25 Beta: 0.95 Portfolio Turnover: 0.07

Total Expense Ratio (TER) (As On August 30, 2019)

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

Regular 2.63% Direct 1 82%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 5.45% (FBIL Overnight MIBOR for 31st Aug 2019) for calculating Sharpe Ratio

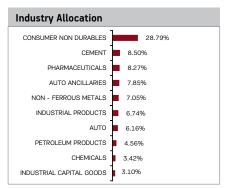
| Dividend                      |           |           |
|-------------------------------|-----------|-----------|
| Declared on date              | 28-Feb-18 | 29-Mar-17 |
| Dividend Yield (Regular Plan) | 9.94%     | 7.96%     |
| Dividend (₹) Per Unit         | 1.32      | 0.99      |
| Cum Dividend NAV              | 13.28     | 12.43     |
| Dividend Yield (Direct Plan)  | 9.91%     | 7.94%     |
| Dividend (₹) Per Unit         | 1.36      | 1.01      |
| Cum Dividend NAV              | 13.72     | 12.72     |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10,00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or inputs without the quality of perceivals.

or imply, either the quality of any particular Scheme or guarantee any specific performance/returns

Note: The exit load 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.

| Top Ten Portfolio Holdings                  |                 |
|---|-----------------|
| Issuer                                      | % to net Assets |
| GlaxoSmithKline Consumer Healthcare Limited | 6.22%           |
| MRF Limited                                 | 4.82%           |
| Reliance Industries Limited                 | 4.56%           |
| HeidelbergCement India Limited              | 4.31%           |
| Hindustan Zinc Limited                      | 3.63%           |
| ITC Limited                                 | 3.59%           |
| Century Textiles & Industries Limited       | 3.51%           |
| Kansai Nerolac Paints Limited               | 3.45%           |
| Hindustan Unilever Limited                  | 3.44%           |
| Sun Pharmaceutical Industries Limited       | 3.29%           |



| Investment Performance - Regular Plan - Growth  | NAV as on August 30, 2019: ₹ 12.12 |         |                 |
|---|------------------------------------|---------|-----------------|
| Inception - Jan 31, 2015                        | 1 Year                             | 3 Years | Since Inception |
| Aditya Birla Sun Life Manufacturing Equity Fund | -16.76                             | 1.92    | 4.29            |
| Value of Std Investment of ₹ 10,000             | 8324                               | 10585   | 12120           |
| Benchmark - S&P BSE 500 TRI                     | -9.01                              | 7.68    | 6.48            |
| Value of Std Investment of ₹ 10,000             | 9099                               | 12483   | 13330           |
| Additional Benchmark - Nifty 50 TRI             | -4.35                              | 9.31    | 6.44            |
| Value of Std Investment of ₹ 10,000             | 9565                               | 13056   | 13312           |

- 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 managed by Anil Shah is 3. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Anil Shah Since (Since Inception) (4.58) years.
- . The scheme is in existence for more than 3 years but less than 5 years

| Particulars                     | 1 Y | ear | 3 Year | Since Inception |
|---------------------------------|-----|-----|--------|-----------------|
| Total Amount Invested (₹)       | 120 | 000 | 360000 | 550000          |
| Market Value of amount Invested | 112 | 244 | 334869 | 567098          |
| Scheme Returns (CAGR)           | -11 | .83 | -4.65  | 1.32            |
| S&P BSE 500 TRI returns# (CAGR) | -5. | 43  | 3.54   | 6.88            |
| Nifty 50 TRI returns## (CAGR)   | -1. | 48  | 7.16   | 8.70            |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.
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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.





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## Aditya Birla Sun Life Banking and Financial Services Fund

An open ended equity scheme investing in the Banking & Financial Services sectors

What is it?

It is an open-ended equity scheme that concentrates on the companies engaged in banking & financial services businesses with a growth oriented investment style



**Fund Category** 

Sectoral/Thematic

Investment Objective

The primary investment objective of the Scheme is to generate long-term capital appreciation to unitholders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services. The Scheme does not guarantee/ indicate any returns. There can be no assurance that the scheme objectives will be achieved

| Fund Details                     |  |  |  |  |  |
|----------------------------------|--|--|--|--|--|
| Fund Manager:                    | Mr. Satyabrata Mohanty<br>& Mr. Dhaval Gala                                      |  |  |  |  |
| Managing Fund Since:             | Since Inception &<br>August 26, 2015   |  |  |  |  |
| Experience in Managing the Fund: | 5.71 years & 4.01 years  |  |  |  |  |
| Date of Allotment:               | December 14, 2013  |  |  |  |  |
| Type of Scheme:                  | An open ended equity scheme investing in th Banking & Financial Services sectors |  |  |  |  |
| Application Amount               | ₹ 1,000  |  |  |  |  |
| for fresh subscription*:         | (plus in multiplies of ₹ 1)  |  |  |  |  |
| Min. Addl. Investment:           | ₹ 1,000<br>(plus in multiplies of ₹ 1  |  |  |  |  |
| SIP:                             | Monthly: Minimum ₹   |  |  |  |  |
|                                  | 1,000/-  |  |  |  |  |
| NAV of Plans / Options (₹)       | ,  |  |  |  |  |
| Regular Plan                     |  |  |  |  |  |
| Growth:                          | 27.06  |  |  |  |  |
| Dividend:                        | 15.76  |  |  |  |  |
| Direct Plan                      |  |  |  |  |  |
| Growth:                          | 28.61  |  |  |  |  |
| Dividend:                        | 20.10  |  |  |  |  |
| Benchmark:                       | Nifty Financial Service  |  |  |  |  |

TRI

Monthly Average AUM: ₹ 1715.60 Crores AUM as on last day: ₹ 1715.21 Crores

(As on last day)

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

Entry Load: Nil

Exit Load\*\*: redemption/switch out of units within 365

days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter

Standard Deviation: 21.08% Sharpe Ratio##: 0.07 Beta: 1.15 Portfolio Turnover: 0.78

Total Expense Ratio (TER) (As On August 30, 2019)

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

Regular 2.42% Direct 1.37%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 5.45% (FBIL Overnight MIBOR for

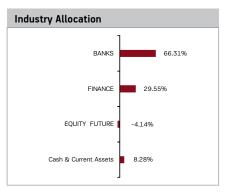
31st Aug 2019) for calculating Sharpe Ratio

| Dividend                          |                |               |                  |
|-----------------------------------|----------------|---------------|------------------|
| Declared on date                  | 31-Jan-19      | 31-Jan-18     | 27-Mar-17        |
| Dividend Yield (Regular Plan)     | 6.72%          | 10.27%        | 9.95%            |
| Dividend (₹) Per Unit             | 1.11           | 2.05          | 1.79             |
| Cum Dividend NAV                  | 16.46          | 19.97         | 17.99            |
| Dividend Yield (Direct Plan)      | 6.75%          | 10.26%        | -                |
| Dividend (₹) Per Unit             | 1.41           | 2.57          | -                |
| Cum Dividend NAV                  | 20.87          | 25.05         | -                |
| Note. The NAV of the coheme purcu | ant to nav out | of dividend w | ould fall to the |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Muttual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Note: The exit load 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.

| Top Ten Portfolio Holdings                             |                 |
|--|-----------------|
| Issuer   | % to net Assets |
| HDFC Bank Limited                                      | 16.51%          |
| ICICI Bank Limited                                     | 13.54%          |
| State Bank of India                                    | 7.92%           |
| Bajaj Finance Limited                                  | 6.76%           |
| IndusInd Bank Limited                                  | 6.03%           |
| Bandhan Bank Limited                                   | 5.98%           |
| Bajaj Finserv Limited                                  | 4.03%           |
| Axis Bank Limited                                      | 3.81%           |
| DCB Bank Limited                                       | 3.43%           |
| Kotak Mahindra Bank Limited (erstwhile ING Vysya Bank) | 3.24%           |



| Investment Performance - Regular Plan - Growth NAV as on August 30, 2019: ₹ |        |         | 0, 2019:₹27.06 |                 |
|---|--------|---------|----------------|-----------------|
| Inception - Dec 14, 2013  | 1 Year | 3 Years | 5 Years        | Since Inception |
| Aditya Birla Sun Life Banking and Financial Services Fund                   | -11.39 | 7.02    | 14.79          | 19.04           |
| Value of Std Investment of ₹ 10,000   | 8861   | 12255   | 19956          | 27060           |
| Benchmark - Nifty Financial Services TRI                                    | 6.60   | 15.94   | 14.84          | 19.55           |
| Value of Std Investment of ₹ 10,000   | 10660  | 15578   | 19994          | 27734           |
| Additional Benchmark - Nifty 50 TRI   | -4.35  | 9.31    | 8.09           | 12.13           |
| Value of Std Investment of ₹ 10,000   | 9565   | 13056   | 14766          | 19234           |

- 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. Satyabrata Mohanty is 9. Total Scheme managed by Mr. Dhaval Gala is 1. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.

  The scheme is currently managed by Mr. Satyabrata Mohanty & Mr. Dhaval Gala Since (Since Inception) & August 26,
- 2015 (5.71) years & (4.01) years
- . The scheme is in existence for more than 3 years but less than 5 years

| Particulars                                  | 1 Year | 3 years | 5 years | Since Inception |
|--|--------|---------|---------|-----------------|
| Total Amount Invested (₹)                    | 120000 | 360000  | 600000  | 690000          |
| Market Value of amount Invested              | 117080 | 376899  | 770963  | 990804          |
| Scheme Returns (CAGR)                        | -4.51  | 3.01    | 9.98    | 12.50           |
| Nifty Financial Services TRI returns# (CAGR) | 9.02   | 14.60   | 15.36   | 16.38           |
| Nifty 50 TRI returns## (CAGR)                | -1.48  | 7.16    | 8.51    | 9.26            |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above

For SIP calculations above, the data assumes the investment of \$\overline{\pi}\$ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.



## Aditya Birla Sun Life Dividend Yield Fund

An open ended equity scheme predominantly investing in dividend yielding stocks

What is it?

It is a fund that invests in high dividend paying companies across market cap which typically have steady cash flow generation



**Fund Category** 

Dividend Yield Fund

Investment Objective

The objective of the scheme is to provide capital growth and income by investing primarily in a well-diversified portfolio of dividend paying companies that have a relatively high dividend yield.

| Fund Details                                |   |
|---|---|
| Fund Manager:                               | Mr. Satyabrata Mohanty<br>& Mr. Vineet Maloo                                    |
| Managing Fund Since:                        | July 16, 2015 &<br>January 16, 2014   |
| Experience in Managing the Fund:            | 4.13 years & 5.62 years   |
| Date of Allotment:                          | February 26, 2003   |
| Type of Scheme:                             | An open ended equity scheme predominantly investing in dividend yielding stocks |
| Application Amount for fresh subscription*: | ₹ 1,000<br>(plus in multiplies of ₹ 1)  |
| Min. Addl. Investment:                      | ₹ 1,000 (plus in multiplies of ₹ 1)   |
| SIP:  | Monthly: Minimum ₹ 1,000/-  |
| NAV of Plans / Options (₹)  Regular Plan    |   |
| Growth:                                     | 148.06  |

Growth: Dividend: Direct Plan

Growth: 155.77 Dividend: 21.62

Benchmark:

Nifty Dividend Opportunities 50 Index ₹ 713.67 Crores

₹ 716.50 Crores

12.66

Monthly Average AUM: AUM as on last day:

(As on last day) Load Structure (as % of NAV) (Incl. for SIP)

Entry Load: Nil

Exit Load\*\*: of ln respect purchase / switch-in of

Durchase / switch-in or Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter

14.00% Standard Deviation: Sharpe Ratio##: -0.37Beta: 1.05 Portfolio Turnover: 0.64

Total Expense Ratio (TER) (As On August 30, 2019)

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

2.59% Regular Direct 2.13%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 5.45% (FBIL Overnight MIBOR for

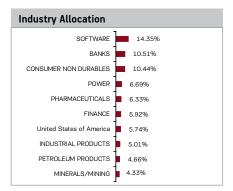
31st Aug 2019) for calculating Sharpe Ratio

| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 28-Jun-19 | 26-Dec-18 | 28-Sep-18 |
| Dividend Yield (Regular Plan) | 1.55%     | 1.59%     | 0.98%     |
| Dividend (₹) Per Unit         | 0.21      | 0.22      | 0.14      |
| Cum Dividend NAV              | 13.71     | 13.93     | 14.44     |
| Dividend Yield (Direct Plan)  | 1.55%     | 1.60%     | -         |
| Dividend (₹) Per Unit         | 0.36      | 0.37      | -         |
| Cum Dividend NAV              | 23.38     | 23.31     | -         |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Note: The exit load 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.

| Top Ten Portfolio Holdings  |                 |  |  |  |
|-----------------------------|-----------------|--|--|--|
| Issuer                      | % to net Assets |  |  |  |
| Infosys Limited             | 6.31%           |  |  |  |
| Hero MotoCorp Limited       | 3.41%           |  |  |  |
| ITC Limited                 | 3.30%           |  |  |  |
| HDFC Bank Limited           | 3.11%           |  |  |  |
| NTPC Limited                | 2.86%           |  |  |  |
| Coal India Limited          | 2.85%           |  |  |  |
| Sanofi India Limited        | 2.78%           |  |  |  |
| Starbucks ORD               | 2.73%           |  |  |  |
| Orient Refractories Limited | 2.70%           |  |  |  |
| Mahanagar Gas Limited       | 2.66%           |  |  |  |



| Investment Performance - Regular Plan - Growth        |        | NAV as on August 30, 2019: ₹ 148.06 |         |                 |  |
|---|--------|-------------------------------------|---------|-----------------|--|
| Inception - Feb 26, 2003                              | 1 Year | 3 Years                             | 5 Years | Since Inception |  |
| Aditya Birla Sun Life Dividend Yield Fund             | -16.99 | 0.22                                | 3.33    | 17.72           |  |
| Value of Std Investment of ₹ 10,000                   | 8301   | 10065                               | 11783   | 148060          |  |
| Benchmark - Nifty Dividend Opportunities 50 Index TRI | -8.74  | 8.11                                | 6.91    | NA              |  |
| Value of Std Investment of ₹ 10,000                   | 9126   | 12633                               | 13976   | NA              |  |
| Additional Benchmark - Nifty 50 TRI                   | -4.35  | 9.31                                | 8.09    | 16.94           |  |
| Value of Std Investment of ₹ 10,000                   | 9565   | 13056                               | 14766   | 132709          |  |

- 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. Satyabrata Mohanty is 9. Total Schemes managed by Mr. Vineet Maloo is 6. Refer annexure on
- page no. 76 to know more on performance of schemes managed by Fund Managers.

  The scheme is currently managed by Mr. Satyabrata Mohanty & Mr. Vineet Maloo since July 16, 2015 & January 16, 2014 (4.13) years & (5.62) years.
- . The scheme is in existence for more than 5 years.

| D. d'. d  | 4 V           |           | <b>-</b>     | Cinco Inconting    |
|---|---------------|-----------|--------------|--------------------|
| Particulars   | ı Year        | 3 years   | o years      | Since Inception    |
| Total Amount Invested (₹)   | 120000        | 360000    | 600000       | 1990000            |
| Market Value of amount Invested   | 112727        | 328748    | 590232       | 5853179            |
| Scheme Returns (CAGR)   | -11.11        | -5.82     | -0.65        | 11.91              |
| Nifty Dividend Opportunities 50 Index TRI returns# (CAGR)   | -6.74         | 3.36      | 7.09         | NA                 |
| Nifty 50 TRI returns## (CAGR)   | -1.48         | 7.16      | 8.51         | 12.92              |
| Date of First Installment: March 01, 2003 & Scheme Inception Date: February 26, 2003<br>This scheme is jointly managed with Mr. Vineet Maloo. | . Past Perfor | mance may | or may not l | e sustained in fut |

Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. returns, monthly investment of equal amounts invested on the  $1^{st}$  day of every month has been considered.



### Aditya Birla Sun Life Infrastructure Fund

An open ended equity scheme investing in infrastructure sector

What is it?

It is an open-ended equity scheme that seeks to participate in growth and development of infrastructure in India by investing in equity & equity related securities of companies in the infrastructure sector.



**Fund Category** 

Sectoral/Thematic

#### Investment Objective

The scheme seeks to provide medium to long-term capital appreciation, by investing predominantly in a diversified portfolio of equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India.

| Fund Details                          |  |
|---------------------------------------|--|
| Fund Manager:<br>Managing Fund Since: | Mr. Vineet Maloo<br>May 23, 2016                               |
| Experience in Managing the            | 3.27 years   |
| Fund:                                 |  |
| Date of Allotment:                    | March 17, 2006   |
| Type of Scheme:                       | An open ended equity scheme investing in infrastructure sector |
| Application Amount                    | ₹ 1,000  |
| for fresh subscription*:              | (plus in multiplies of ₹ 1)                                    |
| Min. Addl. Investment:                | ₹ 1,000  |
|                                       | (plus in multiplies of ₹ 1)                                    |
| SIP:                                  | Monthly: Minimum ₹   |
|                                       | 1,000/-  |

NAV of Plans / Options (₹)

Regular Plan Growth: Dividend: 12.05 **Direct Plan** Growth: 29 11 Dividend: 17.97

Benchmark: Nifty Infrastructure TRI Monthly Average AUM: ₹ 503.56 Crores AUM as on last day: ₹ 491.93 Crores

(As on last day)

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

Entry Load: Nil

Exit Load\*\*: redemption/switch

out of units within 365

days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter

19.04% Standard Deviation: Sharpe Ratio##: -0.32 Beta: 0.99 Portfolio Turnover: 0.61

Total Expense Ratio (TER) (As On August 30, 2019)

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

Regular 2.64% 1.91% Direct

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

## Risk Free Rate assumed to be 5.45% (FBIL Overnight MIBOR for 31st Aug 2019) for calculating Sharpe Ratio

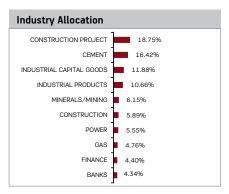
| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 16-Mar-18 | 15-Mar-17 | 11-Jun-15 |
| Dividend Yield (Regular Plan) | 12.01%    | 9.84%     | 10.48%    |
| Dividend (₹) Per Unit         | 2.11      | 1.61      | 1.60      |
| Cum Dividend NAV              | 17.57     | 16.37     | 15.27     |
| Declared on date              | 16-Mar-18 |           |           |
| Dividend Yield (Direct Plan)  | 10.02%    |           |           |
| Dividend (₹) Per Unit         | 2.54      |           |           |
| Cum Dividend NAV              | 25.34     |           |           |

CUID DIVIDEND NAV

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10,00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Note: The exit load 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.

| Top Ten Portfolio Holdings         |                 |
|------------------------------------|-----------------|
| Issuer                             | % to net Assets |
| Honeywell Automation India Limited | 6.42%           |
| Bharat Electronics Limited         | 5.08%           |
| Larsen & Toubro Limited            | 4.85%           |
| NTPC Limited                       | 4.70%           |
| PNC Infratech Limited              | 4.14%           |
| Coal India Limited                 | 4.10%           |
| UltraTech Cement Limited           | 3.95%           |
| Carborundum Universal Limited      | 3.51%           |
| HDFC Bank Limited                  | 2.94%           |
| Grasim Industries Limited          | 2.80%           |



| Investment Performance - Regular Plan - Growth NAV as on August 30, 2019: ₹ 27. |  |       |       | t 30, 2019: ₹ 27.70 |
|---|--|-------|-------|---------------------|
| Inception - Mar 17, 2006  | 1 Year 3 Years 5 Years Since Inception |       |       |                     |
| Aditya Birla Sun Life Infrastructure Fund                                       | -18.86                                 | -0.63 | 3.72  | 7.86                |
| Value of Std Investment of ₹ 10,000   | 8114                                   | 9812  | 12007 | 27700               |
| Benchmark - Nifty Infrastructure TRI  | -6.56                                  | 2.62  | 0.86  | 2.57                |
| Value of Std Investment of ₹ 10,000   | 9344                                   | 10807 | 10437 | 14077               |
| Additional Benchmark - S&P BSE SENSEX TRI                                       | -2.13                                  | 10.86 | 8.39  | 11.04               |
| Value of Std Investment of ₹ 10,000   | 9787                                   | 13621 | 14968 | 40941               |

- 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 managed by Mr. Vineet Maloo is 6. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vineet Maloo since May 23, 2016 (3.27) years.
- . The scheme is in existence for more than 5 years.

| SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)     |                     |             |              |                    |  |
|---|---------------------|-------------|--------------|--------------------|--|
| Particulars   | 1 Year              | 3 years     | 5 years      | Since Inception    |  |
| Total Amount Invested (₹)   | 120000              | 360000      | 600000       | 1620000            |  |
| Market Value of amount Invested   | 106856              | 309515      | 572250       | 2655771            |  |
| Scheme Returns (CAGR)   | -19.76              | -9.59       | -1.86        | 7.01               |  |
| Nifty Infrastructure TRI returns# (CAGR)  | -5.04               | -1.39       | 0.93         | 1.64               |  |
| S&P BSE SENSEX TRI returns## (CAGR)   | 1.56                | 9.45        | 9.74         | 10.86              |  |
| Date of First Installment: April 01, 2006 & Scheme Inception Date: March 17, 20 | 006. Past Performan | ce may or m | ay not be su | stained in future. |  |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above 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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.



### Aditya Birla Sun Life Digital India Fund

An open ended equity scheme investing in the Technology, Telecom, Media, Entertainment and other related ancillary sectors.



What is it?

It is a thematic fund that invests in companies from the technology, internet, telecommunication and media & entertainment sectors. The fund can also invest in stocks of global technology companies (up to 25% of net assets) and related ancillary sectors. This theme has a large ambit of investee companies - i.e. Technology sector includes IT services, digital tech cos, fintech, IT software product & hardware and distribution, media & entertainment sector that spans across - broadcasting, distribution, radio, print, exhibition and telecom - operator segment, telecom hardware sector among others.

**Fund Category** 

Sectoral/Thematic

Investment Objective

The primary investment objective of the scheme is to generate long term growth of capital, through a portfolio with a target allocation of 100% equity, focusing on investing in technology and technology dependent companies, hardware, peripherals and components, software, telecom, media, internet and e-commerce and other technology enabled companies. The secondary objective is income generation and distribution of

| divi                             | aena.   |
|----------------------------------|---|
| Fund Details                     |   |
| Fund Manager:                    | Mr. Kunal Sangoi  |
| Managing Fund Since:             | January 16, 2014  |
| Experience in Managing the Fund: | 5.62 years  |
| Date of Allotment:               | January 15, 2000  |
| Type of Scheme:                  | An open ended equity<br>scheme investing in the<br>Technology, Telecom,<br>Media, Entertainment and<br>other related ancillary<br>sectors |
| Application Amount               | ₹ 1,000   |
| for fresh subscription*:         | (plus in multiplies of ₹ 1)   |
| Min. Addl. Investment:           | ₹ 1,000   |
| SIP:                             | (plus in multiplies of ₹ 1)   |
| SIP:                             | Monthly: Minimum ₹ 1,000/-  |
| NAV of Plans / Options (₹)       | 1,000/-   |
| Regular Plan                     |   |
| Growth:                          | 53.64   |
| Dividend:                        | 19.56   |
| Direct Plan                      | 10.00   |
| Growth:                          | 56.49   |
| Dividend:                        | 24.61   |
| Benchmark:                       | S&P BSE Teck TRI  |
|                                  |   |
| Monthly Average AUM:             | ₹ 443.33 Crores   |
| AUM as on last day:              | ₹ 452.57 Crores   |

(As on last day) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil

Exit Load\*\*: For redemption/switch

out of units within 365

days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil \*\*Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter

13.22%

0.75

0.83

1.02

Sharpe Ratio##: Beta: Portfolio Turnover:

Standard Deviation:

Total Expense Ratio (TER) (As On August 30, 2019)

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

Regular 2 60% 1.67%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

## Risk Free Rate assumed to be 5.45% (FBIL Overnight MIBOR for 31st Aug 2019) for calculating Sharpe Ratio

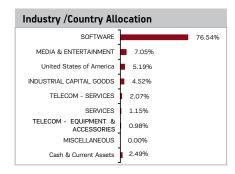
| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 31-Jul-19 | 31-Jul-18 | 29-Jul-16 |
| Dividend Yield (Regular Plan) | 6.20%     | 10.66%    | 5.94%     |
| Dividend (₹) Per Unit         | 1.27      | 2.46      | 1.05      |
| Cum Dividend NAV              | 20.58     | 23.08     | 17.68     |
| Declared on date              | 31-Jul-19 | 31-Jul-18 |           |
| Dividend Yield (Direct Plan)  | 6.19%     | 7.56%     |           |
| Dividend (₹) Per Unit         | 1.60      | 2.09      |           |
| Cum Dividend NAV              | 25.87     | 27.64     |           |
| NO A THE NAME OF A PARTY      |           | 6 10 11 1 | 1160.     |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages

perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Note: The exit load 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.

| Top Ten Portfolio Holdings         |                 |  |  |  |
|------------------------------------|-----------------|--|--|--|
| Issuer                             | % to net Assets |  |  |  |
| Infosys Limited                    | 30.70%          |  |  |  |
| Tata Consultancy Services Limited  | 12.98%          |  |  |  |
| HCL Technologies Limited           | 9.92%           |  |  |  |
| Tech Mahindra Limited              | 9.88%           |  |  |  |
| Honeywell Automation India Limited | 4.52%           |  |  |  |
| Majesco Limited                    | 3.09%           |  |  |  |
| Sun TV Network Limited             | 2.80%           |  |  |  |
| Persistent Systems Limited         | 2.40%           |  |  |  |
| Apple Inc.                         | 2.39%           |  |  |  |
| Indiamart Intermesh Limited        | 2.19%           |  |  |  |



| Investment Performance - Regular Plan - Growth NAV as on August 30, 2019: ₹ 53 |        |         |         | t 30, 2019: ₹ 53.64 |
|--|--------|---------|---------|---------------------|
| Inception - Jan 15, 2000   | 1 Year | 3 Years | 5 Years | Since Inception     |
| Aditya Birla Sun Life Digital India Fund                                       | -2.97  | 15.43   | 11.51   | 8.93                |
| Value of Std Investment of ₹ 10,000  | 9703   | 15374   | 17253   | 53640               |
| Benchmark - S&P BSE Teck TRI   | 2.26   | 13.03   | 8.91    | NA                  |
| Value of Std Investment of ₹ 10,000  | 10226  | 14434   | 15332   | NA                  |
| Additional Benchmark - Nifty 50 TRI  | -4.35  | 9.31    | 8.09    | 11.82               |
| Value of Std Investment of ₹ 10,000  | 9565   | 13056   | 14766   | 89727               |

- 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 managed by Mr. Kunal Sangoi is 1. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kunal Sangoi since January 16, 2014 (5.62) years.
   The scheme is in existence for more than 5 years.

| SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)   |        |         |         |                 |
|---|--------|---------|---------|-----------------|
| Particulars   | 1 Year | 3 years | 5 years | Since Inception |
| Total Amount Invested (₹)   | 120000 | 360000  | 600000  | 2360000         |
| Market Value of amount Invested   | 122191 | 450934  | 820550  | 10780031        |
| Scheme Returns (CAGR)   | 3.43   | 15.23   | 12.49   | 13.68           |
| S&P BSE Teck TRI returns# (CAGR)  | 9.15   | 15.47   | 10.88   | NA              |
| Nifty 50 TRI returns## (CAGR)   | -1.48  | 7.16    | 8.51    | 13.82           |
| Date of First Installment: February 01, 2000 & Scheme Inception Date: January 15, 2000. Past Performance may or may not be sustained in future. |        |         |         |                 |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

For SIP calculations above, the data assumes the investment of \$\frac{2}{10000}/-\ on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.



### Aditya Birla Sun Life India GenNext Fund

An open ended equity scheme following Consumption theme

It is an open-dned equity scheme that strives to benefit from the rising consumption pattern in India fuelled by high disposable incomes of the young generation (Gennext)



**Fund Category** 

What is it?

Sectoral/Thematic

Investment Objective

The objective of the scheme is to target growth of capital by investing in equity/ equity related instruments of companies that are expected to benefit from the rising consumption patterns in India, which in turn is getting fuelled by high disposable incomes of the young generation (Generation Next). The scheme will invest in companies that have the following characteristics: 1. Companies that seek growth in revenues arising out of demand from the younger generation (GenNext) for their products or services. 2. They should be engaged in manufacturing of products orrendering of services that go directly to the consumer. 3. The products and services should have distinct brand identity, thereby

| enabling choice.                            |   |  |  |  |  |
|---|---|--|--|--|--|
| Fund Details                                |   |  |  |  |  |
| Fund Manager:                               | Mr. Anil Shah &<br>Mr. Chanchal Khandelwal              |  |  |  |  |
| Managing Fund Since:                        | September 23, 2013 &<br>August 26, 2015                 |  |  |  |  |
| Experience in Managing the Fund:            | 5.94 years & 4.01 years                                 |  |  |  |  |
| Date of Allotment:                          | August 05, 2005   |  |  |  |  |
| Type of Scheme:                             | An open ended equity scheme following Consumption theme |  |  |  |  |
| Application Amount for fresh subscription*: | ₹ 1,000<br>(plus in multiplies of ₹ 1)                  |  |  |  |  |
| Min. Addl. Investment:                      | ₹ 1,000<br>(plus in multiplies of ₹ 1)                  |  |  |  |  |
| SIP:  | Monthly: Minimum ₹ 1,000/-                              |  |  |  |  |
| NAV of Plans / Options (₹)                  |   |  |  |  |  |
| Regular Plan                                |   |  |  |  |  |
| Growth:                                     | 81.34   |  |  |  |  |
| Dividend:                                   | 22.07   |  |  |  |  |
| Direct Plan                                 |   |  |  |  |  |
| Growth:                                     | 86.95   |  |  |  |  |
| Dividend:                                   | 26.17   |  |  |  |  |
| Benchmark:                                  | S&P BSE 500 TRI   |  |  |  |  |
| Monthly Average AUM:                        | ₹ 1077.37 Crores  |  |  |  |  |
| AUM as on last day:                         | ₹ 1102.67 Crores  |  |  |  |  |

(As on last day) Load Structure (as % of NAV) (Incl. for SIP)

Entry Load: Nil

Exit Load\*\*: For redemption/switch out of units within 365

days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter Standard Deviation: 13.39% Sharpe Ratio##: 0.22 0.92 Beta: Portfolio Turnover: 0.30

Total Expense Ratio (TER) (As On August 30, 2019)

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

Regular 2.55% 1.31% Direct

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 5.45% (FBIL Overnight MIBOR for 31st Aug 2019) for calculating Sharpe Ratio

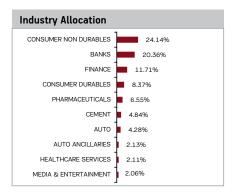
| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 29-May-19 | 23-Mar-18 | 30-May-17 |
| Dividend Yield (Regular Plan) | 6.96%     | 10.38%    | 8.92%     |
| Dividend (₹) Per Unit         | 1.71      | 2.57      | 2.25      |
| Cum Dividend NAV              | 24.54     | 24.77     | 25.23     |
| Dividend Yield (Direct Plan)  | 6.99%     | 8.28%     | 8.91%     |
| Dividend (₹) Per Unit         | 2.03      | 2.34      | 2 54      |

CUID DIVIDEND NAV

NAVE : The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10,00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returms.

Note: The exit load 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.

| Top Ten Portfolio Holdings                             |                 |
|--|-----------------|
| Issuer   | % to net Assets |
| ICICI Bank Limited                                     | 6.65%           |
| HDFC Bank Limited                                      | 6.36%           |
| ITC Limited  | 4.68%           |
| Housing Development Finance Corporation Limited        | 3.54%           |
| Kotak Mahindra Bank Limited (erstwhile ING Vysya Bank) | 2.63%           |
| Britannia Industries Limited                           | 2.48%           |
| Colgate Palmolive (India) Limited                      | 2.31%           |
| Nestle India Limited                                   | 2.28%           |
| Maruti Suzuki India Limited                            | 2.05%           |
| Whirlpool of India Limited                             | 2.05%           |



| Investment Performance - Regular Plan - Growth |        | NAV as  | on Augus | t 30, 2019:₹81.34 |
|--|--------|---------|----------|-------------------|
| Inception - Aug 05, 2005                       | 1 Year | 3 Years | 5 Years  | Since Inception   |
| Aditya Birla Sun Life India GenNext Fund       | -4.01  | 8.46    | 13.83    | 16.06             |
| Value of Std Investment of ₹ 10,000            | 9599   | 12757   | 19130    | 81340             |
| Benchmark - S&P BSE 500 TRI                    | -9.01  | 7.68    | 8.46     | 12.55             |
| Value of Std Investment of ₹ 10,000            | 9099   | 12483   | 15016    | 52830             |
| Additional Benchmark - S&P BSE SENSEX TRI      | -2.13  | 10.86   | 8.39     | 13.21             |
| Value of Std Investment of ₹ 10,000            | 9787   | 13621   | 14968    | 57341             |

- 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 Anil Shah is 3. Total Schemes managed by Mr. Chanchal Khandelwal is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.

  The scheme is currently managed by Mr. Anil Shah & Mr. Chanchal Khandelwal since September 23, 2013 & August
- 26, 2015 (5.94) years & (4.01) years Respectively. The scheme is in existence for more than 5 years.

| SIP Performance - Regular Plan - Growth (assumi  | ng SIP of ₹  | 10000 p     | er month  | )                  |
|--|--------------|-------------|-----------|--------------------|
| Particulars  | 1 Year       | 3 years     | 5 years   | Since Inception    |
| Total Amount Invested (₹)  | 120000       | 360000      | 600000    | 1690000            |
| Market Value of amount Invested  | 121871       | 393913      | 767570    | 5422077            |
| Scheme Returns (CAGR)  | 2.92         | 5.95        | 9.80      | 15.24              |
| S&P BSE 500 TRI returns# (CAGR)  | -5.43        | 3.54        | 7.05      | 10.75              |
| S&P BSE SENSEX TRI returns## (CAGR)  | 1.56         | 9.45        | 9.74      | 11.12              |
| Date of First Installment: September 01, 2005 & Scheme Inception Date: August 05 future. | , 2005. Past | Performance | may or ma | y not be sustained |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.



28.27

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### Aditya Birla Sun Life International Equity Fund - Plan A

An open ended equity scheme following international theme by investing predominantly in Global Equities.



A fund that provides an opportunity to grow your money by investing in world class companies across the globe.



**Fund Category** 

Sectoral/Thematic

#### Investment Objective

An Open-ended diversified equity scheme with an objective to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the international markets

| F d Dataila                                 |   |
|---|---|
| Fund Details                                |   |
| Fund Manager:                               | Mr. Vineet Maloo  |
| Managing Fund Since:                        | Since Inception   |
| Experience in Managing the Fund:            | 11.84 years   |
| Date of Allotment:                          | October 31, 2007  |
| Type of Scheme:                             | An open ended equity<br>scheme following<br>international theme by<br>investing predominantly<br>in Global Equities |
| Application Amount for fresh subscription*: | ₹ 1,000<br>(plus in multiplies of ₹ 1)  |
| Min. Addl. Investment:                      | ₹ 1,000   |
| Mill. Addi. Ilivestillellt.                 | (plus in multiplies of ₹ 1)   |
| SIP:  | Monthly: Minimum ₹  |
|   | 1,000/-   |
| NAV of Plans / Options (₹)                  |   |
| Regular Plan                                |   |
| Growth:                                     | 21.7736   |
| Dividend:                                   | 14.7693   |
| Direct Plan                                 |   |
| Growth:                                     | 22.5216   |
| Dividend:                                   | 22.5380   |
| Benchmark:                                  | S&P Global 1200 TRI   |
| Monthly Average AUM:                        | ₹ 68.64 Crores  |
|   |   |

AUM as on last day: ₹ 69.34 Crores (As on last day) Load Structure (as % of NAV) (Incl. for SIP)

Entry Load: Nil

Exit Load\*\*: For redemption/switch out of units within 365

days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter

Portfolio Turnover: 0.75

Total Expense Ratio (TER) (As On August 30, 2019)

nal expenses and goods and service tax on management fees.

2 57% Regular Direct 2.22%

| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 30-Apr-19 | 30-Apr-18 | 25-Apr-17 |
| Dividend Yield (Regular Plan) | 5.73%     | 6.56%     | 8.55%     |
| Dividend (₹) Per Unit         | 0.91      | 1.01      | 1.26      |
| Cum Dividend NAV              | 15.85     | 15.37     | 14.70     |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 10.00 Per Unit

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Note: The exit load 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.

| Top Ten Portfolio Holdings |                 |
|----------------------------|-----------------|
| Issuer                     | % to net Assets |
| MCDONALD'S CORPOPRATION    | 3.63%           |
| Enbridge Inc               | 3.05%           |
| The Walt Disney Company    | 2.98%           |
| Essilorluxottica           | 2.98%           |
| Western Union Co           | 2.96%           |
| MICROSOFT CORPORATION      | 2.84%           |
| Berkshire Hathaway Inc     | 2.72%           |
| GUIDEWIRE SOFTWARE INC     | 2.67%           |
| Yum China Holdings Inc     | 2.61%           |
| Intel Corp                 | 2.51%           |

| Country Allocation       |       |        |
|--------------------------|-------|--------|
| United States of America |       | 67.80% |
| Canada                   | 7.57% |        |
| United Kingdom           | 5.67% |        |
| France                   | 4.84% |        |
| Switzerland              | 3.61% |        |
| Netherlands              | 2.21% |        |
| Sweden                   | 1.91% |        |
| Mexico                   | 1.89% |        |
| Belgium                  | 1.57% |        |
| Cash & Current Assets    | 2.94% |        |

| Investment Performance - Regular Plan - Growth           | N      | AV as on | August 3 | 0, 2019:₹21.7736 |
|--|--------|----------|----------|------------------|
| Inception - Oct 31, 2007                                 | 1 Year | 3 Years  | 5 Years  | Since Inception  |
| Aditya Birla Sun Life International Equity Fund - Plan A | 0.79   | 11.72    | 6.64     | 6.79             |
| Value of Std Investment of ₹ 10,000                      | 10079  | 13940    | 13802    | 21774            |
| Benchmark - S&P Global 1200 TRI                          | -0.79  | 9.90     | 7.57     | 7.27             |
| Value of Std Investment of ₹ 10,000                      | 9921   | 13272    | 14415    | 22950            |
| Additional Benchmark - Nifty 50 TRI                      | -4.35  | 9.31     | 8.09     | 6.70             |
| Value of Std Investment of ₹ 10,000                      | 9565   | 13056    | 14766    | 21555            |

- 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 managed by Mr. Vineet Maloo is 6. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vineet Maloo since Inception (11.84) years
- . The scheme is in existence for more than 5 years.

| Particulars                         | 1 Year | 3 years | 5 years | Since Inception |
|-------------------------------------|--------|---------|---------|-----------------|
| Total Amount Invested (₹)           | 120000 | 360000  | 600000  | 1430000         |
| Market Value of amount Invested     | 125173 | 428651  | 753234  | 2569940         |
| Scheme Returns (CAGR)               | 8.14   | 11.70   | 9.04    | 9.40            |
| S&P Global 1200 TRI returns# (CAGR) | 6.31   | 8.79    | 8.77    | 10.70           |
| Nifty 50 TRI returns## (CAGR)       | -1.48  | 7.16    | 8.51    | 10.54           |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV, CASR 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.



### Aditya Birla Sun Life International Equity Fund - Plan B

An open ended equity scheme following international theme by investing in Global Equities and also Indian Equities.

What is it?

A fund that provides an opportunity to grow your money by investing in worldclass companies across the globe, with at least 65% exposure to domestic markets.



**Fund Category** 

Sectoral/Thematic

**Investment Objective** 

An Open-ended diversified equity scheme with an objective to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the domestic and international markets.

| Fund Details                     |  |
|----------------------------------|--|
| Fund Manager:                    | Mr. Vineet Maloo   |
| Managing Fund Since:             | Since Inception  |
| Experience in Managing the Fund: | 11.84 years  |
| Date of Allotment:               | October 31, 2007   |
| Type of Scheme:                  | An open ended equity scheme following international theme by investing in Global quities and also Indian Equities                                |
| Application Amount               | ₹ 1,000  |
| for fresh subscription*:         | (plus in multiplies of ₹ 1)  |
| Min. Addl. Investment:           | ₹ 1,000  |
| SIP:                             | (plus in multiplies of ₹ 1)  Monthly: Minimum ₹  |
| SIF:                             | 1,000/-  |
| NAV of Plans / Options (₹)       | 1,000/-  |
| Regular Plan                     |  |
| Growth:                          | 17.5189  |
| Dividend:                        | 13.5799  |
| Direct Plan                      |  |
| Growth:                          | 18.1339  |
| Dividend:                        | 15.5964  |
| Benchmark:                       | Customised Index † † A customized benchmark created using S&P BSE 200 TRI to the extent of 65% of portfolio and S&P Global 1200 to the extent of |

35% of portfolio. Monthly Average AUM: ₹ 77.15 Crores AUM as on last day: ₹ 77 49 Crores (As on last day)

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

Entry Load: Nil

Exit Load\*\*: 1% if redeemed switched out within 365

days from the date of allotment. Nil if redeemed / switched after 365 days from the date of allotment. \*\*Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter

Portfolio Turnover: 0.44

Total Expense Ratio (TER) (As On August 30, 2019)

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

Regular 2 58% Direct 2.23%

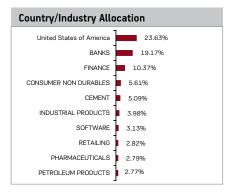
| Dividend                      |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 30-Apr-19 | 30-Apr-18 | 25-Apr-17 |
| Dividend Yield (Regular Plan) | 6.14%     | 6.69%     | 9.86%     |
| Dividend (₹) Per Unit         | 0.96      | 1.12      | 1.64      |
| Cum Dividend NAV              | 15.56     | 16.68     | 16.63     |
| Dividend Yield (Direct Plan)  | 6.15%     | 6.65%     |           |
| Dividend (₹) Per Unit         | 1.10      | 1.27      |           |
| Cum Dividend NAV              | 17.85     | 19.03     |           |

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 10.00 Per Unit
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns. performance/returns

Note: The exit load 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.

| Top Ten Portfolio Holdings                             |                 |
|--|-----------------|
| Issuer   | % to net Assets |
| HDFC Bank Limited                                      | 8.76%           |
| Housing Development Finance Corporation Limited        | 7.16%           |
| VST Industries Limited                                 | 2.99%           |
| Reliance Industries Limited                            | 2.77%           |
| ICICI Bank Limited                                     | 2.64%           |
| Orient Refractories Limited                            | 2.48%           |
| Kotak Mahindra Bank Limited (erstwhile ING Vysya Bank) | 2.22%           |
| Tata Consultancy Services Limited                      | 2.04%           |
| Repco Home Finance Limited                             | 2.00%           |
| Bharat Electronics Limited                             | 1.99%           |



| Investment Performance - Regular Plan - Growth           |        | NAV as o | n August | 30, 2019: 17.5189 |
|--|--------|----------|----------|-------------------|
| Inception - Oct 31, 2007                                 | 1 Year | 3 Years  | 5 Years  | Since Inception   |
| Aditya Birla Sun Life International Equity Fund - Plan B | -10.56 | 4.38     | 6.50     | 4.85              |
| Value of Std Investment of ₹ 10,000                      | 8944   | 11372    | 13708    | 17519             |
| Benchmark - Customised Index †                           | -4.75  | 9.15     | 8.62     | 7.74              |
| Value of Std Investment of ₹ 10,000                      | 9525   | 13002    | 15133    | 24161             |
| Additional Benchmark - Nifty 50 TRI                      | -4.35  | 9.31     | 8.09     | 6.70              |
| Value of Std Investment of ₹ 10,000                      | 9565   | 13056    | 14766    | 21555             |

- 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 managed by Mr. Vineet Maloo is 6. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers. † A customized benchmark created using S&P BSE 200 TRI to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.
- created using S&P BSE 200 1Rt to the extent of 65% of portfolio and S&P Global 1200 to the extent of the scheme is currently managed by Mr. Vineet Maloo since (Since Inception) (11.84) years.

  The scheme is in existence for more than 5 years.

| SIP Performance - Regular Plan - Growth (assuming   | SIP of ₹     | 10000 p     | er month  | )                  |
|---|--------------|-------------|-----------|--------------------|
| Particulars   | 1 Year       | 3 years     | 5 years   | Since Inception    |
| Total Amount Invested (₹)   | 120000       | 360000      | 600000    | 1430000            |
| Market Value of amount Invested   | 115996       | 362617      | 665906    | 2329500            |
| Scheme Returns (CAGR)   | -6.17        | 0.47        | 4.12      | 7.87               |
| Customised Index † returns# (CAGR)  | -0.07        | 6.58        | 8.40      | 11.20              |
| Nifty 50 TRI returns## (CAGR)   | -1.48        | 7.16        | 8.51      | 10.54              |
| Date of First Installment: November 01, 2007 & Scheme Inception Date: October 31, future. | 2007. Past I | Performance | may or ma | y not be sustained |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes

For SIP Calculations above, the data assumes the investment of \$10000/- on 1st day of every month or the subsequent working day. Load & laxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.



### Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan

An open ended equity scheme following the global agriculture theme

What is it?

A Fund that provides exposure to commodities, by investing in handpicked commodity companies worldwide, that have business exposure to Agricultural commodities.



**Fund Category** 

Sectoral/Thematic

#### Investment Objective

The objective of the Scheme is to offer long term growth of capital, by investing in (1) stocks of Agri commodity companies, i.e., companies engaged in or focusing on the Agri business and/or (2) overseas mutual fund scheme(s) that have similar investment objectives. These securities could be issued in India or overseas.

| Fund Details               |  |
|----------------------------|--|
| Fund Manager:              | Mr. Milind Bafna   |
| Managing Fund Since:       | August 26, 2015  |
| Experience in Managing the | 4.01 years   |
| Fund:                      |  |
| Date of Allotment:         | November 07, 2008  |
| Type of Scheme:            | An open ended equity scheme following the global agriculture theme |
| Application Amount         | ₹ 1,000  |
| for fresh subscription*:   | (plus in multiplies of ₹ 1)  |
| Min. Addl. Investment:     | ₹ 1,000<br>(plus in multiplies of ₹ 1)                             |
| SIP:                       | Monthly: Minimum ₹   |
|                            | 1,000/-  |
| NAV of Plans / Options (₹) | , , , , , ,  |
| Regular Plan               |  |
| Growth:                    | 23.5017  |
| Dividend:                  | 14.3217  |
| Direct Plan                |  |

Benchmark: S&P Global Agribusiness

24.1458 14.7460

Index Monthly Average AUM: ₹ 6.43 Crores AUM as on last day: ₹ 6.42 Crores

(As on last day)

Growth:

Dividend:

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

Entry Load: Nil

Exit Load\*\*: For redemption/switch out of units within 365

days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter Portfolio Turnover: 0.04

Total Expense Ratio (TER) (As On August 30, 2019)

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

Regular 1.65% Direct 1.30%

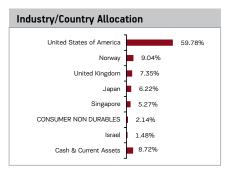
| Dividella                     |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| Declared on date              | 29-May-19 | 25-May-18 | 30-May-17 |
| Dividend Yield (Regular Plan) | 5.09%     | 5.41%     | 5.67%     |
| Dividend (₹) Per Unit         | 0.76      | 0.91      | 0.95      |
| Cum Dividend NAV              | 14.86     | 16.79     | 16.69     |
| Dividend Yield (Direct Plan)  | 5.09%     | 5.40%     | 5.68%     |
| Dividend (₹) Per Unit         | 0.78      | 0.93      | 0.97      |
| Cum Dividend NAV              | 15.28     | 17.21     | 17.04     |

Dividond

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Note: The exit load 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 celling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

| Top Ten Portfolio Holdings         |                 |  |  |  |
|------------------------------------|-----------------|--|--|--|
| Issuer                             | % to net Assets |  |  |  |
| TYSON FOODS INC                    | 10.10%          |  |  |  |
| Nutrien Limited                    | 8.01%           |  |  |  |
| BUNGE Limited                      | 7.72%           |  |  |  |
| CF Industries Holdings Inc Ord Shs | 7.51%           |  |  |  |
| ASSOCIATED BRITISH FOODS PLC       | 7.35%           |  |  |  |
| ARCHER-DANIELS-MIDLAND CO          | 7.30%           |  |  |  |
| BRF SA                             | 6.50%           |  |  |  |
| Kubota Corp                        | 5.58%           |  |  |  |
| Deere And Co Limited               | 5.57%           |  |  |  |
| MOWI ASA                           | 5.21%           |  |  |  |



| Investment Performance - Regular Plan - Growth                   | N      | AV as on | August 3 | 0, 2019:₹23.5017 |
|--|--------|----------|----------|------------------|
| Inception - Nov 07, 2008   | 1 Year | 3 Years  | 5 Years  | Since Inception  |
| Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan | -3.72  | 2.84     | 2.84     | 8.22             |
| Value of Std Investment of ₹ 10,000                              | 9628   | 10875    | 11506    | 23502            |
| Benchmark - S&P Global Agribusiness Index                        | 1.76   | 7.10     | 6.06     | 14.80            |
| Value of Std Investment of ₹ 10,000                              | 10176  | 12284    | 13429    | 44516            |
| Additional Benchmark - Nifty 50 TRI                              | -4.35  | 9.31     | 8.09     | 14.27            |
| Value of Std Investment of ₹ 10,000                              | 9565   | 13056    | 14766    | 42339            |

- 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 managed by Mr. Milind Bafna is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Milind Bafna since August 26, 2015 (4.01) years.
- . The scheme is in existence for more than 5 years.

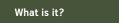
| Particulars                                   | 1 Year | 3 years | 5 years | Since Inception |
|---|--------|---------|---------|-----------------|
| Total Amount Invested (₹)                     | 120000 | 360000  | 600000  | 1300000         |
| Market Value of amount Invested               | 120142 | 373374  | 648490  | 1707360         |
| Scheme Returns (CAGR)                         | 0.22   | 2.39    | 3.07    | 4.91            |
| S&P Global Agribusiness Index returns# (CAGR) | 4.60   | 6.87    | 7.14    | 10.45           |
| Nifty 50 TRI returns## (CAGR)                 | -1.48  | 7.16    | 8.51    | 11.07           |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV, CASR 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.



# Aditya Birla Sun Life Global Emerging Opportunities Fund An open ended fund of fund scheme investing primarily in units of Julius Baer Equity Next Generation Fund



An open ended fund of fund scheme investing primarily in units of Julius Baer Equity Next Generation Fund



**Fund Category** 

FoF (Others)

#### Investment Objective

The primary objective of the Scheme is to achieve long-term capital growth by investing primarily in units of Julius Baer Equity Next Generation Fund. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.

| Fund Details                                |   |
|---|---|
| Fund Manager:                               | Mr. Vinod Bhat  |
| Managing Fund Since:                        | August 16, 2019   |
| Experience in Managing the                  | 0.04 years  |
| Fund:                                       |   |
| Date of Allotment:                          | September 17, 2008  |
| Type of Scheme:                             | An open ended fund of<br>fund scheme investing<br>primarily in units of<br>Julius Baer Equity Next<br>Generation Fund |
| Application Amount for fresh subscription*: | ₹ 1,000<br>(plus in multiplies of ₹ 1)  |

₹ 1,000

1,000/-

(plus in multiplies of ₹ 1)

Monthly: Minimum ₹

NAV of Plans / Options (₹)

Min. Addl. Investment:

SIP:

Regular Plan 13 0294 Growth: Dividend: 13.0316 Direct Plan

Growth: 13.2366 Dividend: 11.7078 Benchmark: S&P Global 1200 TRI

Monthly Average AUM: ₹ 31.42 Crores ₹ 37.93 Crores AUM as on last day: (As on last day) Load Structure (as % of NAV) (Incl. for SIP)

Entry Load:

Exit Load\*\*: For redemption/switch out of units on or before

365 days from the date of allotment: 1% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

#### Other Parameter

Total Expense Ratio (TER) (As On August 30, 2019)

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

Regular 1.13% 0.63% Direct

| Investment Performance - Regular Plan - Growth           | N      | AV as on | August 3 | 0, 2019:₹13.0294 |
|--|--------|----------|----------|------------------|
| Inception - Sep 17, 2008                                 | 1 Year | 3 Years  | 5 Years  | Since Inception  |
| Aditya Birla Sun Life Global Emerging Opportunities Fund | -1.45  | 4.16     | -2.16    | 2.44             |
| Value of Std Investment of ₹ 10,000                      | 9855   | 11299    | 8965     | 13029            |
| Benchmark - S&P Global 1200 TRI                          | -10.39 | 5.13     | 0.25     | 4.47             |
| Value of Std Investment of ₹ 10,000                      | 8961   | 11619    | 10123    | 16150            |
| Additional Benchmark - S&P BSE SENSEX TRI                | -2.13  | 10.86    | 8.39     | 11.48            |
| Value of Std Investment of ₹ 10,000                      | 9787   | 13621    | 14968    | 32877            |

- 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 managed by Mr. Vinod Bhat is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (0.04) year.
- The scheme is in existence for more than 5 years.

| SIP Performance - Regular Plan - Growth (assuming  | ·          | ,           |           | Since Inception    |
|--|------------|-------------|-----------|--------------------|
| Total Amount Invested (₹)  | 120000     | 360000      | 600000    | 1320000            |
| Market Value of amount Invested  | 125319     | 378713      | 656806    | 1447001            |
| Scheme Returns (CAGR)  | 8.38       | 3.33        | 3.58      | 1.65               |
| S&P Global 1200 TRI returns# (CAGR)  | 6.31       | 8.79        | 8.77      | 11.26              |
| S&P BSE SENSEX TRI returns## (CAGR)  | 1.56       | 9.45        | 9.74      | 11.62              |
| Date of First Installment: October 01, 2008 & Scheme Inception Date: September 17, future. | 2008. Past | Performance | may or ma | y not be sustained |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.
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 dividend option would assume reinvestment of tax free dividends 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 Denominals returns are not available, they have not been shown. Past performance may or may not be statement in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

Note: The exit load 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.



### Aditya Birla Sun Life Global Real Estate Fund

An open ended fund of funds scheme investing predominantly in Global mutual funds that invest in real

What is it?

An open ended fund-of-funds Scheme that predominantly invests in "ING (L) Invest Global Real Estate Fund", a global real estate fund that has flexibility to invest in real estate securities across the world. It aims to provide capital appreciation.



**Fund Category** 

FoFs (Overseas/Domestic)

**Investment Objective** 

The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in Global mutual funds that invest in real estate securities . The Scheme may also invest a certain portion of its corpus in Money Market Instruments / liquid funds / money market mutual funds, in order to meet liquidity requirements from time to time. There can be no assurance that the investment objective of the Scheme will be realized.

| Fund Details                                |   |
|---|---|
| Fund Manager:                               | Mr. Vinod Bhat  |
| Managing Fund Since:                        | August 16, 2019   |
| Experience in Managing the Fund:            | 0.04 years  |
| Date of Allotment:                          | December 31, 2007   |
| Type of Scheme:                             | An open ended fund of<br>funds scheme investing<br>predominantly in Global<br>mutual funds that invest<br>in real estate securities |
| Application Amount for fresh subscription*: | ₹ 1,000<br>(plus in multiplies of ₹ 1)  |
| Min. Addl. Investment:                      | ₹ 1,000<br>(plus in multiplies of ₹ 1)  |
| SIP:  | Monthly: Minimum ₹ 1,000/-  |
| NAV of Plans / Options (₹)                  | 1,000/  |
| Regular Plan                                |   |
| Growth:                                     | 20.4349   |
| Dividend:                                   | 20.4476   |
| Direct Plan                                 |   |
| Growth:                                     | 21.0554   |
| Dividend:                                   | 21.0746   |
| Benchmark:                                  | 10/40 GPR 250 Global  |

(As on last day) Load Structure (as % of NAV) (Incl. for SIP)

Entry Load: Nil

Monthly Average AUM:

AUM as on last day:

Exit Load\*\*: For redemption/switch out of units on or before

Net Index

₹ 16 78 Crores

₹ 17.00 Crores

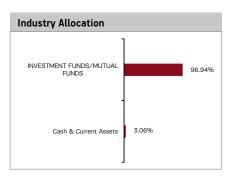
365 days from the date of allotment: 1% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

#### Other Parameter

#### Total Expense Ratio (TER) (As On August 30, 2019)

1 28% Regular Direct 0.83%

| Top Portfolio Holdings                        |                 |
|---|-----------------|
| Issuer  | % to net Assets |
| ING (L) Invest Global Real Estate - I Cap USD | 96.94%          |
| Cash & Current Assets                         | 3.06%           |



| Investment Performance - Regular Plan - Growth | NAV as on August 30, 2019: ₹ 20.4349   |       |       |       |  |  |
|--|--|-------|-------|-------|--|--|
| Inception - Dec 31, 2007                       | 1 Year 3 Years 5 Years Since Inception |       |       |       |  |  |
| Aditya Birla Sun Life Global Real Estate Fund  | 6.36                                   | 2.71  | 4.16  | 6.31  |  |  |
| Value of Std Investment of ₹ 10,000            | 10636                                  | 10834 | 12266 | 20435 |  |  |
| Benchmark - 10/40 GPR 250 Global Net Index     | 10.42                                  | 6.52  | 8.41  | NA    |  |  |
| Value of Std Investment of ₹ 10,000            | 11042                                  | 12085 | 14985 | NA    |  |  |
| Additional Benchmark - S&P BSE SENSEX TRI      | -2.13                                  | 10.86 | 8.39  | 6.88  |  |  |
| Value of Std Investment of ₹ 10,000            | 9787                                   | 13621 | 14968 | 21743 |  |  |

- 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 managed by Mr. Vinod Bhat is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (0.04) year.
  The scheme is in existence for more than 5 years.

| SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)   |        |         |         |                 |
|---|--------|---------|---------|-----------------|
| Particulars   | 1 Year | 3 years | 5 years | Since Inception |
| Total Amount Invested (₹)   | 120000 | 360000  | 600000  | 1410000         |
| Market Value of amount Invested   | 127968 | 407472  | 687070  | 2266080         |
| Scheme Returns (CAGR)   | 12.63  | 8.23    | 5.37    | 7.77            |
| 10/40 GPR 250 Global Net Index returns# (CAGR)  | 18.31  | 12.56   | 9.70    | NA              |
| S&P BSE SENSEX TRI returns## (CAGR)   | 1.56   | 9.45    | 9.74    | 11.19           |
| Date of First Installment: January 01, 2008 & Scheme Inception Date: December 31, 2007. Past Performance may or may not be sustained in future. |        |         |         |                 |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adject. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

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Note: The exit load 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.



### Aditya Birla Sun Life Gold Fund

An open ended fund of funds scheme investing in Aditya Birla Sun Life Gold ETF

What is it?

An open ended Fund of Funds scheme that predominantly invests in units of Aditya Birla Sun Life Gold ETF (underlying scheme) and one doesn't require a Demat Account to invest in it.



Fund Category

FoFs (Overseas/Domestic)

Investment Objective

An Open ended Fund of Funds Scheme with the investment objective to provide returns that tracks returns provided by Aditya Birla Sun Life Gold ETF (ABSL Gold ETF).

| Fund Details                    |   |
|---------------------------------|---|
| Fund Manager:                   | Mr. Lovelish Solanki  |
| Managing Fund Since:            | June 30, 2018   |
| Experience in Managing the Fund | 1.17 years  |
| Date of Allotment:              | March 20, 2012  |
| Type of Scheme:                 | An open ended fund of<br>funds scheme investing<br>in Aditya Birla Sun Life<br>Gold ETF |
| Application Amount              | ₹ 1,000   |
| for fresh subscription:         | (plus in multiplies of ₹ 1)   |
| Min. Addl. Investment:          | ₹ 1,000<br>(plus in multiplies of ₹ 1)  |
| SIP:                            | Monthly: Minimum ₹  |
|                                 | 1,000/-   |
| NAV of Plans / Options (₹)      | ,   |
| Regular Plan                    |   |
| Growth:                         | 12.1542   |
| Dividend:                       | 12.1526   |
| Direct Plan                     |   |
| Growth:                         | 12.3669   |
| Dividend:                       | 12.3680   |
| Benchmark:                      | Domestic price of physical gold   |

AUM as on last day: ₹ 71.71 Crores (As on last day)
Load Structure (as % of NAV) (Incl. for SIP)

Entry Load: Nil

Monthly Average AUM:

Exit Load\*\*: For redemption/switch out of units within 365

. ₹ 69.94 Crores

from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter

Standard Deviation: 11.34% Sharpe Ratio\*\*: 0.01 Beta: 0.92

Total Expense Ratio (TER) (As On August 30, 2019)

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

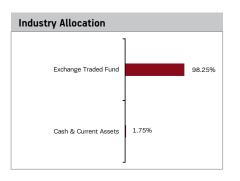
 Regular
 0.51%

 Direct
 0.24%

 Tracking Error:
 4.84%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 5.45% (FBIL Overnight MIBOR for 31st Aug 2019) for calculating Sharpe Ratio

| Top Portfolio Holdings         |                 |
|--------------------------------|-----------------|
| Issuer                         | % to net Assets |
| Aditya Birla Sun Life Gold ETF | 98.25%          |
| Cash & Current Assets          | 1.75%           |



| Investment Performance - Regular Plan - Growth | NAV as on August 30, 2019: ₹ 12.1542 |  |       |       |  |  |  |
|--|--------------------------------------|--|-------|-------|--|--|--|
| Inception - Mar 20, 2012                       | 1 Year                               | 1 Year 3 Years 5 Years Since Inception |       |       |  |  |  |
| Aditya Birla Sun Life Gold Fund                | 25.10                                | 5.55                                   | 5.42  | 2.65  |  |  |  |
| Value of Std Investment of ₹ 10,000            | 12510                                | 11757                                  | 13028 | 12154 |  |  |  |
| Benchmark - Domestic price of physical gold    | 31.12                                | 7.86                                   | 7.23  | 4.82  |  |  |  |
| Value of Std Investment of ₹ 10,000            | 13112                                | 12547                                  | 14187 | 14204 |  |  |  |

- 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 managed by Mr. Lovelish Solanki
  is 6. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Lovelish Solanki since June 30, 2018 (1.17) year.
- The scheme is in existence for more than 5 years.

Note: The exit load 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.



### Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme

An open ended fund of funds scheme investing predominantly in equity funds, debt funds & liquid funds

What is it?

An open ended fund-of-funds Scheme that invests in equity and debt funds having diverse investment styles. These funds are selected using the ABSLAMC process. It is actively managed by changing asset allocation of equity and debt categories. It aims to provide long term capital appreciation.



**Fund Category** 

FoFs (Overseas/Domestic)

Investment Objective

The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity and debt funds accessed through the diversified investment styles of underlying schemes selected in accordance with the ABSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.

|   | , <b>,</b>  |
|---|---|
| Fund Details                                |   |
| Fund Manager:                               | Mr. Vinod Bhat  |
| Managing Fund Since:                        | August 16, 2019   |
| Experience in Managing the Fund:            | 0.04 year   |
| Date of Allotment:                          | August 17, 2006   |
| Type of Scheme:                             | An open ended fund of<br>funds scheme investing<br>predominantly in equity<br>funds, debt funds &<br>liquid funds |
| Application Amount for fresh subscription*: | ₹ 1,000<br>(plus in multiplies of ₹ 1)  |
| Min. Addl. Investment:                      | ₹ 1,000   |
|   | (plus in multiplies of ₹ 1)   |
| SIP:  | Monthly: Minimum ₹  |
| NAV (B) (0 :: (#)                           | 1,000/-   |
| NAV of Plans / Options (₹)                  |   |
| Regular Plan                                |   |
| Growth:                                     | 28 2205   |

Benchmark: CRISIL Hybrid 50+50 -Moderaté Index Monthly Average AUM: ₹ 5.82 Crores AUM as on last day: ₹ 5.79 Crores

25.9842

14.1891

13.5238

(As on last day)

Dividend:

Dividend:

**Direct Plan** Growth:

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

Entry Load: Nil

Exit Load\*\*: If redeemed on or before 365 days from the date

of allotment: 1%. If redeemed after  $\stackrel{\checkmark}{3}65$  days from the date of allotment: NIL \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

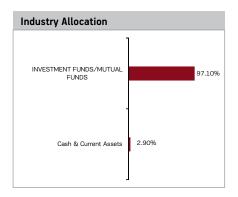
Other Parameter

Total Expense Ratio (TER) (As On August 30, 2019)

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

1.29% 0.64% Direct

| Top Portfolio Holdings   |                 |  |  |  |
|--|-----------------|--|--|--|
| Issuer   | % to net Assets |  |  |  |
| ADITYA BIRLA SUN LIFE CORPORATE BOND FUND - GROWTH - DIRECT PLAN | 19.68%          |  |  |  |
| Aditya Birla Sun Life Equity Fund - Growth - Direct Plan         | 12.67%          |  |  |  |
| Aditya Birla Sun Life Focused Equity Fund - Growth - Direct Plan | 12.55%          |  |  |  |
| Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Growth    | 12.45%          |  |  |  |
| Aditya Birla Sun Life Medium Term Plan - Growth - Direct Plan    | 9.88%           |  |  |  |
| Aditya Birla Sun Life Small Cap Fund - Growth                    | 9.80%           |  |  |  |
| Aditya Birla Sun Life India Gennext Fund - Growth - Direct Plan  | 8.79%           |  |  |  |
| Aditya Birla Sun Life Pharma and Healthcare Fund-Direct-Growth   | 6.63%           |  |  |  |
| Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan  | 4.65%           |  |  |  |
| Cash & Current Assets  | 2.90%           |  |  |  |



| Investment Performance - Regular Plan - Growth                 | NAV as on August 30, 2019: ₹ 28.2205   |       |       |       |  |  |  |
|--|--|-------|-------|-------|--|--|--|
| Inception - Aug 17, 2006                                       | 1 Year 3 Years 5 Years Since Inception |       |       |       |  |  |  |
| Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme | -4.23                                  | 5.61  | 8.57  | 8.28  |  |  |  |
| Value of Std Investment of ₹ 10,000                            | 9577                                   | 11776 | 15094 | 28221 |  |  |  |
| Benchmark - CRISIL Hybrid 50+50 - Moderate Index               | 2.72                                   | 8.26  | 9.31  | 10.08 |  |  |  |
| Value of Std Investment of ₹ 10,000                            | 10272                                  | 12684 | 15616 | 34997 |  |  |  |
| Additional Benchmark - S&P BSE SENSEX TRI                      | -2.13                                  | 10.86 | 8.39  | 10.94 |  |  |  |
| Value of Std Investment of ₹ 10,000                            | 9787                                   | 13621 | 14968 | 38739 |  |  |  |

- 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 managed by Mr. Vinod Bhat is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (0.04) year.
   The scheme is in existence for more than 5 years.

| SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)               |             |             |           |                    |
|---|-------------|-------------|-----------|--------------------|
| Particulars   |             | ······      | ,         | Since Inception    |
| Total Amount Invested (₹)   | 120000      | 360000      | 600000    | 1570000            |
| Market Value of amount Invested   | 119691      | 374767      | 696003    | 2652894            |
| Scheme Returns (CAGR)   | -0.48       | 2.64        | 5.88      | 7.66               |
| CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)                                      | 5.40        | 7.01        | 8.45      | 9.88               |
| S&P BSE SENSEX TRI returns## (CAGR)   | 1.49        | 9.44        | 9.73      | 10.80              |
| Date of First Installment: September 01, 2006 & Scheme Inception Date: August 17, future. | 2006 . Past | Performance | may or ma | y not be sustained |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.
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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered. Note: The exit load 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 / 1800-22-7000 or from any of our Investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme

makes investments."



# Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan An open ended fund of funds scheme investing in a portfolio of mutual fund schemes (predominantly in Equity Funds).

What is it?

An open ended fund-of-funds Scheme following the financial planning discipline with exposure to equity, debt and gold funds. It is suitable for investors with aggressive risk profile. It aims to provide long term capital appreciation. (Please consult your financial advisor for your risk

**Wealth Solutions** 

**Fund Category** 

FoFs (Overseas/Domestic)

#### Investment Objective

The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity and debt funds accessed through the diversified investment styles of underlying Scheme selected in accordance with the ABSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.

| lilve                                       | Surient objective or the Sci  |
|---|---|
| Fund Details                                |   |
| Fund Manager:                               | Mr. Vinod Bhat  |
| Managing Fund Since:                        | August 16, 2019   |
| Experience in Managing the Fund:            | 0.04 years  |
| Date of Allotment:                          | May 09, 2011  |
| Type of Scheme:                             | An open ended fund<br>of funds scheme<br>investing in a portfolio<br>of mutual fund schemes<br>(predominantly in Equity<br>Funds) |
| Application Amount for fresh subscription*: | ₹ 1,000 (plus in multiplies of ₹ 1)   |
| Min. Addl. Investment:                      | ₹ 1,000<br>(plus in multiplies of ₹ 1)  |
| SIP:  | Monthly: Minimum ₹  |
|   | 1,000/-   |
| NAV of Plans / Options (₹)                  |   |
| Regular Plan                                |   |
| Growth:                                     | 21.8140   |
| Dividend:                                   | 19.9674   |
| Direct Plan                                 |   |

CRISIL Hybrid 35+65 -Benchmark: Aggressive Index Monthly Average AUM: ₹ 113.48 Crores

22 7863

20.8690

₹ 113.79 Crores

AUM as on last day: (As on last day)

Growth:

Dividend:

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

Entry Load: Nil

Exit Load\*\*: For redemption/switch out of units within 365

days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

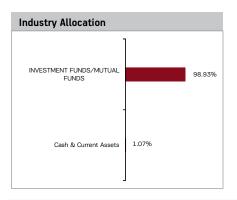
Other Parameter

#### Total Expense Ratio (TER) (As On August 30, 2019)

Regular 1.41% Direct 0.66%

"The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes

| Top Portfolio Holdings   |                 |  |  |  |
|--|-----------------|--|--|--|
| Issuer   | % to net Assets |  |  |  |
| Aditya Birla Sun Life Equity Fund - Growth - Direct Plan         | 17.04%          |  |  |  |
| Aditya Birla Sun Life Focused Equity Fund - Growth - Direct Plan | 17.03%          |  |  |  |
| Aditya Birla Sun Life India Gennext Fund - Growth - Direct Plan  | 13.85%          |  |  |  |
| Aditya Birla Sun Life Small Cap Fund - Growth                    | 13.43%          |  |  |  |
| Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Growth    | 13.01%          |  |  |  |
| Aditya Birla Sun Life Pharma and Healthcare Fund-Direct-Growth   | 8.33%           |  |  |  |
| ADITYA BIRLA SUN LIFE CORPORATE BOND FUND - GROWTH - DIRECT PLAN | 8.16%           |  |  |  |
| Aditya Birla Sun Life Medium Term Plan - Growth - Direct Plan    | 5.96%           |  |  |  |
| Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan  | 2.12%           |  |  |  |
| Cash & Current Assets  | 1.07%           |  |  |  |



| Investment Performance - Regular Plan - Growth                 | NAV as on August 30, 2019: ₹ 21.8140 |         |         |                 |
|--|--------------------------------------|---------|---------|-----------------|
| Inception - May 09, 2011                                       | 1 Year                               | 3 Years | 5 Years | Since Inception |
| Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan | -5.74                                | 5.33    | 8.29    | 9.83            |
| Value of Std Investment of ₹ 10,000                            | 9426                                 | 11684   | 14901   | 21814           |
| Benchmark - CRISIL Hybrid 35+65 - Aggressive Index             | -0.36                                | 8.33    | 9.19    | 10.09           |
| Value of Std Investment of ₹ 10,000                            | 9964                                 | 12709   | 15532   | 22238           |
| Additional Benchmark - CRISIL 10 Year Gilt Index               | 16.35                                | 6.95    | 8.97    | 7.58            |
| Value of Std Investment of ₹ 10,000                            | 11635                                | 12230   | 15379   | 18361           |
| Additional Benchmark - S&P BSE SENSEX TRI                      | -2.13                                | 10.86   | 8.39    | 10.43           |
| Value of Std Investment of ₹ 10,000                            | 9787                                 | 13621   | 14968   | 22811           |

- 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 managed by Mr. Vinod Bhat is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr.Vinod Bhat since August 16, 2019 (0.04) year.
   The scheme is in existence for more than 5 years.

Note: The exit load 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  | 1 Year | 3 Years | 5 Years | Since Inception |
| Total Amount Invested (₹)  | 120000 | 360000  | 600000  | 1000000         |
| Market Value of amount Invested  | 118145 | 372323  | 692904  | 1507864         |
| Scheme Returns (CAGR)  | -2.87  | 2.20    | 5.71    | 9.63            |
| CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR  | 2.60   | 6.43    | 8.29    | 10.52           |
| CRISIL 10 Year Gilt Index returns# (CAGR)  | 17.58  | 8.57    | 8.22    | 8.01            |
| S&P BSE SENSEX TRI returns## (CAGR)  | 1.49   | 9.44    | 9.73    | 11.47           |
| Date of First Installment: June 01, 2011 & Scheme Inception Date: May 09, 2011 . Past Performance may or may not be sustained in future. |        |         |         |                 |

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.
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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.



### Aditya Birla Sun Life Pharma & Healthcare Fund

An open ended equity scheme investing in Pharma and Healthcare Services Sector



**Fund Category** 

Thematic (Equity)

Investment Objective

The scheme provides long term capital appreciation by investing in equity/equity related instruments of the companies in the Pharmaceuticals, Healthcare and Allied sectors in India.

| Fund Details                                |   |
|---|---|
| Fund Manager:                               | Mr. Dhaval Shah   |
| Managing Fund Since:                        | Jul 11, 2019  |
| Experience in Managing the Fund:            | 0.14 Years  |
| Date of Allotment:                          | Jul 11, 2019  |
| Type of Scheme:                             | An open ended equity<br>scheme investing in<br>Pharma and Healthcare<br>Services Sector |
| Application Amount for fresh subscription*: | ₹ 1,000<br>(plus in multiplies of ₹ 1)  |
| Min. Addl. Investment:                      | ₹ 1,000   |
|   | (plus in multiplies of ₹ 1)   |
| SIP:  | <b>Monthly:</b> Minimum ₹   |
|   | 1,000/-   |
| NAV of Plans / Options (₹)                  |   |
| Regular Plan                                |   |
| Growth:                                     | 10.2200   |
| Dividend:                                   | 10.2200   |
| Direct Plan                                 |   |
| Growth:                                     | 10.2400   |

₹ 152.63 Crores Monthly Average AUM: AUM as on last day: ₹ 157.09 Crores (As on last day)

10.2400

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

Entry Load:

Exit Load: For redemption / switch-

out of units on or before 90 days from the date of allotment 0.5% of applicable NAV

S&P BSE Healthcare TRI

Other Parameter

Dividend:

Benchmark:

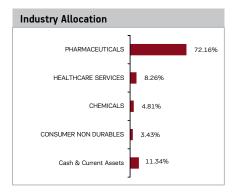
Portfolio Turnover: 0.09

Total Expense Ratio (TER) (As On August 30, 2019)

Regular 2.71% Direct 0.91%

Note: The exit load 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. Past performance is not provided since the scheme is in existence for less than

| Top Ten Portfolio Holdings            |                 |  |  |
|---------------------------------------|-----------------|--|--|
| Issuer                                | % to net Assets |  |  |
| Sun Pharmaceutical Industries Limited | 12.47%          |  |  |
| Lupin Limited                         | 8.55%           |  |  |
| Alkem Laboratories Limited            | 5.73%           |  |  |
| Divi's Laboratories Limited           | 5.44%           |  |  |
| Apollo Hospitals Enterprise Limited   | 5.28%           |  |  |
| Cipla Limited                         | 4.96%           |  |  |
| Torrent Pharmaceuticals Limited       | 4.89%           |  |  |
| Atul Limited                          | 4.81%           |  |  |
| Dr. Reddy's Laboratories Limited      | 4.51%           |  |  |
| Sanofi India Limited                  | 3.87%           |  |  |







# Aditya Birla Sun Life Bal Bhavishya Yojna — Wealth Plan An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)



**Fund Category** 

Dividend:

**Direct Plan** 

Children's Fund (Solution Oriented Fund)

Investment Objective

The investment objective of the Wealth Plan is to seek generation of capital appreciation by creating a portfolio that is predominantly investing in equity & equity related securities and debt and money market instruments.

| Fund Details   |   |
|--|---|
| Fund Manager:  | Mr. Ajay Garg &<br>Mr. Pranay Sinha   |
| Managing Fund Since:   | February 11, 2019   |
| Experience in Managing the Fund:                                   | 0.55 years  |
| Date of Allotment:   | February 11, 2019   |
| Type of Scheme:  | An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier) |
| Application Amount for fresh subscription*: Min. Addl. Investment: | ₹ 1,000<br>(plus in multiplies of ₹ 1)<br>₹ 1,000<br>(plus in multiplies of ₹ 1)  |
| SIP:   | Monthly: Minimum ₹ 1,000/-  |
| NAV of Plans / Options (₹)  Regular Plan                           |   |
| Growth:  | 9.7200  |

Growth: 9.8100 Dividend: 9.8100 Benchmark: S&P BSE 200 TRI Monthly Average AUM: ₹ 155.97 Crores AUM as on last day: ₹ 161.34 Crores (As on last day) Load Structure (as % of NAV) (Incl. for SIP)

9.7200

Entry Load:

Exit Load: Nil

Compulsory Lock-in Option (5 years or till the child attains age of majority (whichever is earlier).

Other Parameter

Portfolio Turnover: Total Expense Ratio (TER)

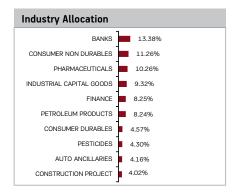
(As On August 30, 2019) Including additional expenses and goods and service tax on management fees.

Regular 2.60% Direct 0.70%

Note: The exit load 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.

Past performance is not provided since the scheme is in existence for less than one year.

| Top Ten Portfolio Holdings                             |                 |  |  |
|--|-----------------|--|--|
| Issuer   | % to net Assets |  |  |
| Reliance Industries Limited                            | 8.24%           |  |  |
| Honeywell Automation India Limited                     | 7.98%           |  |  |
| Housing Development Finance Corporation Limited        | 6.82%           |  |  |
| Gillette India Limited                                 | 6.69%           |  |  |
| Pfizer Limited   | 4.69%           |  |  |
| Kotak Mahindra Bank Limited (erstwhile ING Vysya Bank) | 4.44%           |  |  |
| Bayer Cropscience Limited                              | 4.30%           |  |  |
| Larsen & Toubro Limited                                | 4.02%           |  |  |
| GlaxoSmithKline Pharmaceuticals Limited                | 3.62%           |  |  |
| IDFC First Bank Limited (Erstwhile Capital First)      | 2.92%           |  |  |







Aditya Birla Sun Life Retirement Fund - 30s Plan

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



**Fund Category** 

Retirement Fund (Solution Oriented Fund)

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 can be no assurance that the schemes' objectives will be achieved.

| Fund Details                     |  |
|----------------------------------|--|
| Fund Manager:                    | Mr. Ajay Garg &<br>Mr. Pranay Sinha  |
|                                  |  |
| Managing Fund Since:             | March 11, 2019   |
| Experience in Managing the Fund: | 24 years & 12 Years  |
| Date of Allotment:               | March 11, 2019   |
| Type of Scheme:                  | An open-ended<br>retirement solution<br>oriented scheme having a<br>lock-in of 5 years or till<br>retirement age<br>(whichever is earlier) |
| Application Amount               | ₹ 1,000  |
| for fresh subscription*:         | (plus in multiplies of ₹ 1)  |
| Min. Addl. Investment:           | ₹ 1,000  |
|                                  | (plus in multiplies of ₹ 1)  |
| SIP:                             | Monthly: Minimum ₹   |
|                                  | 1,000/-  |
| NAV of Plans / Options (₹)       |  |
| Regular Plan Growth:             | 0.7000   |
| 0.0                              | 9.3260   |
| Dividend:<br>Direct Plan         | 9.3270   |
| Growth:                          | 9.4010   |
| Dividend:                        | 9.3990   |
| Benchmark:                       | S&P BSE 200 TRI  |
| Monthly Average AUM:             | ₹ 91.36 Crores   |
| AUM as on last day:              | ₹ 93.50 Crores   |
|                                  |  |

₹ 93.50 Crores (As on last day) Load Structure (as % of NAV) (Incl. for SIP)

Entry Load:

Exit Load:

Nil 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) earlier)

Other Parameter Portfolio Turnover

30s Plan 0.01

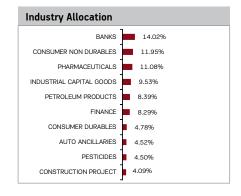
Total Expense Ratio (TER) (As On August 30, 2019)

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

Regular 2.65% Direct 1.00%

Note: The exit load 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 Centres. Past performance is not provided since the scheme is in existence for less than

| Top Ten Portfolio Holdings                             |                 |
|--|-----------------|
| Issuer   | % to net Assets |
| Reliance Industries Limited                            | 8.39%           |
| Honeywell Automation India Limited                     | 8.07%           |
| Gillette India Limited                                 | 7.26%           |
| Housing Development Finance Corporation Limited        | 6.87%           |
| Pfizer Limited   | 5.14%           |
| Bayer Cropscience Limited                              | 4.50%           |
| Kotak Mahindra Bank Limited (erstwhile ING Vysya Bank) | 4.43%           |
| Larsen & Toubro Limited                                | 4.09%           |
| GlaxoSmithKline Pharmaceuticals Limited                | 3.97%           |
| IDFC First Bank Limited (Erstwhile Capital First)      | 3.22%           |







### Aditya Birla Sun Life Retirement Fund - 40s Plan

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



**Fund Category** 

Retirement Fund (Solution Oriented Fund)

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 can be no assurance that the schemes' objectives will be achieved.

| Fund Details                     |  |  |  |  |
|----------------------------------|--|--|--|--|
| Fund Manager:                    | Mr. Ajay Garg &<br>Mr. Pranay Sinha  |  |  |  |
| Managing Fund Since:             | March 11, 2019   |  |  |  |
| Experience in Managing the Fund: | 0.47 years   |  |  |  |
| Date of Allotment:               | March 11, 2019   |  |  |  |
| Type of Scheme:                  | An open-ended<br>retirement solution<br>oriented scheme having a<br>lock-in of 5 years or till<br>retirement age<br>(whichever is earlier) |  |  |  |
| Application Amount               | ₹ 1,000  |  |  |  |
| for fresh subscription*:         | (plus in multiplies of ₹ 1)  |  |  |  |
| Min. Addl. Investment:           | ₹ 1,000  |  |  |  |
| OID                              | (plus in multiplies of ₹ 1)  |  |  |  |
| SIP:                             | <b>Monthly:</b> Minimum ₹ 1,000/-  |  |  |  |
| NAV of Plans / Options (₹)       | ,  |  |  |  |
| Regular Plan                     |  |  |  |  |
| Growth:                          | 9.5720   |  |  |  |
| Dividend:                        | 9.5720   |  |  |  |
| Direct Plan                      |  |  |  |  |
| Growth:                          | 9.6470   |  |  |  |
| Dividend:                        | 9.6470   |  |  |  |

Dividend: Benchmark: CRISIL Hybrid 35+65 -Aggressivé Index Monthly Average AUM: ₹ 60.97 Crores AUM as on last day: ₹ 62.47 Crores (As on last day) Load Structure (as % of NAV) (Incl. for SIP)

Entry Load: Nil

Exit Load:

Nil
Upon completion of lockin 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)

Other Parameter Portfolio Turnover

40s Plan 0.00 **Modified Duration:** 1.75 years Average Maturity: Yield to Maturity: 2.51 years 6.70%

Total Expense Ratio (TER) (As On August 30, 2019)

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

Regular 2.62% Direct 1.03%

Note: The exit load 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.

Past performance is not provided since the scheme is in existence for less than one year.

| Top Ten Portfolio Holdings                             |                 |            |  |
|--|-----------------|------------|--|
| Issuer   | % to net Assets | Rating     |  |
| Housing Development Finance Corporation Limited        | 6.66%           | CRISIL AAA |  |
| Reliance Industries Limited                            | 6.39%           |            |  |
| Honeywell Automation India Limited                     | 5.88%           |            |  |
| Gillette India Limited                                 | 4.93%           |            |  |
| Pfizer Limited   | 3.44%           |            |  |
| Kotak Mahindra Bank Limited (erstwhile ING Vysya Bank) | 3.34%           |            |  |
| Government Bond  | 3.22%           | SOV        |  |
| Bayer Cropscience Limited                              | 3.17%           |            |  |
| Larsen & Toubro Limited                                | 3.12%           |            |  |
| GlaxoSmithKline Pharmaceuticals Limited                | 2.66%           |            |  |

| Industry Allocation      |       |  |  |
|--------------------------|-------|--|--|
| BANKS                    | 9.90% |  |  |
| CONSUMER NON DURABLES    | 8.35% |  |  |
| PHARMACEUTICALS          | 7.54% |  |  |
| INDUSTRIAL CAPITAL GOODS | 6.86% |  |  |
| PETROLEUM PRODUCTS       | 6.39% |  |  |
| FINANCE                  | 6.03% |  |  |
| CONSUMER DURABLES        | 3.41% |  |  |
| PESTICIDES               | 3.17% |  |  |
| CONSTRUCTION PROJECT     | 3.12% |  |  |
| AUTO ANCILLARIES         | 3.07% |  |  |





### Aditya Birla Sun Life Retirement Fund - 50s Plan

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



**Fund Category** 

Retirement Fund (Solution Oriented Fund)

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 can be no assurance that the schemes' objectives will be achieved.

| Fund Details                     |  |  |  |  |
|----------------------------------|--|--|--|--|
| Fund Manager:                    | Mr. Ajay Garg &<br>Mr. Pranay Sinha  |  |  |  |
| Managing Fund Since:             | March 11, 2019   |  |  |  |
| Experience in Managing the Fund: | 0.47 years   |  |  |  |
| Date of Allotment:               | March 11, 2019   |  |  |  |
| Type of Scheme:                  | An open-ended<br>retirement solution<br>oriented scheme having a<br>lock-in of 5 years or till<br>retirement age<br>(whichever is earlier) |  |  |  |
| Application Amount               | ₹ 1,000  |  |  |  |
| for fresh subscription*:         | (plus in multiplies of ₹ 1)  |  |  |  |
| Min. Addl. Investment:           | ₹ 1,000  |  |  |  |
| SIP:                             | (plus in multiplies of ₹ 1)  Monthly: Minimum ₹  |  |  |  |
| SIF.                             | 1,000/-  |  |  |  |
| NAV of Plans / Options (₹)       | 1,000/   |  |  |  |
| Regular Plan<br>Growth:          | 10.7040  |  |  |  |
| 0.0                              | 10.3648  |  |  |  |
| Dividend:<br>Direct Plan         | 10.3639  |  |  |  |
| Growth:                          | 10.4330  |  |  |  |
| Dividend:                        | 10.4329  |  |  |  |
| 2111401141                       | 1 = = = = = = = = = = = = = = = = = = =  |  |  |  |
| Benchmark:                       | CRISIL Short Term Debt<br>Hybrid 75+25 Fund Index  |  |  |  |

₹ 26.39 Crores Monthly Average AUM: AUM as on last day: ₹ 27.04 Crores

(As on last day)

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

Entry Load: Nil Exit Load:

Nil
Upon completion of lockin 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)

Other Parameter

Portfolio Turnover

50s Plan 0.00 **Modified Duration:** 2.10 years Average Maturity: Yield to Maturity: 2.98 years 6.82%

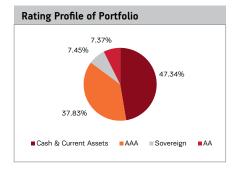
Total Expense Ratio (TER) (As On August 30, 2019)

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

Regular 2.09% Direct 0.81%

Note: The exit load 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. Past performance is not provided since the scheme is in existence for less than one year.

| Top Portfolio Holdings                              |                 |            |  |  |
|---|-----------------|------------|--|--|
| Issuer  | % to net Assets | Rating     |  |  |
| Bharat Petroleum Corporation Limited                | 7.69%           | CRISIL AAA |  |  |
| Housing Development Finance Corporation Limited     | 7.67%           | CRISIL AAA |  |  |
| National Bank For Agriculture and Rural Development | 7.59%           | CRISIL AAA |  |  |
| REC Limited   | 7.49%           | CRISIL AAA |  |  |
| Small Industries Development Bank of India          | 7.40%           | CARE AAA   |  |  |
| State Bank of India                                 | 7.37%           | CARE AA+   |  |  |
| 7.37% GOI (MD 16/04/2023)                           | 3.84%           | SOV        |  |  |
| 6.57% GOI (MD 05/12/2033)                           | 3.61%           | SOV        |  |  |
| Cash & Current Assets                               | 47.34%          |            |  |  |







### Close Ended Scheme **Performance**

| Aditya Birla Sun Life Resurgent India Fund - Series 1 - Regular Plan - Growth  | NAV as on Augus | st 30, 2019: ₹ 10.1300 |
|--|-----------------|------------------------|
| Inception - Sep 14, 2016   | 1 Year          | Since Inception        |
| Aditya Birla Sun Life Resurgent India Fund - Series 1 - Regular Plan - Growth  | -14.87          | 0.44                   |
| Value of Std Investment of ₹ 10,000  | 8513            | 10130                  |
| Benchmark - S&P BSE 200 TRI  | -7.35           | 8.60                   |
| Value of Std Investment of ₹ 10,000  | 9265            | 12766                  |
| Additional Benchmark - Nifty 50 TRI  | -4.35           | 9.66                   |
| Value of Std Investment of ₹ 10,000  | 9565            | 13139                  |
| Doct and commence with a contribution of the first and the desired to the contribution of the contribution | :               |                        |

- Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Satyabrata Mohanty is 9. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns" The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank
- The scheme is currently managed by Mr. Satyabrata Mohanty since Sep 14,2016 (2.10) years.
- . The scheme is in existence for more than 1 year but less than 3 years.

| Aditya Birla Sun Life Resurgent India Fund - Series 3 - Growth | NAV as on A | NAV as on August 30, 2019: ₹ 10.5900 |  |
|--|-------------|--------------------------------------|--|
| Inception - Mar 15, 2017                                       | 1 Year      | Since Inception                      |  |
| Aditya Birla Sun Life Resurgent India Fund - Series 3 - Growth | -16.61      | 2.36                                 |  |
| Value of Std Investment of ₹ 10,000                            | 8339        | 10590                                |  |
| Benchmark - S&P BSE 200 TRI                                    | -7.35       | 8.15                                 |  |
| Value of Std Investment of ₹ 10,000                            | 9265        | 12127                                |  |
| Additional Benchmark - Nifty 50 TRI                            | -4.35       | 9.76                                 |  |
| Value of Std Investment of ₹ 10,000                            | 9565        | 12575                                |  |

- Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Jayesh Gandhi is 6. Total Schemes managed by Mr. Clayesh Gandhi is 6. Total Schemes managed by Mr. Chanchal Khandelwal is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme
- and not from any bank guarantee, insurance cover, etc..

  The scheme is currently managed by Mr. Jayesh Gandhi & Mr. Chanchal Khandelwal since Mar 20, 2017 (2.4) years.
- . The scheme is in existence for more than 1 year but less than 3 years.

| Aditya Birla Sun Life Resurgent India Fund - Series 5 - Growth | NAV as or | NAV as on August 30, 2019: ₹ 8.8500 |  |
|--|-----------|-------------------------------------|--|
| Inception - Oct 09, 2017                                       | 1 Year    | Since Inception                     |  |
| Aditya Birla Sun Life Resurgent India Fund - Series 5 - Growth | -13.49    | -6.26                               |  |
| Value of Std Investment of ₹ 10,000                            | 8651      | 8850                                |  |
| Benchmark - S&P BSE 200 TRI                                    | -7.35     | 4.16                                |  |
| Value of Std Investment of ₹ 10,000                            | 9265      | 10800                               |  |
| Additional Benchmark - Nifty 50 TRI                            | -4.35     | 6.84                                |  |
| Value of Std Investment of ₹ 10,000                            | 9565      | 11332                               |  |

- Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.
   Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Jayesh Gandhi is 6. Total Schemes managed by Mr. Chanchal Khandelwal is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc..
- The scheme is currently managed by Mr. Javesh Gandhi & Mr. Chanchal Khandelwal since Oct 12, 2017 (1.8) year.
- . The scheme is in existence for more than 1 year but less than 3 years.

| Aditya Birla Sun Life Resurgent India Fund - Series 7 - Growth | India Fund - Series 7 - Growth NAV as on August 30, 2019: ₹ 7.3300 |                 |
|--|--|-----------------|
| Inception - Apr 06, 2018                                       | 1 Year   | Since Inception |
| Aditya Birla Sun Life Resurgent India Fund - Series 7 - Growth | -24.28   | -19.90          |
| Value of Std Investment of ₹ 10,000                            | 7572   | 7330            |
| Benchmark - S&P BSE 500 TRI                                    | -9.01  | -0.04           |
| Value of Std Investment of ₹ 10,000                            | 9099   | 9994            |
| Additional Benchmark - Nifty 50 TRI                            | -4.35  | 6.36            |
| Value of Std Investment of ₹ 10,000                            | 9565   | 10901           |

- Value of 3td investment of Y (U), UDV

  Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

  Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Bitlind Bafna is 4. Refer annexure on page no. 75 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme
- and not from any bank guarantee, insurance cover, etc..
- The scheme is currently managed by Mr. Satyabrata Mohanty & Mr. Millind Bafna since Apr 12, 2017 (2.4) year.
   The scheme is in existence for more than 1 year but less than 3 years.

| Aditya Birla Sun Life Resurgent India Fund - Series 2 - Growth | NAV as on Aug | NAV as on August 30, 2019: ₹ 11.0900 |  |
|--|---------------|--------------------------------------|--|
| Inception - Nov 29, 2016                                       | 1 Year        | Since Inception                      |  |
| Aditya Birla Sun Life Resurgent India Fund - Series 2 - Growth | -17.67        | 3.83                                 |  |
| Value of Std Investment of ₹ 10,000                            | 8233          | 11090                                |  |
| Benchmark - S&P BSE 200 TRI                                    | -7.35         | 11.76                                |  |
| Value of Std Investment of ₹ 10,000                            | 9265          | 13579                                |  |
| Additional Benchmark - Nifty 50 TRI                            | -4.35         | 13.19                                |  |
| Value of Std Investment of ₹ 10,000                            | 9565          | 14060                                |  |
|  |               |                                      |  |

- Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

  Total Schemes managed by Mr. Satyabrata Mohanty is 9. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank
- The scheme is currently managed by Mr. Satyabrata Mohanty since Nov 29, 2016 (2.7) year.
- . The scheme is in existence for more than 1 year but less than 3 years.

| Aditya Birla Sun Life Resurgent India Fund - Series 4 - Growth | NAV as on Au | NAV as on August 30, 2019: ₹ 9.0500 |  |
|--|--------------|-------------------------------------|--|
| Inception - Jul 12, 2017                                       | 1 Year       | Since Inception                     |  |
| Aditya Birla Sun Life Resurgent India Fund - Series 4 - Growth | -14.78       | -4.57                               |  |
| Value of Std Investment of ₹ 10,000                            | 8522         | 9050                                |  |
| Benchmark - S&P BSE 200 TRI                                    | -7.35        | 4.99                                |  |
| Value of Std Investment of ₹ 10,000                            | 9265         | 11096                               |  |
| Additional Benchmark - Nifty 50 TRI                            | -4.35        | 7.09                                |  |
| Value of Std Investment of ₹ 10,000                            | 9565         | 11574                               |  |

- · Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Jayesh Gandhi is 6. Total Schemes managed by Mr. Chanchal Khandelwal is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme
- and not from any bank guarantee, insurance cover, etc..

  The scheme is currently managed by Mr. Jayesh Gandhi & Mr. Chanchal Khandelwal since Jul 17, 2017 (1.11) year.
- . The scheme is in existence for more than 1 year but less than 3 years.

| Aditya Birla Sun Life Resurgent India Fund - Series 6 - Growth | NAV as on August 30, 2019: ₹ 7.6700 |                 |
|--|-------------------------------------|-----------------|
| Inception - Mar 12, 2018                                       | 1 Year                              | Since Inception |
| Aditya Birla Sun Life Resurgent India Fund - Series 6 - Growth | -26.74                              | -16.53          |
| Value of Std Investment of ₹ 10,000                            | 7326                                | 7670            |
| Benchmark - S&P BSE 500 TRI                                    | -9.01                               | 0.46            |
| Value of Std Investment of ₹ 10,000                            | 9099                                | 10068           |
| Additional Benchmark - Nifty 50 TRI                            | -4.35                               | 5.56            |
| Value of Std Investment of ₹ 10,000                            | 9565                                | 10827           |

- · Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Satyabrata Mohanty is 9. Total Schemes managed by Mr. Millind Bafna is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme
- and not from any bank guarantee, insurance cover, etc
- The scheme is currently managed by Mr. Satyabrata Mohanty & Mr. Millind Bafna since Mar 07, 2018 (1.4) year.
   The scheme is in existence for more than 1 year but less than 3 years.



Performance details for close ended Capital Protection Oriented Schemes with less than 1 year of existence have not been disclosed. Schemes mentioned in order of performance for the period August 31, 2018 - August 30, 2019. Due to inherent difference in nature of schemes above (i.e. equity, hybrid, debt schemes) as may be managed by Fund Manager, performance of such schemes may not be strictly comparable. Further, for the schemes in a schemes in existence for less than 4 year, the past performance of sinch laws not been provided. Further, performance of Fund Maturity Plans (FMP) / Interval Income Schemes are not considered above, as FMPs / FTPs / Interval Income Schemes are close ended / interval schemes of varying maturities and performance of such schemes may not be strictly comparable with open ended schemes managed by Fund Managers.

## Fund Manager-wise Scheme Details

| Sr.<br>no | Funds Managed By Mr. Ajay Garg                             | Refer<br>page No |
|-----------|--|------------------|
| 1         | Aditya Birla Sun Life Index Fund                           | 47               |
| 2         | Aditya Birla Sun Life MNC Fund                             | 52               |
| 3         | Aditya Birla Sun Life Tax Plan                             | 42               |
| 4         | Aditya Birla Sun Life Tax Relief '96                       | 41               |
| 5         | Aditya Birla Sun Life Bal Bhavishya Yojna - Wealth Plan^   | 71               |
| 6         | Aditya Birla Sun Life Retirement Fund 30 S Plan^           | 72               |
| 7         | Aditya Birla Sun Life Retirement Fund 40 S Plan^           | 73               |
| 8         | Aditya Birla Sun Life Retirement Fund 50 S Plan^           | 74               |
| 9         | Aditya Birla Sun Life Retirement Fund 50 S Plus Debt Plan^ | 37               |

\*Funds co-managed by Mr. Mohit Sharma

| *Funds co-managed | by Mr. | Vineet Maloo |
|-------------------|--------|--------------|
| Funds co-managed  | by Mr. | Pranay Sinha |

| Sr.<br>no | Funds Managed By Mr. Anil Shah                  | Refer<br>page No |
|-----------|---|------------------|
| 1         | Aditya Birla Sun Life Equity Fund               | 50               |
| 2         | Aditya Birla Sun Life India GenNext Fund*       | 61               |
| 3         | Aditya Birla Sun Life Manufacturing Equity Fund | 56               |

\* Funds co-managed by Mr. Chanchal Khandelwal

| Sr.<br>no | Funds Managed By Mr. Chanchal Khandelwal               | Refer<br>page No |
|-----------|--|------------------|
| 1         | Aditya Birla Sun Life India GenNext Fund*              | 61               |
|           | Aditya Birla Sun Life Resurgent India Fund - Series 3# | 76               |
| 3         | Aditya Birla Sun Life Resurgent India Fund - Series 4# | 76               |
| 4         | Aditya Birla Sun Life Resurgent India Fund - Series 5" | 76               |

\*Funds co-managed by Mr. Anil Shah \*Funds co-managed by Mr. Jayesh Gandhi

| Sr.<br>no | Funds Managed By Mr. Dhaval Gala                           | Refer<br>page No |
|-----------|--|------------------|
| 1         | Aditya Birla Sun Life Banking and Financial Services Fund® | 57               |

@ Funds co-managed by Mr. Satyabrata Mohanty

| Sr.<br>no | Funds Managed By Mr. Jayesh Gandhi                       | Refer<br>page No |
|-----------|--|------------------|
| 1         | Aditya Birla Sun Life Midcap Fund                        | 53               |
| 2         | Aditya Birla Sun Life Small Cap Fund                     | 54               |
| 3         | Aditya Birla Sun Life Resurgent India Fund - Series 3*   | 76               |
| 4         | Aditya Birla Sun Life Resurgent India Fund - Series 4*   | 76               |
| 5         | : Aditya Birla Sun Life Resurgent India Fund - Series 5# | 76               |

Funds co-managed by Mr. Chanchal Khandelwal

| Sr.<br>no | Funds Managed By Mr. Kunal Sangoi        | Refer<br>page No |
|-----------|--|------------------|
| 1         | Aditya Birla Sun Life Digital India Fund | 60               |

| Sr.<br>no | Funds Managed By Mr. Lovelish Solanki                   | Refer<br>page No |
|-----------|---|------------------|
| 1         | Aditya Birla Sun Life Arbitrage Fund                    | 25               |
| 2         | Aditya Birla Sun Life Equity Savings Fund* <sup>®</sup> | 44               |
| 3         | Aditya Birla Sun Life Gold Fund                         | 67               |

\* Funds co-managed by Mr. Satyabrata Mohanty

| ® Funds | co-managed | by Mr. | Pranay | Sinha |
|---------|------------|--------|--------|-------|
|         |            | ,      | ,      |       |

| Sr.<br>no | Funds Managed By Mr. Mahesh Patil              | Refer<br>page No |
|-----------|--|------------------|
| 1         | Aditya Birla Sun Life Equity Hybrid '95 Fund*^ | 46               |
| 2         | Aditya Birla Sun Life Frontline Equity Fund    | 48               |
| 3         | Aditya Birla Sun Life Focused Equity Fund      | 49               |

\* Funds co-managed by Mr. Pranay Sinha Funds co-managed by Mr. Dhaval Shah

| Sr. | Funds Managed By Mr. Milind Bafna                                |  |
|-----|--|--|
| no  | • •  |  |
| 1   | Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan |  |
|     |  |  |

Aditya Birla Sun Life Pure Value Fund
 Aditya Birla Sun Life Resurgent India Fund - Series 6<sup>a</sup>
 Aditya Birla Sun Life Resurgent India Fund - Series 7<sup>a</sup>
 Funds co-managed by Mr. Satyabrata Mohanty

| Sr.<br>no | Funds Managed By Mr. Vinod Bhat                                  | Refer<br>page No |
|-----------|--|------------------|
| 1         | Aditya Birla Sun Life Global Emerging Opportunities Fund         | 65               |
| 2         | Aditya Birla Sun Life Global Real Estate Fund                    | 66               |
| 3         | Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme   | 68               |
| 4         | Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan   | 69               |
| 5         | Aditya Birla Sun Life Financial Planning FOF - Conservative Plan | 35               |
| 6         | Aditya Birla Sun Life Financial Planning FOF - Prudent Plan      | 36               |

| Sr.<br>no | Funds Managed By Mr. Vineet Maloo                        | Refer<br>page No |
|-----------|--|------------------|
| 1         | Aditya Birla Sun Life Balanced Advantage Fund#           | 45               |
| 2         | Aditya Birla Sun Life Dividend Yield Fund*               | 58               |
| 3         | Aditya Birla Sun Life Infrastructure Fund                | 59               |
| 4         | Aditya Birla Sun Life International Equity Fund - Plan A | 62               |
| 5         | Aditya Birla Sun Life International Equity Fund - Plan B | 63               |
| 6         | Aditya Birla Sun Life Regular Savings Fund*®             | 39               |

\* Funds co-managed by Mr. Satyabrata Mohanty \* Funds co-managed by Mr. Mohit Sharma

® Funds co-managed by Mr. Pranay Sinha

| Sr.<br>no | Funds Managed By Mr. Kaustubh Gupta                              | Refer<br>page No |
|-----------|--|------------------|
| 1         | Aditya Birla Sun Life Low Duration Fund®                         | 22               |
| 2         | Aditya Birla Sun Life Liquid Fund"                               | 20               |
| 3         | Aditya Birla Sun Life Floating Rate Fund                         | 24               |
| 4         | Aditya Birla Sun Life Money Manager Fund®                        | 21               |
| 5         | Aditya Birla Sun Life Savings Fund*                              | 23               |
| 6         | Aditya Birla Sun Life Corporate Bond Fund^                       | 26               |
| 7         | Aditya Birla Sun Life Short Term Opportunities Fund <sup>^</sup> | 27               |
| 8         | Aditya Birla Sun Life Banking & PSU Debt Fund^                   | 28               |
| 9         | Aditya Birla Sun Life Overnight Fund                             | 19               |

Funds co-managed by Ms. Sunaina Da Cunha
Funds co-managed by Mr. Mohit Sharma
Funds co-managed by Mr. Maneesh Dangi

| Sr.<br>no                                  | Funds Managed By Mr. Maneesh Dangi                   | Refer<br>page No |  |
|--|--|------------------|--|
| 1  | Aditya Birla Sun Life Credit Risk Fund#              | 30               |  |
| 2  | Aditya Birla Sun Life Dynamic Bond Fund®             | 31               |  |
| 3  | Aditya Birla Sun Life Medium Term Plan"              | 29               |  |
| 4  | Aditya Birla Sun Life Corporate Bond Fund*           | 26               |  |
| 5  | Aditya Birla Sun Life Short Term Opportunities Fund* | 27               |  |
| 6  | Aditya Birla Sun Life Banking & PSU Debt Fund*       | 28               |  |
| * Funds co-managed by Ms. Sunaina Da Cunha |  |                  |  |
| ® Funds co-managed by Mr. Pranay Sinha     |  |                  |  |
| Funds co-managed by Mr. Kaustubb Gunta     |  |                  |  |

| Sr.<br>no | Funds Managed By Mr. Pranay Sinha                          | Refer<br>page No |
|-----------|--|------------------|
| 1         | Aditya Birla Sun Life Equity Hybrid '95 Fund®s             | 46               |
| 2         | Aditya Birla Sun Life Dynamic Bond Fund!                   | 31               |
| 3         | Aditya Birla Sun Life Equity Savings Fund*^                | 44               |
| 4         | Aditya Birla Sun Life Government Securities Fund           | 33               |
| 5         | Aditya Birla Sun Life Income Fund                          | 32               |
| 6         | Aditya Birla Sun Life Regular Savings Fund**               | 39               |
| 7         | Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme | 34               |
| 8         | Aditya Birla Sun Life Bal Bhavishya Yojna - Wealth Plan    | 71               |
| 9         | Aditya Birla Sun Life Retirement Fund 30 S Plan%           | 72               |
| 10        | Aditya Birla Sun Life Retirement Fund 40 S Plan%           | 73               |
|           | Aditya Birla Sun Life Retirement Fund 50 S Plan%           | 74               |
| 12        | Aditya Birla Sun Life Retirement Fund 50 S Plus Debt Plan* | 37               |

Funds co-managed by Mr. Vineet Maloo

® Funds co-managed by Mr. Mahesh Patil

\*Funds co-managed by Mr. Satyabrata Mohanty

^ Funds co-managed by Mr. Lovelish Solanki

<sup>5</sup> Funds co-managed by Mr. Dhaval Shah <sup>1</sup> Funds co-managed by Mr. Maneesh Dangi

"Funds co-managed by Mr. Ajay Garg

| Sr.<br>no | Funds Managed By Mr. Mohit Sharma                          | Refer<br>page No |
|-----------|--|------------------|
| 1         | Aditya Birla Sun Life Balanced Advantage Fund <sup>s</sup> | 45               |
| 2         | Aditya Birla Sun Life Low Duration Fund <sup>®</sup>       | 22               |
| 3         | Aditya Birla Sun Life Money Manager Fund®                  | 21               |

Funds co-managed by Mr. Vineet Maloo

\* Funds co-managed by Mr. Kaustubh Gupta

| Sr.<br>no | Funds Managed By Mr. Satyabrata Mohanty                            | Refer<br>page No |
|-----------|--|------------------|
| 1         | Aditya Birla Sun Life Equity Advantage Fund                        | 51               |
| 2         | Aditya Birla Sun Life Banking and Financial Services Fund®         | 57               |
| 3         | Aditya Birla Sun Life Dividend Yield Fund#                         | 58               |
| 4         | Aditya Birla Sun Life Equity Savings Fund*^                        | 44               |
| 5         | Aditya Birla Sun Life Regular Savings Fund**                       | 39               |
| 6         | Aditya Birla Sun Life Resurgent India Fund - Series 1              | 76               |
| 7         | Aditya Birla Sun Life Resurgent India Fund - Series 2              | 76               |
| 8         | Aditya Birla Sun Life Resurgent India Fund - Series 6 <sup>s</sup> | 76               |
| 9         | Aditya Birla Sun Life Resurgent India Fund - Series 7\$            | 76               |

\* Funds co-managed by Mr. Pranay Sind \* Funds co-managed by Mr. Vineet Maloo Funds co-managed by Mr. Lovelish Solanki

<sup>®</sup> Funds co-managed by Mr. Dhaval Gala \$ Funds co-managed by Mr. Milind Bafna

| Sr. | Funds Managed By Ms. Sunaina Da Cunha |
|-----|---------------------------------------|
| no  |                                       |
| 1   | Aditya Birla Sun Life Liquid Fund*    |
|     | 1 1 1: D: 1 0 1: 0 1: D: 1 E 1        |

Aditya Birla Sun Life Credit Risk Fund\*
 Aditya Birla Sun Life Medium Term Plan\*
 Aditya Birla Sun Life Savings Fund\*
 Aditya Birla Sun Life Savings Fund\*
 Funds co-managed by Mr. Kaustubh Gupta

\* Funds co-managed by Mr. Maneesh Dangi

| Sr.<br>no | Funds Managed By Mr. Dhaval Shah               | Refer<br>page No |
|-----------|--|------------------|
| 1         | Aditya Birla Sun Life Equity Hybrid '95 Fund®s | 46               |
| 2         | Aditya Birla Sun Life Pharma & Healthcare Fund | 70               |

Funds co-managed by Mr. Mahesh Patil <sup>5</sup> Funds co-managed by Mr. Pranay Sinha

The Fund Manager-wise Scheme Details appearing above are As on August 30 , 2019.



| All Control Part   Variety Birs Stort   Until Until Fund   Variety Birs Stort   Until Until Fund   Variety Birs Stort   Variety Birs    | Savings Solution                               | 25         |        | IDFC First Bank Limited (Erstwhile Capital First) | ICRA A1+   | 0.34%   | TV18 Broadcast Limited<br>Axis Bank Limited | CARE A1+<br>CRISIL A1+ | 0.13%<br>0.13%   |
|--|--|------------|--------|---|------------|---------|---|------------------------|------------------|
| Address dames and services of the Services of Services | Savings Solution                               | 15         |        |   | CRISIL A1+ | 0.34%   |   |                        | 0.13%            |
| All Control on a 5 % Part 19   |  |            |        | Tata Power Company Limited                        |            |         |   | CRISIL A1+             | 0.13%            |
| 67 Next Assessed (1997) 67 Next Assessed (1997) 68 Next Assessed (1997) 68 Next Assessed (1997) 69 Nex |  | quid Fund  |        |   |            |         |   | CRISIL AAA             | 0.12%            |
| The Part of Section 1 of the Common C |  | Rating     | %      | GIC Housing Finance Limited                       |            |         |   | Sovereign              | 0.12%            |
| Description   Company      |  | •          |        |   |            |         |   | CRISIL A1+             | 0.12%            |
| Care State   | Steel Authority of India Limited               |            |        |   |            |         |   | ICRA A1+               | 0.12%            |
| Courts   Court   Cou   | Canara Bank                                    |            |        | Hero Fincorp Limited                              | CRISIL A1+ | 0.34%   | 8.30% MAHARASHTRA (MD 09/09/2019)           |                        | 0.11%            |
|  |  |            |        |   |            |         |   |                        |                  |
| March   Marc   | Union Bank of India                            |            | 1.70%  | Tata Capital Limited                              | CRISIL A1+ | 0.34%   |   |                        |                  |
| Image  |  |            |        |   |            |         | Limited                                     | IND AAA                | 0.09%            |
| Ask Base Light Control  No. 1. 1. 2-706  Control Standard  Control | Limited  | ICRA A1+   | 1.70%  |   |            |         |   | CRISIL AAA             | 0.09%            |
| MITCL Linearies   Community    | Axis Bank Limited                              | INID A1    |        |   |            |         |   | CRISIL AAA             | 0.09%            |
| Chronic   Chro   | NTPC Limited                                   |            |        |   |            |         |   | ICRA AA+               | 0.09%            |
| Comment   Annual Process   Comment   Company   Comment   Company   Comment   Company   Comment   Company   Comment   Company   Comment   Company   | Oriental Bank of Commerce                      |            | 1.28%  |   | _          |         |   |                        |                  |
| Rébasez di présoneme funded company (miller de l'acceptant) (miller A.) 1.29% (miller de l'acceptant) (miller A.) 1.29% (miller A.) 1.29% (miller de l'acceptant) (miller A.) 1.29% (miller A.)  |  | Sovereign  |        |   |            |         | Company Limited                             |                        |                  |
| Lamped   Color   Lamped   Color   Lamped   Color   Lamped   Color   Lamped   Color     | Reliance Jio Infocomm Limited                  |            |        |   |            |         |   |                        |                  |
| Commerce of the commerce of    |  | CRISIL A1+ | 1.20%  |   |            |         | JSW Steel Limited                           | CARE A1+               | 0.09%            |
| Section   Sect   |  | CRISIL AAA | 1.19%  |   |            |         | Haldia Energy Limited                       | CARE A1+               | 0.09%            |
| Second photographic principle   Company   Co   | National Bank For Agriculture and Rural        |            |        | 8.28% TAMIL NADU (MD 09/09/2019)                  | Sovereign  | 0.31%   |   | CRISIL A1+             | 0.09%            |
| Page   Company   Limited   Limited   Company   Limited   Limited   Company   Limited   |  |            |        |   | Sovereign  | 0.29%   | Housing Development Finance Corporation     | ICRA A1+               | 0.09%            |
| Trade Power Comments Comment (1998) A. 1. 0.059. Compressive Behaviours (1998) A. 1. 0.059. Compressive Power Privates Compressive Comment (1998) A. 0.059. Compressive Comp | Reliance Jio Infocomm Limited                  |            |        |   | ICRA A1+   | 0.27%   |   |                        |                  |
| Display   Display   Display   Company   Display   Disp   | IndusInd Bank Limited                          | CRISIL A1+ | 1.01%  | Cooperatieve Rabobank U.A                         | CRISIL A1+ |         | JSW ENERGY LTD                              | CARE A1+               | 0.08%            |
| Teach Pursey Company Limited  CREAL A.   0.85%   Mark Teach Pursey Company United   CREAL A.   0.25%   CREAL | Oriental Bank of Commerce                      |            |        |   |            |         | ICICI Securities Limited                    | CRISIL A1+             | 0.08%            |
| Number   Environment   Colora   Color   | Tata Power Company Limited                     |            | 0.85%  | Axis Bank Limited                                 | CRISIL A1+ | 0.25%   |   |                        |                  |
| Bitton Herry Rectrical Limited   OASE A.1   O.2596   OASE A.1      |  |            |        | Tata Motors Finance Limited                       | ICRA A1+   | 0.25%   | Sundaram BNP Paribas Home Finance           |                        |                  |
| CREAN   CREA   | Bharat Heavy Electricals Limited               |            |        |   |            |         |   |                        |                  |
|  | Reliance Jio Infocomm Limited                  |            | 0.85%  | LIC Housing Finance Limited                       | CRISIL A1+ | 0.25%   |   |                        | 0.08%            |
| Unified   CRS   A.1   Cosp.   CRS   A.1   Cosp.   CRS   A.1   CRS   A.1   CRS   A.1   CRS   CRS   A.1   CRS   CRS   A.1   CRS   CRS   A.1   CRS   A.1   CRS   A.1   CRS   CR   | Housing Development Finance Corporation        | 1004 41    |        |   |            |         | Godrej Consumer Products Limited            | CRISIL A1+             | 0.08%            |
| Severage   Capta   C   | Limited  |            |        | Limited   | CRISIL AA+ |         |   |                        |                  |
| Housing Downdorpment Finance Corporation   Limited   Cope   Limited   Co   |  |            |        |   |            |         | Bank of Baroda                              | IND A1+                | 0.08%            |
|  | Housing Development Finance Corporation        |            |        |   |            |         |   |                        | 0.08%            |
| Company Limited   Company Li   | Limited  | ICKA AI+   | 0.6570 | Power Finance Corporation Limited                 | CRISIL AAA | 0.20%   |   |                        | 0.08%            |
| Reliance fundativise Limited CASE ALI - 0.84% CASE ALI - 0.85% CASE ALI -  |  | ICRA A1+   | 0.84%  |   |            |         |   |                        | 0.08%            |
| Commonstrate   Comm   | Reliance Industries Limited                    |            |        | Power Finance Corporation Limited                 | CRISIL AAA | 0.18%   |   |                        |                  |
| BEC Limited  |  |            |        | LIC Housing Finance Limited                       |            |         | Shriram Transport Finance Company           |                        |                  |
| PRM Housing France Limited   | REC Limited                                    |            |        |   |            |         |   | OMOLE 75 C             | 0.0070           |
| Power Finance Coporation Limited CRSISL A1   0.68%   Assistance   Cross   Cros   | PNB Housing Finance Limited                    |            |        |   |            |         |   | ICRA AA+               | 0.07%            |
| Larsen & Toution Limited CRSIL A1 - 0.68% Limited ANS Bank Limited CRSIL A1 - 0.68% ANS Bank Limited ANS Bank Limited ANS Bank Limited CRSIL A1 - 0.68% ANS Bank Limited ANS Bank Limited CRSIL A1 - 0.69% ANS Bank Limited CRSIL A1 - 0.69% ANS Bank Limited ANS Bank Limited CRSIL A1 - 0.69% ANS Bank Limited ANS Ban |  |            |        |   |            |         |   | CARE AA+               | 0.07%            |
| Ass Bank Limited   CRISIL A1   C.859   Limited   CRISIL A1   C.859   CRISIL A1   C.859   C.878   Lank Conference of India   C.878   Lank Conference of India | Larsen & Toubro Limited                        |            |        | Tata Housing Development Company                  |            |         |   |                        |                  |
| Ask Bank Limited CRISL A1  |  |            |        |   |            |         | Housing Development Finance Corporation     |                        |                  |
| Nabab Power Limited  | Axis Bank Limited                              | CRISIL A1+ | 0.68%  |   |            |         |   |                        |                  |
| CRISIL AA   0.049   CRIS   |  |            |        |   | CARE A1+   | 0.17%   |   |                        | 0.05%            |
| Small Inclustries Development Bank of India   CARE A1   0.59%   CARE A1   0.59%   CARE A1   0.59%   CIGRA A1   0.59%   CICRA A2   0.59%   CICRA    | LIC Housing Finance Limited                    |            |        |   |            |         | Godrej Industries Limited                   | CRISIL A1+             | 0.05%            |
| Housing Development Finance Corporation   CRR A1 + 0.59%   Coding Consumer Products Limited   Coding Consumer Products Limited   CRR A1 + 0.59%   Coding Coding Consumer Products Limited   CRR A1 + 0.59%   CRR   | Small Industries Development Bank of India     |            |        | First)  |            |         |   |                        |                  |
| Limited   CRISIL AA   0.59%   CRISIL AA   0.51%   CRISIL AA   0.51%   CRISIL AA   0.51%   CRISIL AA   0.51%   CRISIL CRISIL CRISIL AA   0.51%   CRISIL CRI   |  |            |        |   |            |         | Housing Development Finance Corporation     |                        |                  |
| REC Limited   CRISIL AAA   0.59%   CRISIL ALA   0   | Limited  |            |        | Tata Motors Limited                               |            |         |   |                        |                  |
| Life House   Finance Limited   CRISIL A1+   0.59%   Als Finance Limited   CRA A1+   0.51%   CRISIL A1+   0.51%   CRA A1+   0.51%   CRISIL A   |  |            |        |   |            |         |   |                        |                  |
| State Motors Finance Limited   CRA A1+   0.51%   CARE A1+   0.51%      | LIC Housing Finance Limited                    | CRISIL A1+ | 0.55%  |   |            |         |   |                        |                  |
| Indias noli Corporation Limited Mahindra & Mahindra & Francial Services Limited Mahindra & Mahindra & Francial Services Limited Mahindra & Mahi |  |            |        | Axis Finance Limited                              | CRISIL A1+ | 0.17%   |   |                        |                  |
| CRISIL A1   0.5196   CRISIL A2   0.5196   CRISIL A3   0.5196   CRISIL    | Indian Oil Corporation Limited                 |            |        |   |            |         | National Bank For Agriculture and Rural     |                        |                  |
| CRR A14   0.5196   Sovereign   0.4996   Reliance Justinets Limited   CRISIL A1+ 0.5196   Sovereign   0.4996   Reliance Justinets Limited   CRISIL A1+ 0.5196   Reliance Justinets Limited   CRISIL A1+ 0.4696   Reliance Groparation Limited   CRISIL A1+ 0.4696   Reliance Groparation Limited   CRISIL A1+ 0.4696    | Mahindra & Mahindra Financial Services         | CRISIL A1+ | 0.51%  | ICICI Securities Primary Dealership Limited       | CRISIL A1+ | 0.17%   |   |                        |                  |
| Reliance Industries Limited   SRISIL A1+   0.51%   Sovereign   0.49%   Sovereign   0.7/10/2019)   Sovereign   0.49%   Sovereign   0.7/10/2019   Sovereign   0.49%   CRISIL A1+   0.15%   CRISIL A1+    |  | CARE A1+   | 0.51%  |   |            |         | Sundaram Finance Limited                    |                        | 0.04%            |
| CAPE A1  | Reliance Industries Limited                    | CRISIL A1+ |        |   | CARE A1+   |         |   | CARE AAA               | 0.04%            |
| Oriental Bank of Commerce ORISIL A14   |  | Sovereign  | 0.49%  |   |            |         |   | CARE A1+               | 0.04%            |
| CARE A1+    | Oriental Bank of Commerce                      | CRISIL A1+ | 0.46%  |   |            |         | 8.24% MIZORAM (MD 07/10/2019)               | Sovereign              | 0.04%            |
| Sovereign 0.46%   Care Air   Care |  |            |        |   | CARE A1+   | 0.17%   |   |                        |                  |
| L & T Infrastructure Finance Company Limited Limited Limited CRE A1+ O.43% CARE A1+ O.45% Limited CRISIL A1- O.45% CR |  |            |        |   | CARE A1+   | 0.17%   | Kotak Mahindra Prime Limited                | CRISIL AAA             | 0.03%            |
| Development Development Company Limited Muthoot Finance Limited CRISIL A1+ 0.43% Tata Housing Development Company Limited CRISIL A1+ 0.42% It CRA A1+ 0.42% It  | L & T Infrastructure Finance Company           |            |        |   | CDICII A1. | 0 1 70/ |   | CRISIL AAA             |                  |
| Limited Muthoot Finance Limited CRISIL A1+ 0.43% Limited Muthoot Finance Limited CRISIL A1+ 0.42% LaT Finance Limited CRISIL A1+ 0.42% CRISIL A1+ 0.42% Limited CRISIL A1+ 0.42% Limited CRISIL A1+ 0.42% Limited CRISIL A1+ 0.42% Limited CRISIL A1+ 0.42% Saw Finance Limited CRISIL A1+ 0.42% Saw Finance Limited Covernment of India Sovereign 0.35% Covernment of India Sovereign 0.35% Government of India Sovereign 0.35% Gov | Limited  L & T Infrastructure Finance Company  |            |        |   | CRISIL AI+ | 0.17%   |   |                        | 3.34%<br>100.00% |
| Muthoot Finance Limited Reliance Retail Limited LAT Finance Limited LAT Finance Limited LAT Finance Limited LAT Finance Limited Reliance Retail Limited LAT Finance Limited LAT Finance Limited Reliance Retail Limited LAT Finance Limited Reliance Retail Limited Reliance Relial Reliance Relial Reliance Relial Reliance L | Limited  |            |        |   | CARE A1+   | 0.17%   |   | M                      |                  |
| LaT Finance Limited National Bank For Agriculture and Rural Development CRISIL A1+ O.42% Adani Ports and Special Economic Zone Hero Fincorp Limited Reliance Retail Limited CRISIL A1+ O.42% Adani Ports and Special Economic Zone Limited CRISIL A1+ O.42% Adani Ports and Special Econom | Muthoot Finance Limited                        |            |        | Tata Housing Development Company                  | CARF A1+   | 0.17%   |   | Manager F              | und              |
| National Bank For Agriculture and Rural Development Development Hero Fincorp Limited CRISIL A1+ 0.42% Hero Fincorp Limited CRISIL A1+ 0.42% SW Steel Limited CRISIL A1+ 0.42% Government of India Sovereign 0.38% Kotak Mahindra Prime Limited CRISIL A1+ 0.35% Rober Mahindra Bank Limited (erstwhile ING ROBIL A1+ 0.15% Rober Mahindra Mahindra Bank Limited (erstwhile ING ROBIL A1+ 0.15% Rober Mahindra Mahindra Bank Limited (erstwhile ING ROBIL A1+ 0.15% Rober Mahindra Bank Limited (erstwhile ING ROBIL A1+ 0.15% Rober Mahindra Ban | Reliance Retail Limited<br>L&T Finance Limited |            |        |   |            |         |   | Rating                 | %                |
| Development Hero Fincorp Limited CRISIL A1+ 0.42% Reliance Retail Limited CRISIL A1+ 0.42% CRISIL A1+ 0.42% CRISIL A1+ 0.42% CARE A1+ 0.42% Government of India Sovereign O.35% CARE A1+ 0.35% CARE A1+ 0.15% CARE A1+ 0 | National Bank For Agriculture and Rural        |            |        |   | ICRA A1+   | 0.17%   |   | CRISIL A1+             | 3.63%            |
| Reliance Retail Limited CRISIL A1+ 0.42% LIMITED (CARE A1+ 0.42% CARE A1+ 0.42% C | Development<br>Hero Fincaro Limited            |            |        | Adani Ports and Special Economic Zone             | ICRA A1+   | 0.17%   | Bank of Baroda                              | CARE A1+               | 3.04%            |
| Like   Limited   Like   | Reliance Retail Limited                        | CRISIL A1+ | 0.42%  |   |            |         |   | CRISIL A1+             | 2.89%            |
| Sovereign O.35% CRISIL AAA O.37% CRISIL AAA O.35% Codrej Properties Limited CARE A1+ O.35%  | JSW Steel Limited                              |            |        | LIC Housing Finance Limited                       | CRISIL AAA | 0.15%   | Axis Bank Limited                           | CRISIL A1+             | 2.87%            |
| Nabha Power Limited Government of India Sovereign O.359% Godrej Properties Limited CARE A1+ O.349% Barclays Invest & Loans India Limited GRISIL A1+ O.349% CRISIL A1+ O.349% Vedanta Limited CRISIL A1+ O.349% | Kotak Mahindra Prime Limited                   |            |        | 8.27% MAHARASHTRA (MD 07/10/2019)                 | Sovereign  | 0.13%   | National Bank For Agriculture and Rural     |                        | 2.66%            |
| Government of India Sovereign JSW Steel Limited CARE A1+ JSW Steel Limited CARE A1+ JSW Steel Limited CARE A1+ JSW Steel Limited CRISIL A1+ JSW Steel Limited CRI | Nabha Power Limited                            | CRISIL A1+ | 0.35%  |   |            |         |   |                        |                  |
| IDFC First Bank Limited (Erstwhile Capital First)  CARE AA+ 0.34%  Sundaram SNP Paribas Home Finance  CRISIL A1+ 0.34%  Sundaram SNP Paribas Home Finance  CRISIL A1+ 0.34%  GIC Housing Finance Limited  CRISIL A1+ 0.34%  LaT Finance Limited  CRISIL A1+ 0.34%  Tata Motors Limited  CRISIL A1+ 0.34%  Julius Baer Capital India Pvt Limited  CRISIL A1+ 0.13%  Indusind Bank Limited  CRISIL A1 |  |            |        | Godrej Properties Limited                         | CRISIL A1+ | 0.13%   | ICICI Bank Limited                          |                        | 2.52%            |
| First) CRISIL A1+ 0.34% Limited GIC Housing Finance Limited CRISIL A1+ 0.34% Inited CRISIL A1+ 0.34% IPIC First Bank Limited (Erstwhile Capital India Pvt Limited CRISIL A1+ 0.34% IPIC First Bank Limited (Erstwhile Capital India Pvt Limited CRISIL A1+ 0.34% IPIC First Bank Limited CR | IDFC First Bank Limited (Erstwhile Capital     |            |        |   |            |         |   | CRISIL A1+             | 2.47%            |
| Barclays Invest & Loans India Limited CRISIL A1+ 0.34% [CRISIL A1+ 0.34%] CRISIL A1+ 0.34% [CRISIL A1+ 0.34%] L&T Finance Limited CRISIL A1+ 0.34% [LRICH A1+ 0.34%] L&T Finance Limited CRISIL A1+ 0.34% [CRISIL A1+ 0.34%] [CRISIL A1+ 0.34%] CRISIL A1+ 0.34% [CRISIL A1+ 0.34%] CRISIL A1+ 0.34% [CRISIL A1+ 0.34%] [CRISIL A1+ 0.34%] [CRISIL A1+ 0.34%] CRISIL A1+ 0.34% [CRISIL A1+ 0.34%] [CRISIL A1+ | First)   |            |        | Limited   | CRISIL A1+ | 0.13%   |   |                        | 2.33%            |
| LasT Finance Limited ICRA A1+ 0.34% Uillus Baer Capital India Pvt Limited CRISIL A1+ 0.13% Power Finance Corporation Limited CRISIL A1+ 0.34% Uillus Baer Capital India Pvt Limited CRISIL A1+ 0.13% Power Finance Corporation Limited CRISIL A1+ 0.34% Uillus Baer Capital India Pvt Limited CRISIL A1+ 0.13% Indusind Bank Limited CRISI | GIC Housing Finance Limited                    |            |        | IDFC First Bank Limited (Erstwhile Capital        | ICRA A1+   | 0.13%   | LIC Housing Finance Limited                 | CRISIL A1+             | 2.29%            |
| Reliance Jio Infocomm Limited CRISIL A1+ 0.34% Vedanta Limited CRISIL A1+ 0.34% Coromandel International Limited CRISIL A1+ 0.34% Coromandel International Limited CRISIL A1+ 0.34% CRISIL A1+ 0.34% CRISIL A1+ 0.34% CRISIL A1+ 0.13% CRISIL A1+ 0. | L&T Finance Limited                            | ICRA A1+   | 0.34%  |   |            |         | Power Finance Corporation Limited           |                        |                  |
| Vedanta Limited CRISIL A1+ 0.34% CRISIL A1+ 0.34% CRISIL A1+ 0.15% Industrial Bank Limited CRISIL A1+ 0.15% Industrial Bank Limited CRISIL A1+ 0.15% Industrial Bank Limited CRISIL A1+ 0.15% CRISIL A1+ 0.15% Industrial Bank Limited CRISIL A1+  |  |            |        | JSW Steel Limited                                 | CARE A1+   | 0.13%   | IndusInd Bank Limited                       | CRISIL A1+             | 2.25%            |
| Cofformation in Limited CRISIL A1+ 0.34% Axis Bank Limited CRISIL A1+ 0.13% Limited CRISIL A1+ 0.13%   | Vedanta Limited                                | CRISIL A1+ | 0.34%  |   |            |         |   |                        | 2.23%            |
| ICICI Bank Limited ICRA A1+ 0.13% REC Limited CRISIL A1+ 2.09%   |  |            |        | Axis Bank Limited                                 | CRISIL A1+ | 0.13%   | Limited                                     |                        | 2.13%            |
|  |  |            |        | ICICI Bank Limited                                | ICRA A1+   | 0.13%   | REC Limited                                 | CRISIL A1+             | 2.09%            |



| Linited   Care   |  |               |        |                             |
|--|--|---------------|--------|-----------------------------|
| Axis Bank Limited Export Import Bank of India L & T Infrastructure Finance Company Limited Sundaram Finance Limited Sundaram Finance Limited Sundaram Finance Limited Financia Industries Corporation Limited Limited Development Finance Corporation Limited  |  | ICRA A1+      | 1.90%  | Small Indust<br>LIC Housing |
| L. & T Infrastructure Finance Company Limited Sundaram Finance Limited Pousing Development Finance Corporation Intrited Sundaram Finance Limited Pousing Development Finance Corporation Limited Sundaram Finance Limited Pousing Development Finance Corporation Limited Sundaram Finance Limited Pousing Development Finance Corporation Limited Pousing Corporation Limited Pousing Development Finance Corporation Limited Pousing Development Finance Corporation Limited Pousing Development Finance Corporation Limited Pousing Pou | Axis Bank Limited  |               |        | Power Finan                 |
| Limited   1.59%   1.   |  |               |        | LIC Housing                 |
| CRISIL A1   1.54%   Limited  | Limited  |               |        | The Federal                 |
| Limited   CRR   1.53%   CRR    |  |               |        | Limited                     |
| Stational Bank For Agriculture and Rural   2.75%   1.55%   1   |  | ICRA A1+      | 1.53%  | Housing Dev                 |
| Jevelopment Samk of India lational Bank For Agriculture and Rural validational bank Limited validational Bank For Agriculture and Rural validational val |  | CDICII A1.    | 1 570/ | Bharti Telec                |
| National Bank For Agriculture and Rural  |  |               |        | Housing & U                 |
| IND A1+   1.53%   Institute   Ind A1+   1.53%   Institute   Inst   | National Bank For Agriculture and Rural                                  |               |        | INDIA GRID                  |
| IND A1   |  |               |        | Small Indust<br>Housing & U |
| Interest    | Development  |               |        | Limited                     |
|  |  |               |        |                             |
| Initiate   Color   Care   Alt   Care   Car   | Housing Development Finance Corporation                                  |               |        | REC Limited                 |
| Limited   Limi   |  | 1004 41       | 1.100/ | Developmen                  |
| Limited   CRAE Al +   1.15%   Hero Fin   Pousing   CRISIL Al +   1.15%   Housing   CRISIL Al +   1.16%   CRISIL Al +   1.06%   CRISIL Al +   1.06%   CRISIL Al +   1.06%   CRISIL Al +   0.96%   CRISIL    |  | ICRA AI+      | 1.16%  | LIC Housing                 |
| National Bank For Agriculture and Rural   Development   Development   Crisik A1+   1.14%   Tata Sor   Tata Sor   Tata Sor   Sor   Cape A1+   1.11%   Tata Sor   Tata Sor   Cape A1+   1.11%   Tata Sor   Cape A1+   1.11%   Tata Sor   Cape A1+   1.16%   Cape A1+   1.16%   Cape A1+   1.06%   Cape A1+   | _imited  | CARE A1+      | 1.15%  | Hero Fincorp                |
| Development Corload Mahindra Prime Limited Small industries Development Bank of India Kvis Bank Limited Corload Mahindra Prime Limited Corload Mahindra Bank Limited Corload Mahindra Bank Limited Corload Mahindra Bank Limited Corload Mahindra Bank Limited Corload Mahindra Prime Limited Corload Mahindra Bank Limited Corload Mahindra Prime Limited Corload Mahindra Bank Limited Corload M | LIC Housing Finance Limited  | CRISIL A1+    | 1.15%  | Housing Dev                 |
| Small Industries Development Bank of India kis Bank Limited Small Industries Development Bank of India CARE A1 - 1.05% Small Industries Development Bank of India COLIS Bank Limited (erstwhile ING Kare A1 - 1.05% CARE A1 - 0.95% CISIS LA1 - 0.95%  |  |               | 1.14%  | Tata Sons P                 |
| Ass Bank Limited   Care   Ca   | Kotak Mahindra Prime Limited  Small Industries Development Bank of India |               |        |                             |
| CRA A1 + 0.95%   CRISIL A1 + 0.96%   CRISIL    | Axis Bank Limited  | CRISIL A1+    | 1.07%  | The Federal                 |
| Kotak Mahindra Prime Limited         CARE AL 1 0,96%         Developr           Small Industries Development Bank of India Kotak Mahindra Bank Limited (erstwhile INIG Vysya Bank)         CARE AL 1 0,96%         CRISIL A1 0,92%         CRISIL A1 0,77%         CRISIL A1 0,77%         CRISIL A1 0,77%         Developr         National Development Earl CRISIL A1 0,76%         CRISIL A1 0,76%         Developr         National Development Earl CRISIL A1 0,76%         CRISIL A1 0,76% <td>CICI Bank Limited</td> <td></td> <td>0.97%</td> <td>National Bar</td>   | CICI Bank Limited  |               | 0.97%  | National Bar                |
| Cotak Mahindra Bank Limited (erstwhile ING / Aysya Bank)  Avis Bank Limited  CEI Silk. A1 - 0.96%  EEC Limited  CEI Silk. A1 - 0.79%  Avis Bank Limited  CEI Silk. A1 - 0.79%  CEI Silk. A1 - 0.79%  Avis Bank Limited  CEI Silk. A1 - 0.76%  CEI Silk. A1 - 0.75%  CEI Silk. |  | CRISIL A1+    | 0.96%  | Developmen<br>The Federal   |
| Avis Bank Limited CICI Bank Limited CRISIL A1+ 0.96% CRISIL A1+ 0.92% CRISIL A1+ 0.77% CRISIL A1+ 0.77% CRISIL A1+ 0.76% CRISIL A1+ 0.58% | Kotak Mahindra Bank Limited (erstwhile ING                               |               |        | LIC Housing                 |
| CICI Bank Limited         ICRA A1+         0.36%         Bajaj Fin National CRISIL A1+         0.76%         National National CRISIL A1+         0.76%         Development Crisit A1+         0.76%         Development Crisit A1+         0.76%         Development Limited CRISIL A1+         0.76%         Development CRISIL A1+         0.75%         Development CR   |  |               |        | Power Finan<br>REC Limited  |
| Tata Motors Limited of CRISIL A1 + 0.77% Development finance Circle Bank Limited (CRISIL A1 + 0.76% Housing Finance Limited (CRISIL A1 + 0.76% Housing Crisic A1 + 0.75% Housing Crisic A1 + 0.75% Housing Housing Limited Crisic A1 + 0.76% Housing Housing Limited Housing Limited Housing Development Finance Corporation Limited Housing Development Housing Lim | CICI Bank Limited  | ICRA A1+      | 0.96%  | Bajaj Financ                |
| CRISIL A1+ 0.76% Housing Finance Imited CRISIL A1+ 0.76% Imited Old Bank Limited CRISIL A1+ 0.76% Limited OLD Brinancial Services Limited CRISIL A1+ 0.76% Limited OLD Brinancial Services Limited CRISIL A1+ 0.76% Limited CRISIL A1+ 0.76% Larsen & National Development Finance Corporation Limited Crisis LA1+ 0.76% Crisis LA1+ 0.75% Crisi |  |               |        | National Bar                |
| The Federal Bank Limited CICIC Bank Limited IDR Financial Services Limited IDB Financial Services Limited CRISIL A1+ IDB Financial Services Cerebration Imited CRISIL A1+ IDB Financial Services Limited CRISIL A1+ IDB Financial Services Limit |  |               |        | Developmen                  |
| ndian Bank JDB Financial Services Limited The Federal Bank Limited Axis Bank Limited Limited JCH Gusing Finance Limited CRISIL A1+ 0.76% CRISIL A1+ 0.75% CRISIL A1+ 0.74% CRISIL A1+ 0.58% CRISI | The Federal Bank Limited   | CRISIL A1+    | 0.76%  | Limited                     |
| ### ADB Financial Services Limited CRISIL A1+ 0.76% Info Federal Bank Limited CRISIL A1+ 0.76% CRISIL A1+ 0.75% CRISIL A1+ 0.74% CRISIL A1+ 0.75% CRISIL A1+ 0. |  |               |        | Housing Dev                 |
| Axis Bank Limited Invited Invi | HDB Financial Services Limited   | CRISIL A1+    | 0.76%  | Larsen & To                 |
| dousing Development Finance Corporation imited   |  |               |        | National Ho<br>Tata Capital |
| LIC Housing Finance Limited Crisil. A1+ 0.749% Small Industrial Prime Limited Crisil. A1+ 0.749% CRISIL A1+ 0.589% CRISI |  | ICRA A1+      | 0.75%  | Grand View                  |
| CRISIL A1+   | IC Housing Finance Limited   |               |        | Developmen                  |
| LIC Housing Finance Limited Vaxis Bank Limited Cotak Mahindra Investments Limited Inve |  |               |        | Small Indust<br>Rent-A-Dev  |
| Development J.C Housing Finance Limited Axis Bank Limited Axis Ban | IC Housing Finance Limited   |               | 0.74%  | Housing Dev                 |
| Axis Bank Limited Axis Bank Li |  |               |        | Housing Dev                 |
| Axis Bank Limited (crostal Mahindra Bank Limited (erstwhile ING (ysya Bank)  Axis Bank Limited (xis Ba |  |               |        |                             |
| Avis Bank Limited  Avis Bank Lim | Axis Bank Limited  |               |        | National Ba                 |
| Axis Bank Limited Small Industries Development Bank of India Axis Bank Limited (otak Mahindra Bank Limited (erstwhile ING Oxak Mahindra Bank Limited (otak Mahindra Bank Limited (erstwhile ING Oxak Mahindra Investments Limited (otak Mahindra Investment Limited (otak Mahindra Investment Corporation Imited (otak Mahindra Investment Corporation Imited (otak Mahindra Investment Limited (otak Mahindra Investments Limited (otak Mahindra In |  | CRISIL A1+    | 0.58%  | Developmen                  |
| Axis Bank Limited (otatk Mahindra Bank Limited (erstwhile ING (ysya Bank)  flousing Development Finance Corporation Limited (otatk Mahindra Investments Limited Cotatk Mahindra Investment Bank of India Cotath Cota | Axis Bank Limited  |               |        | Housing Dev                 |
| Kotak Mahindra Bank Limited (erstwhile ING ysya Bank) - Housing Development Finance Corporation Limited (Catak Mahindra Investments Bank of India (CIC Bank Limited (CIC Bank Limited (Catak Mahindra Investments Limited (Catak Mahindra Investments Limited (Catak Mahindra Investments Limited (Catak Mahindra Investments Limited (CIC Bank  |  |               |        | Limited<br>Small Indus      |
| inited CICI Bank Limited Corporation Limited CICI Bank Limited CICI CICI Bank Limited CICI Bank Limite |  | CRISIL A1+    | 0.39%  | LIC Housing                 |
| Jamited  Kotak Mahindra Investments Limited  Kotak Mahindra Investments Limited  Kotak Mahindra Investments Limited  Kotak Mahindra Investments Limited  CRISIL A1+ 0.38%  CRISIL A1+ 0.39%  CRISIL A1+ 0.24%  National Development Finance Corporation Invited  CRISIL A1+ 0.19%  CRISIL  |  | ICRA A1+      | 0.39%  | Power Finan                 |
| Axis Bank Limited Small Industries Development Bank of India Industries Development Finance Corporation Industried Development Finance Corporation Industried Housing Development Housing ICRA A1+ 0.19% ICRA A1+ 0.19% ICRA A1+ 0.19% ICRA A1+ 0.19% Industries Development Bank of India Small Industries Development Bank of India Small Industries Development Bank of India Small Industries Development Bank of India CARE A1+ 0.19% Indicate Housing Development Bank of India CARE A1+ 0.19% Industries Dev |  |               |        | Power Finan                 |
| CICI Bank Limited Housing Development Finance Corporation Imited Housing IcRA A1+ 0.19% HOUSING ICRA A1+ 0.19% HOUSING ICRA A1+ 0.19% HOUSING Limited HOUSING A1+ 0.19% HOUSING A1+ | Axis Bank Limited  | CRISIL A1+    | 0.38%  | Hinduja Ley                 |
| The Federal Bank Limited  - lousing Development Finance Corporation - limited  - lousing Development Finance Corporation - limited  - lousing Development Finance Corporation - limited - lousing Development Finance Corporation - limited - lousing Development Finance Corporation - limited - lousing Development Finance Corporation - limited - lousing Development Finance Corporation - limited - lousing Development Finance Corporation - limited - lousing Development Finance Corporation - limited - lousing Development - limited - lousing Development - limited - lousing Limited - lousing - limited - limite |  |               |        | Reliance Ind<br>Kotak Mahir |
| Limited dousing Development Finance Corporation imited dousing Development Finance Corporation Lossing Development Finance Corporation Lossing Development Finance Corporation Lossing Development Finance Corporation Lossing Development Finance Corporation Limited Lossing Development Finance Corporation Limited Lossing Development Limited Lossing Limited Lossing Limited Lossing Limited Lossing Limited Lossing Lossing Limited Lossing Limited Lossing Limited Lossing Limited Lossing Limited Lossing Lossing Limited Lossing Lim |  | CRISIL A1+    | 0.37%  | ICICI Bank L                |
| imited ndusInd Bank Limited ordusing Development Finance Corporation imited ordusing Development CICI Bank Limited imited imi |  | ICRA A1+      | 0.35%  | L&T Finance                 |
| Indusing Bank Limited Iousing Development Finance Corporation Imited Iotal Mahindra Investments Limited CICI Bank Limited CARE A1+ CALPY CARE A1+ C |  | ICRA A1+      | 0.31%  | Cholamanda                  |
| Limited Cotak Mahindra Investments Limited CICI Bank Limited CICI  | ndusInd Bank Limited   | CRISIL A1+    | 0.24%  | National Bar                |
| Cotak Mahindra Investments Limited CICI Bank Limited Vational Bank For Agriculture and Rural Development Axis Bank Limited CARE A1+ CARE A |  | ICRA A1+      | 0.19%  | Developmer<br>Small Indus   |
| CICI Bank Limited Jevelopment Autional Bank For Agriculture and Rural Jevelopment Autis Bank Limited Aditya Birla Sun Life Low Duration Fund Allocation as a % Of Net Assets John Carle Al- Additya Birla Sun Life Low Duration Fund Allocation as a % Of Net Assets John Carle Al- Allocation as a % Of Net Assets  Adami Properties Pvt Limited CRISIL Al- Allocation as a % CRISIL Al- Allocation as a % Of Net Assets  Adami Properties Pvt Limited CRISIL Al- Allocation as a % CRISIL Al- Allocation as a % Of Net Assets  Adami Properties Pvt Limited CRISIL Al- Allocation as a % Of Net Assets  Adami Properties Pvt Limited CRISIL Al- Allocation as a % Of Net Assets  Adami Properties Pvt Limited CRISIL Al- Allocation as a % CRISIL Al- Allocation as a % Of Net Assets  Adami Properties Pvt Limited CRISIL Al- Allocation as a % Of Net Assets  Adami Properties Pvt Limited CRISIL Al- Allocation as a % Of Net Assets  Adami Properties Pvt Limited CRISIL Al- Allocation as a % Of Net Assets  Adami Properties Pvt Limited CRISIL Al- Allocation as a % Of Net Assets  Adami Properties Pvt Limited CRISIL Al- Allocation as | Kotak Mahindra Investments Limited                                       |               |        | Housing & I                 |
| National Bank For Agriculture and Rural Development Axis Bank Limited Safe Double Properly Pr |  |               |        | Limited<br>National Bar     |
| Axis Bank Limited Small Industries Development Bank of India Small Industries Development Bank of India CARE A1+ 0.19% CARE A1 |  |               |        | Developmen                  |
| Small Industries Development Bank of India CARE A1+ 0.19% 2.48% Limited 100.00%  Aditya Birla Sun Life Low Duration Fund National Development Aditya Birla Sun Life Low Duration Fund National Development Sundani Properties Pvt Limited Sun Life CRISIL AAA 3.04% Limited CRISIL AAA 3.04% Limited CRISIL AAA 3.04% Limited CRISIL A1+ 2.57% Avis Bank Limited CRISIL A1+ 2.57% CRISIL A1+ 2.57% Surjoin Bank For Agriculture and Rural Development Valtional Bank For Agriculture and Rural National Bank For Agriculture and Rural CRISIL AAA 2.21% REC Lim Larsen & CRISIL AAA 2.21%  |  | CRISIL A1+    | 0.19%  | Mahindra &<br>Limited       |
| Cash & Current Assets  Aditya Birla Sun Life Low Duration Fund  Allocation as a %  For Net Assets  Adani Properties Pvt Limited  DNGC Petro Additions Limited  CRISIL AAA  CRI |  |               |        | L&T Finance                 |
| Aditya Birla Sun Life Low Duration Fund Allocation as a %  of Net Assets  dani Properties Pvt Limited  | Cash & Current Assets  |               | 2.48%  | Limited                     |
| Adlocation as a % Rating % Pevelopr REC Lim National Solution As a 1 Standard Properties Pvt Limited SNGC Petro Additions Limited SREC Limited CRISIL AAA (SO) 3.62% CRISIL AAA  |  |               |        | National Bar                |
| FEC Lim National Bank For Agriculture and Rural  |  | Duration Fu   | nd     | National Bar                |
| DIT NET ASSETS  Adain Properties Pvt Limited DNGC Petro Additions Limited LICRA AAA (SO) S.62% LICRA AAA (SO) S.62 |  | Rating        | %      | Developmer<br>REC Limited   |
| DNGC Petro Additions Limited ICRA AAA (SO) 3.16% CRISIL AAA 3.04% Limited CRISIL A1+ 2.66% AXis Bank Limited CRISIL A1+ 2.57% Muthoot CRISIL A1+ 2.39% REC Limited CRISIL AAA 2.21% REC Limite |  | ~             |        | U.P. Power 0                |
| ndusInd Bank Limited CRISIL A1+ 2.66% Muthoot Axis Bank Limited CRISIL A1+ 2.57% Muthoot National Bank For Agriculture and Rural Oevelopment Vational Bank For Agriculture and Rural CRISIL AAA 2.219% REC Lim Larsen & REC Lim REC Lim Larsen & REC Lim Larsen & REC Lim REC Lim REC Lim Larsen & REC Lim REC | ONGC Petro Additions Limited   | ICRA AAA (SO) | 3.16%  | Housing & l<br>Limited      |
| National Bank For Agriculture and Rural Development Vational Bank For Agriculture and Rural CRISIL AAA 2.39% REC Lim Larsen & REC Lim REC Lim REC Lim REC Lim  | ndusInd Bank Limited   | CRISIL A1+    | 2.66%  | Bajaj Financ                |
| Development Vational Bank For Agriculture and Rural CRISIL AAA 2.39% Larsen & Larsen & REC Lim CRISIL AAA 2.21% REC Lim  |  |               |        | 8.27% RAJ                   |
| CRISIL AAA 2.21% REC Lim   | Development  | CRISIL AAA    | 2.39%  | REC Limited<br>Larsen & To  |
| Development  | National Bank For Agriculture and Rural<br>Development                   | CRISIL AAA    | 2.21%  | REC Limited<br>Housing Dev  |

CRISIL AAA CARE AAA CARE A1+ CRISIL AAA

2.20% 2.09% 1.81% 1.75%

| Small Industries Development Bank of India   | CARE AAA                     | 1.66%               |
|--|------------------------------|---------------------|
| LIC Housing Finance Limited Power Finance Corporation Limited                                | CRISIL A1+<br>CRISIL AAA     | 1.59%<br>1.50%      |
| ndiabulls Housing Finance Limited  | CARE AAA                     | 1.47%               |
| ndiabulls Housing Finance Limited<br>LIC Housing Finance Limited<br>The Federal Bank Limited | CARE AAA<br>CRISIL A1+       | 1.34%<br>1.32%      |
| Housing Development Finance Corporation  | ICRA A1+                     | 1.29%               |
| Limited Housing Development Finance Corporation  | IONA AI                      | 1.25/0              |
| imited   | ICRA A1+                     | 1.27%               |
| 3harti Telecom Limited   | CRISIL AA+                   | 1.23%               |
| Housing & Urban Development Corporation _imited  | ICRA AAA                     | 1.21%               |
| NDIA GRID TRUST  | CRISIL AAA                   | 1.16%               |
| Small Industries Development Bank of India<br>Housing & Urban Development Corporation        | CARE AAA                     | 1.15%               |
| _imited  | ICRA AAA                     | 1.15%               |
| Housing Development Finance Corporation _imited  | CRISIL AAA                   | 1.14%               |
| REC Limited  | CRISIL AAA                   | 1.10%               |
| National Bank For Agriculture and Rural  | CRISIL AAA                   | 1.10%               |
| Development<br>LIC Housing Finance Limited   | CRISIL AAA                   | 1.10%               |
| arsen & Toubro Limited   | CRISIL AAA                   | 1.09%               |
| Hero Fincorp Limited Housing Development Finance Corporation                                 | CRISIL AA+                   | 1.09%               |
| imited   | ICRA A1+                     | 1.06%               |
| Tata Sons Private Limited Housing Development Finance Corporation                            | IND A1+                      | 1.06%               |
| imited   | ICRA A1+                     | 1.06%               |
| Limited<br>The Federal Bank Limited<br>Small Industries Development Bank of India            | CRISIL A1+<br>CARE A1+       | 1.06%<br>1.05%      |
| National Bank For Agriculture and Rural  |                              |                     |
| Development  | CRISIL A1+                   | 1.03%               |
| The Federal Bank Limited<br>LIC Housing Finance Limited                                      | CRISIL A1+<br>CRISIL A1+     | 1.03%<br>1.02%      |
| LIC Housing Finance Limited Power Finance Corporation Limited                                | CRISIL AAA                   | 0.98%               |
| REC Limited<br>Bajaj Finance Limited   | CRISIL AAA<br>ICRA AAA       | 0.95%<br>0.93%      |
| Hero Fincorp Limited   | ICRA AA+                     | 0.91%               |
| National Bank For Agriculture and Rural<br>Development                                       | CRISIL AAA                   | 0.88%               |
| Housing Development Finance Corporation  | CRISIL AAA                   | 0.84%               |
| Limited Housing Development Finance Corporation  | ORIGIE AAA                   |                     |
| _imited  | CRISIL AAA                   | 0.84%               |
| Larsen & Toubro Limited<br>National Housing Bank   | CRISIL AAA<br>CARE AAA       | 0.83%<br>0.82%      |
| Tata Capital Limited   | CRISIL AAA                   | 0.82%               |
| Grand View Estates Private Limited<br>National Bank For Agriculture and Rural                | ICRA A+(SO)                  | 0.80%               |
| Development  | ICRA A1+                     | 0.79%               |
| Small Industries Development Bank of India   | CARE A1+                     | 0.77%               |
| Rent-A-Device Trust Housing Development Finance Corporation                                  | ICRA AAA (SO)                | 0.76%               |
| _imited  | CRISIL AAA                   | 0.73%               |
| Housing Development Finance Corporation Limited  | CRISIL AAA                   | 0.72%               |
| Tata Sons Private Limited  | CRISIL AAA                   | 0.71%               |
| National Bank For Agriculture and Rural<br>Development                                       | CRISIL AAA                   | 0.62%               |
| Power Finance Corporation Limited  | CRISIL AAA                   | 0.60%               |
| Housing Development Finance Corporation  | CRISIL AAA                   | 0.56%               |
| Limited  Small Industries Development Bank of India  | CARE AAA                     | 0.56%               |
| LIC Housing Finance Limited  | CRISIL AAA                   | 0.55%               |
| Bajaj Finance Limited<br>Power Finance Corporation Limited                                   | CRISIL AAA<br>CRISIL AAA     | 0.55%<br>0.55%      |
| Power Finance Corporation Limited  | CRISIL AAA<br>CARE AAA       | 0.55%<br>0.55%      |
| Small Industries Development Bank of India<br>Hinduja Leyland Finance Limited                | CARE AAA                     | 0.55%               |
| Reliance Industries Limited  | CRISIL AAA<br>CRISIL AAA     | 0.54%<br>0.54%      |
| Kotak Mahindra Prime Limited<br>CICI Bank Limited  | ICRA A1+                     | 0.54%               |
| Small Industries Development Bank of India   | CARE A1+                     | 0.53%<br>0.53%      |
| _&T Finance Limited Cholamandalam Investment and Finance                                     | ICRA A1+                     |                     |
| Company Limited<br>National Bank For Agriculture and Rural                                   | CRISIL A1+                   | 0.53%               |
| Development  | IND A1+                      | 0.52%               |
| Small industries Development Bank of India   | CARE A1+                     | 0.52%               |
| Housing & Urban Development Corporation imited   | ICRA AAA                     | 0.51%               |
| imited<br>National Bank For Agriculture and Rural  | CRISIL AAA                   | 0.50%               |
| Development<br>Mahindra & Mahindra Financial Services  |                              |                     |
| _imited  | IND AAA                      | 0.50%               |
| _&T Finance Limited<br>Housing & Urban Development Corporation                               | CARE A1+                     | 0.48%               |
| imited   | ICRA AAA                     | 0.44%               |
| National Bank For Agriculture and Rural  | CRISIL AAA                   | 0.44%               |
| Development<br>National Bank For Agriculture and Rural                                       | ODIOU AAA                    | 0.700/              |
| Development  | CRISIL AAA                   | 0.39%               |
| REC Limited<br>J.P. Power Corporation Limited  | CRISIL AAA<br>CRISIL A+ (SO) | 0.39%<br>0.38%      |
| Housing & Urban Development Corporation  | ICRA AAA                     | 0.33%               |
| Limited<br>Bajaj Finance Limited   | CRISIL AAA                   | 0.33%               |
| Muthoot Finance Limited  | ICRA AA                      | 0.33%               |
| 3.27% RAJASTHAN (MD 23/06/2022)<br>REC Limited   | Sovereign<br>CRISIL AAA      | 0.29%<br>0.28%      |
| Larsen & Toubro Limited<br>REC Limited   | CRISIL AAA                   | 0.28%               |
| REC Limited Housing Development Finance Corporation  | CRISIL AAA                   | 0.28%               |
| imited   | CRISIL AAA                   | 0.28%               |
| Limited<br>National Bank For Agriculture and Rural<br>Development                            | CRISIL AAA                   | 0.28%               |
| REC Limited  | CRISIL AAA                   | 0.28%               |
|  |                              |                     |
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|  |                              |                     |

| Power Finance Corporation Limited           | CRISIL AAA     | 0.27%           |
|---|----------------|-----------------|
| Small Industries Development Bank of India  | CARE AAA       | 0.27%           |
| Axis Bank Limited                           | CRISIL A1+     | 0.26%           |
| IndusInd Bank Limited                       | CRISIL A1+     | 0.26%           |
| ICICI Bank Limited                          | ICRA A1+       | 0.26%           |
| Bank of Baroda                              | ICRA A1+       | 0.26%           |
| Reliable Device Trust                       | ICRA AAA(SO)   | 0.24%           |
| Reliable Device Trust                       | ICRA AAA(SO)   | 0.24%           |
| 8.18% HARYANA (MD 15/06/2022)               | Sovereign      | 0.23%           |
| REC Limited                                 | CRISIL AAA     | 0.22%           |
| Housing & Urban Development Corporation     | ICRA AAA       | 0.20%           |
| Limited                                     | ICKA AAA       | 0.2070          |
| Oriental Names Retail Highway Limited       | CRISIL AAA     | 0.20%           |
| Oriental Nagpur Betul Highway Limited       | (SO)           | 0.20%           |
| U.P. Power Corporation Limited              | CRISIL A+ (SO) | 0.19%           |
| Export Import Bank of India                 | CRISIL AAA     | 0.17%           |
| REC Limited                                 | CRISIL AAA     | 0.17%           |
| Housing Development Finance Corporation     | CRISIL AAA     | 0.17%           |
| Limited                                     | CRISIL AAA     | 0.1770          |
| Reliable Device Trust                       | ICRA AAA(SO)   | 0.14%           |
| Reliable Device Trust                       | ICRA AAA(SO)   | 0.13%           |
| Reliable Device Trust                       | ICRA AAA(SO)   | 0.13%           |
| Reliable Device Trust                       | ICRA AAA(SO)   | 0.13%           |
| Reliable Device Trust                       | ICRA AAA(SO)   | 0.12%           |
| Reliable Device Trust                       | ICRA AAA(SO)   | 0.12%           |
| Power Finance Corporation Limited           | CRISIL AAA     | 0.11%           |
| REC Limited                                 | CRISIL AAA     | 0.11%           |
| Housing & Urban Development Corporation     | ICRA AAA       | 0.11%           |
| Limited                                     |                |                 |
| Sundaram Finance Limited                    | ICRA AAA       | 0.09%           |
| Power Finance Corporation Limited           | CRISIL AAA     | 0.06%           |
| Power Finance Corporation Limited           | CRISIL AAA     | 0.06%           |
| REC Limited                                 | CRISIL AAA     | 0.05%           |
| REC Limited                                 | CRISIL AAA     | 0.05%           |
| Bajaj Finance Limited                       | CRISIL AAA     | 0.05%           |
| Power Finance Corporation Limited           | CRISIL AAA     | 0.05%           |
| Jamnagar Utilities & Power Private Limited  | CRISIL AAA     | 0.05%           |
| ICICI Bank Limited                          |                | -0.01%          |
| HDFC Bank Limited                           |                | -0.01%          |
| HSBC Bank                                   |                | -0.01%          |
| ICICI Bank Limited<br>Cash & Current Assets |                | -0.02%<br>4.09% |
| Total                                       |                | 4.09%           |
| IULAL                                       |                | 100.00%         |
|   |                |                 |

| Aditya Birla Sun L    | fe Overnight Fun | d       |
|-----------------------|------------------|---------|
| Allocation as a %     | Rating           | %       |
| of Net Assets         | Katilig          | 70      |
| Cash & Current Assets |                  | 100.00% |
| Total                 |                  | 100.00% |

| Allocation as a %                                      | D 11                   | 01    |
|--|------------------------|-------|
| of Net Assets  | Rating                 | %     |
| National Bank For Agriculture and Rural<br>Development | CRISIL AAA             | 3.499 |
| Power Finance Corporation Limited                      | CRISIL AAA             | 3.039 |
| Axis Bank Limited .                                    | CRISIL A1+             | 2.879 |
| REC Limited  | CRISIL AAA             | 2.789 |
| Sharti Telecom Limited                                 | CRISIL AA+             | 2.569 |
| IC Housing Finance Limited                             | CRISIL AAA             | 2.099 |
| Power Finance Corporation Limited                      | CRISIL AAA             | 2.009 |
| Power Finance Corporation Limited                      | CRISIL AAA             | 1.909 |
| 6.35% GOI (MD 02/01/2020)                              | Sovereign              | 1.889 |
| Hinduja Leyland Finance Limited                        | CARE AA-               | 1.629 |
| National Bank For Agriculture and Rural                |                        |       |
| Development  | IND A1+                | 1.589 |
| Axis Bank Limited                                      | CRISIL A1+             | 1.449 |
| National Bank For Agriculture and Rural                | ICRA A1+               | 1.419 |
| Development<br>Housing Development Finance Corporation |                        |       |
| _imited  | ICRA A1+               | 1.369 |
| Axis Bank Limited                                      | CRISIL A1+             | 1.289 |
| Hero Fincorp Limited                                   | CRISIL A1+             | 1.289 |
| Sundaram Finance Limited                               | ICRA A1+               | 1.269 |
| Fullerton India Credit Company Limited                 | CRISIL A1+             | 1.259 |
| National Bank For Agriculture and Rural                | IND A1+                | 1.259 |
| Development  |                        |       |
| Housing Development Finance Corporation                | ICRA A1+               | 1.249 |
| 3.26% TAMIL NADU (MD 09/12/2019)                       | Sovereign              | 1.149 |
| Power Finance Corporation Limited                      | CRISIL AAA             | 1.089 |
| National Housing Bank                                  | CARE AAA               | 1.059 |
| Power Finance Corporation Limited                      | CRISIL AAA             | 1.049 |
| National Housing Bank                                  | CARE AAA               | 0.989 |
| _&T Finance Limited                                    | ICRA AAA               | 0.989 |
| REC Limited  | CRISIL AAA             | 0.989 |
| /edanta Limited  | CRISIL AA              | 0.979 |
| Axis Bank Limited                                      | CRISIL A1+             | 0.969 |
| Axis Bank Limited                                      | CRISIL A1+             | 0.949 |
| & T Infrastructure Finance Company                     | CARE A1+               | 0.949 |
| _imited  | ODIOU AAA              | 0.000 |
| Power Finance Corporation Limited                      | CRISIL AAA<br>CARE AA- | 0.889 |
| Hinduja Leyland Finance Limited                        |                        | 0.889 |
| Small Industries Development Bank of India             | CARE AAA               | 0.889 |
| National Bank For Agriculture and Rural<br>Development | CRISIL AAA             | 0.829 |
| ΓMF Holdings Limited                                   | CRISIL AA-             | 0.819 |
| Shriram Transport Finance Company<br>Limited           | CRISIL AA+             | 0.809 |
| Axis Bank Limited                                      | CRISIL A1+             | 0.809 |
| Housing Development Finance Corporation                | CRISIL AAA             | 0.789 |
| imited   |                        |       |
| Reliance Industries Limited                            | CRISIL AAA             | 0.759 |



National Bails For Agriculture and Kural Development Power Finance Corporation Limited Small Industries Development Bank of India Small Industries Development Bank of India Power Finance Corporation Limited

| National Bank For Agriculture and Rural<br>Development                                   | CRISIL A1+                   | 0.73%          |
|--|------------------------------|----------------|
| Muthoot Finance Limited  | CRISIL AA                    | 0.71%          |
| L&T Finance Limited<br>LIC Housing Finance Limited                                       | CARE A1+<br>CARE AAA         | 0.70%<br>0.68% |
| Rent-A-Device Trust  | ICRA AAA (SO)                | 0.67%          |
| REC Limited Reliance Jio Infocomm Limited  | CRISIL AAA<br>CRISIL AAA     | 0.66%<br>0.65% |
| Muthoot Finance Limited  | CRISIL AAA                   | 0.65%          |
| Vedanta Limited  | CRISIL AA                    | 0.65%          |
| Vedanta Limited<br>Small Industries Development Bank of India                            | CRISIL AA<br>CARE A1+        | 0.65%<br>0.64% |
| Axis Bank Limited  | CRISIL A1+                   | 0.64%          |
| Kotak Mahindra Bank Limited (erstwhile ING   | CRISIL A1+                   | 0.64%          |
| Vysya Bank)<br>Tata Motors Limited   | CRISIL A1+                   | 0.64%          |
| L & T Infrastructure Finance Company   | CARE A1+                     | 0.63%          |
| Limited<br>Standard Chartered Invest & Loans Limited                                     | CRISIL A1+                   | 0.63%          |
| ICICI Bank Limited   | ICRA A1+                     | 0.63%          |
| Tata Motors Limited  | CRISIL A1+                   | 0.63%          |
| The Federal Bank Limited<br>Sundaram Finance Limited                                     | CRISIL A1+<br>CRISIL A1+     | 0.62%<br>0.62% |
| Kotak Mahindra Investments Limited   | CRISIL A1+                   | 0.62%          |
| Axis Bank Limited<br>Standard Chartered Invest & Loans Limited                           | CRISIL A1+<br>CRISIL A1+     | 0.61%<br>0.54% |
| HDB Financial Services Limited   | CARE AAA                     | 0.54%          |
| IndusInd Bank Limited  | CRISIL A1+<br>CARE AA-       | 0.51%          |
| Tata Motors Finance Limited<br>Housing & Urban Development Corporation                   |                              | 0.49%          |
| Limited  | ICRA AAA                     | 0.49%          |
| Bahadur Chand Investments Pvt Limited<br>Reliable Device Trust                           | ICRA AA<br>ICRA AAA(SO)      | 0.49%<br>0.49% |
| National Bank For Agriculture and Rural  |                              |                |
| Development  | CRISIL A1+                   | 0.48%          |
| Reliable Device Trust<br>L&T Finance Limited   | ICRA AAA(SO)<br>ICRA A1+     | 0.48%<br>0.48% |
| Shriram Transport Finance Company  | IND AA+                      | 0.48%          |
| Limited  |                              |                |
| IndusInd Bank Limited<br>Cholamandalam Investment and Finance                            | CRISIL A1+                   | 0.47%          |
| Company Limited  | ICRA A1+                     | 0.47%          |
| National Bank For Agriculture and Rural  | CRISIL A1+                   | 0.47%          |
| Development National Bank For Agriculture and Rural                                      | 1004.44                      |                |
| Development  | ICRA A1+                     | 0.47%          |
| Cholamandalam Investment and Finance<br>Company Limited                                  | ICRA AA+                     | 0.46%          |
| Housing Development Finance Corporation  | 1004.44                      |                |
| Limited  | ICRA A1+                     | 0.44%          |
| 8.39% Rajasthan UDAY BOND (MD  | Sovereign                    | 0.43%          |
| 15/03/2020)<br>Barclays Invest & Loans India Limited                                     | CRISIL A1+                   | 0.41%          |
| Power Finance Corporation Limited  | CRISIL AAA                   | 0.39%          |
| Muthoot Finance Limited<br>Reliable Device Trust   | ICRA AA<br>ICRA AAA(SO)      | 0.39%<br>0.39% |
| Standard Chartered Invest & Loans Limited  | CRISIL A1+                   | 0.38%          |
| Small Industries Development Bank of India<br>Housing Development Finance Corporation    | CARE A1+                     | 0.38%          |
| Limited  | ICRA A1+                     | 0.38%          |
| Tata Capital Financial Services Limited  | ICRA AA+                     | 0.36%          |
| Rent-A-Device Trust<br>Housing Development Finance Corporation                           | ICRA AAA (SO)                | 0.35%          |
| Limited  | CRISIL AAA                   | 0.34%          |
| Mahindra & Mahindra Financial Services   | IND AAA                      | 0.33%          |
| Limited Axis Finance Limited   | IND AAA                      | 0.33%          |
| Mahindra & Mahindra Financial Services   | IND AAA                      | 0.33%          |
| Limited<br>Mahindra & Mahindra Financial Services  |                              |                |
| Limited  | IND AAA                      | 0.33%          |
| National Bank For Agriculture and Rural  | CRISIL AAA                   | 0.33%          |
| Development National Bank For Agriculture and Rural                                      | 011.0127001                  | 0.0070         |
| Development  | CRISIL AAA                   | 0.33%          |
| Bajaj Finance Limited  | CRISIL AAA                   | 0.33%          |
| Power Finance Corporation Limited<br>REC Limited   | CRISIL AAA<br>CRISIL AAA     | 0.33%<br>0.32% |
| Housing Development Finance Corporation  | ICRA A1+                     | 0.32%          |
| Limited  | CRISIL A1+                   |                |
| IndusInd Bank Limited Housing Development Finance Corporation                            |                              | 0.32%          |
| Limited  | ICRA A1+                     | 0.32%          |
| Shriram Transport Finance Company<br>Limited   | IND AA+                      | 0.32%          |
| IndusInd Bank Limited  | CRISIL A1+                   | 0.32%          |
| L&T Finance Limited  | ICRA A1+                     | 0.32%          |
| Housing Development Finance Corporation<br>Limited                                       | ICRA A1+                     | 0.32%          |
| ICICI Bank Limited   | ICRA A1+                     | 0.31%          |
| Small Industries Development Bank of India   | CARE A1+<br>CARE A1+         | 0.31%<br>0.31% |
| Small Industries Development Bank of India<br>Small Industries Development Bank of India | CARE A1+                     | 0.31%          |
| National Bank For Agriculture and Rural  | CRISIL A1+                   | 0.31%          |
| Development<br>Reliable Device Trust   | ICRA AAA(SO)                 | 0.30%          |
| Steel Authority of India Limited   | CARE AA-                     | 0.29%          |
| Tata Capital Financial Services Limited  | ICRA AA+                     | 0.29%          |
| Reliable Device Trust<br>Reliable Device Trust   | ICRA AAA(SO)<br>ICRA AAA(SO) | 0.29%          |
| Reliable Device Trust  | ICRA AAA(SO)                 | 0.28%          |
| National Bank For Agriculture and Rural<br>Development                                   | IND A1+                      | 0.28%          |
| Reliable Device Trust  | ICRA AAA(SO)                 | 0.27%          |
| Reliable Device Trust  | ICRA AAA(SO)                 | 0.26%          |
| REC Limited<br>REC Limited   | CRISIL AAA<br>CRISIL AAA     | 0.23%<br>0.23% |
| Cholamandalam Investment and Finance   | CRISIL A1+                   | 0.22%          |
| Company Limited  |                              | -1-2/0         |
|  |                              |                |

|  |  | 1  |
|--|--|--|
| REC Limited 7.88% KARNATAKA (MD 20/11/2020) Rainbow Devices Trust HDB Financial Services Limited National Housing Bank Tata Capital Limited REC Limited Tata Capital Limited REC Limited REC Limited GICI Bank Limited Housing Development Finance Corporation Limited Axis Bank Limited Housing Development Finance Corporation Limited Housing Development Finance Corporation Limited GICICI Bank Limited Housing Development Finance Corporation Limited FICICI Bank Limited F | CRISIL AAA SOvereign ICRA AAA (SO) CRISIL AAA CARE AAA CARE AAA CRISIL AAA ICRA AI+ ICRA AI+ ICRA AI+ ICRA AI+ ICRA AI+ CRISIL AI+ CRISIL AI+ CRISIL AI+ CRISIL AI+ CRISIL AIA CRISIL AAA CRISIL AAA | 0.20% 0.18% 0.16% 0.16% 0.16% 0.16% 0.16% 0.16% 0.16% 0.16% 0.16% 0.16% 0.16% 0.16% 0.16% 0.16% 0.13% 0.13%              |
| Limited  | CRISIL AAA   | 0.13%  |
| Oriental Nagpur Betul Highway Limited REC Limited Bajaj Finance Limited O7.26% GOI (MD 14/01/2029) REC Limited Power Finance Corporation Limited   | CRISIL AAA (SO) CRISIL AAA CRISIL AAA Sovereign CRISIL AAA CRISIL AAA  | 0.12%<br>0.10%<br>0.10%<br>0.07%<br>0.07%<br>0.07%   |
| Housing Development Finance Corporation<br>Limited   | CRISIL AAA   | 0.07%  |
| Rainbow Devices Trust  | ICRA AAA (SO)  | 0.06%  |
| Sundaram BNP Paribas Home Finance<br>Limited   | ICRA AA+   | 0.06%  |
| Axis Bank Limited<br>Small Industries Development Bank of India  | CRISIL A1+<br>CARE AAA   | 0.06%  |
| Bhopal Dhule Transmission Company  | CRISIL AAA   | 0.05%  |
| Limited Power Finance Corporation Limited Power Finance Corporation Limited  | CRISIL AAA<br>CRISIL AAA   | 0.03%<br>0.03%   |
| Housing Development Finance Corporation<br>Limited   | CRISIL AAA   | 0.03%  |
| LIC Housing Finance Limited Power Finance Corporation Limited  | CRISIL AAA<br>CRISIL AAA   | 0.03%<br>0.03%   |
| Shriram Transport Finance Company<br>Limited   | CRISIL AA+   | 0.03%  |
| REC Limited Rent-A-Device Trust Rent-A-Device Trust Rent-A-Device Trust Rent-A-Device Trust Rent-A-Device Trust Rent-A-Device Trust Rainbow Devices Trust Rainbow Devices Trust  | CRISIL AAA<br>ICRA AAA (SO)<br>ICRA AAA (SO)<br>ICRA AAA (SO)<br>ICRA AAA (SO)<br>ICRA AAA (SO)<br>ICRA AAA (SO)<br>ICRA AAA (SO)  | 0.03%<br>0.03%<br>0.03%<br>0.03%<br>0.03%<br>0.03%<br>0.02%  |
| Bhopal Dhule Transmission Company  | CRISIL AAA   | 0.01%  |
| Limited<br>Sundaram Finance Limited  | ICRA AAA   | 0.01%  |
| National Bank For Agriculture and Rural<br>Development   | CRISIL AAA   | 0.005%   |
| Beveightem 8.48% ASSAM (MD 03/03/2021) Small Industries Development Bank of India HSBC Bank  | Sovereign<br>CARE A1+  | 0.001%<br>0.000%<br>-0.0019<br>-0.0029<br>-0.0039<br>-0.0039<br>-0.0059<br>-0.01%<br>-0.01%<br>-0.01%<br>-0.01%<br>2.58% |
| Total  |  | 100.00   |
| Aditya Birla Sun Life Float  | ing Rate Fu  | nd   |
| Allocation as a %  |  |  |

| Casii & Cuitetti Assets   |   | 2.00/0  |
|---|---|---|
| Total   |   | 100.009   |
|   |   |   |
| Aditya Birla Sun Life Floati  | ng Rate Fu  | ınd   |
| Allocation as a %   |   | ٥/  |
| of Net Assets   | Rating  | %   |
| OT NET ASSETS Power Finance Corporation Limited Axis Bank Limited Small Industries Development Bank of India Small Industries Development Bank of India Small Industries Development Bank of India National Bank For Agriculture and Rural Development Export Import Bank of India L&T Finance Limited National Bank For Agriculture and Rural Development Small Industries Development Bank of India National Bank For Agriculture and Rural Development LIC Housing Finance Limited IndusInd Bank Limited IndusInd Bank Limited Housing Development Finance Corporation Limited Lorsen & Toubro Limited LIC Housing Finance Limited Fullerton India Credit Company Limited Fullerton India Credit Company Limited LIC Housing Finance Limited | CRISIL AAA CRISIL A1+ CRISIL AAA CARE AAA CARE A1+ CRISIL AAA CRISIL A1+ CRISIL AAA CRISIL A1+ CRISIL AAA | 7.11% 4.18% 3.32% 2.80% 2.76% 2.52% 2.05% 1.99% 1.64% 1.64% 1.64% 1.29% 1.28% 1.23% |
| Axis Bank Limited   | CRISIL A1+  | 1.22%   |
|   |   |   |

| Housing Development Finance Corporation   | CRISIL AAA                           | 1.17%                   |
|---|--------------------------------------|-------------------------|
| Limited<br>7.27% GOI (MD 08/04/2026)  | Sovereign                            | 1.13%                   |
| REC Limited   | CRISIL AAA                           | 0.95%                   |
| REC Limited<br>8.21% HARYANA (MD 31/03/2023)  | CRISIL AAA                           | 0.92%<br>0.86%          |
| National Bank For Agriculture and Rural   | Sovereign                            |                         |
| Development   | CRISIL AAA                           | 0.85%                   |
| REC Limited National Bank For Agriculture and Rural   | CRISIL AAA                           | 0.85%                   |
| Development   | CRISIL AAA                           | 0.85%                   |
| LIC Housing Finance Limited   | CRISIL AAA                           | 0.85%                   |
| Power Grid Corporation of India Limited<br>Housing Development Finance Corporation  | CRISIL AAA                           | 0.85%                   |
| Limited   | CRISIL AAA                           | 0.85%                   |
| HDB Financial Services Limited  | CRISIL AAA                           | 0.84%                   |
| Power Finance Corporation Limited<br>ONGC Petro Additions Limited   | CRISIL AAA<br>ICRA AAA (SO)          | 0.84%<br>0.84%          |
| Kotak Mahindra Prime Limited  | CRISIL AAA                           | 0.83%                   |
| Power Finance Corporation Limited<br>Kotak Mahindra Bank Limited (erstwhile ING   | CRISIL AAA                           | 0.83%                   |
| Vysya Bank)   | CRISIL A1+                           | 0.83%                   |
| Housing Development Finance Corporation   | ICRA A1+                             | 0.82%                   |
| Limited<br>REC Limited  | CRISIL A1+                           | 0.82%                   |
| Small Industries Development Bank of India  | CARE A1+                             | 0.82%                   |
| Axis Bank Limited   | CRISIL A1+<br>CRISIL A1+             | 0.81%<br>0.81%          |
| LIC Housing Finance Limited<br>National Bank For Agriculture and Rural  |                                      |                         |
| Development   | ICRA A1+                             | 0.81%                   |
| Small Industries Development Bank of India<br>Housing Development Finance Corporation   | CARE A1+                             | 0.81%                   |
| Limited   | ICRA A1+                             | 0.79%                   |
| LIC Housing Finance Limited   | CARE AAA                             | 0.77%                   |
| L&T Finance Limited National Bank For Agriculture and Rural   | CARE A1+                             | 0.66%                   |
| Development   | CRISIL AAA                           | 0.60%                   |
| Reliance Industries Limited   | CRISIL AAA                           | 0.60%                   |
| Housing Development Finance Corporation Limited   | CRISIL AAA                           | 0.60%                   |
| LIC Housing Finance Limited   | CRISIL AAA                           | 0.59%                   |
| LIC Housing Finance Limited<br>Housing Development Finance Corporation  | CARE AAA                             | 0.51%                   |
| Limited   | CRISIL AAA                           | 0.51%                   |
| REC Limited   | CRISIL AAA                           | 0.51%<br>0.51%          |
| Axis Bank Limited National Bank For Agriculture and Rural   | CRISIL AAA                           |                         |
| Development   | CRISIL A1+                           | 0.49%                   |
| REC Limited<br>State Bank of India  | CRISIL AAA<br>CRISIL AAA             | 0.43%<br>0.43%          |
| Power Grid Corporation of India Limited   | CRISIL AAA                           | 0.42%                   |
| Housing Development Finance Corporation   | CRISIL AAA                           | 0.42%                   |
| Limited<br>National Housing Bank  | CARE AAA                             | 0.42%                   |
| National Housing Bank   | CARE AAA                             | 0.42%                   |
| LIC Housing Finance Limited REC Limited   | CRISIL AAA<br>CRISIL AAA             | 0.42%<br>0.42%          |
| LIC Housing Finance Limited   | CRISIL AAA                           | 0.42%                   |
| Power Finance Corporation Limited Power Finance Corporation Limited   | CRISIL AAA<br>CRISIL AAA             | 0.42%<br>0.42%          |
| Small Industries Development Bank of India  | CARE AAA                             | 0.42%                   |
| National Bank For Agriculture and Rural   | CRISIL AAA                           | 0.42%                   |
| Development<br>Bajaj Finance Limited  | CRISIL AAA                           | 0.42%                   |
| Housing Development Finance Corporation   | ICRA A1+                             | 0.41%                   |
| Limited   | CRISIL A1+                           | 0.41%                   |
| The Federal Bank Limited National Bank For Agriculture and Rural  |                                      |                         |
| Development   | IND A1+                              | 0.39%                   |
| Axis Bank Limited<br>Rent-A-Device Trust  | CRISIL A1+<br>ICRA AAA (SO)          | 0.39%<br>0.38%          |
| Rent-A-Device Trust   | ICRA AAA (SO)                        | 0.38%                   |
| Rent-A-Device Trust   | ICRA AAA (SO)<br>ICRA AAA (SO)       | 0.38%                   |
| Rent-A-Device Trust<br>LIC Housing Finance Limited  | CRISIL AAA                           | 0.38%<br>0.27%          |
| 07.26% GOI (MD 14/01/2029)  | Sovereign                            | 0.26%                   |
| LIC Housing Finance Limited<br>Mahindra & Mahindra Financial Services   | CRISIL AAA                           | 0.25%                   |
| Limited   | IND AAA                              | 0.25%                   |
| REC Limited Power Finance Corporation Limited   | CRISIL AAA<br>CRISIL AAA             | 0.25%<br>0.25%          |
| Tata Sons Private Limited   | CRISIL AAA                           | 0.25%                   |
| REC Limited   | CRISIL AAA                           | 0.25%                   |
| 7.17% GOI (MD 08/01/2028)<br>Housing & Urban Development Corporation  | Sovereign                            | 0.18%                   |
| Limited   | ICRA AAA                             | 0.17%                   |
| LIC Housing Finance Limited<br>Mahindra & Mahindra Financial Services   | CARE AAA                             | 0.17%                   |
| Limited   | IND AAA                              | 0.17%                   |
| REC Limited   | CRISIL AAA                           | 0.17%                   |
| Power Finance Corporation Limited<br>Reliable Device Trust  | CRISIL AAA<br>ICRA AAA(SO)           | 0.17%<br>0.15%          |
| Reliable Device Trust   | ICRA AAA(SO)                         | 0.15%                   |
| Reliable Device Trust<br>Reliable Device Trust  | ICRA AAA(SO)<br>ICRA AAA(SO)         | 0.14%<br>0.14%          |
| Reliable Device Trust   | ICRA AAA(SO)                         | 0.14%                   |
| Reliable Device Trust   | ICRA AAA(SO)                         | 0.14%                   |
| Reliable Device Trust<br>Reliable Device Trust  | ICRA AAA(SO)<br>ICRA AAA(SO)         | 0.13%<br>0.13%          |
| Reliable Device Trust   | ICRA AAA(SO)                         | 0.13%                   |
| Reliable Device Trust   |                                      | 1112%                   |
|   | ICRA AAA(SO)                         | 0.12%                   |
| 9.71% ANDHRA PRADESH (MD<br>12/03/2024)   | ICRA AAA(SO)<br>Sovereign            | 0.09%                   |
| 9.71% ANDHRA PRADESH (MD<br>12/03/2024)<br>9.72% WEST BENGAL (MD 12/02/2024)  | Sovereign<br>Sovereign               | 0.09%<br>0.09%          |
| 9.71% ANDHRA PRADESH (MD<br>12/03/2024)   | Sovereign<br>Sovereign<br>CRISIL AAA | 0.09%<br>0.09%<br>0.09% |
| 9.71% ANDHRA PRADESH (MD<br>12/03/2024)<br>9.72% WEST BENGAL (MD 12/02/2024)<br>REC Limited<br>Housing Development Finance Corporation<br>Limited | Sovereign<br>Sovereign               | 0.09%<br>0.09%          |
| 9.71% ANDHRA PRADESH (MD<br>12/03/2024)<br>9.72% WEST BENGAL (MD 12/02/2024)<br>REC Limited<br>Housing Development Finance Corporation            | Sovereign<br>Sovereign<br>CRISIL AAA | 0.09%<br>0.09%<br>0.09% |



| ICICI Securities Primary Dealership Limited | -0.000% |
|---|---------|
| HDFC Bank Limited                           | -0.000% |
| ICICI Bank Limited                          | -0.000% |
| IndusInd Bank Limited                       | -0.001% |
| HDFC Bank Limited                           | -0.01%  |
| HDFC Bank Limited                           | -0.01%  |
| HDFC Bank Limited                           | -0.01%  |
| HSBC Bank                                   | -0.01%  |
| HSBC Bank                                   | -0.01%  |
| HDFC Bank Limited                           | -0.02%  |
| HSBC Bank                                   | -0.02%  |
| Cash & Current Assets                       | 10.35%  |
| Total                                       | 100.00% |
|   |         |
| Aditya Birla Sun Life Arhitrage Fund        |         |

| Aditya Birla Sun Life Ar   | bitrage Fund |                         |
|--|--------------|-------------------------|
| Allocation as a %  | Rating       | %                       |
| of Net Assets Reliance Industries Limited  |              | 7.48%                   |
| Housing Development Finance Corporation<br>Limited                                 |              | 7.06%                   |
| Tata Capital Limited   | CRISIL A1+   | 4.59%                   |
| State Bank of India<br>Tata Capital Limited  | CRISIL AAA   | 4.15%<br>3.86%          |
| ITC Limited<br>HDFC Bank Limited   |              | 3.77%<br>2.81%          |
| Aurobindo Pharma Limited<br>Housing Development Finance Corporation                |              | 2.55%                   |
| Limited  | CRISIL AAA   | 2.38%                   |
| Axis Bank Limited<br>Larsen & Toubro Limited                                       |              | 2.33%<br>2.32%          |
| JSW Steel Limited<br>Sun Pharmaceutical Industries Limited                         |              | 2.21%<br>1.92%          |
| Bharti Airtel Limited<br>Infosys Limited   |              | 1.64%<br>1.48%          |
| ICICI Bank Limited   |              | 1.46%                   |
| Tata Consultancy Services Limited<br>United Spirits Limited                        |              | 1.31%<br>1.29%          |
| RBL Bank Limited<br>The Federal Bank Limited                                       |              | 1.16%<br>1.14%          |
| The Federal Bank Limited<br>The Federal Bank Limited                               |              | 1.11%<br>1.11%          |
| The Federal Bank Limited   |              | 1.11%                   |
| Mahindra & Mahindra Financial Services Limited                                     | IND AAA      | 1.05%                   |
| Adani Power Limited<br>HCL Technologies Limited                                    |              | 0.98%<br>0.96%          |
| Bajaj Finserv Limited  |              | 0.89%                   |
| Coal India Limited<br>Hindustan Unilever Limited                                   |              | 0.88%<br>0.85%          |
| Cipla Limited<br>IndusInd Bank Limited   |              | 0.84%<br>0.80%          |
| Tata Steel Limited<br>Bajaj Finance Limited  |              | 0.68%<br>0.63%          |
| Mahindra & Mahindra Limited  |              | 0.62%                   |
| Hindustan Petroleum Corporation Limited<br>Housing Development Finance Corporation | CRISIL AAA   | 0.59%                   |
| Limited<br>Grasim Industries Limited   | CKIGIL AAA   | 0.58%                   |
| IDFC First Bank Limited (Erstwhile Capital   |              | 0.58%                   |
| First)<br>IDFC First Bank Limited (Erstwhile Capital                               |              | 0.58%                   |
| First) IDFC First Bank Limited (Erstwhile Capital                                  |              | 0.58%                   |
| First) IDFC First Bank Limited (Erstwhile Capital                                  |              | 0.58%                   |
| First) IDFC First Bank Limited (Erstwhile Capital                                  |              | 0.58%                   |
| First)<br>RBL Bank Limited   |              | 0.58%                   |
| HDFC Bank Limited<br>DLF Limited   |              | 0.58%<br>0.57%          |
| HDFC Bank Limited<br>HDFC Bank Limited   |              | 0.57%<br>0.57%          |
| LIC Housing Finance Limited  | CRISIL A1+   | 0.57%                   |
| IDFC First Bank Limited (Erstwhile Capital First)                                  |              | 0.56%                   |
| IDFC First Bank Limited (Erstwhile Capital First)                                  |              | 0.56%                   |
| Eicher Motors Limited<br>IDFC First Bank Limited (Erstwhile Capital                |              | 0.54%                   |
| First)   |              | 0.53%                   |
| IDFC First Bank Limited (Erstwhile Capital First)                                  |              | 0.53%                   |
| IDFC First Bank Limited (Erstwhile Capital First)                                  |              | 0.53%                   |
| IDFC First Bank Limited (Erstwhile Capital First)                                  |              | 0.53%                   |
| Oil & Natural Gas Corporation Limited<br>Nestle India Limited<br>Bank of Baroda    |              | 0.49%<br>0.48%<br>0.47% |
| IDFC First Bank Limited (Erstwhile Capital   |              | 0.46%                   |
| First) UPL Limited   |              | 0.45%                   |
| Yes Bank Limited<br>Vedanta Limited  |              | 0.45%<br>0.44%          |
| Sun TV Network Limited<br>NMDC Limited   |              | 0.44%                   |
| Tata Power Company Limited   |              | 0.35%                   |
| Punjab National Bank<br>Equitas Holdings Limited                                   |              | 0.35%<br>0.32%          |
| Motherson Sumi Systems Limited   |              | 0.31%                   |

| Asian Paints Limited LIC Housing Finance Limited Dr. Reddy's Laboratories Limited Jindal Steel & Power Limited Century Textiles & Industries Limited Indian Oil Corporation Limited Indian Oil Corporation Limited InterGlobe Aviation Limited Pidlitle Industries Limited Pidlitle Industries Limited Pidlitle Industries Limited Tata Motors Limited Bish TV India Limited Multi Commodity Exchange of India Limited Ashok Leyland Limited Multi Commodity Exchange of India Limited Ashok Leyland Limited Anappuram Finance Limited Anappuram Finance Limited Anappuram Finance Limited Anhapagar Gas Limited HDFC Bank Lim |             | 0.31% 0.27% 0.26% 0.26% 0.26% 0.22% 0.22% 0.22% 0.16% 0.16% 0.16% 0.16% 0.15% 0.12% 0.10% |
|--|-------------|---|
| Union Bank of India  |             | 0.06%<br>0.06%<br>0.06%   |
| Divi's Laboratories Limited<br>Maruti Suzuki India Limited<br>Hero MotoCorp Limited  |             | 0.06%<br>0.06%<br>0.05%   |
| Shriram Transport Finance Company<br>Limited   |             | 0.05%   |
| Mahindra & Mahindra Financial Services Limited   |             | 0.03%   |
| MindTree Limited<br>CESC Limited<br>Kajaria Ceramics Limited   |             | 0.03%<br>0.03%<br>0.03%   |
| Biocon Limited<br>Castrol India Limited  |             | 0.02%   |
| Dabur India Limited Exide Industries Limited National Aluminium Company Limited  |             | 0.02%<br>0.02%<br>0.01%   |
| National Aluminium Company Limited<br>Bosch Limited<br>REC Limited   |             | 0.01%<br>0.01%<br>0.01%   |
| United Breweries Limited<br>Hindalco Industries Limited  |             | 0.01%<br>0.004%   |
| Tata Elxsi Limited<br>Piramal Enterprises Limited<br>Britannia Industries Limited  | CRISIL AAA  | 0.004%<br>0.004%<br>0.004%  |
| Vodafone Idea Limited<br>Vodafone Idea Limited   | GRUGIE / UU | 0.000%<br>-0.000%   |
| Piramal Enterprises Limited Tata Elxsi Limited   |             | -0.004%<br>-0.004%  |
| Hindalco Industries Limited<br>United Breweries Limited<br>REC Limited   |             | -0.005%<br>-0.01%<br>-0.01%   |
| Bosch Limited<br>National Aluminium Company Limited  |             | -0.01%<br>-0.01%  |
| Exide Industries Limited Dabur India Limited   |             | -0.02%<br>-0.02%  |
| Castrol India Limited<br>Biocon Limited<br>Kajaria Ceramics Limited  |             | -0.02%<br>-0.02%<br>-0.03%  |
| CESC Limited<br>MindTree Limited   |             | -0.03%<br>-0.03%  |
| Mahindra & Mahindra Financial Services Limited   |             | -0.03%  |
| Shriram Transport Finance Company<br>Limited<br>Hero MotoCorp Limited  |             | -0.05%<br>-0.05%  |
| Maruti Suzuki İndia Limited<br>Divi's Laboratories Limited   |             | -0.06%<br>-0.06%  |
| Union Bank of India<br>ACC Limited<br>Arvind Limited   |             | -0.06%<br>-0.06%<br>-0.07%  |
| NBCC (India) Limited<br>RBL Bank Limited   |             | -0.07%<br>-0.07%  |
| Tech Mahindra Limited Lupin Limited GAII (India) Limited   |             | -0.08%<br>-0.09%<br>-0.09%  |
| GAIL (India) Limited<br>NCC Limited<br>Bharat Heavy Electricals Limited  |             | -0.09%<br>-0.09%<br>-0.09%  |
|  |             |   |

| 01%        | of Net Assets  | Rating     | %                |
|------------|--|------------|------------------|
| 01%        | Allocation as a %  |            |                  |
| 01%        | Aditya Birla Sun Life Corpor                                       | ate Bond I | und              |
| 02%        |  |            |                  |
| 02%        | Total  |            | 100.00%          |
| 02%        | Cash & Current Assets  |            | 70.08%           |
| 02%        | Reliance Industries Limited  |            | -7.51%           |
| 03%<br>03% | Limited  |            | -7.08%           |
| 03%        | Housing Development Finance Corporation                            |            |                  |
|            | State Bank of India  |            | -4.15%           |
| 03%        | ITC Limited  |            | -2.83%           |
| 5570       | Aurobindo Pharma Limited<br>HDFC Bank Limited                      |            | -2.56%<br>-2.83% |
| 05%        | Axis Bank Limited  |            | -2.33%           |
| 05%        | Larsen & Toubro Limited  |            | -2.32%           |
| 06%        | JSW Steel Limited  |            | -2.22%           |
| 06%<br>06% | Sun Pharmaceutical Industries Limited                              |            | -1.93%           |
| 06%        | Bharti Airtel Limited  |            | -1.65%           |
| 07%        | Infosys Limited  |            | -1.48%           |
| 07%        | ICICI Bank Limited   |            | -1.31%           |
| 07%        | United Spirits Limited Tata Consultancy Services Limited           |            | -1.29%<br>-1.31% |
| 08%        | Adani Power Limited  |            | -0.99%           |
| 09%        | HCL Technologies Limited   |            | -0.96%           |
| 09%        | Bajaj Finserv Limited  |            | -0.89%           |
| 09%<br>09% | Coal India Limited   |            | -0.88%           |
| 10%        | Hindustan Unilever Limited   |            | -0.85%           |
| 10%        | Cipla Limited  |            | -0.85%           |
| 10%        | IndusInd Bank Limited  |            | -0.80%           |
| 10%        | Tata Steel Limited   |            | -0.68%           |
| 11%        | Mahindra & Mahindra Limited<br>Bajaj Finance Limited               |            | -0.62%           |
| 11%        | Hindustan Petroleum Corporation Limited                            |            | -0.59%<br>-0.62% |
| 11%        | Grasim Industries Limited  |            | -0.58%           |
| 11%<br>11% | DLF Limited Gracim Industries Limited                              |            | -0.58%           |
| 11%        | Eicher Motors Limited  |            | -0.54%           |
| 11%        | Oil & Natural Gas Corporation Limited                              |            | -0.49%           |
|            | Nestle India Limited   |            | -0.48%           |
| 12%        | Bank of Baroda   |            | -0.48%           |
| 12%        | UPL Limited  |            | -0.45%           |
| 12%        | Vedanta Limited  |            | -0.44%           |
| 12%        | Sun TV Network Limited   |            | -0.44%           |
| 12%        | NMDC Limited   |            | -0.43%           |
| 12%        | Punjab National Bank<br>Tata Power Company Limited                 |            | -0.35%           |
| 12%        | Equitas Holdings Limited   |            | -0.32%<br>-0.35% |
| 12%<br>12% | Motherson Sumi Systems Limited                                     |            | -0.31%           |
| 12%        | Asian Paints Limited   |            | -0.31%           |
| 12%        | Yes Bank Limited   |            | -0.27%           |
| 12%        | LIC Housing Finance Limited  |            | -0.27%           |
| 12%        | Dr. Reddy's Laboratories Limited                                   |            | -0.26%           |
| 12%        | Jindal Steel & Power Limited                                       |            | -0.26%           |
| 12%        | Century Textiles & Industries Limited                              |            | -0.26%           |
| 12%<br>12% | InterGlobe Aviation Limited Indian Oil Corporation Limited         |            | -0.22%           |
| 13%        | Adani Enterprises Limited  |            | -0.22%<br>-0.22% |
| 13%        | Tata Motors Limited  |            | -0.20%           |
| 13%        | Pidilite Industries Limited  |            | -0.20%           |
| 15%        | Dish TV India Limited  |            | -0.18%           |
| 16%        | Yes Bank Limited   |            | -0.17%           |
| 16%        | Power Grid Corporation of India Limited                            |            | -0.16%           |
| 17%<br>16% | Ashok Leyland Limited<br>Multi Commodity Exchange of India Limited |            | -0.16%<br>-0.16% |
| 18%<br>17% | Manappuram Finance Limited   |            | -0.16%           |
| 20%        | Ambuja Cements Limited   |            | -0.15%           |
| 20%        | UltraTech Cement Limited   |            | -0.13%           |
| 22%        | Strides Pharma Science Limited                                     |            | -0.13%           |
| 22%        | Mahanagar Gas Limited  |            | -0.13%           |
| 26%<br>22% | L&T Finance Holdings Limited                                       |            | -0.11%           |
| 26%<br>26% | Steel Authority of India Limited<br>NTPC Limited                   |            | -0.10%<br>-0.11% |
| 26%        | Titan Company Limited  |            | -0.10%           |
| 27%        | Container Corporation of India Limited                             |            | -0.10%           |
| 31%        | Engineers India Limited  |            | -0.10%           |
|            |  |            |                  |

| Total  |                          | 100.00%        |
|--|--------------------------|----------------|
| Aditya Birla Sun Life Corpo  | rate Bond Fu             | ınd            |
| Allocation as a %  | Rating                   | %              |
| of Net Assets  |                          |                |
| 07.26% GOI (MD 14/01/2029)   | Sovereign                | 9.18%          |
| ONGC Petro Additions Limited   | ICRA AAA (SO)            | 4.55%          |
| Power Finance Corporation Limited Mahindra & Mahindra Financial Services | CRISIL AAA               | 3.07%          |
| Manindra & Manindra Financial Services<br>Limited                        | IND AAA                  | 2.76%          |
| 7.17% GOI (MD 08/01/2028)  | Sovereign                | 2.73%          |
| Reliance Industries Limited  | CRISIL AAA               | 2.55%          |
| REC Limited  | CRISIL AAA               | 2.52%          |
| Power Finance Corporation Limited  | CRISIL AAA               | 2.16%          |
| REC Limited  | CRISIL AAA               | 1.93%          |
| Tata Sons Private Limited  | CRISIL AAA               | 1.82%          |
| National Bank For Agriculture and Rural<br>Development                   | CRISIL AAA               | 1.71%          |
| Indian Railway Finance Corporation Limited                               | CRISIL AAA               | 1.54%          |
| Bajaj Finance Limited  | CRISIL AAA               | 1.54%          |
| Mahindra & Mahindra Financial Services                                   | IND AAA                  | 1.53%          |
| Limited<br>National Bank For Agriculture and Rural                       |                          |                |
| Development  | CRISIL AAA               | 1.45%          |
| DFC First Bank Limited (Erstwhile Capital                                |                          |                |
| First)   | CARE AA+                 | 1.45%          |
| Housing & Urban Development Corporation                                  |                          |                |
| Limited  | ICRA AAA                 | 1.34%          |
| Fullerton India Credit Company Limited                                   | CRISIL AAA               | 1.32%          |
| Bhopal Dhule Transmission Company<br>Limited                             | CRISIL AAA               | 1.30%          |
| National Highways Authority of India                                     | CRISIL AAA               | 1.29%          |
| Cholamandalam Investment and Finance                                     | CRISIL A1+               | 1.28%          |
| Company Limited  |                          | ,              |
| Power Finance Corporation Limited<br>Reliance Industries Limited         | CRISIL AAA<br>CRISIL AAA | 1.23%<br>1.23% |
| Reliance industries Limited Mahindra & Mahindra Financial Services       | CRISIL AAA               | 1.23%          |
| Manindra & Manindra Financial Services                                   | IND AAA                  | 1.22%          |
| Imited National Bank For Agriculture and Rural                           |                          |                |
| Development  | CRISIL AAA               | 1.03%          |
| Power Finance Corporation Limited  | CRISIL AAA               | 0.98%          |
| . onoaoo co.po.adion Elimitoa  | OILLOIL AAA              | 0.0070         |



| Housing Development Finance Corporation   | CRISIL AAA                     | 0.95%          | Housing Development Finance Corporation  | CRISIL AAA                     | 0.16%            |
|---|--------------------------------|----------------|--|--------------------------------|------------------|
| Limited National Bank For Agriculture and Rural                                 | CRISIL AAA                     | 0.94%          | Limited Bajaj Finance Limited Small Industries Development Bank of India                 | CRISIL AAA<br>CARE AAA         | 0.16%<br>0.15%   |
| Development<br>IDFC First Bank Limited (Erstwhile Capital<br>First)             | CARE AA+                       | 0.92%          | Kotak Mahindra Prime Limited  Kotak Mahindra Prime Limited                               | CRISIL AAA<br>CRISIL AAA       | 0.15%<br>0.15%   |
| Nabha Power Limited   | ICRA AAA (SO)                  | 0.92%<br>0.92% | Small Industries Development Bank of India<br>National Bank For Agriculture and Rural    | CARE AAA                       | 0.15%            |
| Larsen & Toubro Limited LIC Housing Finance Limited                             | CRISIL AAA<br>CRISIL AAA       | 0.90%          | Development  | CRISIL AAA                     | 0.15%<br>0.15%   |
| Tata Sons Private Limited Power Finance Corporation Limited                     | CRISIL AAA<br>CRISIL AAA       | 0.86%<br>0.80% | Sundaram Finance Limited<br>REC Limited  | ICRA AAA<br>CRISIL AAA         | 0.13%            |
| Housing Development Finance Corporation<br>Limited                              | CRISIL AAA                     | 0.77%          | Housing & Urban Development Corporation<br>Limited                                       | ICRA AAA                       | 0.13%            |
| Kotak Mahindra Prime Limited<br>REC Limited                                     | CRISIL AAA<br>CRISIL AAA       | 0.77%<br>0.77% | Rainbow Devices Trust<br>Bajaj Housing Finance Limited                                   | ICRA AAA (SO)<br>CRISIL AAA    | 0.13%<br>0.12%   |
| Cholamandalam Investment and Finance<br>Company Limited                         | ICRA AA+                       | 0.66%          | REC Limited LIC Housing Finance Limited  | CRISIL AAA<br>CRISIL AAA       | 0.12%<br>0.12%   |
| Power Finance Corporation Limited   | CRISIL AAA                     | 0.64%          | Power Finance Corporation Limited Rainbow Devices Trust                                  | CRISIL AAA<br>ICRA AAA (SO)    | 0.12%<br>0.12%   |
| REC Limited LIC Housing Finance Limited   | CRISIL AAA<br>CARE AAA         | 0.64%<br>0.63% | National Highways Authority of India   | CRISIL AAA<br>CRISIL AAA       | 0.10%            |
| Housing Development Finance Corporation<br>Limited                              | CRISIL AAA                     | 0.63%          | Jamnagar Utilities & Power Private Limited<br>Small Industries Development Bank of India | CARE AAA                       | 0.08%            |
| HDB Financial Services Limited<br>National Bank For Agriculture and Rural       | CRISIL AAA                     | 0.62%          | Rainbow Devices Trust Power Finance Corporation Limited                                  | ICRA AAA (SO)<br>CRISIL AAA    | 0.08%<br>0.08%   |
| Development<br>Larsen & Toubro Limited  | CRISIL A1+<br>CRISIL AAA       | 0.60%<br>0.60% | Reliable Device Trust<br>Reliable Device Trust   | ICRA AAA(SO)<br>ICRA AAA(SO)   | 0.08%<br>0.07%   |
| Housing & Urban Development Corporation   | ICRA AAA                       | 0.59%          | Reliable Device Trust<br>Reliable Device Trust   | ICRA AAA(SO)<br>ICRA AAA(SO)   | 0.07%<br>0.07%   |
| Limited<br>National Bank For Agriculture and Rural                              | CRISIL AAA                     | 0.59%          | Reliable Device Trust<br>Reliable Device Trust   | ICRA AAA(SO)<br>ICRA AAA(SO)   | 0.07%<br>0.07%   |
| Development<br>Reliance Industries Limited                                      | CRISIL AAA                     | 0.58%          | National Highways Authority of India   | CRISIL AAA                     | 0.06%            |
| Mahindra & Mahindra Financial Services<br>Limited                               | IND AAA                        | 0.57%          | Jamnagar Utilities & Power Private Limited Jamnagar Utilities & Power Private Limited    | CRISIL AAA<br>CRISIL AAA       | 0.06%            |
| Kotak Mahindra Prime Limited Indian Railway Finance Corporation Limited         | CRISIL AAA<br>CRISIL AAA       | 0.57%<br>0.55% | Rainbow Devices Trust  Jamnagar Utilities & Power Private Limited                        | CRISIL AAA                     | 0.06%            |
| Housing Development Finance Corporation   | CRISIL AAA                     | 0.53%          | Small Industries Development Bank of India<br>Small Industries Development Bank of India | CARE AAA<br>CARE AAA           | 0.06%<br>0.04%   |
| Limited Bajaj Finance Limited   | CRISIL AAA                     | 0.52%          | Bajaj Finance Limited<br>Housing & Urban Development Corporation                         | CRISIL AAA                     | 0.04%            |
| REC Limited Power Finance Corporation Limited                                   | CRISIL AAA<br>CRISIL AAA       | 0.52%<br>0.49% | Limited National Bank For Agriculture and Rural  | ICRA AAA                       | 0.03%            |
| REC Limited<br>National Bank For Agriculture and Rural                          | CRISIL AAA                     | 0.49%          | Development  | CRISIL AAA                     | 0.03%            |
| Development Housing Development Finance Corporation                             | CRISIL AAA                     | 0.49%          | National Bank For Agriculture and Rural<br>Development                                   | CRISIL AAA                     | 0.03%            |
| Limited   | CRISIL AAA                     | 0.49%          | National Bank For Agriculture and Rural<br>Development                                   | CRISIL AAA                     | 0.03%            |
| REC Limited<br>National Housing Bank  | CRISIL AAA<br>CARE AAA         | 0.47%<br>0.46% | REC Limited<br>REC Limited   | CRISIL AAA<br>CRISIL AAA       | 0.03%<br>0.03%   |
| Power Finance Corporation Limited<br>Tata Capital Limited                       | CRISIL AAA<br>CRISIL AAA       | 0.46%<br>0.46% | Rainbow Devices Trust<br>Rainbow Devices Trust   | ICRA AAA (SO)<br>ICRA AAA (SO) | 0.03%<br>0.03%   |
| Sundaram BNP Paribas Home Finance<br>Limited                                    | ICRA AA+                       | 0.45%          | National Bank For Agriculture and Rural  | CRISIL A1+                     | 0.03%            |
| Powergrid Vizag Transmission Limited  | CRISIL AAA<br>(SO)             | 0.44%          | Development<br>Indian Railway Finance Corporation Limited                                | CRISIL AAA                     | 0.03%            |
| Housing & Urban Development Corporation   | ICRA AAA                       | 0.43%          | LIC Housing Finance Limited<br>REC Limited   | CARE AAA<br>CRISIL AAA         | 0.03%<br>0.03%   |
| Limited<br>Hindustan Petroleum Corporation Limited                              | CRISIL AAA                     | 0.43%          | IOT Utkal Energy Services Limited  | CRISIL AAA<br>(SO)             | 0.02%            |
| Tata Sons Private Limited<br>6.89% GOI (MD 26/12/2029)                          | CRISIL AAA<br>Sovereign        | 0.43%<br>0.43% | IOT Utkal Energy Services Limited  | CRISIL AAA<br>(SO)             | 0.02%            |
| LIC Housing Finance Limited<br>Indian Railway Finance Corporation Limited       | CRISIL AAA<br>CRISIL AAA       | 0.41%<br>0.39% | IOT Utkal Energy Services Limited  | CRISIL AAA                     | 0.02%            |
| REC Limited<br>Sundaram BNP Paribas Home Finance                                | CRISIL AAA                     | 0.37%          | IOT Utkal Energy Services Limited  | (SO)<br>CRISIL AAA             | 0.02%            |
| Limited<br>NTPC Limited   | ICRA AA+<br>CRISIL AAA         | 0.37%<br>0.37% | IOT Utkal Energy Services Limited  | (SO)<br>CRISIL AAA             | 0.02%            |
| Housing Development Finance Corporation   | CRISIL AAA                     | 0.32%          | -  | (SO)<br>CRISIL AAA             |                  |
| Limited<br>National Bank For Agriculture and Rural                              | CRISIL AAA                     | 0.32%          | IOT Utkal Energy Services Limited  | (SO)<br>CRISIL AAA             | 0.02%            |
| Development<br>National Highways Authority of India                             | CRISIL AAA                     | 0.31%          | IOT Utkal Energy Services Limited  | (SO)                           | 0.02%            |
| Small Industries Development Bank of India<br>Power Finance Corporation Limited | CARE AAA<br>CRISIL AAA         | 0.31%<br>0.31% | IOT Utkal Energy Services Limited  | CRISIL AAA<br>(SO)             | 0.02%            |
| Power Finance Corporation Limited<br>National Housing Bank                      | CRISIL AAA<br>CARE AAA         | 0.31%<br>0.31% | IOT Utkal Energy Services Limited  | CRISIL AAA<br>(SO)             | 0.02%            |
| Tata Motors Finance Limited   | CARE AA-                       | 0.31%          | IOT Utkal Energy Services Limited  | CRISIL AAA<br>(SO)             | 0.02%            |
| National Bank For Agriculture and Rural Development                             | CRISIL AAA                     | 0.31%          | LIC Housing Finance Limited<br>Housing & Urban Development Corporation                   | CRISIL AAA                     | 0.02%            |
| Tata Capital Limited Tata Sons Private Limited                                  | CRISIL AAA<br>CRISIL AAA       | 0.31%<br>0.31% | Limited  | ICRA AAA                       | 0.02%            |
| Rent-A-Device Trust<br>Rent-A-Device Trust                                      | ICRA AAA (SO)<br>ICRA AAA (SO) | 0.30%<br>0.30% | 8.51% GUJURAT (MD 27/10/2020) Housing Development Finance Corporation                    | Sovereign<br>CRISIL AAA        | 0.02%<br>0.02%   |
| Rent-A-Device Trust<br>REC Limited  | ICRA AAA (SO)<br>CRISIL AAA    | 0.30%<br>0.28% | Limited<br>8.39% MAHARASHTRA (MD 08/09/2020)   | Sovereign                      | 0.02%            |
| Bajaj Finance Limited<br>Tata Sons Private Limited                              | CRISIL AAA<br>CRISIL AAA       | 0.28%<br>0.28% | National Bank For Agriculture and Rural<br>Development                                   | CRISIL AAA                     | 0.02%            |
| Housing Development Finance Corporation Limited                                 | CRISIL AAA                     | 0.25%          | REC Limited  National Bank For Agriculture and Rural                                     | CRISIL AAA                     | 0.02%            |
| Larsen & Toubro Limited   | CRISIL AAA                     | 0.22%          | Development  | CRISIL AAA                     | 0.02%            |
| Indian Railway Finance Corporation Limited LIC Housing Finance Limited          | CRISIL AAA<br>CARE AAA         | 0.19%<br>0.19% | Housing Development Finance Corporation<br>Limited                                       | CRISIL AAA                     | 0.01%            |
| Housing Development Finance Corporation<br>Limited                              | CRISIL AAA                     | 0.19%          | Bajaj Finance Limited<br>Export Import Bank of India                                     | CRISIL AAA<br>CRISIL AAA       | 0.01%<br>0.01%   |
| Tata Sons Private Limited<br>Sundaram Finance Limited                           | CRISIL AAA<br>ICRA AAA         | 0.19%<br>0.19% | Housing & Urban Development Corporation<br>Limited                                       | ICRA AAA                       | 0.01%            |
| Sundaram Finance Limited Fullerton India Credit Company Limited                 | ICRA AAA<br>CARE AAA           | 0.18%<br>0.17% | LIC Housing Finance Limited  | CRISIL AAA                     | 0.01%            |
| HDB Financial Services Limited Sundaram BNP Paribas Home Finance                | CARE AAA                       | 0.17%          | 8.15% GOI (MD 11/06/2022) Power Finance Corporation Limited                              | Sovereign<br>CRISIL AAA        | 0.01%<br>0.004%  |
| Limited   | ICRA AA+                       | 0.17%          | HSBC Bank  | 0                              | 0.002%           |
| REC Limited<br>Rent-A-Device Trust  | CRISIL AAA<br>ICRA AAA (SO)    | 0.17%<br>0.16% | 8.44% RAJASTHAN (MD 25/08/2020)<br>7.37% GOI (MD 16/04/2023)                             | Sovereign<br>Sovereign         | 0.001%<br>0.001% |
| Rent-A-Device Trust<br>Rent-A-Device Trust                                      | ICRA AAA (SO)<br>ICRA AAA (SO) | 0.16%<br>0.16% | Power Finance Corporation Limited<br>REC Limited   | CRISIL AAA<br>CRISIL AAA       | 0.001%<br>0.001% |
| Rent-A-Device Trust<br>Housing & Urban Development Corporation                  | ICRA AAA (SO)                  | 0.16%          | HSBC Bank  |                                | 0.001%           |
| Limited Housing & Urban Development Corporation                                 | ICRA AAA                       | 0.16%          | 8.12% MAHARASHTRA (MD 13/11/2025)<br>HSBC Bank   | Sovereign                      | 0.001%<br>0.000% |
| Limited   | ICRA AAA                       | 0.16%          | HSBC Bank  |                                | -0.001%          |
| Power Finance Corporation Limited   | CRISIL AAA                     | 0.16%          | ICICI Bank Limited   |                                | -0.001%          |

| Total                 | 100.00% |
|-----------------------|---------|
| Cash & Current Assets | 4.53%   |
| HSBC Bank             | -0.01%  |
| HSBC Bank             | -0.004% |
| ICICI Bank Limited    | -0.004% |
| HSBC Bank             | -0.002% |
| ICICI Bank Limited    | -0.001% |
| HSBC Bank             | -0.001% |
| HSBC Bank             | -0.001% |

| Aditya Birla Sun Life S<br>Opportunities F   |                                  |                |
|--|----------------------------------|----------------|
| Allocation as a %  | Rating                           | %              |
| of Net Assets<br>Adani Properties Pvt Limited  | BWR AA- (SO)                     | 7.08%          |
| 07.26% GOI (MD 14/01/2029)<br>REC Limited  | Sovereign                        | 4.42%<br>3.91% |
| National Bank For Agriculture and Rural  | CRISIL AAA<br>CRISIL AAA         | 3.88%          |
| Development<br>National Bank For Agriculture and Rural                                   |                                  |                |
| Development Development  | CRISIL AAA                       | 3.49%          |
| Small Industries Development Bank of India<br>ONGC Petro Additions Limited               | CARE AAA<br>ICRA AAA (SO)        | 3.23%<br>3.19% |
| Punjab National Bank   | BWR AA                           | 3.10%          |
| LIC Housing Finance Limited<br>State Bank of India                                       | CARE AAA<br>CRISIL AAA           | 2.95%<br>2.95% |
| Housing & Urban Development Corporation  | ICRA AAA                         | 2.75%          |
| Limited Grand View Estates Private Limited   | ICRA A+(SO)                      | 2.34%          |
| Cholamandalam Investment and Finance   | ICRA AA+                         | 2.11%          |
| Company Limited<br>State Bank of India   | CRISIL AAA                       | 1.69%          |
| National Bank For Agriculture and Rural  | CRISIL AAA                       | 1.64%          |
| Development National Bank For Agriculture and Rural                                      | CRISIL AAA                       | 1.63%          |
| Development<br>Small Industries Development Bank of India                                | CARE AAA                         | 1.62%          |
| Cholamandalam Investment and Finance   | ICRA AA+                         | 1.61%          |
| Company Limited<br>Small Industries Development Bank of India                            | CARE AAA                         | 1.60%          |
| Housing & Urban Development Corporation  | ICRA AAA                         | 1.60%          |
| Limited Mahindra & Mahindra Financial Services   |                                  |                |
| Limited  | IND AAA                          | 1.59%          |
| Indiabulls Housing Finance Limited Power Finance Corporation Limited                     | CARE AAA<br>CRISIL AAA           | 1.50%<br>1.49% |
| Power Finance Corporation Limited  | CRISIL AAA                       | 1.48%          |
| REC Limited<br>Vodafone Idea Limited   | CRISIL AAA<br>CARE A             | 1.45%<br>1.36% |
| Housing & Urban Development Corporation  | ICRA AAA                         | 1.31%          |
| Limited<br>INDIA GRID TRUST  | CRISIL AAA                       | 1.29%          |
| IDFC First Bank Limited (Erstwhile Capital   | CARE AA+                         | 1.28%          |
| First)<br>Union Bank of India  | IND AA                           | 1.24%          |
| 7.17% GOI (MD 08/01/2028)  | Sovereign                        | 0.99%          |
| 7.27% GOI (MD 08/04/2026)<br>National Bank For Agriculture and Rural                     | Sovereign                        | 0.83%          |
| Development<br>REC Limited   | CRISIL AAA<br>CRISIL AAA         | 0.83%          |
| Bajaj Finance Limited  | CRISIL AAA                       | 0.82%          |
| Power Finance Corporation Limited<br>Essel Lucknow Raebareli Toll Roads Limited          | CRISIL AAA<br>CARE AAA(SO)       | 0.81%<br>0.81% |
| REC Limited  | CRISIL AAA                       | 0.81%          |
| Housing Development Finance Corporation<br>Limited                                       | CRISIL AAA                       | 0.81%          |
| Hindustan Petroleum Corporation Limited  | CRISIL AAA                       | 0.80%          |
| Essel Lucknow Raebareli Toll Roads Limited<br>Essel Lucknow Raebareli Toll Roads Limited | CARE AAA(SO)<br>CARE AAA(SO)     | 0.79%<br>0.77% |
| 9.01% KARNATAKA (MD 25/06/2024)  | Sovereign                        | 0.69%          |
| REC Limited Power Grid Corporation of India Limited                                      | CRISIL AAA<br>CRISIL AAA         | 0.67%<br>0.65% |
| Oriental Bank of Commerce  | CARE A+                          | 0.62%          |
| ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY                                      | BWR A+ (SO)                      | 0.61%          |
| Oriental Nagpur Betul Highway Limited  | CRISIL AAA                       | 0.59%          |
| Oriental Bank of Commerce  | (SO)<br>CARE A+                  | 0.57%          |
| ANDHRA PRADESH CAPITAL REGION  | BWR A+ (SO)                      | 0.55%          |
| DEVELOPMENT AUTHORITY  | CRISIL AAA                       |                |
| Food Corporation Of India  | (SO)                             | 0.51%          |
| Jharkand Road Projects Implementation<br>Company Limited                                 | IND D                            | 0.50%          |
| Housing & Urban Development Corporation  | ICRA AAA                         | 0.49%          |
| Limited<br>National Bank For Agriculture and Rural                                       |                                  |                |
| Development  | CRISIL AAA                       | 0.49%          |
| Cholamandalam Investment and Finance<br>Company Limited                                  | ICRA AA+                         | 0.48%          |
| ANDHRA PRADESH CAPITAL REGION  | BWR A+ (SO)                      | 0.48%          |
| DEVELOPMENT AUTHORITY Jharkand Road Projects Implementation                              |                                  |                |
| Company Limited  | IND D                            | 0.46%          |
| REC Limited U.P. Power Corporation Limited   | CRISIL AAA<br>CRISIL A+ (SO)     | 0.43%<br>0.38% |
| U.P. Power Corporation Limited   | CRISIL A+ (SO)                   | 0.38%          |
| U.P. Power Corporation Limited U.P. Power Corporation Limited                            | CRISIL A+ (SO)<br>CRISIL A+ (SO) | 0.37%<br>0.37% |
|  |                                  |                |



| U.P. Power Corporation Limited   | CRISIL A+ (SO)                   | 0.37%          | Power Finance Corporation Limited  | CRISIL AAA                  | 0.47%             | HSBC Bank  |                                  | -0.05%                  |
|--|----------------------------------|----------------|--|-----------------------------|-------------------|--|----------------------------------|-------------------------|
| U.P. Power Corporation Limited U.P. Power Corporation Limited                            | CRISIL A+ (SO)<br>CRISIL A+ (SO) | 0.37%<br>0.36% | NHPC Limited<br>Indian Railway Finance Corporation Limited                               | CARE AAA<br>CRISIL AAA      | 0.45%<br>0.45%    | Cash & Current Assets Total  |                                  | 7.10%<br><b>100.00%</b> |
| U.P. Power Corporation Limited   | CRISIL A+ (SO)                   | 0.36%          | National Highways Authority of India<br>National Bank For Agriculture and Rural          | CRISIL AAA                  | 0.44%             | Aditya Birla Sun Life Medi   | um Torm Die                      | ) in                    |
| NHPC Limited<br>Essel Lucknow Raebareli Toll Roads Limited                               | CARE AAA<br>CARE AAA(SO)         | 0.33%<br>0.27% | Development  | CRISIL AAA                  | 0.43%             | Allocation as a %  |                                  |                         |
| Reliable Device Trust<br>Reliable Device Trust   | ICRA AAA(SO)<br>ICRA AAA(SO)     | 0.25%<br>0.25% | REC Limited Housing & Urban Development Corporation                                      | CRISIL AAA                  | 0.43%             | of Net Assets  | Rating                           | %                       |
| Reliable Device Trust  | ICRA AAA(SO)                     | 0.24%          | Limited  | ICRA AAA                    | 0.43%             | Sprit Infrapower & Multiventures Private<br>Limited                                | BWR BBB- (SO)                    | 9.54%                   |
| Reliable Device Trust<br>U.P. Power Corporation Limited                                  | ICRA AAA(SO)<br>CRISIL A+ (SO)   | 0.23%<br>0.19% | Power Grid Corporation of India Limited<br>Bank of Baroda                                | CRISIL AAA<br>IND AA+       | 0.42%<br>0.42%    | Adilink Infra & Multitrading Private Limited                                       | UNRATED                          | 9.38%                   |
| Indian Railway Finance Corporation Limited   | CRISIL AAA                       | 0.17%          | 8.53% TAMIL NADU (MD 28/11/2028)<br>Bank of Baroda                                       | Sovereign<br>CARE AAA       | 0.38%<br>0.37%    | SP Imperial Star Private Limited<br>07.26% GOI (MD 14/01/2029)                     | CARE A<br>Sovereign              | 6.49%<br>6.43%          |
| Powergrid Vizag Transmission Limited   | CRISIL AAA<br>(SO)               | 0.16%          | Power Finance Corporation Limited  | CRISIL AAA<br>CRISIL AAA    | 0.36%<br>0.33%    | REC Limited<br>Adani Rail Infra Private Limited                                    | CRISIL AAA<br>BWR AA- (SO)       | 4.71%<br>3.39%          |
| Jharkand Road Projects Implementation<br>Company Limited                                 | IND D                            | 0.16%          | Power Grid Corporation of India Limited<br>National Highways Authority of India          | CRISIL AAA                  | 0.32%             | Prestige Estates Projects Limited  | ICRA A+                          | 3.07%                   |
| Jamnagar Utilities & Power Private Limited   | CRISIL AAA                       | 0.15%          | 8.16% KERLA (MD 13/11/2025) Power Finance Corporation Limited                            | Sovereign<br>CRISIL AAA     | 0.32%<br>0.31%    | Adani Transmission Limited<br>REC Limited  | IND AA+<br>CRISIL AAA            | 2.67%<br>2.32%          |
| Rent-A-Device Trust<br>Rent-A-Device Trust   | ICRA AAA (SO)<br>ICRA AAA (SO)   | 0.13%<br>0.13% | 7.17% GOI (MD 08/01/2028)<br>REC Limited   | Sovereign<br>CRISIL AAA     | 0.31%<br>0.31%    | Indian Railway Finance Corporation Limited 7.17% GOI (MD 08/01/2028)               | CRISIL AAA<br>Sovereign          | 2.12%<br>2.12%          |
| Rent-A-Device Trust  | ICRA AAA (SO)                    | 0.13%          | Power Finance Corporation Limited  | CRISIL AAA                  | 0.31%             | National Highways Authority of India<br>JM Financial Products Limited              | CRISIL AAA<br>ICRA AA            | 1.51%<br>1.47%          |
| Rent-A-Device Trust Power Grid Corporation of India Limited                              | ICRA AAA (SO)<br>ICRA AAA        | 0.13%<br>0.10% | Export Import Bank of India<br>National Highways Authority of India                      | ICRA AAA<br>CRISIL AAA      | 0.31%<br>0.31%    | U.P. Power Corporation Limited   | BWR AA- (SO)                     | 1.42%                   |
| Rainbow Devices Trust Power Finance Corporation Limited                                  | ICRA AAA (SO)<br>CRISIL AAA      | 0.08%<br>0.06% | REC Limited Axis Bank Limited  | CRISIL AAA<br>CRISIL AAA    | 0.31%<br>0.31%    | U.P. Power Corporation Limited U.P. Power Corporation Limited                      | BWR AA- (SO)<br>BWR AA- (SO)     | 1.40%<br>1.39%          |
| HDB Financial Services Limited   | CRISIL AAA                       | 0.06%          | Power Finance Corporation Limited  | CRISIL AAA                  | 0.31%             | U.P. Power Corporation Limited   | BWR AA- (SO)                     | 1.38%                   |
| Jamnagar Utilities & Power Private Limited<br>Rainbow Devices Trust                      | CRISIL AAA<br>ICRA AAA (SO)      | 0.04%<br>0.04% | LIC Housing Finance Limited Power Finance Corporation Limited                            | CRISIL AAA<br>CRISIL AAA    | 0.30%<br>0.30%    | U.P. Power Corporation Limited Adani Properties Pvt Limited                        | BWR AA- (SO)<br>BWR AA- (SO)     | 1.37%<br>1.36%          |
| Punjab National Bank   | BWR AA                           | 0.03%          | Hindustan Petroleum Corporation Limited  | CRISIL AAA                  | 0.30%             | Bank of Baroda Power Finance Corporation Limited                                   | IND AA+<br>CRISIL AAA            | 1.34%<br>1.33%          |
| Dewan Housing Finance Corporation<br>Limited   | CARE D                           | 0.02%          | REC Limited Power Grid Corporation of India Limited                                      | CRISIL AAA<br>CRISIL AAA    | 0.30%<br>0.30%    | Vodafone Idea Limited  | CARE A                           | 1.28%                   |
| HSBC Bank  |                                  | -0.04%         | Bank of Baroda<br>Axis Bank Limited  | CRISIL AA+<br>CRISIL A1+    | 0.30%<br>0.29%    | NTPC Limited<br>IndusInd Bank Limited  | CRISIL AAA<br>CRISIL AA          | 1.13%<br>0.98%          |
| Cash & Current Assets  |                                  | 4.27%          | 7.95% GOI (MD 28/08/2032)  | Sovereign                   | 0.26%             | SP Imperial Star Private Limited INDIA GRID TRUST                                  | CARE AA- (SO)<br>CRISIL AAA      | 0.95%<br>0.92%          |
| Total  |                                  | 100.00%        | Housing & Urban Development Corporation<br>Limited                                       | ICRA AAA                    | 0.25%             | Union Bank of India  | IND AA                           | 0.89%                   |
| Aditya Birla Sun Life Banking  | & PSU Debt                       | Fund -         | ICICI Bank Limited<br>LIC Housing Finance Limited  | CRISIL AA+<br>CARE AAA      | 0.25%<br>0.25%    | ICICI Bank Limited<br>State Bank of India  | CRISIL AA+<br>CRISIL AA+         | 0.86%<br>0.83%          |
| Allocation as a %  |                                  |                | Power Grid Corporation of India Limited  | CRISIL AAA                  | 0.25%             | 7.27% GOI (MD 08/04/2026)<br>Bank of Baroda  | Sovereign<br>IND AA+             | 0.79%<br>0.79%          |
| of Net Assets  | Rating                           | %              | Power Grid Corporation of India Limited<br>Indian Railway Finance Corporation Limited    | CRISIL AAA<br>CRISIL AAA    | 0.25%<br>0.24%    | State Bank of India  | CRISIL AAA                       | 0.78%                   |
| 07.26% GOI (MD 14/01/2029) Small Industries Development Bank of India                    | Sovereign<br>CARE AAA            | 5.40%<br>3.49% | REC Limited  Power Finance Corporation Limited   | CRISIL AAA<br>CRISIL AAA    | 0.19%             | 7.57% GOI (MD 17/06/2033) IL&FS Tamil Nadu Power Company Limited                   | Sovereign<br>ICRA D              | 0.64%<br>0.63%          |
| State Bank of India  | CRISIL AAA                       | 3.38%          | Power Finance Corporation Limited  | CRISIL AAA                  | 0.18%             | Indian Railway Finance Corporation Limited   | CRISIL AAA                       | 0.62%                   |
| ONGC Petro Additions Limited<br>Bharat Petroleum Corporation Limited                     | ICRA AAA (SO)<br>CRISIL AAA      | 3.08%<br>2.77% | Power Finance Corporation Limited<br>8.96% MAHARASHTRA (MD 09/07/2024)                   | CRISIL AAA<br>Sovereign     | 0.18%<br>0.15%    | IRB InvIT Fund   |                                  | 0.57%                   |
| Indian Railway Finance Corporation Limited<br>IDFC First Bank Limited (Erstwhile Capital | CRISIL AAA                       | 2.72%          | Power Grid Corporation of India Limited  | CRISIL AAA                  | 0.13%             | NHPC Limited National Bank For Agriculture and Rural                               | CARE AAA                         | 0.56%                   |
| First)   | CARE AA+                         | 2.42%          | 8.96% TAMIL NADU (MD 09/07/2024)<br>8.99% MADHYA PRADESH (MD                             | Sovereign                   | 0.13%<br>0.13%    | Development  | CRISIL AAA<br>BWR AA             | 0.48%<br>0.47%          |
| State Bank of India<br>National Bank For Agriculture and Rural                           | CRISIL AA+                       | 2.31%          | 09/07/2024) Power Grid Corporation of India Limited                                      | Sovereign<br>CRISIL AAA     | 0.13%             | Punjab National Bank<br>ANDHRA PRADESH CAPITAL REGION                              | BWR A+ (SO)                      | 0.47%                   |
| Development  | CRISIL AAA                       | 2.16%          | Export Import Bank of India  | CRISIL AAA                  | 0.13%             | DEVELOPMENT AUTHORITY ANDHRA PRADESH CAPITAL REGION                                |                                  |                         |
| 7.27% GOI (MD 08/04/2026)<br>National Bank For Agriculture and Rural                     | Sovereign<br>CRISIL AAA          | 2.09%<br>1.88% | Indian Railway Finance Corporation Limited<br>NHPC Limited                               | CRISIL AAA<br>CARE AAA      | 0.13%<br>0.13%    | DEVELOPMENT AUTHORITY  | BWR A+ (SO)                      | 0.44%                   |
| Development<br>National Bank For Agriculture and Rural                                   |                                  |                | NHPC Limited<br>NHPC Limited   | CARE AAA<br>CARE AAA        | 0.13%<br>0.13%    | Housing & Urban Development Corporation<br>Limited                                 | ICRA AAA                         | 0.41%                   |
| Development  | CRISIL AAA                       | 1.83%          | REC Limited  | CRISIL AAA                  | 0.12%             | Housing & Urban Development Corporation  | ICRA AAA                         | 0.40%                   |
| Small Industries Development Bank of India<br>National Highways Authority of India       | CARE A1+<br>CRISIL AAA           | 1.72%<br>1.71% | ICICI Bank Limited Power Finance Corporation Limited                                     | CARE AAA<br>CRISIL AAA      | 0.12%<br>0.12%    | Limited<br>National Highways Authority of India                                    | CRISIL AAA                       | 0.40%                   |
| Housing & Urban Development Corporation  | ICRA AAA                         | 1.53%          | NHPC Limited<br>Indian Railway Finance Corporation Limited                               | ICRA AAA                    | 0.12%             | State Bank of India Jharkand Road Projects Implementation                          | CRISIL AAA                       | 0.40%                   |
| Limited<br>Indian Railway Finance Corporation Limited                                    | CRISIL AAA                       | 1.51%          | REC Limited  | CRISIL AAA<br>CRISIL AAA    | 0.12%<br>0.12%    | Company Limited  | IND D                            | 0.38%                   |
| National Bank For Agriculture and Rural<br>Development                                   | CRISIL AAA                       | 1.49%          | REC Limited Indian Railway Finance Corporation Limited                                   | CRISIL AAA<br>CRISIL AAA    | 0.12%<br>0.12%    | IL & FS Education and Technology Services<br>Limited                               | IND B(SO)                        | 0.35%                   |
| Housing & Urban Development Corporation  | ICRA AAA                         | 1.48%          | Punjab National Bank   | BWR AA                      | 0.12%             | U.P. Power Corporation Limited   | BWR AA- (SO)                     | 0.34%                   |
| Limited<br>Small Industries Development Bank of India                                    |                                  | 1.43%          | 9.01% GUJURAT (MD 25/06/2024) Power Grid Corporation of India Limited                    | Sovereign<br>CRISIL AAA     | 0.10%<br>0.06%    | Jharkand Road Projects Implementation<br>Company Limited                           | IND D                            | 0.32%                   |
| Axis Bank Limited  | CRISIL A1+                       | 1.42%          | Power Grid Corporation of India Limited<br>Power Grid Corporation of India Limited       | CRISIL AAA<br>CRISIL AAA    | 0.06%<br>0.06%    | ANDHRA PRADESH CAPITAL REGION  | BWR A+ (SO)                      | 0.32%                   |
| Power Finance Corporation Limited<br>REC Limited   | CRISIL AAA<br>CRISIL AAA         | 1.41%<br>1.37% | NHPC Limited   | CARE AAA                    | 0.06%             | DEVELOPMENT AUTHORITY<br>Export Import Bank of India                               | CRISIL AAA                       | 0.32%                   |
| Power Finance Corporation Limited<br>REC Limited   | CRISIL AAA<br>CRISIL AAA         | 1.29%<br>1.28% | National Bank For Agriculture and Rural Development                                      | CRISIL AAA                  | 0.06%             | Power Finance Corporation Limited<br>Indian Railway Finance Corporation Limited    | CRISIL AAA<br>CRISIL AAA         | 0.31%<br>0.30%          |
| Small Industries Development Bank of India   | CARE AAA                         | 1.22%          | 7.99% KERLA (MD 28/10/2025)  | Sovereign                   | 0.06%             | Union Bank of India  | IND AA                           | 0.30%                   |
| National Highways Authority of India<br>Small Industries Development Bank of India       |                                  | 1.20%<br>1.14% | LIC Housing Finance Limited<br>NHPC Limited  | CARE AAA<br>ICRA AAA        | 0.06%<br>0.06%    | Power Grid Corporation of India Limited<br>Power Grid Corporation of India Limited | CRISIL AAA<br>CRISIL AAA         | 0.30%<br>0.30%          |
| REC Limited Power Finance Corporation Limited  | CRISIL AAA<br>CRISIL AAA         | 1.11%<br>1.10% | Power Finance Corporation Limited Power Finance Corporation Limited                      | CRISIL AAA<br>CRISIL AAA    | 0.06%<br>0.06%    | Jharkand Road Projects Implementation<br>Company Limited                           | IND D                            | 0.27%                   |
| Housing & Urban Development Corporation  | IND AAA                          | 0.97%          | Jamnagar Utilities & Power Private Limited   | CRISIL AAA                  | 0.06%             | IL&FS Tamil Nadu Power Company Limited   | ICRA D                           | 0.27%                   |
| Limited<br>REC Limited   | CRISIL AAA                       | 0.93%          | Jamnagar Utilities & Power Private Limited<br>Rainbow Devices Trust                      | CRISIL AAA<br>ICRA AAA (SO) | 0.06%             | Jharkand Road Projects Implementation<br>Company Limited                           | IND D                            | 0.27%                   |
| Small Industries Development Bank of India<br>State Bank of India                        |                                  | 0.93%<br>0.93% | Jamnagar Utilities & Power Private Limited<br>Jamnagar Utilities & Power Private Limited | CRISIL AAA<br>CRISIL AAA    | 0.06%<br>0.06%    | U.P. Power Corporation Limited U.P. Power Corporation Limited                      | CRISIL A+ (SO)<br>CRISIL A+ (SO) | 0.27%                   |
| National Highways Authority of India   | CRISIL AAA                       | 0.91%          | Jamnagar Utilities & Power Private Limited   | CRISIL AAA                  | 0.06%             | Jharkand Road Projects Implementation  | IND D                            | 0.26%<br>0.26%          |
| 7.57% GOI (MD 17/06/2033)<br>Axis Bank Limited   | Sovereign<br>CRISIL A1+          | 0.90%<br>0.88% | IOT Utkal Energy Services Limited  | CRISIL AAA<br>(SO)          | 0.05%             | Company Limited U.P. Power Corporation Limited                                     | CRISIL A+ (SO)                   | 0.26%                   |
| Housing & Urban Development Corporation  | ICRA AAA                         | 0.84%          | IOT Utkal Energy Services Limited  | CRISIL AAA<br>(SO)          | 0.04%             | U.P. Power Corporation Limited   | CRISIL A+ (SO)                   | 0.26%                   |
| Limited<br>Indian Railway Finance Corporation Limited                                    | CRISIL AAA                       | 0.82%          | IOT Utkal Energy Services Limited  | CRISIL AAA                  | 0.04%             | U.P. Power Corporation Limited U.P. Power Corporation Limited                      | CRISIL A+ (SO)<br>CRISIL A+ (SO) | 0.26%<br>0.26%          |
| REC Limited REC Limited  | CRISIL AAA<br>CRISIL AAA         | 0.78%<br>0.68% | -  | (SO)<br>CRISIL AAA          |                   | Jharkand Road Projects Implementation<br>Company Limited                           | IND D                            | 0.25%                   |
| Indian Railway Finance Corporation Limited   | CRISIL AAA                       | 0.65%          | IOT Utkal Energy Services Limited  | (SO)                        | 0.04%             | Jharkand Road Projects Implementation  | IND D                            | 0.24%                   |
| National Bank For Agriculture and Rural<br>Development                                   | CRISIL AAA                       | 0.63%          | IOT Utkal Energy Services Limited  | CRISIL AAA<br>(SO)          | 0.04%             | Company Limited Power Grid Corporation of India Limited                            | CRISIL AAA                       | 0.24%                   |
| National Housing Bank  | CARE AAA<br>CRISIL AAA           | 0.61%<br>0.60% | IOT Utkal Energy Services Limited  | CRISIL AAA                  | 0.04%             | Jharkand Road Projects Implementation  | IND D                            | 0.24%                   |
| NTPC Limited<br>Indian Railway Finance Corporation Limited                               | CRISIL AAA                       | 0.60%          | IOT Utkal Energy Services Limited  | (SO)<br>CRISIL AAA          | 0.04%             | Company Limited<br>Indian Railway Finance Corporation Limited                      | CRISIL AAA                       | 0.24%                   |
| IndusInd Bank Limited<br>Union Bank of India   | CRISIL A1+<br>IND AA             | 0.59%<br>0.59% | Small Industries Development Bank of India   | (SO)<br>CARE AAA            | 0.04%             | Jharkand Road Projects Implementation  | IND D                            | 0.24%                   |
| LIC Housing Finance Limited  | CRISIL A1+                       | 0.59%          | IOT Utkal Energy Services Limited  | CRISIL AAA                  | 0.04%             | Company Limited<br>NTPC Limited  | CRISIL AAA                       | 0.24%                   |
| Housing Development Finance Corporation<br>Limited                                       | ICRA A1+                         | 0.59%          | Housing & Urban Development Corporation  | (SO)                        |                   | Jharkand Road Projects Implementation Company Limited                              | IND D                            | 0.24%                   |
| Punjab National Bank<br>Small Industries Development Bank of India                       | BWR AA<br>CARE A1+               | 0.59%<br>0.58% | Limited  | ICRA AAA                    | 0.02%             | Jharkand Road Projects Implementation  | IND D                            | 0.23%                   |
| Small Industries Development Bank of India   | CARE A1+                         | 0.58%          | HSBC Bank<br>HDFC Bank Limited   |                             | -0.005%<br>-0.01% | Company Limited COASTAL GUJARAT POWER LTD  | CARE AA(SO)                      | 0.23%                   |
| National Highways Authority of India   | CRISIL AAA<br>CRISIL AAA         | 0.57%          | HDFC Bank Limited<br>HDFC Bank Limited   |                             | -0.01%<br>-0.01%  | Jharkand Road Projects Implementation  | IND D                            | 0.23%                   |
| Powergrid Vizag Transmission Limited   | (SO)                             | 0.55%          | HSBC Bank  |                             | -0.01%            | Company Limited Jharkand Road Projects Implementation                              | IND D                            | 0.22%                   |
| REC Limited<br>National Bank For Agriculture and Rural                                   | CRISIL AAA<br>CRISIL AAA         | 0.52%<br>0.51% | ICICI Securities Primary Dealership Limited<br>HDFC Bank Limited                         |                             | -0.02%<br>-0.04%  | Company Limited U.P. Power Corporation Limited                                     | CRISIL A+ (SO)                   |                         |
| Development  | ORIGIL AAA                       | 0.01/0         | HSBC Bank  |                             | -0.04%            | S Owor Corporation Limited   | 5.(IOIL A+ (00)                  | U.LI /U                 |



| Jharkand Road Projects Implementation                                   |                            |                  |
|---|----------------------------|------------------|
| Company Limited Jharkand Road Projects Implementation                   | IND D                      | 0.21%            |
| Company Limited Jharkand Road Projects Implementation                   | IND D                      | 0.20%            |
| Company Limited   | IND D                      | 0.20%            |
| TMF Holdings Limited<br>Reliable Device Trust                           | CRISIL AA-<br>ICRA AAA(SO) | 0.19%<br>0.18%   |
| Reliable Device Trust   | ICRA AAA(SO)               | 0.18%            |
| Reliable Device Trust   | ICRA AAA(SO)               | 0.17%            |
| Reliable Device Trust<br>Housing & Urban Development Corporation        | ICRA AAA(SO)               | 0.17%            |
| Limited  Jharkand Road Projects Implementation                          | ICRA AAA                   | 0.16%            |
| Company Limited   | IND D                      | 0.16%            |
| Punjab National Bank<br>6.89% GOI (MD 26/12/2029)                       | BWR AA<br>Sovereign        | 0.16%<br>0.15%   |
| Power Grid Corporation of India Limited                                 | CRISIL AAA                 | 0.15%            |
| U.P. Power Corporation Limited  | CRISIL A+ (SO)             | 0.13%            |
| Jharkand Road Projects Implementation<br>Company Limited                | IND D                      | 0.13%            |
| Jharkand Road Projects Implementation                                   | IND D                      | 0.11%            |
| Company Limited<br>Jharkand Road Projects Implementation                | 1100                       |                  |
| Company Limited   | IND D                      | 0.11%            |
| Jharkand Road Projects Implementation<br>Company Limited                | IND D                      | 0.11%            |
| Indiabulls Housing Finance Limited                                      | CRISIL AAA                 | 0.10%            |
| Jharkand Road Projects Implementation<br>Company Limited                | IND D                      | 0.10%            |
| Jharkand Road Projects Implementation                                   | IND D                      | 0.09%            |
| Company Limited Jharkand Road Projects Implementation                   |                            |                  |
| Company Limited Jharkand Road Projects Implementation                   | IND D                      | 0.09%            |
| Company Limited   | IND D                      | 0.09%            |
| Jharkand Road Projects Implementation<br>Company Limited                | IND D                      | 0.09%            |
| Jharkand Road Projects Implementation<br>Company Limited                | IND D                      | 0.09%            |
| Jharkand Road Projects Implementation<br>Company Limited                | IND D                      | 0.08%            |
| Jharkand Road Projects Implementation                                   | IND D                      | 0.08%            |
| Company Limited Jharkand Road Projects Implementation                   | IND D                      | 0.08%            |
| Company Limited<br>8.28% GOI (MD 21/09/2027)                            | Sovereign                  | 0.08%            |
| Power Grid Corporation of India Limited                                 | CRISIL AAA                 | 0.08%            |
| Jharkand Road Projects Implementation                                   | IND D                      | 0.08%            |
| Company Limited Jharkand Road Projects Implementation                   | IND D                      |                  |
| Company Limited   | IND D                      | 0.08%            |
| Export Import Bank of India Jharkand Road Projects Implementation       | CRISIL AAA                 | 0.08%            |
| Company Limited   | IND D                      | 0.08%            |
| Jharkand Road Projects Implementation<br>Company Limited                | IND D                      | 0.08%            |
| Jharkand Road Projects Implementation<br>Company Limited                | IND D                      | 0.07%            |
| Jharkand Road Projects Implementation                                   | IND D                      | 0.07%            |
| Company Limited  Jharkand Road Projects Implementation                  | IND D                      | 0.07%            |
| Company Limited Jharkand Road Projects Implementation                   |                            |                  |
| Company Limited  Jharkand Road Projects Implementation                  | IND D                      | 0.06%            |
| Company Limited   | IND D                      | 0.06%            |
| Jharkand Road Projects Implementation<br>Company Limited                | IND D                      | 0.06%            |
| Jharkand Road Projects Implementation<br>Company Limited                | IND D                      | 0.04%            |
| 8.08% MAHARASHTRA (MD 26/12/2028)                                       | Sovereign                  | 0.02%            |
| National Bank For Agriculture and Rural<br>Development                  | CRISIL AAA                 | 0.02%            |
| U.P. Power Corporation Limited  | CRISIL A+ (SO)             | 0.01%            |
| Jharkand Road Projects Implementation                                   | IND D                      | 0.01%            |
| Company Limited LIC Housing Finance Limited                             | CRISIL AAA                 | 0.01%            |
| 8.73% UTTAR PRADESH (MD 24/10/2028)<br>8.62% TAMIL NADU (MD 20/02/2023) | Sovereign<br>Sovereign     | 0.003%<br>0.002% |
| Tata Housing Development Company  | ICRA AA                    | 0.002%           |
| Limited Cash & Current Assets   |                            | 3.03%            |
| Total   |                            | 100.009          |
| Aditya Birla Sun  | Life                       |                  |

| Iotal  |  | 100.009                                   |
|--|--|---|
|  |  |   |
| Aditya Birla Sun   | Life   |   |
| Credit Risk Fu   | nd   |   |
| Allocation as a %  |  | 0/  |
| of Net Assets  | Rating   | %   |
| Sprit Infrapower & Multiventures Private<br>Limited  | BWR BBB- (SO)  | 6.38%                                     |
| Adilink Infra & Multitrading Private Limited SP Imperial Star Private Limited Asirvad Microfinance Limited Asirvad Microfinance Limited Asirvad Microfinance Limited LaT Vadodara Bharuch Tollway Limited TMF Holdings Limited Adani Properties Pvt Limited ONGC Petro Additions Limited JM Financial Products Limited Tata Power Company Limited State Bank of India Vedanta Limited Belstar Investment and Finance Private | UNRATED CARE A CRISIL A+ ICRA A- IND A CRISIL AA- BWR AA- (SO) ICRA AAA (SO) ICRA AAA CARE AA CRISIL AAA | 2.43%<br>2.36%<br>2.20%<br>1.97%<br>1.94% |
| Limited  | CARE A+  | 1.52%                                     |
|  |  |   |

| Bhopal Dhule Transmission Company  | CRISIL AAA  | 1.39%  |
|--|---|--|
| Limited Power Finance Corporation Limited  | CRISIL AAA  | 1.33%  |
| State Bank of India  | CRISIL AA+  | 1.33%  |
| COASTAL GUJARAT POWER LTD Power Finance Corporation Limited  | CARE AA(SO)<br>CRISIL AAA   | 1.31%<br>1.25%   |
| National Highways Authority of India   | CRISIL AAA  | 1.21%  |
| Punjab National Bank<br>Shriram Properties Pvt Limited   | BWR AA<br>ICRA BBB  | 1.18%<br>1.13%   |
| Lendingkart Finance Limited  | ICRA BBB+   | 1.12%  |
| IndusInd Bank Limited<br>Rent-A-Device Trust   | CRISIL AA<br>ICRA AAA (SO)  | 1.10%<br>1.04%   |
| Rent-A-Device Trust  | ICRA AAA (SO)   | 0.99%  |
| INDIA GRID TRUST<br>Rent-A-Device Trust  | CRISIL AAA<br>ICRA AAA (SO)   | 0.98%<br>0.95%   |
| National Bank For Agriculture and Rural  |   |  |
| Development  | CRISIL AAA  | 0.91%  |
| Rent-A-Device Trust<br>Indian Railway Finance Corporation Limited  | ICRA AAA (SO)<br>CRISIL AAA   | 0.90%<br>0.89%   |
| Rent-A-Device Trust  | ICRA AAA (SO)   | 0.86%  |
| National Bank For Agriculture and Rural<br>Development   | CRISIL AAA  | 0.84%  |
| Small Industries Development Bank of India   | CARE AAA  | 0.83%  |
| REC Limited<br>REC Limited   | CRISIL AAA<br>CRISIL AAA  | 0.82%<br>0.82%   |
| REC Limited  | CRISIL AAA  | 0.82%  |
| COASTAL GUJARAT POWER LTD Prestige Estates Projects Limited  | CARE AA(SO)<br>ICRA A+  | 0.81%<br>0.81%   |
| PNB Housing Finance Limited  | CARE AA+  | 0.81%  |
| Indian Railway Finance Corporation Limited NTPC Limited  | CRISIL AAA<br>CRISIL AAA  | 0.81%<br>0.81%   |
| ICICI Bank Limited   | ICRA A1+  | 0.80%  |
| Axis Bank Limited<br>Nirma Limited   | CRISIL A1+<br>CRISIL AA   | 0.80%<br>0.73%   |
| Adani Rail Infra Private Limited   | BWR AA- (SO)  | 0.72%  |
| IL&FS Tamil Nadu Power Company Limited<br>REC Limited  | ICRA D  | 0.69%<br>0.66%   |
| Power Finance Corporation Limited  | CRISIL AAA<br>CRISIL AAA  | 0.66%  |
| ICICI Bank Limited Adani Transmission Limited  | CRISIL AA+<br>IND AA+   | 0.65%  |
| Power Finance Corporation Limited  | CRISIL AAA  | 0.56%<br>0.54%   |
| Union Bank of India  | IND AA  | 0.50%  |
| Indian Railway Finance Corporation Limited<br>National Bank For Agriculture and Rural  | CRISIL AAA  | 0.43%  |
| Development  | CRISIL AAA  | 0.43%  |
| Housing & Urban Development Corporation<br>Limited   | ICRA AAA  | 0.41%  |
| REC Limited  | CRISIL AAA  | 0.41%  |
| Power Finance Corporation Limited Power Finance Corporation Limited  | CRISIL AAA<br>CRISIL AAA  | 0.41%<br>0.41%   |
| Rainbow Devices Trust  | ICRA AAA (SO)   | 0.41%  |
| Indian Railway Finance Corporation Limited<br>ANDHRA PRADESH CAPITAL REGION  | CRISIL AAA  | 0.40%  |
| DEVELOPMENT AUTHORITY  | BWR A+ (SO)   | 0.40%  |
| U.P. Power Corporation Limited   | BWR AA- (SO)  | 0.40%  |
| ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY  | BWR A+ (SO)   | 0.40%  |
| ANDHRA PRADESH CAPITAL REGION  | BWR A+ (SO)   | 0.40%  |
| DEVELOPMENT AUTHORITY U.P. Power Corporation Limited   | BWR AA- (SO)  | 0.40%  |
| Indian Railway Finance Corporation Limited   | CRISIL AAA  | 0.40%  |
| U.P. Power Corporation Limited U.P. Power Corporation Limited  | BWR AA- (SO)<br>BWR AA- (SO)  | 0.40%<br>0.40%   |
| Rainbow Devices Trust  | ICRA AAA (SO)   | 0.39%  |
| U.P. Power Corporation Limited U.P. Power Corporation Limited  | BWR AA- (SO)<br>BWR AA- (SO)  | 0.39%<br>0.38%   |
| Small Industries Development Bank of India   | CARE A1+  | 0.38%  |
| Power Finance Corporation Limited  | CRISIL AAA<br>ICRA AAA (SO)   | 0.37%<br>0.35%   |
| Rent-A-Device Trust<br>REC Limited   | CRISIL AAA  | 0.34%  |
| National Bank For Agriculture and Rural  | CRISIL AAA  | 0.34%  |
| Development National Bank For Agriculture and Rural  | CDICII AAA  | 0.770/   |
| Development  | CRISIL AAA  | 0.33%  |
| Shriram City Union Finance Limited U.P. Power Corporation Limited  | CARE AA+<br>CRISIL A+ (SO)  | 0.32%<br>0.28%   |
| U.P. Power Corporation Limited   | CRISIL A+ (SO)  | 0.28%  |
| U.P. Power Corporation Limited U.P. Power Corporation Limited  | CRISIL A+ (SO)<br>CRISIL A+ (SO)  | 0.28%<br>0.28%   |
| U.P. Power Corporation Limited   | CRISIL A+ (SO)  | 0.28%  |
| U.P. Power Corporation Limited Jharkand Road Projects Implementation   | CRISIL A+ (SO)  | 0.27%  |
|  |   | 0.27%  |
| Company Limited  | IND D   |  |
| Company Limited U.P. Power Corporation Limited   | IND D<br>CRISIL A+ (SO)   | 0.27%  |
| Company Limited  |   | 0.27%<br>0.25%   |
| Company Limited U.P. Power Corporation Limited National Bank For Agriculture and Rural Development U.P. Power Corporation Limited  | CRISIL A+ (SO) CRISIL AAA CRISIL A+ (SO)  | 0.25%<br>0.24%   |
| Company Limited<br>U.P. Power Corporation Limited<br>National Bank For Agriculture and Rural<br>Development  | CRISIL A+ (SO)<br>CRISIL AAA  | 0.25%  |
| Company Limited U.P. Power Corporation Limited National Bank For Agriculture and Rural Development U.P. Power Corporation Limited Muthoot Finance Limited Power Finance Corporation Limited Jharkand Road Projects Implementation  | CRISIL A+ (SO) CRISIL AAA CRISIL A+ (SO) ICRA AA  | 0.25%<br>0.24%<br>0.24%<br>0.24%   |
| Company Limited U.P. Power Corporation Limited National Bank For Agriculture and Rural Development U.P. Power Corporation Limited Muthoot Finance Limited Power Finance Corporation Limited Jharkand Road Projects Implementation Company Limited  | CRISIL A+ (SO) CRISIL AAA CRISIL A+ (SO) ICRA AA CRISIL AAA IND D   | 0.25%<br>0.24%<br>0.24%<br>0.24%<br>0.24%  |
| Company Limited U.P. Power Corporation Limited National Bank For Agriculture and Rural Development U.P. Power Corporation Limited Muthoot Finance Limited Power Finance Corporation Limited Jharkand Road Projects Implementation Company Limited Rainbow Devices Trust Bank of Baroda   | CRISIL A+ (SO) CRISIL AAA CRISIL A+ (SO) ICRA AA CRISIL AAA   | 0.25%<br>0.24%<br>0.24%<br>0.24%   |
| Company Limited U.P. Power Corporation Limited National Bank For Agriculture and Rural Development U.P. Power Corporation Limited Muthoot Finance Limited Power Finance Corporation Limited Jharkand Road Projects Implementation Company Limited Rainbow Devices Trust Bank of Baroda Housing & Urban Development Corporation   | CRISIL A+ (SO) CRISIL AAA CRISIL A+ (SO) ICRA AA CRISIL AAA IND D ICRA AAA (SO)   | 0.25%<br>0.24%<br>0.24%<br>0.24%<br>0.24%<br>0.20%   |
| Company Limited U.P. Power Corporation Limited National Bank For Agriculture and Rural Development U.P. Power Corporation Limited Muthoot Finance Limited Power Finance Corporation Limited Jharkand Road Projects Implementation Company Limited Rainbow Devices Trust Bank of Baroda   | CRISIL A+ (SO) CRISIL AAA CRISIL A+ (SO) ICRA AA CRISIL AAA IND D ICRA AAA (SO) IND AA+ ICRA AAA  | 0.25%<br>0.24%<br>0.24%<br>0.24%<br>0.24%<br>0.20%<br>0.18%<br>0.17%                                     |
| Company Limited U.P. Power Corporation Limited National Bank For Agriculture and Rural Development U.P. Power Corporation Limited Muthoot Finance Limited Power Finance Corporation Limited Jharkand Road Projects Implementation Company Limited Rainbow Devices Trust Bank of Baroda Housing & Urban Development Corporation Limited Housing & Urban Development Corporation Limited   | CRISIL A+ (SO) CRISIL AAA CRISIL A+ (SO) ICRA AA CRISIL AAA IND D ICRA AAA (SO) IND AA+ ICRA AAA CRISIL AAA   | 0.25%<br>0.24%<br>0.24%<br>0.24%<br>0.24%<br>0.18%<br>0.17%  |
| Company Limited U.P. Power Corporation Limited National Bank For Agriculture and Rural Development U.P. Power Corporation Limited Muthoot Finance Limited Power Finance Corporation Limited Jharkand Road Projects Implementation Company Limited Rainbow Devices Trust Bank of Baroda Housing & Urban Development Corporation Limited Housing & Urban Development Corporation   | CRISIL A+ (SO) CRISIL AAA CRISIL A+ (SO) ICRA AA CRISIL AAA IND D ICRA AAA (SO) IND AA+ ICRA AAA CRISIL AAA CRISIL AAA  | 0.25%<br>0.24%<br>0.24%<br>0.24%<br>0.24%<br>0.18%<br>0.17%<br>0.17%                                     |
| Company Limited U.P. Power Corporation Limited National Bank For Agriculture and Rural Development U.P. Power Corporation Limited Muthoot Finance Limited Power Finance Limited Power Finance Corporation Limited Jharkand Road Projects Implementation Company Limited Rainbow Devices Trust Bank of Baroda Housing & Urban Development Corporation Limited Housing & Urban Development Corporation Limited Housing & Urban Development Corporation Limited National Highways Authority of India National Bank For Agriculture and Rural Development  | CRISIL A+ (SO) CRISIL AAA CRISIL A+ (SO) ICRA AA CRISIL AAA IND D ICRA AAA (SO) IND AA+ ICRA AAA CRISIL AAA CRISIL AAA CRISIL AAA   | 0.25%<br>0.24%<br>0.24%<br>0.24%<br>0.24%<br>0.17%<br>0.17%<br>0.17%<br>0.17%                            |
| Company Limited U.P. Power Corporation Limited National Bank For Agriculture and Rural Development U.P. Power Corporation Limited Muthoot Finance Limited Muthoot Finance Limited Jharkand Road Projects Implementation Company Limited Rainbow Devices Trust Bank of Baroda Housing & Urban Development Corporation Limited Housing & Urban Development Corporation Limited Housing & Urban Development Corporation Limited National Highways Authority of India National Bank For Agriculture and Rural  | CRISIL A+ (SO) CRISIL AAA CRISIL A+ (SO) ICRA AA CRISIL AAA IND D ICRA AAA (SO) IND AA+ ICRA AAA CRISIL AAA CRISIL AAA CRISIL AAA ICRA A- ICRA A-   | 0.25%<br>0.24%<br>0.24%<br>0.24%<br>0.24%<br>0.18%<br>0.17%<br>0.17%                                     |
| Company Limited U.P. Power Corporation Limited National Bank For Agriculture and Rural Development U.P. Power Corporation Limited Muthoot Finance Limited Muthoot Finance Limited Power Finance Corporation Limited Jharkand Road Projects Implementation Company Limited Rainbow Devices Trust Bank of Baroda Housing & Urban Development Corporation Limited Housing & Urban Development Corporation Limited Housing & Urban Development Corporation Limited National Bank For Agriculture and Rural Development Annapurna Microfinance Private Limited State Bank of India Bank of Baroda                       | CRISIL A+ (SO) CRISIL AAA CRISIL A+ (SO) ICRA AA CRISIL AAA IND D ICRA AAA (SO) IND AA+ ICRA AAA CRISIL AAA CRISIL AAA CRISIL AAA CRISIL AAA CRISIL AAA CRISIL AAA  | 0.25% 0.24% 0.24% 0.24% 0.24% 0.18% 0.17% 0.17% 0.17% 0.17% 0.17% 0.17% 0.16%                            |
| Company Limited U.P. Power Corporation Limited National Bank For Agriculture and Rural Development U.P. Power Corporation Limited Muthoot Finance Limited Muthoot Finance Limited Power Finance Corporation Limited Jharkand Road Projects Implementation Company Limited Rainbow Devices Trust Bank of Baroda Housing & Urban Development Corporation Limited Housing & Urban Development Corporation Limited Housing & Urban Development Corporation Limited National Highways Authority of India National Bank For Agriculture and Rural Development Annapurna Microfinance Private Limited State Bank of India | CRISIL A+ (SO) CRISIL AAA CRISIL A+ (SO) ICRA AA IND D ICRA AAA (SO) IND AA+ ICRA AAA CRISIL AAA ICRA A- CRISIL AAA CRISIL AAA CRISIL AAA | 0.25%<br>0.24%<br>0.24%<br>0.24%<br>0.26%<br>0.17%<br>0.17%<br>0.17%<br>0.17%<br>0.17%<br>0.17%          |
| Company Limited U.P. Power Corporation Limited National Bank For Agriculture and Rural Development U.P. Power Corporation Limited Muthoot Finance Limited Muthoot Finance Limited Power Finance Corporation Limited Jharkand Road Projects Implementation Company Limited Rainbow Devices Trust Bank of Baroda Housing & Urban Development Corporation Limited Housing & Urban Development Corporation Limited National Highways Authority of India National Hank For Agriculture and Rural Development Annapurna Microfinance Private Limited State Bank of India Bank of Baroda Union Bank for India             | CRISIL A+ (SO) CRISIL AAA CRISIL A+ (SO) ICRA AA CRISIL AAA IND D ICRA AAA (SO) IND AA+ ICRA AAA CRISIL AAA CRISIL AAA CRISIL AAA CRISIL AAA CRISIL AAA CRISIL AAA  | 0.25%<br>0.24%<br>0.24%<br>0.24%<br>0.24%<br>0.17%<br>0.17%<br>0.17%<br>0.17%<br>0.17%<br>0.16%<br>0.16% |

| Jharkand Road Projects Implementation<br>Company Limited   | IND D  | 0.09%  |
|--|--|--|
| Housing & Urban Development Corporation Limited  | ICRA AAA   | 0.09%  |
| State Bank of India  | CRISIL AA+   | 0.09%  |
| Jharkand Road Projects Implementation<br>Company Limited   | IND D  | 0.08%  |
| Jamnagar Utilities & Power Private Limited<br>Jamnagar Utilities & Power Private Limited | CRISIL AAA<br>CRISIL AAA<br>CRISIL AAA<br>CRISIL AAA<br>CRISIL AAA<br>CRISIL AAA | 0.08%<br>0.08%<br>0.08%<br>0.08%<br>0.08%<br>0.08%     |
| IL & FS Education and Technology Services Limited  | IND B(SO)  | 0.07%  |
| Jharkand Road Projects Implementation<br>Company Limited   | IND D  | 0.06%  |
| Jharkand Road Projects Implementation<br>Company Limited   | IND D  | 0.05%  |
| Jharkand Road Projects Implementation<br>Company Limited   | IND D  | 0.04%  |
| Mahindra & Mahindra Financial Services Limited   | IND AAA  | 0.03%  |
| Power Finance Corporation Limited<br>Power Finance Corporation Limited<br>Vedanta Limited  | CRISIL AAA<br>CRISIL AAA<br>CRISIL AA  | 0.02%<br>0.02%<br>0.02%                                |
| Jharkand Road Projects Implementation<br>Company Limited   | IND D  | 0.02%  |
| Jharkand Road Projects Implementation<br>Company Limited   | IND D  | 0.01%  |
| Rainbow Devices Trust NTPC Limited HSBC Bank ICICI Bank Limited HSBC Bank Gash & Gurrent Assets  | ICRA AAA (SO)<br>CRISIL AAA  | 0.01%<br>0.001%<br>-0.01%<br>-0.01%<br>-0.04%<br>6.13% |
| Total  |  | 100.009  |
|  |  |  |

| Aditya Birla Sun Life Dyna   | mic Bond Fu                      | nd             |
|--|----------------------------------|----------------|
| Allocation as a %  | Rating                           | %              |
| of Net Assets Sprit Infrapower & Multiventures Private                       | •                                |                |
| Limited  | BWR BBB- (SO)                    | 11.36%         |
| Adani Rail Infra Private Limited   | BWR AA- (SO)                     | 8.49%          |
| Adilink Infra & Multitrading Private Limited 7.95% GOI (MD 28/08/2032)       | UNRATED<br>Sovereign             | 7.50%<br>6.98% |
| Power Finance Corporation Limited  | CRISIL AAA                       | 6.54%          |
| 7.57% GOI (MD 17/06/2033)  | Sovereign                        | 6.54%          |
| National Bank For Agriculture and Rural                                      | CRISIL AAA                       | 3.28%          |
| Development  |                                  | 3.17%          |
| Indian Railway Finance Corporation Limited Prestige Estates Projects Limited | CRISIL AAA<br>ICRA A+            | 3.17%          |
| Punjab National Bank   | BWR AA                           | 3.07%          |
| Power Grid Corporation of India Limited                                      | CRISIL AAA                       | 2.70%          |
| REC Limited  | CRISIL AAA                       | 2.51%          |
| 07.26% GOI (MD 14/01/2029)<br>Housing & Urban Development Corporation        | Sovereign                        | 2.48%          |
| Limited  | ICRA AAA                         | 2.37%          |
| National Bank For Agriculture and Rural                                      | CRISIL AAA                       | 2.04%          |
| Development  |                                  |                |
| NHPC Limited<br>Union Bank of India  | CARE AAA                         | 1.91%          |
| 7.17% GOI (MD 08/01/2028)  | IND AA<br>Sovereign              | 1.54%<br>1.47% |
| U.P. Power Corporation Limited   | CRISIL A+ (SO)                   | 1.12%          |
| INDIA GRID TRUST   | CRISIL AAA                       | 1.12%          |
| U.P. Power Corporation Limited   | CRISIL A+ (SO)                   | 1.11%          |
| U.P. Power Corporation Limited U.P. Power Corporation Limited                | CRISIL A+ (SO)<br>CRISIL A+ (SO) | 1.10%<br>1.09% |
| U.P. Power Corporation Limited  U.P. Power Corporation Limited               | CRISIL A+ (SO)                   | 1.09%          |
| J.P. Power Corporation Limited   | CRISIL A+ (SO)                   | 1.08%          |
| J.P. Power Corporation Limited   | CRISIL A+ (SO)                   | 1.06%          |
| REC Limited  | CRISIL AAA                       | 0.98%          |
| Indian Railway Finance Corporation Limited NHPC Limited                      | CRISIL AAA<br>CARE AAA           | 0.84%<br>0.84% |
| Indian Railway Finance Corporation Limited                                   | CRISIL AAA                       | 0.79%          |
| Power Grid Corporation of India Limited                                      | CRISIL AAA                       | 0.78%          |
| National Bank For Agriculture and Rural                                      | CRISIL AAA                       | 0.68%          |
| Development<br>National Highways Authority of India                          | CRISIL AAA                       | 0.66%          |
| ANDHRA PRADESH CAPITAL REGION  |                                  |                |
| DEVELOPMENT AUTHORITY  | BWR A+ (SO)                      | 0.63%          |
| 8.15% GOI (MD 24/11/2026)  | Sovereign                        | 0.61%          |
| Indiabulls Housing Finance Limited<br>ANDHRA PRADESH CAPITAL REGION          | CRISIL AAA                       | 0.60%          |
| DEVELOPMENT AUTHORITY  | BWR A+ (SO)                      | 0.57%          |
| ANDHRA PRADESH CAPITAL REGION  | D. (0.0)                         | . ==0/         |
| DEVELOPMENT AUTHORITY  | BWR A+ (SO)                      | 0.57%          |
| Jharkand Road Projects Implementation  | IND D                            | 0.55%          |
| Company Limited  |                                  | 0.0070         |
| National Bank For Agriculture and Rural                                      | CRISIL AAA                       | 0.51%          |
| Development<br>Jharkand Road Projects Implementation                         |                                  |                |
| Company Limited  | IND D                            | 0.51%          |
| Indian Railway Finance Corporation Limited                                   | CRISIL AAA                       | 0.48%          |
| REC Limited  | CRISIL AAA                       | 0.32%          |
| Jharkand Road Projects Implementation  | IND D                            | 0.23%          |
| Company Limited<br>Jharkand Road Projects Implementation                     |                                  |                |
| Company Limited  | IND D                            | 0.21%          |
| Jharkand Road Projects Implementation  | IND D                            | 0.19%          |
| Company Limited  | ט טאוו                           | 0.19%          |
| Jharkand Road Projects Implementation  | IND D                            | 0.18%          |
| Company Limited<br>Jharkand Road Projects Implementation                     |                                  |                |
| Company Limited  | IND D                            | 0.18%          |
| Power Finance Corporation Limited  | CRISIL AAA                       | 0.16%          |
| Power Grid Corporation of India Limited                                      | CRISIL AAA                       | 0.16%          |
| 7.29% WEST BENGAL (MD 28/12/2026)  | Sovereign                        | 0.11%          |



| 8.37% TAMIL NADU (MD 06/03/2029)                         | Sovereign | 0.07%   |
|--|-----------|---------|
| Jharkand Road Projects Implementation<br>Company Limited | IND D     | 0.06%   |
| 8.35% GOI (MD 14/05/2022)                                | Sovereign | 0.06%   |
| 8.35% GUJURAT (MD 06/03/2029)                            | Sovereign | 0.04%   |
| 8.43% UTTAR PRADESH (MD 06/03/2029)                      | Sovereign | 0.03%   |
| 7.96% GUJURAT (MD 14/10/2025)                            | Sovereign | 0.01%   |
| 8.33% GOI (MD 07/06/2036)                                | Sovereign | 0.01%   |
| 7.96% MAHARASHTRA (MD 14/10/2025)                        | Sovereign | 0.01%   |
| 9.40% MADHYA PRADESH (MD<br>30/01/2024)                  | Sovereign | 0.01%   |
| 8.32% GUJURAT (MD 12/12/2028)                            | Sovereign | 0.002%  |
| 7.88% GOI (MD 19/03/2030)                                | Sovereign | 0.000%  |
| ICICI Securities Primary Dealership Limited              | _         | -0.11%  |
| Cash & Current Assets                                    |           | 1.60%   |
| Total  |           | 100.00% |

| Aditya Birla Sun Life Ind  | come Fund  |                  |
|--|------------|------------------|
| Allocation as a %  | Rating     | %                |
| of Net Assets  | Katilig    | 70               |
| 07.26% GOI (MD 14/01/2029)   | Sovereign  | 15.97%           |
| 7.27% GOI (MD 08/04/2026)  | Sovereign  | 12.69%           |
| 7.57% GOI (MD 17/06/2033)  | Sovereign  | 10.29%           |
| Housing & Urban Development Corporation                              | ICRA AAA   | 5.51%            |
| Limited  | ICKA AAA   | 3.3170           |
| 8.21% HARYANA (MD 31/03/2023)  | Sovereign  | 5.28%            |
| Power Grid Corporation of India Limited                              | CRISIL AAA | 4.91%            |
| 7.95% GOI (MD 28/08/2032)  | Sovereign  | 4.45%            |
| National Bank For Agriculture and Rural                              | CRISIL AAA | 4.45%            |
| Development  |            |                  |
| Indian Railway Finance Corporation Limited                           | CRISIL AAA | 2.69%            |
| Power Finance Corporation Limited                                    | CRISIL AAA | 2.64%            |
| Indian Railway Finance Corporation Limited                           | CRISIL AAA | 2.63%            |
| Bank of Baroda   | CARE AAA   | 2.61%            |
| Indian Railway Finance Corporation Limited                           | CRISIL AAA | 2.56%            |
| Indian Railway Finance Corporation Limited                           | CRISIL AAA | 2.14%            |
| REC Limited  | CRISIL AAA | 2.11%            |
| NHPC Limited   | CARE AAA   | 1.95%            |
| REC Limited  | CRISIL AAA | 1.57%            |
| 7.17% GOI (MD 08/01/2028)  | Sovereign  | 1.05%            |
| Housing & Urban Development Corporation                              | ICRA AAA   | 0.54%            |
| Limited  |            |                  |
| National Bank For Agriculture and Rural                              | CRISIL AAA | 0.54%            |
| Development  |            |                  |
| 7.68% MADHYA PRADESH (MD   | Sovereign  | 0.52%            |
| 22/03/2023)  | Ū          |                  |
| Power Grid Corporation of India Limited                              | CRISIL AAA | 0.51%            |
| Power Grid Corporation of India Limited                              | CRISIL AAA | 0.50%            |
| 8.79% GOI (MD 08/11/2021)  | Sovereign  | 0.34%            |
| 7.37% GOI (MD 16/04/2023)  | Sovereign  | 0.10%            |
| 9.45% RAJASTHAN (MD 26/03/2024)                                      | Sovereign  | 0.05%            |
| 8.51% PUNJAB (MD 10/04/2023)   | Sovereign  | 0.03%            |
| 7.88% CHATTISGARH (MD 15/03/2027)<br>8.64% JHARKHAND (MD 06/03/2023) | Sovereign  | 0.02%            |
|  | Sovereign  | 0.02%            |
| HSBC Bank<br>HSBC Bank   |            | -0.03%<br>-0.17% |
| HSBC Bank  |            | -0.17%           |
| HDFC Bank Limited  |            | -0.17%           |
| Cash & Current Assets  |            | 11.86%           |
| Total  |            | 100.00%          |
| Total  |            | 100.00 /         |

| Aditya Birla Sun Life Governme  | nt Securiti   | es Fund  |
|---|---|--|
| Allocation as a % of Net Assets   | Rating  | %  |
| 7.17% GOI (MD 08/01/2028)<br>07.26% GOI (MD 14/01/2029)<br>7.57% GOI (MD 17/06/2033)<br>8.68% TAMIL NADU (MD 10/10/2028)<br>8.52% KARNATAKA (MD 28/11/2028)<br>8.35% JHARKHAND (MD 12/12/2028)<br>8.30% GOI (MD 02/07/2040) | Sovereign<br>Sovereign<br>Sovereign<br>Sovereign<br>Sovereign<br>Sovereign<br>Sovereign | 42.68%<br>27.97%<br>9.56%<br>4.20%<br>2.08%<br>0.17%<br>0.001% |
| Cash & Current Assets   |   | 13.34%   |
| Total   |   | 100.00%  |

| Aditya Birla Sun Life Active Debt Multi                       |         |  |  |
|---|---------|--|--|
| Manager FoF Scheme  |         |  |  |
| Allocation as a % Rating                                      | %       |  |  |
| of Net Assets   | 70      |  |  |
| IDFC Banking & PSU Debt Fund-Direct Plan- Growth Option       | 61.94%  |  |  |
| Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Growth | 31.10%  |  |  |
| Cash & Current Assets   | 6.96%   |  |  |
| Total   | 100.00% |  |  |

| Aditya Birla Sun Life Financial Planning                                    |         |  |
|---|---------|--|
| FOF - Conservative Plan   |         |  |
| Allocation as a %   | 0/      |  |
| of Net Assets Rating  | %       |  |
| Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Growth               | 27.07%  |  |
| Aditya Birla Sun Life Medium Term Plan - Growth - Direct                    | 15.51%  |  |
| PIAN<br>ADITYA BIRLA SUN LIFE CORPORATE BOND FUND -<br>GROWTH - DIRECT PLAN | 14.85%  |  |
| Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan             | 10.27%  |  |
| Aditya Birla Sun Life Equity Fund - Growth - Direct Plan                    | 7.55%   |  |
| Aditya Birla Sun Life Focused Equity Fund - Growth - Direct Plan            | 7.53%   |  |
| Aditya Birla Sun Life Small Cap Fund - Growth                               | 5.83%   |  |
| Aditya Birla Sun Life India Gennext Fund -<br>Growth - Direct Plan          | 5.10%   |  |
| Aditya Birla Sun Life Pharma and Healthcare<br>Fund-Direct-Growth           | 3.94%   |  |
| Cash & Current Assets   | 2.33%   |  |
| Total   | 100.00% |  |

| Aditya Birla Sun Life Financia<br>Prudent Plar                      |                       | OF -           |
|---|-----------------------|----------------|
| Allocation as a %   | Rating                | %              |
| of Net Assets<br>Aditya Birla Sun Life Credit Risk Fund - Dire      | et Plan - Growth      | 19.21%         |
| Aditya Birla Sun Life Focused Equity Fund -<br>Plan                 |                       | 13.67%         |
| ADITYA BIRLA SUN LIFE CORPORATE BOND<br>GROWTH - DIRECT PLAN        | FUND -                | 12.72%         |
| Aditya Birla Sun Life Equity Fund - Growth -                        |                       | 11.85%         |
| Aditya Birla Sun Life Medium Term Plan - Gr<br>Plan                 | owth - Direct         | 11.76%         |
| Aditya Birla Sun Life India Gennext Fund - G<br>Plan                | rowth - Direct        | 9.97%          |
| Aditya Birla Sun Life Small Cap Fund - Grow                         |                       | 9.21%          |
| Aditya Birla Sun Life Pharma and Healthcare<br>Growth               | Fund-Direct-          | 5.39%          |
| Aditya Birla Sun Life Money Manager Fund -<br>Plan                  | Growth - Direct       | 4.47%          |
| Cash & Current Assets   |                       | 1.76%          |
| Total   |                       | 100.009        |
| Aditya Birla Sun Life Retireme                                      | ent Fund - 5          | 0 Plus         |
| Allocation as a %   | Rating                | %              |
| of Net Assets   |                       | 70             |
| Bharat Petroleum Corporation Limited                                | CRISIL AAA            | 10.12%         |
| National Bank For Agriculture and Rural<br>Development              | CRISIL AAA            | 9.99%          |
| REC Limited   | CRISIL AAA            | 9.87%          |
| Small Industries Development Bank of India                          |                       | 9.74%          |
| 7.37% GOI (MD 16/04/2023)   | Sovereign             | 5.06%          |
| 6.57% GOI (MD 05/12/2033)<br>State Bank of India                    | Sovereign<br>CARE AA+ | 4.75%<br>3.24% |
| State Bank of India Housing Development Finance Corporation Limited | CRISIL AAA            | 1.68%          |
| Cash & Current Assets   |                       | 45.57%         |
| Total   |                       | 100.009        |
|   |                       |                |



| Aditya Birla Sun Life Regula<br>Allocation as a %                      |                                  |                |
|--|----------------------------------|----------------|
| of Net Assets  | Rating                           | %              |
| Fullerton India Credit Company Limited                                 | CRISIL AAA                       | 5.009          |
| U.P. Power Corporation Limited   | BWR AA- (SO)<br>CARE AA+         | 4.769<br>3.749 |
| PNB Housing Finance Limited<br>07.26% GOI (MD 14/01/2029)              | Sovereign                        | 3.669          |
| ndiabulls Housing Finance Limited                                      | CARE AAA                         | 3.359          |
| REC Limited  | CRISIL AAA                       | 3.169          |
| SP Imperial Star Private Limited<br>HDB Financial Services Limited     | CARE A<br>CRISIL AAA             | 2.639<br>2.519 |
| Axis Bank Limited  | CRISIL A1+                       | 2.439          |
| Vodafone Idea Limited  | CARE A                           | 2.129          |
| Vodafone Idea Limited<br>7.17% GOI (MD 08/01/2028)                     | CARE A<br>Sovereign              | 2.119          |
| 7.95% GOI (MD 28/08/2032)  | Sovereign                        | 1.909          |
| U.P. Power Corporation Limited U.P. Power Corporation Limited          | CRISIL A+ (SO)<br>CRISIL A+ (SO) | 1.749<br>1.739 |
| U.P. Power Corporation Limited  U.P. Power Corporation Limited         | CRISIL A+ (SO)                   | 1.709          |
| Bajaj Finance Limited  |                                  | 1.619          |
| Reliance Industries Limited  |                                  | 1.599          |
| ndian Railway Finance Corporation Limited                              | CRISIL AAA                       | 1.579          |
| REC Limited<br>HDFC Bank Limited                                       | CRISIL AAA                       | 1.529          |
| ONGC Petro Additions Limited   | ICRA AAA (SO)                    | 1.259          |
| Shriram City Union Finance Limited                                     | CARE AA+                         | 1.229          |
| Jnion Bank of India<br>RB InvIT Fund                                   | IND AA                           | 1.229          |
| J.P. Power Corporation Limited   | BWR AA- (SO)                     | 1.189          |
| Axis Bank Limited  |                                  | 1.149          |
| 7.57% GOI (MD 17/06/2033)<br>Natco Pharma Limited                      | Sovereign                        | 1.069          |
| /oltas Limited   |                                  | 1.019          |
| Andhra Bank<br>CICI Bank Limited                                       | CARE AA-                         | 1.019          |
| Essel Lucknow Raebareli Toll Roads Limited                             | CARE AAA(SO)                     | 0.989          |
| Housing Development Finance Corporation                                | ,,,,,                            | 0.979          |
| Limited<br>Honeywell Automation India Limited                          |                                  | 0.899          |
| State Bank of India  |                                  | 0.879          |
| Kotak Mahindra Bank Limited (erstwhile ING                             |                                  | 0.869          |
| /ysya Bank)<br>Bandhan Bank Limited                                    |                                  | 0.859          |
| Dalmia Bharat Limited  |                                  | 0.839          |
| National Bank For Agriculture and Rural                                | CRISIL AAA                       | 0.799          |
| Development  | ORIGIE AAA                       | 0.75           |
| National Bank For Agriculture and Rural<br>Development                 | CRISIL AAA                       | 0.779          |
| ndusInd Bank Limited   | CRISIL AA                        | 0.739          |
| Hinduja Leyland Finance Limited<br>HDFC Life Insurance Company Limited | CARE AA-                         | 0.709          |
| /-Mart Retail Limited  |                                  | 0.699          |
| CICI Lombard General Insurance Company                                 |                                  | 0.699          |
| Limited<br>V-Guard Industries Limited                                  |                                  | 0.669          |
| Bharat Electronics Limited   |                                  | 0.669          |
| Jharkand Road Projects Implementation                                  | IND D                            | 0.649          |
| Company Limited<br>Aditya Birla Fashion and Retail Limited             |                                  | 0.639          |
| The Ramco Cements Limited  |                                  | 0.619          |
| METROPOLIS HEALTHCARE LIMITED<br>7.70% TELANGANA UDAY (MD              |                                  | 0.589          |
| 22/03/2023)  | Sovereign                        | 0.519          |
| REC Limited  | CRISIL AAA                       | 0.509          |
| NHPC Limited<br>Power Grid Corporation of India Limited                | ICRA AAA<br>CRISIL AAA           | 0.50           |
| _arsen & Toubro Infotech Limited                                       | CRISIL AAA                       | 0.49           |
| Yes Bank Limited   | CARE AA-                         | 0.47           |
| Shree Cement Limited<br>MRF Limited                                    |                                  | 0.46           |
| L&FS Tamil Nadu Power Company Limited                                  | ICRA D                           | 0.44           |
| Repco Home Finance Limited   |                                  | 0.41           |
| nfo Edge (India) Limited<br>Rainbow Devices Trust                      | ICRA AAA (SO)                    | 0.40           |
| Rainbow Devices Trust  | ICRA AAA (SO)                    | 0.35           |
| RBL Bank Limited   |                                  | 0.339          |
| TeamLease Services Limited<br>AIA Engineering Limited                  |                                  | 0.32           |
| Chalet Hotels Limited  |                                  | 0.319          |
| Affle (India) Limited  | Coversion                        | 0.30           |
| 3.13% GOI (MD 22/06/2045)<br>Quess Corp Limited                        | Sovereign                        | 0.28           |
| 3.35% GOI (MD 14/05/2022)  | Sovereign                        | 0.26           |
| REC Limited<br>REC Limited   | CRISIL AAA<br>CRISIL AAA         | 0.26           |
| REC Limited<br>Rainbow Devices Trust                                   | ICRA AAA (SO)                    | 0.25           |
| Power Grid Corporation of India Limited                                | CRISIL AAA                       | 0.25           |
| Punjab National Bank<br>Crompton Greaves Consumer Electricals          | BWR AA                           | 0.249          |
| Limited  |                                  | 0.239          |
| Jharkand Road Projects Implementation                                  | IND D                            | 0.23           |
| Company Limited<br>Pidilite Industries Limited                         | 5 5                              | 0.219          |
| Pidilite industries Limited<br>Bayer Cropscience Limited               |                                  | 0.21           |
| Johnson Controls – Hitachi Air Conditioning                            |                                  | 0.139          |
| India Limited<br>Whirlpool of India Limited                            |                                  | 0.129          |
| TTIME DOOL OF HIGHE ENTITIES   |                                  |                |

0.12%

0.11%

0.11% 0.10% 0.08%

IND B(SO)

Sovereign

| Jharkand Road Projects Implementation<br>Company Limited | IND D      | 0.07%           |
|--|------------|-----------------|
| Jharkand Road Projects Implementation<br>Company Limited | IND D      | 0.05%           |
| Jharkand Road Projects Implementation Company Limited    | IND D      | 0.05%           |
| Power Finance Corporation Limited                        | CRISIL AAA | 0.04%           |
| Yes Bank Limited<br>Bajaj Electricals Limited            | CARE AA-   | 0.03%<br>0.01%  |
| 8.27% TELANGANA UDAY (MD<br>22/03/2028)                  | Sovereign  | 0.001%          |
| 8.08% TELANGANA UDAY (MD                                 | Sovereign  | 0.001%          |
| 22/03/2031)<br>8.04% TELANGANA UDAY (MD                  | Ü          |                 |
| 22/03/2030)  | Sovereign  | 0.001%          |
| 8.07% TELANGANA UDAY (MD<br>22/03/2029)                  | Sovereign  | 0.001%          |
| 7.95% TELANGANA UDAY (MD<br>22/03/2032)                  | Sovereign  | 0.001%          |
| NTPC Limited   | CRISIL AAA | 0.000%          |
| Magnasound (I) Limited<br>Cash & Current Assets          |            | 0.000%<br>8.97% |
| Total  |            | 100.00%         |



India Limited
Whirlpool of India Limited
IL & FS Education and Technology Services

Limited 8.17% GOI (MD 01/12/2044) Kalpataru Power Transmission Limited Tech Mahindra Limited

#### Tax Savings Solutions

| Aditya Birla Sun Life Tax  | Relief '96 |                |
|--|------------|----------------|
| Allocation as a %  | Rating     | %              |
| of Net Assets  | Kuting     | /0             |
| Reliance Industries Limited  |            | 8.26%          |
| Honeywell Automation India Limited   |            | 8.00%          |
| Gillette India Limited   |            | 7.48%          |
| Housing Development Finance Corporation<br>Limited                             |            | 6.92%          |
| Pfizer Limited   |            | 5.53%          |
| Kotak Mahindra Bank Limited (erstwhile ING                                     |            |                |
| Vysya Bank)  |            | 4.39%          |
| Bayer Cropscience Limited  |            | 4.35%          |
| GlaxoSmithKline Pharmaceuticals Limited  |            | 4.21%          |
| Larsen & Toubro Limited  |            | 4.15%          |
| IDFC First Bank Limited (Erstwhile Capital                                     |            | 3.17%          |
| First) Thomas Cook (India) Limited   |            | 2.97%          |
| Shoppers Stop Limited  |            | 2.54%          |
| HDFC Bank Limited  |            | 2.49%          |
| Johnson Controls - Hitachi Air Conditioning                                    |            | 2.38%          |
| India Limited  |            |                |
| Kansai Nerolac Paints Limited  |            | 2.34%          |
| Shree Cement Limited Biocon Limited  |            | 1.86%          |
| Sundaram Clayton Limited   |            | 1.82%<br>1.81% |
| ICICI Bank Limited   |            | 1.76%          |
| Bata India Limited   |            | 1.62%          |
| Tata Consultancy Services Limited  |            | 1.51%          |
| MRF Limited  |            | 1.45%          |
| ICRA Limited   |            | 1.38%          |
| IndusInd Bank Limited  |            | 1.36%<br>1.36% |
| Zee Entertainment Enterprises Limited<br>Century Textiles & Industries Limited |            | 1.35%          |
| Bosch Limited  |            | 1.35%          |
| Axis Bank Limited  |            | 1.25%          |
| Procter & Gamble Hygiene and Health Care                                       |            | 1.24%          |
| Limited  |            |                |
| Hindustan Unilever Limited   |            | 0.98%          |
| Infosys Limited  |            | 0.92%          |
| Maruti Suzuki India Limited Titan Company Limited                              |            | 0.90%<br>0.84% |
| Grasim Industries Limited  |            | 0.51%          |
| Cummins India Limited  |            | 0.30%          |
| ITC Limited  |            | 0.21%          |
| Sun Pharmaceutical Industries Limited  |            | 0.21%          |
| Tata Motors Limited  |            | 0.19%          |
| Container Corporation of India Limited<br>Mahindra & Mahindra Limited          |            | 0.12%          |
| Vedanta Limited  |            | 0.11%<br>0.09% |
| Aditya Birla Capital Limited   |            | 0.03%          |
| United Breweries (Holdings) Limited  |            | 0.000%         |
| Magnasound (I) Limited   |            | 0.000%         |
| Cash & Current Assets  |            | 4.27%          |
| Total  |            | 100.00%        |

| Total  |          | 100.00%          |
|--|----------|------------------|
| Aditya Birla Sun Life  | Tax Plan |                  |
| Allocation as a %  | Rating   | %                |
| of Net Assets  |          | 0.700/           |
| Honeywell Automation India Limited<br>Reliance Industries Limited    |          | 8.32%<br>8.31%   |
| Gillette India Limited   |          | 7.54%            |
| Housing Development Finance Corporation                              |          |                  |
| Limited  |          | 6.95%            |
| Pfizer Limited   |          | 5.63%            |
| Larsen & Toubro Limited  |          | 4.46%            |
| Bayer Cropscience Limited  |          | 4.35%            |
| Kotak Mahindra Bank Limited (erstwhile ING                           |          | 4.29%            |
| Vysya Bank)  |          | 4.29%            |
| GlaxoSmithKline Pharmaceuticals Limited                              |          | 4.23%            |
| Thomas Cook (India) Limited  |          | 3.05%            |
| IDFC First Bank Limited (Erstwhile Capital                           |          | 2.96%            |
| First)   |          |                  |
| HDFC Bank Limited  |          | 2.65%            |
| Shoppers Stop Limited<br>Johnson Controls – Hitachi Air Conditioning |          | 2.64%            |
| India Limited  |          | 2.56%            |
| Kansai Nerolac Paints Limited  |          | 2.29%            |
| Shree Cement Limited   |          | 2.23%            |
| Tata Consultancy Services Limited                                    |          | 1.99%            |
| Sundaram Clayton Limited   |          | 1.84%            |
| ICICI Bank Limited   |          | 1.82%            |
| Biocon Limited   |          | 1.81%            |
| Bata India Limited   |          | 1.62%            |
| ICRA Limited   |          | 1.61%            |
| MRF Limited  |          | 1.53%            |
| Bosch Limited<br>IndusInd Bank Limited                               |          | 1.53%            |
| Zee Entertainment Enterprises Limited                                |          | 1.52%<br>1.38%   |
| Century Textiles & Industries Limited                                |          | 1.34%            |
| Infosys Limited  |          | 1.26%            |
| Axis Bank Limited  |          | 1.25%            |
| Procter & Gamble Hygiene and Health Care                             |          | 1.23%            |
| Limited  |          | 1.23%            |
| Hindustan Unilever Limited   |          | 1.18%            |
| Maruti Suzuki India Limited  |          | 1.08%            |
| Titan Company Limited  |          | 0.97%            |
| Grasim Industries Limited  |          | 0.51%            |
| Cummins India Limited<br>Tata Motors Limited                         |          | 0.40%<br>0.29%   |
| ITC Limited  |          | 0.24%            |
| Sun Pharmaceutical Industries Limited                                |          | 0.22%            |
| Container Corporation of India Limited                               |          | 0.18%            |
| Aditya Birla Capital Limited   |          | 0.17%            |
| Mahindra & Mahindra Limited  |          | 0.14%            |
| Vedanta Limited  |          | 0.14%            |
| United Breweries (Holdings) Limited                                  |          | 0.000%           |
| Magnasound (I) Limited   |          | 0.000%           |
| Cash & Current Assets<br>Total                                       |          | 0.26%<br>100.00% |
| Total  |          | 100.00%          |



| Wealth Solutions  |           |                  |
|---|-----------|------------------|
| Aditya Birla Sun Life Equity  | Savings F | und              |
| Allocation as a %<br>of Net Assets                                      | Rating    | %                |
| ITC Limited   |           | 7.12%            |
| Adani Power Limited<br>HDFC Bank Limited                                |           | 6.56%<br>6.28%   |
| HDFC Bank Limited   |           | 3.92%            |
| JSW Steel Limited   |           | 3.90%            |
| Adani Enterprises Limited<br>IDFC First Bank Limited (Erstwhile Capital |           | 3.33%            |
| First)  | CARE AA+  | 3.15%            |
| HDFC Bank Limited<br>Sun Pharmaceutical Industries Limited              |           | 3.14%<br>2.71%   |
| Pfizer Limited  |           | 2.26%            |
| 9.20% GOI (MD 30/09/2030)<br>Reliance Industries Limited                | Sovereign | 2.22%            |
| Bandhan Bank Limited  |           | 2.18%            |
| Punjab National Bank  |           | 2.01%<br>1.89%   |
| State Bank of India<br>Kotak Mahindra Bank Limited (erstwhile ING       |           |                  |
| Vysya Bank)   |           | 1.73%            |
| Bajaj Finance Limited   |           | 1.67%            |
| Whirlpool of India Limited<br>ICICI Bank Limited                        |           | 1.54%<br>1.49%   |
| Marico Limited  |           | 1.45%            |
| Honeywell Automation India Limited                                      |           | 1.47%            |
| Axis Bank Limited   |           | 1.41%            |
| Shree Cement Limited  |           | 1.38%            |
| Dalmia Bharat Limited<br>7.17% GOI (MD 08/01/2028)                      | Sovereign | 1.32%<br>1.30%   |
| Hindalco Industries Limited   |           | 1.29%            |
| Bajaj Electricals Limited   |           | 1.28%            |
| Thermax Limited   |           | 1.28%            |
| Atul Limited<br>Infosys Limited   |           | 1.27%<br>1.20%   |
| MRF Limited   |           | 1.18%            |
| Cipla Limited<br>Jubilant Foodworks Limited                             |           | 1.11%            |
| Info Edge (India) Limited   |           | 1.02%            |
|   |           |                  |
| Aditya Birla Fashion and Retail Limited                                 |           | 1.01%            |
| Bharat Electronics Limited  |           | 0.98%<br>0.96%   |
| Voltas Limited<br>Crompton Greaves Consumer Electricals                 |           | 0.96%            |
| Limited   |           | 0.94%            |
| METROPOLIS HEALTHCARE LIMITED   |           | 0.94%            |
| The Ramco Cements Limited   |           | 0.91%            |
| Chalet Hotels Limited   |           | 0.77%            |
| Larsen & Toubro Infotech Limited  |           | 0.73%            |
| Cholamandalam Investment and Finance<br>Company Limited                 |           | 0.69%            |
| Nestle India Limited  |           | 0.68%            |
| Century Textiles & Industries Limited                                   |           | 0.65%            |
| Eris Lifesciences Limited<br>Affle (India) Limited                      |           | 0.55%<br>0.46%   |
| Natco Pharma Limited  |           | 0.46%            |
| Aurobindo Pharma Limited<br>RBL Bank Limited                            |           | 0.46%            |
| Bajaj Finserv Limited   |           | 0.45%            |
| Dishman Carbogen Amcis Limited  |           | 0.42%            |
| NCC Limited   |           | 0.38%            |
|   |           | 0.36%            |
| PNB Housing Finance Limited<br>Majesco Limited                          |           | 0.36%            |
| Majesco Limited<br>LIC Housing Finance Limited                          |           | 0.30%            |
| Ashok Leyland Limited   |           | 0.19%            |
| Bayer Cropscience Limited   |           | 0.16%            |
| Tata Chemicals Limited  |           | 0.15%            |
| L&T Finance Holdings Limited<br>V-Mart Retail Limited                   |           | 0.10%            |
| L&T Finance Holdings Limited  |           | -0.10%           |
| Tata Chemicals Limited  |           | -0.15%           |
| Axis Bank Limited   |           | -0.16%           |
| Ashok Leyland Limited<br>State Bank of India                            |           | -0.20%<br>-0.24% |
| LIC Housing Finance Limited   |           | -0.28%           |
| NCC Limited   |           | -0.38%           |
| Bajaj Finserv Limited   |           | -0.45%           |
| Aurobindo Pharma Limited  |           | -0.46%           |
| Century Textiles & Industries Limited<br>Bajaj Finance Limited          |           | -0.65%<br>-0.84% |
| Cipla Limited   |           | -1.11%           |
| Hindalco Industries Limited<br>Punjab National Bank                     |           | -1.29%<br>-2.01% |
| Punjab National Bank<br>Sun Pharmaceutical Industries Limited           |           | -2.01%<br>-2.72% |
| Adani Enterprises Limited   |           | -3.35%           |
| JSW Steel Limited<br>Adani Power Limited                                |           | -3.92%<br>-6.59% |
|   |           | 00/              |

|  | Cash & Current Assets   |            | 39.21%   |
|--|---|------------|--|
| Balanced Advantage Fund   Allocation as a % of Net Assets  |   |            | 100.00%  |
| Allocation as a %         Rating         %           of Net Assets         4.00%           HOFC Bank Limited         1CRA A14         3.75%           LICICI Bank Limited         1CRA A11         3.75%           LOICI Bank Limited         1CRA A11         2.76%           LIMITED         1CRA A12         2.76%           LICICI Bank Limited         1CRA A14         2.76%           NOKC Petro Additions Limited         1CRA AAA (SO)         2.28%           Reliance Industries Limited         1.93%           Notak Mahindra Bank Limited (erstwhile INC Vysya Bank)         1.92%           NTPC Limited         1.93%           Notak Mahindra Bank Limited         1.93%           Notak Mahindra Bank Limited         1.92%           Rent-A-Device Trust         CRISIL AAA         1.72%           Rower Finance Corporation Limited         1.61%           Hostal India Limited         1.50%         1.50%           Larsen & Toubro Limited         1.50%           Bhoat I Arted Limited         1.26%           Metropolis Healthead         1.26%           Matina Bank Limited         1.26%           Metropolis Healthead         1.26%           Matina Limited         1.26%           <   |   |            |  |
| ICC Limited   ICRA A1+   3.75%   Housing Development Finance Corporation Limited   ICRA A1+   3.75%   ICRA A1+   3.75%   ICRA A1+   3.75%   ICRA A1+   3.75%   ICRA A1+   2.76%   ICRA A1A   S0.75%   ICRA A1A      | Allocation as a % of Net Assets   |            | %  |
| Limited ICICI Bank Limited ICRA A14 2.76% Infosys Limited Axis Bank Limited Axis Bank Limited ICL Technologies Limited Kotak Mahindra Bank Limited (erstwhile ING Vysya Bank) NTPC Limited Nore Trust Power Finance Corporation Limited Larsen & Toubro Limited Bhart Airtel Limited Larsen & Toubro Limited Bhart Airtel Limited Larsen & Toubro Limited MetroPOLIS HEALTHCARE LIMITED Sanofi India Limited Coal India Limited Larsen & Carpary Limited Housing & Urban Development Corporation Limited Larsen & Company Limited Housing bevelopment Finance Corporation Limited Housing Development Finance Corporation Limited Limited Limited Limited Limited Limited Li | ITC Limited<br>ICICI Bank Limited   | ICRA A1+   | 4.00%  |
| Infosys Limited         2.78%           ONGC Petro Additions Limited         2.28%           Reliance Industries Limited         1.94%           Axis Bank Limited         1.93%           Kotak Mahindra Bank Limited (erstwhile ING Vays) Bank)         1.92%           NTPC Limited         ICRA AAA (SO)         1.79%           Rent-A-Device Trust         ICRA AAA (SO)         1.72%           Indusind Bank Limited         ICRA AAA (SO)         1.72%           Bharti Airtel Limited         ICRISIL AAA         1.35%           Bharti Airtel Limited         ICRISIL AAA         1.29%           Dabur India Limited         ICRISIL AAA         0.97%           Call India Limited         ICRISIL AAA         0.97%           METROPOLIS HEALTHCARE LIMITED  | Limited   |            |  |
| Reliance Industries Limited         2,07%           Axis Bank Limited         1,93%           Kotak Mahindra Bank Limited (erstwhile ING Wysy Bank)         1,92%           NTPC Limited         1,72%           Rent-A-Device Trust         ICRA AAA (SO)         1,72%           Power Finance Corporation Limited         ICRA AAA (SO)         1,72%           IndusInd Bank Limited         1,61%         1,61%           IndusInd Bank Limited         1,50%         1,50%           Larsen & Toubro Limited         1,50%         1,35%           Bharti Airtel Limited         1,35%         1,35%           Bharti Airtel Limited         1,29%         1,29%           Babar India Limited         1,29%         1,29%           Call India Limited         1,29%         1,29%           METROPOLIS HEALTHCARE LIMITED         1,10%         1,29%           Sanofi India Limited         1,29%         1,29%           National Bank For Agriculture and Rural Development         1,29%         1,28%           Remail Limited         1,20% <td< td=""><td>Infosys Limited</td><td></td><td>2.73%</td></td<>   | Infosys Limited   |            | 2.73%  |
| Section   Sect   | Reliance Industries Limited<br>Axis Bank Limited  | ,          | 2.07%<br>1.94%   |
| Rent-A-Device Trust  | Kotak Mahindra Bank Limited (erstwhile ING<br>Vysya Bank)   |            |  |
| Nestle India Limited   | Rent-A-Device Trust<br>Power Finance Corporation Limited  |            | 1.72%<br>1.72%   |
| Bhopal Dhule Transmission Company   Imited   1.30%   1.30%   Mahanagar Gas Limited   1.29%     | Nestle India Limited<br>Larsen & Toubro Limited   |            | 1.50%<br>1.46%   |
| Mahanagar Gas Limited         1.29%           Dabur India Limited         1.26%           METROPOLIS HEALTHCARE LIMITED         1.10%           Sanofi India Limited         0.99%           National Bank For Agriculture and Rural Development         CRISIL AAA         0.97%           REC Limited         CRISIL AAA         0.97%           Housing & Urban Development Corporation Limited         CRISIL AAA         0.97%           Bajaj Finserv Limited         0.92%           HDFC Life Insurance Company Limited         0.86%           Titan Company Limited         0.86%           Housing Development Finance Corporation Limited         0.88%           Housing Development Finance Corporation Limited         0.88%           Housing Development Finance Corporation Limited         0.78%           Housing Development Finance Corporation Limited         0.78%           Hara Etcronics Limited         0.78%           Housing Development Finance Corporation Limited         0.78%           Hara Etcronics Limited         0.78%           Hindustan Unilever Limited         0.79%           Hindustan Unilever Limited         0.66%           Chalmandalam Investment and Finance         0.66%           Company Limited         0.66%           Diar Limited   | Bhopal Dhule Transmission Company<br>Limited  | CRISIL AAA | 1.31%  |
| METROPOLIS HEALTHCARE LIMITED  | Mahanagar Gas Limited   |            | 1.29%  |
| Coal India Limited National Bank For Agriculture and Rural Development REC Limited Housing & Urban Development Corporation Limited Emami Limited Bajaj Finarce Company Limited Tata Consultancy Services Limited UltraTech Cement Limited Housing Development Finance Corporation Limited Consultancy Services Limited UltraTech Cement Limited Housing Development Finance Corporation Limited Colgate Palmolive (India) Limited Hero MotoCorp Limited Housing Development Finance Corporation Limited Hero MotoCorp Limited Colgate Palmolive (India) Limited Housing Development Finance Colgate Palmolive (India) Limited Corasim Industries Limited Hindustan Unilever Limited Hindustan Unilever Limited Hindustan Unilever Limited Ras Invit Fund Castrol India Limited Company Limited Bharat Petroleum Corporation Limited Bharat Petroleum Corporation Limited Dharkand Road Projects Implementation Company Limited Bharat Petroleum Corporation Limited Hondustanies Limited Coch Mahindra Limited Coch Mahindra Limited Coch Mahindra Limited Alten Laboratories Limited Alten Laboratories Limited Alten Laboratories Limited Alten Laboratories Limited Alkem Laboratories Limited Alkem Laboratories Limited Alkem Laboratories Limited Alkem Laboratories Limited ACC Limited Wahindra & Mahindra Financial Services Limited REC  | METROPOLIS HEALTHCARE LIMITED   |            | 1.10%  |
| REC Limited         CRISIL AAA         0.97%           Housing & Urban Development Corporation Limited         0.93%         0.93%           Bajaj Finserv Limited         0.92%         0.92%           HDFC Life Insurance Company Limited         0.86%         0.86%           Ittan Consultancy Services Limited         0.85%         0.86%           UltraTech Cement Limited         0.86%         0.86%           Housing Development Finance Corporation Limited         0.78%         0.78%           Hero MotoCorp Limited         0.78%         0.78%           Hero MotoCorp Limited         0.77%         0.78%           Hara Eteronics Limited         0.77%         0.78%           Hara Eteronics Limited         0.77%         0.78%           Bharat Electronics Limited         0.77%         0.72%           Inited Spirits Limited         0.72%         0.72%           Inited Spirits Limited         0.72%         0.71%           Inidustan Unilever Limited         0.71%         0.66%           Shree Cement Limited         0.67%         0.66%           Castrol India Limited         0.66%         0.66%           Chalmandalam Investment and Finance         0.66%         0.66%           Chamandalam Investment and Finance   | Coal India Limited<br>National Bank For Agriculture and Rural   | CRISIL AAA | 0.99%  |
| Limited         0.93%           Bajaj Finserv Limited         0.92%           HDFC Life Insurance Company Limited         0.86%           Tata Consultancy Services Limited         0.86%           UltraTech Cement Limited         0.85%           Titan Company Limited         0.84%           Housing Development Finance Corporation Limited         0.78%           Housing Development Finance Corporation Limited         0.78%           Housing Development Finance Corporation Limited         0.78%           Hord MotoCorp Limited         0.78%           United Spirits Limited         0.76%           Bharat Electronics Limited         0.76%           United Spirits Limited         0.72%           Olamia Bharat Limited         0.72%           Shree Cement Limited         0.71%           Hindustan Unilever Limited         0.66%           IRB InvIT Fund         0.66%           Castrol India Limited         0.66%           IRB  | REC Limited<br>Housing & Urban Development Corporation  |            |  |
| HDFC Life Insurance Company Limited   1287%    | Emami Limited   |            | 0.93%  |
| Housing Development Finance Corporation   CRISIL AAA   0.78%   | HDFC Life Insurance Company Limited<br>Tata Consultancy Services Limited<br>UltraTech Cement Limited  |            | 0.87%<br>0.86%<br>0.85%  |
| Hero MotoCorp Limited  | Housing Development Finance Corporation   | CRISIL AAA |  |
| Company Limited         0.65%           Bharat Petroleum Corporation Limited         Jharkand Road Projects Implementation         IND D         0.63%           DLF Limited         0.62%         0.62%           MMDC Limited         0.60%         0.60%           Hindalco Industries Limited         0.59%           Bajaj Finance Limited         0.59%           National Bank For Agriculture and Rural         CRISIL AAA         0.57%           Development         CRISIL AAA         0.57%           Housing Development Finance Corporation Limited         0.54%         0.55%           Mahindra & Mahindra Limited         0.55%         0.48%           Alkem Laboratories Limited         0.48%         0.48%           Motherson Sumi Systems Limited         0.48%         0.48%           Motherson Sumi Systems Limited         0.49%         0.44%           Wipro Limited         0.45%         0.44%           Malmindra & Mahindra Financial Services         0.44%         0.44%           Mipro Limited         0.45%         0.45%           Mahindra & Mahindra Financial Services         0.42%         0.42%           REC Limited         CRISIL AAA         0.39%           REC Limited         CRISIL AAA         0.38%  | Colgate Palmolive (India) Limited Bharat Electronics Limited United Spirits Limited Grasim Industries Limited Dalmia Bharat Limited Shree Cement Limited Hindustan Unilever Limited Tata Steel Limited IRB InVIT Fund Castrol India Limited |            | 0.78%<br>0.77%<br>0.76%<br>0.72%<br>0.71%<br>0.67%<br>0.66%          |
| Company Limited  | Company Limited<br>Bharat Petroleum Corporation Limited   |            |  |
| National Bank For Agriculture and Rural Development Housing Development Finance Corporation Limited Century Textiles & Industries Limited Century Textiles & Industries Limited Century Textiles & Industries Limited Tata Power Company Limited Alkem Laboratories Limited Motherson Sumi Systems Limited Torrent Pharmaceuticals Limited ACC Limited Wipro Limited Wipro Limited Wipro Limited Abhindra & Mahindra Financial Services Limited REC Limited REC Limited REC Limited REC Limited REC Limited REC Limited CRISIL AAA CR | Company Limited<br>DLF Limited<br>NMDC Limited<br>Hindalco Industries Limited<br>Tech Mahindra Limited  | IND D      | 0.62%<br>0.61%<br>0.60%<br>0.59%                                     |
| Limited         CRISIL AAA         0.57%           Century Textiles & Industries Limited         0.55%           Mahindra & Mahindra Limited         0.54%           Tata Power Company Limited         0.48%           Motherson Sumi Systems Limited         0.48%           Motherson Sumi Systems Limited         0.45%           ACC Limited         0.44%           Wipro Limited         0.44%           Mahindra & Mahindra Financial Services         Limited           REC Limited         CRISIL AAA         0.39%           REC Limited         CRISIL AAA         0.38%           Rainbow Devices Trust         ICRA AAA (SO)         0.38%           Voltas Limited         0.37%         0.37%           Adani Enterprises Limited         0.35%         0.35%           Adani Enterprises Limited         0.35%         0.36%           Sadbhav Engineering Limited         0.27%         0.27%           Bharat Forge Limited         0.26%         0.26%           Sun Pharmaceutical Industries Limited         0.26%           Orient Limited         0.25%           Orient Refractories Limited         0.25%           Free Industries Limited         0.25%  | National Bank For Agriculture and Rural<br>Development  |            | 0.57%  |
| Tata Power Company Limited         0.48%           Alkem Laboratories Limited         0.48%           Motherson Sumi Systems Limited         0.45%           Torrent Pharmaceuticals Limited         0.45%           ACC Limited         0.44%           Wipro Limited         0.44%           Mahindra & Mahindra Financial Services         Limited           REC Limited         CRISIL AAA         0.39%           REC Limited         CRISIL AAA         0.38%           Rainbow Devices Trust         ICRA AAA (SO)         0.38%           Voltas Limited         0.37%         Adani Enterprises Limited         0.37%           Adani Enterprises Limited         0.35%         0.30%           Sadbhav Engineering Limited         0.27%           Bharat Forge Limited         0.26%           Sun Pharmaceutical Industries Limited         0.26%           Cyient Limited         0.25%           Orient Refractories Limited         0.26%           Orient Refractories Limited         0.24%           The India Cements Limited         0.23%   | Limited<br>Century Textiles & Industries Limited  | CRISIL AAA | 0.55%  |
| Limited         0.42%           REC Limited         CRISIL AAA         0.39%           REC Limited         CRISIL AAA         0.38%           Rainbow Devices Trust         ICRA AAA (SO)         0.38%           Voltas Limited         0.37%           Akzo Nobel India Limited         0.35%           Adani Enterprises Limited         0.30%           Sadbhav Engineering Limited         0.27%           Tamil Nadu Newsprint & Papers Limited         0.26%           Sun Pharmaceutical Industries Limited         0.26%           Cyient Limited         0.25%           Orient Refractories Limited         0.24%           The India Cements Limited         0.23%   | Tata Power Company Limited<br>Alkem Laboratories Limited<br>Motherson Sumi Systems Limited<br>Torrent Pharmaceuticals Limited<br>ACC Limited<br>Wipro Limited   |            | 0.48%<br>0.48%<br>0.48%<br>0.45%<br>0.44%                            |
| Sun Pharmaceutical Industries Limited 0.26% Cyient Limited 0.25% Orient Refractories Limited 0.24% The India Cements Limited 0.23% 0.23%   | Limited REC Limited REC Limited Rainbow Devices Trust Voltas Limited Akzo Nobel India Limited Adani Enterprises Limited Sadbhav Engineering Limited Tamil Nadu Newsprint & Papers Limited   | CRISIL AAA | 0.39%<br>0.38%<br>0.38%<br>0.37%<br>0.37%<br>0.35%<br>0.30%<br>0.27% |
|  | Sun Pharmaceutical Industries Limited<br>Cylent Limited<br>Orient Refractories Limited<br>The India Cements Limited   |            | 0.26%<br>0.25%<br>0.24%<br>0.23%                                     |

| Total   |            | 100.00           |
|---|------------|------------------|
| ITC Limited<br>Cash & Current Assets                                |            | -2.239<br>23.45  |
| Housing Development Finance Corporation<br>Limited                  |            | -1.449           |
| Bharti Airtel Limited   |            | -1.349           |
| HCL Technologies Limited  |            | -1.309           |
| Axis Bank Limited   |            | -0.749           |
| Hindustan Unilever Limited  |            | -0.679           |
| Tata Steel Limited  |            | -0.669           |
| Nestle India Limited  |            | -0.649           |
| ICICI Bank Limited<br>Bajaj Finance Limited                         |            | -0.589<br>-0.589 |
| Infosys Limited   |            | -0.479           |
| Tata Consultancy Services Limited                                   |            | -0.47            |
| Dabur India Limited   |            | -0.46            |
| State Bank of India   |            | -0.45            |
| Adani Enterprises Limited   |            | -0.35            |
| Colgate Palmolive (India) Limited                                   |            | -0.24            |
| Punjab National Bank  |            | -0.23            |
| Aurobindo Pharma Limited<br>Cipla Limited                           |            | -0.22<br>-0.22   |
| NCC Limited   |            | -0.19            |
| Yes Bank Limited  |            | -0.09            |
| NTPC Limited<br>Mahanagar Gas Limited                               | CRISIL AAA | 0.009            |
| Marico Limited Dr. Reddy's Laboratories Limited                     | ODIOU AAA  | 0.019            |
| Yes Bank Limited  |            | 0.099            |
| Zee Entertainment Enterprises Limited<br>Repco Home Finance Limited |            | 0.139            |
| Avanti Feeds Limited  |            | 0.179            |
| Power Grid Corporation of India Limited                             |            | 0.189            |
| Power Finance Corporation Limited<br>NCC Limited                    | CRISIL AAA | 0.199            |
| IFGL Refractories Limited   |            | 0.209            |
| Aurobindo Pharma Limited<br>LIC Housing Finance Limited             | CRISIL AAA | 0.21             |
| SKF India Limited<br>Aurobindo Pharma Limited                       |            | 0.22             |
| Cipla Limited   |            | 0.22             |
| Jharkand Road Projects Implementation Company Limited               | IND D      | 0.22             |
| Punjab National Bank  |            | 0.23             |

| Total   |                        | 100.00%   |
|---|------------------------|---|
| Aditya Birla Sun Life Equity  | Hybrid '95 I           | Fund  |
| Allocation as a %   | Rating                 | %   |
| of Net Assets HDFC Bank Limited ICICI Bank Limited  | Katilig                | 7.63%<br>6.02%  |
| Infosys Limited   |                        | 4.34%   |
| Vodafone Idea Limited<br>State Bank of India<br>Reliance Industries Limited<br>ITC Limited<br>Larsen & Toubro Limited<br>Marico Limited                                       | CARE A                 | 2.55%<br>2.47%<br>2.26%<br>2.18%<br>2.15%<br>1.84%          |
| Whirlpool of India Limited<br>IndusInd Bank Limited<br>Indiabulls Housing Finance Limited<br>Indiabulls Housing Finance Limited<br>Kotak Mahindra Bank Limited (erstwhile ING | CARE AAA<br>CRISIL AAA | 1.70%<br>1.58%<br>1.52%<br>1.43%                            |
| Vysya Bank)<br>HCL Technologies Limited   |                        | 1.35%   |
| Axis Bank Limited IRB InvIT Fund Shriram City Union Finance Limited Petronet LNG Limited Vodafone Idea Limited Sun TV Network Limited Pizer Limited                           | CARE AA+               | 1.34%<br>1.33%<br>1.32%<br>1.29%<br>1.26%<br>1.24%<br>1.23% |
| Bharat Electronics Limited  |                        | 1.07%   |
| Crompton Greaves Consumer Electricals<br>Limited  |                        | 1.05%   |
| Dabur India Limited   |                        | 1.02%   |
| Tech Mahindra Limited   |                        | 1.00%   |
| NTPC Limited Dalmia Bharat Limited Kansai Nerolac Paints Limited Bata India Limited   |                        | 0.95%<br>0.94%<br>0.94%<br>0.92%                            |
| Alkem Laboratories Limited  |                        | 0.91%   |
| Eris Lifesciences Limited<br>Apollo Hospitals Enterprise Limited<br>Tata Sons Private Limited<br>MRF Limited<br>Grasim Industries Limited                                     | CRISIL AAA             | 0.91%<br>0.89%<br>0.87%<br>0.80%<br>0.78%                   |
| U.P. Power Corporation Limited<br>ACC Limited   | BWR AA- (SO)           | 0.78%<br>0.77%  |



| Titan Company Limited  |                                  | 0.77%          |
|--|----------------------------------|----------------|
| Hindalco Industries Limited<br>Emami Limited   |                                  | 0.76%<br>0.76% |
| Gruh Finance Limited   |                                  | 0.76%          |
| Mahindra & Mahindra Limited  | 0                                | 0.74%          |
| 07.26% GOI (MD 14/01/2029)<br>Cholamandalam Investment and Finance                       | Sovereign                        | 0.73%          |
| Company Limited  |                                  | 0.73%          |
| Zee Entertainment Enterprises Limited U.P. Power Corporation Limited                     | BWR AA- (SO)                     | 0.71%<br>0.70% |
| NMDC Limited   |                                  | 0.69%          |
| Thyrocare Technologies Limited Tata Chemicals Limited                                    |                                  | 0.69%<br>0.69% |
| Sun Pharmaceutical Industries Limited  |                                  | 0.69%          |
| Sanofi India Limited<br>NCC Limited  |                                  | 0.66%<br>0.64% |
| Housing Development Finance Corporation  |                                  | 0.63%          |
| Limited<br>Bajaj Finance Limited   |                                  | 0.63%          |
| Voltas Limited   |                                  | 0.63%          |
| Natco Pharma Limited<br>Finolex Cables Limited   |                                  | 0.62%<br>0.59% |
| Housing Development Finance Corporation  | CRISIL AAA                       | 0.59%          |
| Limited<br>Jubilant Foodworks Limited  | ORIGIE AAA                       | 0.55%          |
| Gujarat State Petronet Limited   |                                  | 0.53%          |
| Atul Limited   |                                  | 0.53%          |
| Shriram City Union Finance Limited<br>HDB Financial Services Limited                     | CRISIL AAA                       | 0.53%<br>0.51% |
| Cyient Limited   |                                  | 0.51%          |
| PTC India Limited<br>Chennai Petroleum Corporation Limited                               |                                  | 0.50%<br>0.48% |
| 7.17% GOI (MD 08/01/2028)  | Sovereign                        | 0.47%          |
| Cholamandalam Investment and Finance   | ICRA AA+                         | 0.44%          |
| Company Limited Axis Bank Limited  | CRISIL A1+                       | 0.43%          |
| Axis Bank Limited<br>Union Bank of India   | CRISIL A1+<br>IND AA             | 0.42%          |
| REC Limited  | CRISIL AAA                       | 0.42%<br>0.41% |
| Britannia Industries Limited   |                                  | 0.41%          |
| Schaeffler India Limited<br>L&T Finance Holdings Limited                                 |                                  | 0.38%          |
| Bayer Cropscience Limited  |                                  | 0.34%          |
| U.P. Power Corporation Limited U.P. Power Corporation Limited                            | CRISIL A+ (SO)<br>CRISIL A+ (SO) | 0.31%<br>0.31% |
| U.P. Power Corporation Limited   | CRISIL A+ (SO)                   | 0.30%          |
| Ashoka Buildcon Limited U.P. Power Corporation Limited                                   | CRISIL A+ (SO)                   | 0.30%          |
| U.P. Power Corporation Limited   | CRISIL A+ (SO)                   | 0.30%          |
| Sikka Ports and Terminals Limited  | CRISIL AAA                       | 0.29%          |
| Sundaram Finance Limited<br>Mangalore Refinery and Petrochemicals                        |                                  | 0.27%          |
| Limited  | OADE AA                          | 0.27%          |
| Andhra Bank<br>7.27% GOI (MD 08/04/2026)   | CARE AA-<br>Sovereign            | 0.26%          |
| Repco Home Finance Limited   |                                  | 0.23%          |
| Jamnagar Utilities & Power Private Limited<br>National Highways Authority of India       | CRISIL AAA<br>CRISIL AAA         | 0.23%<br>0.22% |
| Sundaram BNP Paribas Home Finance  | ICRA AA+                         | 0.22%          |
| Limited RELIANCE MF CPSE ETF   | 10101711                         | 0.21%          |
| Essel Lucknow Raebareli Toll Roads Limited   | CARE AAA(SO)                     | 0.19%          |
| 7.95% GOI (MD 28/08/2032)<br>REC Limited   | Sovereign<br>CRISIL AAA          | 0.19%<br>0.19% |
| Essel Lucknow Raebareli Toll Roads Limited   | CARE AAA(SO)                     | 0.18%          |
| Essel Lucknow Raebareli Toll Roads Limited<br>Entertainment Network (India) Limited      | CARE AAA(SO)                     | 0.17%          |
| U.P. Power Corporation Limited   | CRISIL A+ (SO)                   | 0.17%<br>0.15% |
| CG Power and Industrial Solutions Limited  | C                                | 0.15%          |
| 7.57% GOI (MD 17/06/2033)<br>REC Limited   | Sovereign<br>CRISIL AAA          | 0.14%          |
| REC Limited  | CRISIL AAA                       | 0.13%          |
| Power Finance Corporation Limited<br>REC Limited   | CRISIL AAA<br>CRISIL AAA         | 0.13%<br>0.13% |
| Essel Lucknow Raebareli Toll Roads Limited   | CARE AAA(SO)                     | 0.13%          |
| Jharkand Road Projects Implementation<br>Company Limited                                 | IND D                            | 0.12%          |
| Housing Development Finance Corporation  | CRISIL AAA                       | 0.11%          |
| Limited National Bank For Agriculture and Rural  |                                  |                |
| Development  | CRISIL AAA                       | 0.09%          |
| REC Limited LIC Housing Finance Limited  | CRISIL AAA<br>CRISIL AAA         | 0.09%<br>0.09% |
| Power Grid Corporation of India Limited  | CRISIL AAA                       | 0.09%          |
| REC Limited Power Grid Corporation of India Limited                                      | CRISIL AAA<br>CRISIL AAA         | 0.09%<br>0.09% |
| Blue Star Limited  | ONISIE AAA                       | 0.09%          |
|  |                                  |                |
| Aditya Birla Capital Limited<br>8.17% GOI (MD 01/12/2044)                                | Sovereign                        | 0.08%          |
| Indiabulls Housing Finance Limited   | Sovereign<br>CRISIL AAA          | 0.07%          |
| PNB Housing Finance Limited  |                                  | 0.05%          |
| 8.41% WEST BENGAL (MD 06/02/2039)<br>REC Limited   | Sovereign<br>CRISIL AAA          | 0.05%<br>0.04% |
| REC Limited  | CRISIL AAA                       | 0.04%          |
| REC Limited<br>Rainbow Devices Trust   | CRISIL AAA<br>ICRA AAA (SO)      | 0.04%<br>0.04% |
| Rainbow Devices Trust  | ICRA AAA (SO)                    | 0.04%          |
| Rainbow Devices Trust<br>Shriram Transport Finance Company                               | ICRA AAA (SO)                    | 0.04%          |
| Limited  |                                  | 0.04%          |
| Small Industries Development Bank of India<br>Essel Lucknow Raebareli Toll Roads Limited | CARE AAA<br>CARE AAA(SO)         | 0.03%<br>0.01% |
| 8.42% GUJURAT (MD 10/11/2020)  | Sovereign<br>CRISIL AAA          | 0.01%          |
| Britannia Industries Limited   |                                  | 0.005%         |

| Cash & Current Assets                 |           | 5.97%<br><b>100.00%</b> |
|---------------------------------------|-----------|-------------------------|
| Bajaj Finance Limited                 |           | -0.37%                  |
| Zee Entertainment Enterprises Limited |           | -0.21%                  |
| Magnasound (I) Limited                |           | 0.000%                  |
| Brillio Technologies Pvt Limited      |           | 0.000%                  |
| Globsyn Technologies Limited          |           | 0.000%                  |
| 8.26% MAHARASHTRA (MD 23/12/2025)     | Sovereign | 0.001%                  |

| Total   |            | 100.009        |
|---|------------|----------------|
| Aditya Birla Sun Life In  | dev Fund   |                |
| Allocation as a %   | uex i uiiu |                |
|   |            | %              |
| of Net Assets   |            | 11.11%         |
| Nifty 50 Index<br>HDFC Bank Limited   |            | 9.04%          |
| Reliance Industries Limited   |            | 8.03%          |
| Housing Development Finance Corporation                                       |            |                |
| Limited   |            | 7.00%          |
| Infosys Limited   |            | 5.82%          |
| ICICI Bank Limited  |            | 4.97%          |
| Tata Consultancy Services Limited   |            | 4.46%          |
| ITC Limited Kotak Mahindra Bank Limited (erstwhile ING                        |            | 3.96%          |
| Vysya Bank)   |            | 3.59%          |
| Larsen & Toubro Limited   |            | 3.08%          |
| Axis Bank Limited   |            | 2.55%          |
| Hindustan Unilever Limited  |            | 2.53%          |
| State Bank of India   |            | 1.97%          |
| Maruti Suzuki India Limited   |            | 1.53%          |
| Bajaj Finance Limited<br>Asian Paints Limited                                 |            | 1.49%<br>1.37% |
| IndusInd Bank Limited   |            | 1.34%          |
| Bharti Airtel Limited   |            | 1.24%          |
| HCL Technologies Limited  |            | 1.12%          |
| NTPC Limited  |            | 1.00%          |
| Sun Pharmaceutical Industries Limited   |            | 0.93%          |
| Mahindra & Mahindra Limited   |            | 0.93%          |
| Power Grid Corporation of India Limited<br>Titan Company Limited              |            | 0.89%<br>0.87% |
| Bajaj Finserv Limited   |            | 0.81%          |
| Tech Mahindra Limited   |            | 0.81%          |
| UltraTech Cement Limited  |            | 0.79%          |
| Wipro Limited   |            | 0.75%          |
| Oil & Natural Gas Corporation Limited   |            | 0.71%          |
| Bajaj Auto Limited<br>Hero MotoCorp Limited                                   |            | 0.68%<br>0.64% |
| Coal India Limited  |            | 0.62%          |
| Britannia Industries Limited  |            | 0.60%          |
| UPL Limited   |            | 0.59%          |
| Dr. Reddy's Laboratories Limited  |            | 0.58%          |
| Indian Oil Corporation Limited  |            | 0.56%          |
| Bharat Petroleum Corporation Limited<br>Adani Ports and Special Economic Zone |            | 0.55%          |
| Limited   |            | 0.55%          |
| Grasim Industries Limited   |            | 0.54%          |
| Hindalco Industries Limited   |            | 0.52%          |
| Tata Steel Limited  |            | 0.49%          |
| Vedanta Limited   |            | 0.48%          |
| Cipla Limited   |            | 0.45%          |
| GAIL (India) Limited<br>Eicher Motors Limited                                 |            | 0.43%<br>0.42% |
| JSW Steel Limited   |            | 0.42%          |
| Zee Entertainment Enterprises Limited   |            | 0.42%          |
| Bharti Infratel Limited .   |            | 0.41%          |
| Tata Motors Limited   |            | 0.39%          |
| Indiabulls Housing Finance Limited  |            | 0.28%          |
| Yes Bank Limited<br>Britannia Industries Limited                              | CRISIL AAA | 0.21%<br>0.01% |
| Tata Steel Limited  | CRISIL AAA | 0.01%          |
| Cash & Current Assets   |            | 4.48%          |
| Total   |            | 100.00%        |
|   |            |                |

| Aditya Birla Sun Life  |        |  |
|--|--------|--|
| Frontline Equity F   | und    |  |
| Allocation as a %  | Rating | %  |
| of Net Assets HDFC Bank Limited ICICI Bank Limited Infosys Limited Reliance Industries Limited Housing Development Finance Corporation Limited Larsen & Toubro Limited ITC Limited State Bank of India NTPC Limited HCL Technologies Limited Axis Bank Limited Indusind Bank Limited Indusind Bank Limited |        | 9.84%<br>8.36%<br>6.13%<br>4.76%<br>4.32%<br>3.74%<br>3.67%<br>2.49%<br>2.06%<br>1.78% |
| Kotak Mahindra Bank Limited (erstwhile ING<br>Vysya Bank)<br>ACC Limited<br>Bajaj Finance Limited  |        | 1.78%<br>1.59%<br>1.47%  |
| Crompton Greaves Consumer Electricals<br>Limited<br>Sanofi India Limited<br>Dabur India Limited<br>Zee Entertainment Enterprises Limited   |        | 1.39%<br>1.35%<br>1.30%<br>1.28%   |
| ICICI Prudential Life Insurance Company<br>Limited<br>Hindalco Industries Limited<br>Maruti Suzuki India Limited<br>Hindustan Unilever Limited   |        | 1.26%<br>1.19%<br>1.16%<br>1.13%   |
| Grasim Industries Limited<br>Bharti Airtel Limited<br>Sun Pharmaceutical Industries Limited  |        | 1.12%<br>1.08%<br>1.08%  |

| Indian Oil Corporation Limited Petronet LNG Limited Britannia Industries Limited Mahindra & Mahindra Limited Oil & Natural Gas Corporation Limited Coal India Limited Emami Limited Emami Limited Cholamandalam Investment and Finance  |                          | 1.08%<br>1.05%<br>1.03%<br>1.02%<br>0.99%<br>0.97%<br>0.96%   |
|---|--------------------------|---|
| Company Limited   |                          | 0.94%   |
| Company Limited The Federal Bank Limited Hindustan Petroleum Corporation Limited Dr. Reddy's Laboratories Limited Titan Company Limited Max Financial Services Limited Bharat Electronics Limited Cummins India Limited Hero MotoCorp Limited Aurobindo Pharma Limited Bayer Cropscience Limited Torrent Pharmaceuticals Limited Muthoot Finance Limited DLF Limited Lupin Limited Lupin Limited Akzo Nobel India Limited |                          | 0.93%<br>0.93%<br>0.91%<br>0.90%<br>0.79%<br>0.66%<br>0.64%<br>0.62%<br>0.60%<br>0.57%<br>0.53%<br>0.51%<br>0.49% |
| IDFC Limited Shriram City Union Finance Limited Motherson Sumi Systems Limited L&T Finance Holdings Limited Bosch Limited GE Power India Limited Yes Bank Limited Aditya Birla Sun Life Nifty ETF - Growth IRB Infrastructure Developers Limited ADITYA BIRLA SUN LIFE NIFTY NEXT 50  |                          | 0.49%<br>0.47%<br>0.45%<br>0.36%<br>0.35%<br>0.35%<br>0.33%<br>0.31%<br>0.17%                                     |
| ETF Aditya Birla Capital Limited CG Power and Industrial Solutions Limited NTPC Limited Britannia Industries Limited DLF Limited Titan Company Limited Yes Bank Limited ICICI Bank Limited Housing Development Finance Corporation Limited Maruti Suzuki India Limited Zee Entertainment Enterprises Limited  | CRISIL AAA<br>CRISIL AAA | 0.17%<br>0.15%<br>0.09%<br>0.03%<br>0.01%<br>-0.10%<br>-0.12%<br>-0.15%<br>-0.25%<br>-0.25%<br>-0.25%             |
| Bajaj Finance Limited   |                          | -0.82%  |
| Cash & Current Assets Total   |                          | 6.48%   |
| Iotat   |                          | 100.009   |
|   |                          |   |

| Aditus Birls Com Life Feeres                   | d Familian Fr |                |
|--|---------------|----------------|
| Aditya Birla Sun Life Focuse Allocation as a % | a Equity Fi   | ina            |
|  | Rating        | %              |
| of Net Assets                                  |               |                |
| HDFC Bank Limited ICICI Bank Limited           |               | 9.65%<br>8.41% |
| Infosys Limited                                |               | 5.72%          |
| Reliance Industries Limited                    |               | 5.27%          |
| Larsen & Toubro Limited                        |               | 5.07%          |
| Housing Development Finance Corporation        |               |                |
| Limited  |               | 5.03%          |
| NTPC Limited                                   |               | 4.19%          |
| State Bank of India                            |               | 4.16%          |
| ITC Limited                                    |               | 3.41%          |
| Alkem Laboratories Limited                     |               | 3.28%          |
| Crompton Greaves Consumer Electricals          |               | 2.99%          |
| Limited<br>HCL Technologies Limited            |               | 2.86%          |
| Sun Pharmaceutical Industries Limited          |               | 2.83%          |
| Sun TV Network Limited                         |               | 2.57%          |
| Grasim Industries Limited                      |               | 2.57%          |
| Dabur India Limited                            |               | 2.33%          |
| Kotak Mahindra Bank Limited (erstwhile ING     |               | 2.23%          |
| Vysya Bank)                                    |               |                |
| Tech Mahindra Limited                          |               | 2.18%          |
| Bharat Petroleum Corporation Limited           |               | 2.11%          |
| Axis Bank Limited                              |               | 1.98%          |
| IndusInd Bank Limited                          |               | 1.97%          |
| Mahindra & Mahindra Financial Services Limited |               | 1.87%          |
| NMDC Limited                                   |               | 1.65%          |
| Bharat Electronics Limited                     |               | 1.32%          |
| Mahindra & Mahindra Limited                    |               | 1.01%          |
| UltraTech Cement Limited                       |               | 0.75%          |
| Oil & Natural Gas Corporation Limited          |               | 0.55%          |
| Shriram Transport Finance Company              |               | 0.23%          |
| Limited  |               |                |
| RELIANCE MF CPSE ETF                           |               | 0.16%          |
| Oil & Natural Gas Corporation Limited          |               | 0.10%          |
| Vodafone Idea Limited<br>NTPC Limited          | CRISIL AAA    | 0.07%          |
| Dabur India Limited                            | CRISIL AAA    | -0.22%         |
| Mahindra & Mahindra Financial Services         |               | -0.22%         |
| Limited  |               | -0.27%         |
| ICICI Bank Limited                             |               | -0.37%         |
| Housing Development Finance Corporation        |               | -0.74%         |
| Limited  |               |                |
| Cash & Current Assets                          |               | 13.04%         |
| Total  |               | 100.00%        |



| Aditya Birla Sun Life Equity Fund                         |                 |
|---|-----------------|
| Allocation as a %   | %               |
| of Net Assets   | , -             |
| ICICI Bank Limited  | 9.38%           |
| HDFC Bank Limited Dr. Reddy's Laboratories Limited        | 9.05%<br>3.89%  |
| Sun Pharmaceutical Industries Limited                     | 3.81%           |
| Tech Mahindra Limited                                     | 3.15%           |
| Tata Chemicals Limited                                    | 3.10%           |
| IndusInd Bank Limited                                     | 3.05%           |
| ITC Limited<br>Infosys Limited                            | 3.03%<br>2.93%  |
| Bajaj Finance Limited                                     | 2.80%           |
| Larsen & Toubro Limited                                   | 2.73%           |
| Century Textiles & Industries Limited                     | 2.60%           |
| State Bank of India                                       | 2.53%<br>2.39%  |
| HCL Technologies Limited<br>Tata Steel Limited            | 2.39%           |
| PVR Limited   | 2.27%           |
| Bharti Airtel Limited                                     | 2.17%           |
| Maruti Suzuki India Limited                               | 1.72%           |
| Hindalco Industries Limited<br>ACC Limited                | 1.64%<br>1.48%  |
| Reliance Industries Limited                               | 1.44%           |
| Bharat Forge Limited                                      | 1.38%           |
| United Spirits Limited                                    | 1.35%           |
| Dalmia Bharat Limited                                     | 1.26%           |
| Kotak Mahindra Bank Limited (erstwhile ING                | 1.24%           |
| Vysya Bank)<br>Castrol India Limited                      | 1.24%           |
| Hindustan Unilever Limited                                | 1.20%           |
| Strides Pharma Science Limited                            | 1.14%           |
| Titan Company Limited                                     | 1.13%           |
| CESC Limited<br>Vedanta Limited                           | 1.10%<br>1.07%  |
| Cholamandalam Investment and Finance                      |                 |
| Company Limited   | 1.06%           |
| Housing Development Finance Corporation                   | 1.06%           |
| Limited   |                 |
| Bharat Electronics Limited Max Financial Services Limited | 0.97%<br>0.75%  |
| METROPOLIS HEALTHCARE LIMITED                             | 0.75%           |
| Whirlpool of India Limited                                | 0.75%           |
| Bharat Petroleum Corporation Limited                      | 0.72%           |
| Exide Industries Limited<br>Kansai Nerolac Paints Limited | 0.70%<br>0.65%  |
| Bank of Baroda  | 0.65%           |
| Atul Limited  | 0.64%           |
| Dabur India Limited                                       | 0.63%           |
| RBL Bank Limited  | 0.61%           |
| Dish TV India Limited The India Cements Limited           | 0.60%<br>0.57%  |
| NMDC Limited  | 0.56%           |
| Hero MotoCorp Limited                                     | 0.54%           |
| Bajaj Finserv Limited                                     | 0.50%           |
| Radico Khaitan Limited                                    | 0.49%           |
| IDFC Limited AIA Engineering Limited                      | 0.46%<br>0.30%  |
| Dishman Carbogen Amcis Limited                            | 0.29%           |
| Shriram City Union Finance Limited                        | 0.29%           |
| Punjab National Bank                                      | 0.27%           |
| Mahanagar Gas Limited<br>MRF Limited                      | 0.24%<br>0.19%  |
| IIFL Wealth Management Limited                            | 0.15%           |
| Eris Lifesciences Limited                                 | 0.15%           |
| IIFL Finance Limited                                      | 0.13%           |
| Kewal Kiran Clothing Limited                              | 0.06%           |
| Aditya Birla Capital Limited<br>IIFL Securities Limited   | 0.06%<br>0.06%  |
| Muthoot Capital Services Limited                          | 0.04%           |
| SPENCER'S RETAIL LIMITED                                  | 0.02%           |
| MAESTROS MEDILINE SYSTEMS LIMITED                         | 0.000%          |
| Magnasound (I) Limited                                    | 0.000%          |
| Mms Infrastructure Limited Cash & Current Assets          | 0.000%<br>4.40% |
| Total   | 100.00%         |
| Adiana Binla Com Life Foreito Advantage                   | al              |

| Iotat                                      | 100.00 |
|--|--------|
| Aditya Birla Sun Life Equity Advantage     | Fund   |
| Allocation as a %                          |        |
| of Net Assets                              | %      |
|  | 0.170/ |
| HDFC Bank Limited                          | 9.17%  |
| ICICI Bank Limited                         | 8.36%  |
| Reliance Industries Limited                | 6.92%  |
| Bajaj Finance Limited                      | 4.45%  |
| Voltas Limited                             | 3.97%  |
| Crompton Greaves Consumer Electricals      | 3.33%  |
| Limited                                    |        |
| Kotak Mahindra Bank Limited (erstwhile ING | 3.30%  |
| Vysya Bank)                                |        |
| Shree Cement Limited                       | 3.24%  |
| State Bank of India                        | 3.05%  |
| The Ramco Cements Limited                  | 2.95%  |
| Axis Bank Limited                          | 2.79%  |
| Info Edge (India) Limited                  | 2.45%  |
| Tata Consultancy Services Limited          | 2.24%  |
| Bandhan Bank Limited                       | 2.18%  |
| Natco Pharma Limited                       | 2.12%  |
| Larsen & Toubro Infotech Limited           | 2.06%  |
| Titan Company Limited                      | 1.87%  |
| Atul Limited                               | 1.77%  |
| Bata India Limited                         | 1.72%  |
| RBL Bank Limited                           | 1.61%  |
| Aditya Birla Fashion and Retail Limited    | 1.60%  |
| Thermax Limited                            | 1.50%  |
|  |        |

| Quess Corp Limited                    | 1.47%   |
|---------------------------------------|---------|
| Infosys Limited                       | 1.45%   |
| Nestle India Limited                  | 1.43%   |
| V-Guard Industries Limited            | 1.33%   |
| Tech Mahindra Limited                 | 1.18%   |
| Century Textiles & Industries Limited | 1.10%   |
| Whirlpool of India Limited            | 1.08%   |
| Apollo Hospitals Enterprise Limited   | 1.01%   |
| Gujarat Gas Limited                   | 0.97%   |
| Dalmia Bharat Limited                 | 0.96%   |
| PNB Housing Finance Limited           | 0.89%   |
| MRF Limited                           | 0.83%   |
| L&T Technology Services Limited       | 0.79%   |
| Jubilant Foodworks Limited            | 0.75%   |
| Gruh Finance Limited                  | 0.74%   |
| Cholamandalam Investment and Finance  | 0.65%   |
| Company Limited                       |         |
| ICICI Securities Limited              | 0.61%   |
| Exide Industries Limited              | 0.59%   |
| Avenue Supermarts Limited             | 0.53%   |
| Birla Corporation Limited             | 0.48%   |
| Strides Pharma Science Limited        | 0.42%   |
| Avanti Feeds Limited                  | 0.39%   |
| Eris Lifesciences Limited             | 0.36%   |
| Bayer Cropscience Limited             | 0.31%   |
| V-Mart Retail Limited                 | 0.26%   |
| Chalet Hotels Limited                 | 0.17%   |
| Godrej Agrovet Limited                | 0.17%   |
| Bharti Airtel Limited                 | 0.05%   |
| Tata Steel Limited                    | 0.01%   |
| Dharti Dredging                       | 0.000%  |
| Karrox Technologies                   | 0.000%  |
| Cash & Current Assets                 | 6.34%   |
| Total                                 | 100.009 |

| Allocation as a %  | Rating  | %      |
|--|---------|--------|
| of Net Assets  | Kating  | 70     |
| Honeywell Automation India Limited                               |         | 10.31% |
| Gillette India Limited   |         | 9.53%  |
| Pfizer Limited   |         | 8.13%  |
| Kotak Mahindra Bank Limited (erstwhile ING                       |         | 8.02%  |
| Vysya Bank)  |         |        |
| Bayer Cropscience Limited  |         | 6.45%  |
| GlaxoSmithKline Pharmaceuticals Limited                          |         | 5.94%  |
| IDFC First Bank Limited (Erstwhile Capital First)                |         | 4.73%  |
| Bata India Limited   |         | 4.54%  |
| Kansai Nerolac Paints Limited                                    |         | 4.52%  |
| Thomas Cook (India) Limited                                      |         | 4.36%  |
| Johnson Controls – Hitachi Air Conditioning                      |         |        |
| India Limited  |         | 3.97%  |
| Hindustan Unilever Limited                                       |         | 3.93%  |
| ICRA Limited   |         | 3.59%  |
| Maruti Suzuki India Limited                                      |         | 3.08%  |
| Bosch Limited  |         | 2.88%  |
| Procter & Gamble Hygiene and Health Care                         |         |        |
| Limited  |         | 2.64%  |
| Schaeffler India Limited   |         | 1.57%  |
| WABCO India Limited  |         | 1.12%  |
| Colgate Palmolive (India) Limited                                |         | 1.05%  |
| CRISIL Limited   |         | 0.97%  |
| Cummins India Limited  |         | 0.85%  |
| ACC Limited  |         | 0.66%  |
| Nestle India Limited   |         | 0.64%  |
| Quess Corp Limited   |         | 0.44%  |
| Oracle Financial Services Software Limited                       |         | 0.40%  |
| Castrol India Limited  |         | 0.36%  |
| Sanofi India Limited   |         | 0.32%  |
| Federal-Mogul Goetze (India) Limited                             |         | 0.31%  |
| Ambuja Cements Limited   |         | 0.31%  |
| SML Isuzu Limited  |         | 0.25%  |
| GE Power India Limited   |         | 0.25%  |
| Siemens Limited  |         | 0.23%  |
| ABB India Limited  |         | 0.18%  |
| Akzo Nobel India Limited   |         | 0.17%  |
| ITD Cementation India Limited                                    |         | 0.15%  |
| Disa India Limited   |         | 0.11%  |
| Blue Dart Express Limited  |         | 0.08%  |
| GE T&D India Limited   |         | 0.08%  |
| Schneider Electric Infrastructure Limited                        |         | 0.04%  |
| Blue Dart Express Limited  | ICRA AA | 0.001% |
| Jainpur Straw Brd  |         | 0.000% |
| Maruti Cottex Limited  |         | 0.000% |
| Sree Jayalakshmi Autospin Limited<br>Sri Venkatesha Mill Limited |         | 0.000% |
| Visakha Agua Farm  |         | 0.000% |
| Cash & Current Assets  |         | 2.83%  |
| Total  |         | 100.00 |

| Aditya Birla Sun Life Midcap Fund   |   |
|---|---|
| Allocation as a %<br>of Net Assets  | %   |
| TeamLease Services Limited<br>Gujarat Fluorochemicals Limited   | 5.60%<br>4.63%                            |
| Century Textiles & Industries Limited   | 3.14%                                     |
| Gujarat State Petronet Limited<br>Crompton Greaves Consumer Electricals<br>Limited  | 3.03%<br>2.92%                            |
| Pfizer Limited<br>Cholamandalam Financial Holdings Limited<br>DCB Bank Limited<br>KEC International Limited<br>The Federal Bank Limited | 2.82%<br>2.80%<br>2.77%<br>2.73%<br>2.67% |
|   |   |

| Petronet LNG Limited                               | 2.47%          |
|--|----------------|
| Mahindra CIE Automotive Limited                    | 2.39%          |
| Coromandel International Limited                   | 2.37%          |
| Voltas Limited                                     | 2.36%          |
| Gruh Finance Limited                               | 2.32%          |
| Bharat Electronics Limited                         | 2.30%          |
| MRF Limited  | 2.29%          |
| Sanofi India Limited                               | 2.26%          |
| Tata Power Company Limited                         | 2.09%          |
| IndusInd Bank Limited                              | 2.09%          |
| Alkem Laboratories Limited                         | 2.09%          |
| Apollo Hospitals Enterprise Limited                | 2.08%          |
| PNC Infratech Limited                              | 2.06%          |
| Max Financial Services Limited                     | 1.86%          |
| Emami Limited                                      | 1.86%          |
| HCL Technologies Limited                           | 1.77%          |
| Tech Mahindra Limited                              | 1.76%          |
| DLF Limited  | 1.55%          |
| Aditya Birla Fashion and Retail Limited            | 1.55%          |
| ACC Limited  | 1.54%          |
| RBL Bank Limited                                   | 1.51%          |
| The Ramco Cements Limited                          | 1.50%          |
| Whirlpool of India Limited                         | 1.45%          |
| IDFC Limited                                       | 1.44%          |
| Sun TV Network Limited                             | 1.41%          |
| Mangalore Refinery and Petrochemicals              | 1.37%          |
| Limited  | 4 =00/         |
| PNB Housing Finance Limited                        | 1.36%          |
| Bharat Forge Limited                               | 1.33%          |
| Bayer Cropscience Limited                          | 1.23%          |
| Fortis Healthcare Limited POLYCAB INDIA Limited    | 1.14%<br>1.11% |
| Cadila Healthcare Limited                          | 1.11%          |
| Natco Pharma Limited                               | 0.95%          |
| Exide Industries Limited                           | 0.95%          |
| Union Bank of India                                | 0.82%          |
| JM Financial Limited                               | 0.81%          |
| Eris Lifesciences Limited                          | 0.79%          |
| State Bank of India                                | 0.63%          |
| Sterlite Technologies Limited                      | 0.60%          |
| LIC Housing Finance Limited                        | 0.59%          |
| Yes Bank Limited                                   | 0.50%          |
| Kansai Nerolac Paints Limited                      | 0.41%          |
|  |                |
| GFL Limited  | 0.27%          |
| Aditya Birla Capital Limited Cash & Current Assets | 0.13%<br>2.69% |
| Total  | 100.00%        |
| Iotat  | 100.00%        |
| Aditya Birla Sun Life Small Cap F                  | und            |
| Marcya Birta Guil Elle Gillatt Gup I               | enre.          |

| Aditya Birla Sun Life Small Cap Fund                        |                |
|---|----------------|
| Allocation as a %   | %              |
| of Net Assets   | /0             |
| DCB Bank Limited  | 3.75%          |
| Deepak Nitrite Limited                                      | 3.39%          |
| KEC International Limited                                   | 3.13%          |
| PNC Infratech Limited                                       | 2.91%          |
| Cholamandalam Financial Holdings Limited                    | 2.75%          |
| INOX Leisure Limited  | 2.65%          |
| Satin Creditcare Network Limited                            | 2.56%          |
| Equitas Holdings Limited                                    | 2.39%          |
| Gujarat State Petronet Limited<br>IPCA Laboratories Limited | 2.29%<br>2.27% |
| The Federal Bank Limited                                    | 2.26%          |
| Tata Metaliks Limited                                       | 2.19%          |
| Mahindra CIE Automotive Limited                             | 2.14%          |
| V-Guard Industries Limited                                  | 2.09%          |
| Jyothy Laboratories Limited                                 | 1.78%          |
| Welspun India Limited                                       | 1.71%          |
| Spicejet Limited  | 1.70%          |
| Bajaj Electricals Limited                                   | 1.67%          |
| Security and Intelligence Services (India) Limited          | 1.64%          |
| Tube Investments of India Limited                           | 1.60%          |
| BEML Limited  | 1.59%          |
| Johnson Controls – Hitachi Air Conditioning                 |                |
| India Limited   | 1.58%          |
| IRB Infrastructure Developers Limited                       | 1.57%          |
| Cylent Limited  | 1.55%          |
| Minda Corporation Limited                                   | 1.48%          |
| Cochin Shipyard Limited JK Cement Limited                   | 1.47%<br>1.45% |
| Redington (India) Limited                                   | 1.44%          |
| METROPOLIS HEALTHCARE LIMITED                               | 1.42%          |
| Chennai Petroleum Corporation Limited                       | 1.37%          |
| L&T Finance Holdings Limited                                | 1.34%          |
| Apar Industries Limited                                     | 1.32%          |
| Sun TV Network Limited                                      | 1.31%          |
| Ramkrishna Forgings Limited                                 | 1.30%<br>1.28% |
| Sandhar Technologies Limited<br>Repco Home Finance Limited  | 1.28%          |
| VIP Industries Limited                                      | 1.24%          |
| The India Cements Limited                                   | 1.23%          |
| Multi Commodity Exchange of India Limited                   | 1.11%          |
| Tata Power Company Limited                                  | 1.08%          |
| Cadila Healthcare Limited                                   | 1.07%          |
| NCC Limited   | 1.04%          |
| Finolex Cables Limited                                      | 1.00%          |
| Gujarat Narmada Valley Fertilizers and                      | 0.98%          |
| Chemicals Limited<br>IndoStar Capital Finance Limited       | 0.97%          |
| Indiamart Intermesh Limited                                 | 0.95%          |
| Nitin Spinners Limited                                      | 0.86%          |
| Atul Auto Limited   | 0.85%          |
| Delta Corp Limited  | 0.84%          |
| Sanghi Industries Limited                                   | 0.74%          |
| Affle (India) Limited                                       | 0.72%          |



NTPC Limited

| Total                                     | 100.00% |
|---|---------|
| Cash & Current Assets                     | 11.43%  |
| HSIL Limited                              | 0.17%   |
| Reliance Home Finance Limited             | 0.22%   |
| S Chand And Company Limited               | 0.27%   |
| Pennar Industries Limited                 | 0.29%   |
| CG Power and Industrial Solutions Limited | 0.33%   |
| Carborundum Universal Limited             | 0.54%   |
| IG Petrochemicals limited                 | 0.57%   |
| Tejas Networks Limited                    | 0.62%   |
| Mahindra Logistics Limited                | 0.62%   |
| SOMANY HOME INNOVATION LTD                | 0.62%   |

| Aditya Birla Sun Life Pure Value Fund                              |                            |
|--|----------------------------|
| Allocation as a %  | %                          |
| of Net Assets Reliance Industries Limited                          | 7.94%                      |
| Petronet LNG Limited   | 3.83%                      |
| Adani Ports and Special Economic Zone<br>Limited                   | 3.68%                      |
| Hindustan Petroleum Corporation Limited                            | 3.15%                      |
| State Bank of India  | 2.78%                      |
|  | 2.54%<br>2.34%             |
|  | 2.31%                      |
|  | 2.22%                      |
| Tata Power Company Limited<br>NTPC Limited                         | 2.13%<br>2.05%             |
| MRF Limited  | 1.98%                      |
| ICICI Bank Limited   | 1.90%                      |
| Dalmia Bharat Limited<br>Colgate Palmolive (India) Limited         | 1.87%<br>1.76%             |
| K.P.R. Mill Limited  | 1.73%                      |
| Deepak Nitrite Limited   | 1.68%                      |
| Cipla Limited<br>Marico Limited                                    | 1.58%<br>1.51%             |
| PTC India Limited  | 1.51%                      |
| LIC Housing Finance Limited  | 1.50%                      |
| KEC International Limited<br>Welspun India Limited                 | 1.42%<br>1.40%             |
| Multi Commodity Exchange of India Limited                          | 1.35%                      |
| VIP Industries Limited<br>Atul Limited                             | 1.29%                      |
| Atul Limited<br>Gujarat State Fertilizers & Chemicals              | 1.27%                      |
| imited   | 1.18%                      |
| Coal India Limited<br>Bharat Petroleum Corporation Limited         | 1.16%<br>1.16%             |
| Emami Limited  | 1.15%                      |
| Suven Life Sciences Limited  | 1.14%                      |
| Gujarat Narmada Valley Fertilizers and<br>Chemicals Limited        | 1.12%                      |
| Chennai Petroleum Corporation Limited                              | 1.03%                      |
| Ingineers India Limited  | 1.03%                      |
| Sadbhav Engineering Limited<br>Bata India Limited                  | 1.01%<br>1.01%             |
|  | 0.99%                      |
|  | 0.97%                      |
|  | 0.90%<br>0.89%             |
| Sterlite Technologies Limited                                      | 0.87%                      |
|  | 0.86%<br>0.83%             |
|  | 0.81%                      |
|  | 0.79%                      |
|  | 0.75%<br>0.69%             |
|  | 0.69%                      |
|  | 0.68%                      |
|  | 0.66%<br>0.64%             |
|  | 0.63%                      |
| Jamna Auto Industries Limited                                      | 0.59%                      |
|  | 0.55%<br>0.54%             |
|  | 0.50%                      |
| Somany Ceramics Limited  | 0.49%                      |
|  | 0.43%<br>0.42%             |
|  | 0.37%                      |
| Cera Sanitaryware Limited  | 0.33%                      |
|  | 0.30%                      |
|  | 0.29%<br>0.26%             |
| Thomas Cook (India) Limited  | 0.22%                      |
|  | 0.21%<br>0.18%             |
| Mangalore Petinen, and Petrochemicals                              |                            |
| imited   | 0.09%                      |
|  | 0.01%                      |
| Adani Ports and Special Economic Zone                              |                            |
| Adani Ports and Special Economic Zone<br>Limited                   |                            |
| Adani Ports and Special Economic Zone<br>Limited<br>Nifty 50 Index | -0.83%<br>-4.62%<br>17.30% |

| Aditya Birla Sun Life                                 |                  |
|---|------------------|
| Manufacturing Equity Fund Allocation as a %           |                  |
|   | %                |
| of Net Assets   |                  |
| GlaxoSmithKline Consumer Healthcare                   | 6.22%            |
| Limited   | 4.000/           |
| MRF Limited   | 4.82%            |
| Reliance Industries Limited                           | 4.56%            |
| HeidelbergCement India Limited Hindustan Zinc Limited | 4.31%<br>3.63%   |
| ITC Limited   | 3.59%            |
| Century Textiles & Industries Limited                 |                  |
| Kansai Nerolac Paints Limited                         | 3.51%<br>3.45%   |
| Hindustan Unilever Limited                            | 3.44%            |
| Sun Pharmaceutical Industries Limited                 | 3.29%            |
| Tata Chemicals Limited                                | 3.20%            |
| Maruti Suzuki India Limited                           | 3.13%            |
| Bharat Electronics Limited                            | 3.10%            |
| Asian Paints Limited                                  | 2.95%            |
| Voltas Limited  | 2.92%            |
| United Breweries Limited                              | 2.51%            |
| Tata Steel Limited                                    | 2.43%            |
| Rallis India Limited                                  | 2.41%            |
| Dr. Reddy's Laboratories Limited                      | 2.28%            |
| AIA Engineering Limited                               | 2.24%            |
| Hero MotoCorp Limited                                 | 2.09%            |
| Dabur India Limited                                   | 2.05%            |
| Vedanta Limited                                       | 1.91%            |
| United Spirits Limited                                | 1.84%            |
| WABCO India Limited                                   | 1.77%            |
| Greaves Cotton Limited                                | 1.76%            |
| Titan Company Limited                                 | 1.62%            |
| Hindalco Industries Limited                           | 1.51%            |
| Bharat Forge Limited                                  | 1.40%            |
| Cummins India Limited                                 | 1.33%            |
| Endurance Technologies Limited                        | 1.26%            |
| Prataap Snacks Limited                                | 0.98%            |
| Tata Coffee Limited                                   | 0.96%            |
| Eris Lifesciences Limited                             | 0.94%            |
| Eicher Motors Limited                                 | 0.94%            |
| Dishman Carbogen Amcis Limited                        | 0.88%            |
| Strides Pharma Science Limited                        | 0.87%            |
| S H Kelkar and Company Limited                        | 0.80%            |
| SOMANY HOME INNOVATION LTD                            | 0.77%            |
| Kewal Kiran Clothing Limited                          | 0.69%            |
| The India Cements Limited                             | 0.68%            |
| Raymond Limited                                       | 0.58%            |
| Clariant Chemicals (India) Limited                    | 0.22%            |
| HSIL Limited  | 0.21%            |
| Tata Steel Limited Cash & Current Assets              | 0.01%<br>3.91%   |
| Total   | 3.91%<br>100.00% |
| Total   | 100.00%          |

| Aditya Birla Sun Life Banking and                 |                |
|---|----------------|
| Financial Services Fund                           |                |
| Allocation as a %                                 | %              |
| of Net Assets                                     | 90             |
| HDFC Bank Limited                                 | 16.51%         |
| ICICI Bank Limited                                | 13.54%         |
| State Bank of India                               | 7.92%          |
| Bajaj Finance Limited                             | 6.76%          |
| IndusInd Bank Limited                             | 6.03%          |
| Bandhan Bank Limited                              | 5.98%          |
| Axis Bank Limited                                 | 5.74%          |
| Kotak Mahindra Bank Limited (erstwhile ING        | 5.45%          |
| Vysya Bank)                                       | 3.43%          |
| Bajaj Finserv Limited                             | 4.03%          |
| DCB Bank Limited                                  | 3.43%          |
| L&T Finance Holdings Limited                      | 3.12%          |
| Housing Development Finance Corporation           | 2.82%          |
| Limited   | 2.02/0         |
| Cholamandalam Investment and Finance              | 2.09%          |
| Company Limited                                   |                |
| Repco Home Finance Limited                        | 2.07%          |
| Bank of Baroda                                    | 1.71%          |
| HDFC Life Insurance Company Limited               | 1.62%          |
| PNB Housing Finance Limited                       | 1.61%          |
| Equitas Holdings Limited                          | 1.52%          |
| Max Financial Services Limited                    | 1.31%<br>0.78% |
| LIC Housing Finance Limited  JM Financial Limited | 0.78%          |
| IndoStar Capital Finance Limited                  | 0.66%          |
| ICRA Limited                                      | 0.57%          |
| ICICI Securities Limited                          | 0.40%          |
| Axis Bank Limited                                 | -1.94%         |
| Kotak Mahindra Bank Limited (erstwhile ING        | -1.9470        |
| Vysya Bank)                                       | -2.20%         |
| Cash & Current Assets                             | 8.28%          |
| Total   | 100.009        |
|   | ,              |
| Aditya Birla Sun Life Dividend Vield F            | ınd            |

Allocation as a %

of Net Assets
Infosys Limited
Hero MotoCorp Limited
ITC Limited
HDFC Bank Limited

| NTPC Limited  | 2.86%          |
|---|----------------|
| Coal India Limited  | 2.85%          |
| Sanofi India Limited                                      | 2.78%          |
| Starbucks ORD   | 2.73%          |
| Orient Refractories Limited                               | 2.70%          |
| Mahanagar Gas Limited                                     | 2.66%          |
| Larsen & Toubro Infotech Limited                          | 2.27%          |
| Bharat Electronics Limited                                | 2.27%          |
| Tata Consultancy Services Limited City Union Bank Limited | 2.21%<br>2.18% |
| Pfizer Limited  | 2.10%          |
| ICICI Securities Limited                                  | 2.01%          |
| Greaves Cotton Limited                                    | 1.94%          |
| Tech Mahindra Limited                                     | 1.94%          |
| Procter & Gamble Hygiene and Health Care                  | 1.85%          |
| Limited   |                |
| The Walt Disney Company                                   | 1.83%          |
| NLC India Limited   | 1.83%          |
| L'OREAL<br>LVMH MOET HENNESSY LOUIS VUITTON               | 1.81%          |
| SE  | 1.79%          |
| ICICI Bank Limited  | 1.78%          |
| ICICI Prudential Life Insurance Company                   |                |
| Limited   | 1.78%          |
| Reliance Industries Limited                               | 1.74%          |
| Kewal Kiran Clothing Limited                              | 1.74%          |
| Multi Commodity Exchange of India Limited                 | 1.64%          |
| Castrol India Limited<br>Avanti Feeds Limited             | 1.61%<br>1.59% |
| Dalmia Bharat Limited                                     | 1.58%          |
| Dabur India Limited                                       | 1.57%          |
| Tamil Nadu Newsprint & Papers Limited                     | 1.51%          |
| Dhanuka Agritech Limited                                  | 1.51%          |
| Kotak Mahindra Bank Limited (erstwhile ING                | 1.51%          |
| Vysya Bank)   |                |
| Natco Pharma Limited                                      | 1.51%          |
| NMDC Limited  | 1.49%          |
| Oriental Hotels Limited<br>Akzo Nobel India Limited       | 1.34%<br>1.26% |
| Sun TV Network Limited                                    | 1.20%          |
| Accenture PLC   | 1.19%          |
| The Federal Bank Limited                                  | 1.04%          |
| PTC India Limited   | 1.02%          |
| SJVN Limited  | 0.99%          |
| State Bank of India                                       | 0.89%          |
| Bharat Petroleum Corporation Limited                      | 0.89%          |
| Colgate Palmolive (India) Limited                         | 0.86%          |
| Persistent Systems Limited                                | 0.85%          |
| ACC Limited   | 0.85%<br>0.85% |
| Oil & Natural Gas Corporation Limited<br>MphasiS Limited  | 0.85%          |
| Bajaj Auto Limited  | 0.58%          |
| PNB Housing Finance Limited                               | 0.49%          |
| IRB Infrastructure Developers Limited                     | 0.43%          |
| Hindustan Petroleum Corporation Limited                   | 0.41%          |
| Swaraj Engines Limited                                    | 0.37%          |
| Atul Auto Limited   | 0.32%          |
| GHCL Limited  | 0.30%          |
| Jagran Prakashan Limited                                  | 0.26%          |
| Hindustan Unilever Limited<br>Cash & Current Assets       | 0.02%<br>1.59% |
| Total   | 1.59%          |
|   |                |
|   |                |

| Aditya Birla Sun Life Infrastructure Fund |       |
|---|-------|
| Allocation as a %                         | %     |
| of Net Assets                             | 70    |
| Honeywell Automation India Limited        | 6.42% |
| Bharat Electronics Limited                | 5.08% |
| Larsen & Toubro Limited                   | 4.85% |
| NTPC Limited                              | 4.70% |
| PNC Infratech Limited                     | 4.14% |
| Coal India Limited                        | 4.10% |
| UltraTech Cement Limited                  | 3.95% |
| Carborundum Universal Limited             | 3.51% |
| HDFC Bank Limited                         | 2.94% |
| Grasim Industries Limited                 | 2.80% |
| Indraprastha Gas Limited                  | 2.73% |
| Orient Refractories Limited               | 2.70% |
| Dalmia Bharat Limited                     | 2.64% |
| KEC International Limited                 | 2.39% |
| Engineers India Limited                   | 2.26% |
| Hindalco Industries Limited               | 2.25% |
| WABCO India Limited                       | 2.08% |
| NMDC Limited                              | 2.05% |
| Mahanagar Gas Limited                     | 2.03% |
| Ashoka Buildcon Limited                   | 2.01% |
| H.G. Infra Engineering Limited            | 1.93% |
| Century Textiles & Industries Limited     | 1.90% |
| KNR Constructions Limited                 | 1.86% |
| Mahindra & Mahindra Financial Services    | 1.77% |
| Limited                                   | 1.77% |
| Sadbhav Engineering Limited               | 1.62% |
| Bharti Airtel Limited                     | 1.62% |
| PNB Housing Finance Limited               | 1.57% |
| Greaves Cotton Limited                    | 1.51% |
| Finolex Cables Limited                    | 1.45% |
| NCC Limited                               | 1.45% |
| Orient Cement Limited                     | 1.43% |
| State Bank of India                       | 1.40% |
| The Ramco Cements Limited                 | 1.33% |



%

6.31% 3.41% 3.30% 3.11%

| Total   | 100.00% |
|---|---------|
| Cash & Current Assets                                     | 1.95%   |
| Zee Entertainment Enterprises Limited                     | 0.01%   |
| Aditya Birla Capital Limited                              | 0.22%   |
| WELSPUN CORP LIMITED                                      | 0.25%   |
| Kalpataru Power Transmission Limited                      | 0.28%   |
| CG Power and Industrial Solutions Limited                 | 0.38%   |
| Repco Home Finance Limited                                | 0.40%   |
| Company Limited   | 0.44%   |
| JK Cement Limited<br>Cholamandalam Investment and Finance | 0.45%   |
| FGL Refractories Limited                                  | 0.57%   |
| PTC India Limited   | 0.57%   |
| The India Cements Limited                                 | 0.77%   |
| RB Infrastructure Developers Limited                      | 0.81%   |
| POLYCAB INDIA Limited                                     | 0.92%   |
| Ahluwalia Contracts (India) Limited                       | 0.94%   |
| Power Mech Projects Limited                               | 1.10%   |
| Shree Cement Limited                                      | 1.13%   |
| /oltas Limited  | 1.14%   |
| Blue Star Limited   | 1.18%   |

| Aditya Birla Sun Life Digital India Fund |         |
|--|---------|
| Allocation as a %                        | %       |
| of Net Assets                            | /0      |
| Infosys Limited                          | 30.70%  |
| Tata Consultancy Services Limited        | 12.98%  |
| HCL Technologies Limited                 | 9.92%   |
| Tech Mahindra Limited                    | 9.88%   |
| Honeywell Automation India Limited       | 4.52%   |
| Majesco Limited                          | 3.09%   |
| Sun TV Network Limited                   | 2.80%   |
| Persistent Systems Limited               | 2.40%   |
| Apple Inc.                               | 2.39%   |
| Indiamart Intermesh Limited              | 2.19%   |
| Bharti Airtel Limited                    | 2.07%   |
| Zee Entertainment Enterprises Limited    | 1.78%   |
| Cyient Limited                           | 1.73%   |
| MICROSOFT CORPORATION                    | 1.63%   |
| Dish TV India Limited                    | 1.60%   |
| Affle (India) Limited                    | 1.49%   |
| Cognizant Technology Solutions Cl A      | 1.16%   |
| Com Stk                                  | ,       |
| Quess Corp Limited                       | 1.15%   |
| Sterlite Technologies Limited            | 0.83%   |
| Firstsource Solutions Limited            | 0.67%   |
| NIIT Technologies Limited                | 0.66%   |
| NOX Leisure Limited                      | 0.53%   |
| KPIT Technologies Limited                | 0.51%   |
| Entertainment Network (India) Limited    | 0.32%   |
| Info Edge (India) Limited                | 0.31%   |
| Tejas Networks Limited                   | 0.15%   |
| Zee Entertainment Enterprises Limited    | 0.02%   |
| Brillio Technologies Pvt Limited         | 0.00%   |
| Jainpur Straw Brd                        | 0.00%   |
| Magnasound (I) Limited                   | 0.000%  |
| Oriqua Limited                           | 0.000%  |
| Sree Rama Polymer                        | 0.000%  |
| Cash & Current Assets                    | 2.49%   |
| Total                                    | 100.009 |

| Iotai                                      | 100.00%        |
|--|----------------|
| Aditya Birla Sun Life India GenNext        | Fund           |
| Allocation as a %                          |                |
| of Net Assets                              | %              |
| ICICI Bank Limited                         | 6.65%          |
| HDFC Bank Limited                          | 6.36%          |
| ITC Limited                                | 4.68%          |
| Housing Development Finance Corporation    |                |
| Limited                                    | 3.54%          |
| Kotak Mahindra Bank Limited (erstwhile ING |                |
| Vysya Bank)                                | 2.63%          |
| Britannia Industries Limited               | 2.45%          |
| Colgate Palmolive (India) Limited          | 2.31%          |
| Nestle India Limited                       | 2.28%          |
| Maruti Suzuki India Limited                | 2.05%          |
| Whirlpool of India Limited                 | 2.05%          |
| Bajaj Finserv Limited                      | 1.99%          |
| Axis Bank Limited                          | 1.99%          |
| Apollo Hospitals Enterprise Limited        | 1.90%          |
| Sun Pharmaceutical Industries Limited      | 1.88%          |
| Asian Paints Limited                       | 1.83%          |
| Marico Limited                             | 1.82%          |
| Voltas Limited                             | 1.69%          |
| United Spirits Limited                     | 1.64%          |
| ICICI Prudential Life Insurance Company    | 1.60%          |
| Limited                                    |                |
| Century Textiles & Industries Limited      | 1.54%          |
| Titan Company Limited                      | 1.53%          |
| IndusInd Bank Limited                      | 1.52%          |
| Bajaj Finance Limited<br>ACC Limited       | 1.51%          |
| Dabur India Limited                        | 1.45%<br>1.42% |
| Relaxo Footwears Limited                   | 1.42%          |
| Bata India Limited                         | 1.29%          |
| Alkem Laboratories Limited                 | 1.26%          |
| PVR Limited                                | 1.25%          |
| Tata Global Beverages Limited              | 1.21%          |
| Torrent Pharmaceuticals Limited            | 1.19%          |
| Sanofi India Limited                       | 1.19%          |
| Bharti Airtel Limited                      | 1.17%          |
| Dilate 7 in co. Ellilicou                  | 1.17/0         |

| Aditva Birla Sı                                      | un Life    |        |
|--|------------|--------|
| Total  |            | 100.00 |
| Cash & Current Assets                                |            | 6.20%  |
| Magnasound (I) Limited                               |            | 0.0009 |
| Britannia Industries Limited                         | CRISIL AAA | 0.03%  |
| Zee Entertainment Enterprises Limited                |            | 0.03%  |
| Aditya Birla Capital Limited                         |            | 0.14%  |
| Phoenix Mills Limited                                |            | 0.16%  |
| Thyrocare Technologies Limited                       |            | 0.21%  |
| RBL Bank Limited                                     |            | 0.30%  |
| Prataap Snacks Limited                               |            | 0.38%  |
| Dr. Reddy's Laboratories Limited                     |            | 0.46%  |
| Eris Lifesciences Limited                            |            | 0.56%  |
| Castrol India Limited                                |            | 0.57%  |
| United Breweries Limited                             |            | 0.62%  |
| Eicher Motors Limited                                |            | 0.68%  |
| Hindustan Unilever Limited                           |            | 0.69%  |
| Mahindra & Mahindra Limited                          |            | 0.72%  |
| Jubilant Foodworks Limited                           |            | 0.77%  |
| Sun TV Network Limited                               |            | 0.78%  |
|  |            |        |
| HeidelbergCement India Limited POLYCAB INDIA Limited |            | 0.79%  |
| TCNS CLOTHING CO. LIMITED                            |            | 0.82%  |
| TVS Motor Company Limited                            |            | 0.83%  |
| Max Financial Services Limited                       |            | 0.88%  |
| Radico Khaitan Limited                               |            | 0.89%  |
| City Union Bank Limited                              |            | 0.92%  |
| Exide Industries Limited                             |            | 0.97%  |
| Blue Star Limited                                    |            | 1.00%  |
| Trent Limited  |            | 1.01%  |
| HDFC Life Insurance Company Limited                  |            | 1.01%  |
| Aditya Birla Fashion and Retail Limited              |            | 1.03%  |
| Company Limited                                      |            |        |
| Cholamandalam Investment and Finance                 |            | 1.06%  |
| Zydus Wellness Limited The Ramco Cements Limited     |            | 1.13%  |
| Limited  |            | ,      |
| Crompton Greaves Consumer Electricals                |            | 1.15%  |
| MRF Limited  |            | 1.16%  |
|  |            |        |

| Aditya Birla Sun Life                          |                |
|--|----------------|
| International Equity Fund - Plan A             |                |
| Allocation as a %                              | %              |
| of Net Assets                                  | 70             |
| MCDONALD'S CORPOPRATION                        | 3.63%          |
| Enbridge Inc                                   | 3.05%          |
| The Walt Disney Company                        | 2.98%          |
| Essilorluxottica                               | 2.98%          |
| Western Union Co                               | 2.96%          |
| MICROSOFT CORPORATION                          | 2.84%          |
| Berkshire Hathaway Inc                         | 2.72%          |
| GUIDEWIRE SOFTWARE INC                         | 2.67%          |
| Yum China Holdings Inc                         | 2.61%          |
| Intel Corp                                     | 2.51%          |
| Alphabet Inc A                                 | 2.46%          |
| SALESFORCE.COM INC                             | 2.41%          |
| T Rowe Price Group Inc                         | 2.38%          |
| AMGEN INC                                      | 2.34%          |
| Amazon Com Inc                                 | 2.30%          |
| Facebook Inc THE TORONTO-DOMINION BANK         | 2.29%<br>2.28% |
| Unilever PLC                                   | 2.26%          |
| ROYAL BANK OF CANADA                           | 2.23%          |
| Medtronic PLC                                  | 2.23%          |
| Unilever NV                                    | 2.21%          |
| EMERSON ELECTRIC CO                            | 2.19%          |
| Caterpillar Inc                                | 2.18%          |
| UNITED TECHNOLOGIES CORP                       | 2.17%          |
| The Bank of New York Mellon Corporation        | 2.02%          |
| Starbucks ORD                                  | 2.01%          |
| ALLERGAN PLC                                   | 1.97%          |
| Roche Holdings Ag Genus Bearer Shs             | 1.97%          |
| Hershey Co/The                                 | 1.95%          |
| Assa Abloy                                     | 1.91%          |
| Grupo Aeroportuario del Pacifico SAB de CV     | 1.89%          |
| Glaxosmithkline PLC                            | 1.86%          |
| Sanofi   | 1.86%          |
| Biogen Inc                                     | 1.81%          |
| PFIZER INC                                     | 1.67%          |
| NIKE Inc                                       | 1.58%          |
| Anheuser-Busch InBev SA/NV                     | 1.57%          |
| Imperial Brands                                | 1.55%          |
| PHILIP MORRIS INTERNATIONAL INC                | 1.50%          |
| Allegion PLC                                   | 1.48%          |
| Nestele SA (Registered) 7123870<br>PEPSICO INC | 1.38%          |
|  | 1.26%          |
| General Mills Inc<br>Lowes Cos Inc             | 1.21%<br>1.16% |
| Altria Group Inc                               | 1.14%          |
| Mondelez International Inc                     | 1.14%          |
| ALCON INC                                      | 0.26%          |
| Cash & Current Assets                          | 2.94%          |
| Total  | 100.009        |
|  |                |
| Aditya Birla Sun Life                          |                |
| International Equity Fund - Dian B             |                |

| Mondelez International Inc         | 1.14%   |  |
|------------------------------------|---------|--|
| ALCON INC                          | 0.26%   |  |
| Cash & Current Assets              | 2.94%   |  |
| Total                              | 100.009 |  |
|                                    |         |  |
| Aditya Birla Sun Life              |         |  |
| International Equity Fund - Plan B |         |  |
| Allocation as a %                  | _,      |  |
| of Net Assets                      | %       |  |
| HDFC Bank Limited                  | 8.76%   |  |
|                                    |         |  |

| Housing Development Finance Corporation Limited                           | 7.16%            |
|---|------------------|
| VST Industries Limited  | 2.99%            |
| Reliance Industries Limited   | 2.77%            |
| ICICI Bank Limited  | 2.64%            |
| Orient Refractories Limited<br>Kotak Mahindra Bank Limited (erstwhile ING | 2.48%            |
| Vysya Bank)   | 2.22%            |
| Tata Consultancy Services Limited   | 2.04%            |
| Repco Home Finance Limited  | 2.00%<br>1.99%   |
| Bharat Electronics Limited<br>Sanofi India Limited                        | 1.98%            |
| Dalmia Bharat Limited   | 1.84%            |
| IndusInd Bank Limited   | 1.80%            |
| Amazon Com Inc<br>V-Mart Retail Limited                                   | 1.65%<br>1.57%   |
| IFGL Refractories Limited   | 1.50%            |
| Hindalco Industries Limited   | 1.40%            |
| Crompton Greaves Consumer Electricals                                     | 1.38%            |
| Limited<br>Bosch Limited  | 1.35%            |
| Aditya Birla Fashion and Retail Limited                                   | 1.25%            |
| Shriram City Union Finance Limited  | 1.21%            |
| City Union Bank Limited   | 1.20%<br>1.15%   |
| HeidelbergCement India Limited<br>State Bank of India                     | 1.13%            |
| Dabur India Limited   | 1.09%            |
| Tech Mahindra Limited   | 1.08%            |
| MICROSOFT CORPORATION   | 1.07%            |
| JK Cement Limited UltraTech Cement Limited                                | 1.06%<br>1.05%   |
| Kewal Kiran Clothing Limited  | 1.03%            |
| Enbridge Inc  | 0.98%            |
| Mahanagar Gas Limited Western Union Co                                    | 0.98%            |
| Unilever PLC  | 0.94%<br>0.92%   |
| T Rowe Price Group Inc  | 0.91%            |
| Unilever NV   | 0.91%            |
| SALESFORCE.COM INC<br>ROYAL BANK OF CANADA                                | 0.91%<br>0.90%   |
| MCDONALD'S CORPOPRATION   | 0.89%            |
| Medtronic PLC   | 0.89%            |
| The Walt Disney Company   | 0.89%            |
| Alphabet Inc A<br>Yum China Holdings Inc                                  | 0.88%<br>0.88%   |
| Starbucks ORD   | 0.86%            |
| Axis Bank Limited   | 0.86%            |
| Facebook Inc  | 0.85%            |
| Sun Pharmaceutical Industries Limited United Spirits Limited              | 0.81%<br>0.81%   |
| The Bank of New York Mellon Corporation                                   | 0.81%            |
| AMGEN INC   | 0.80%            |
| GUIDEWIRE SOFTWARE INC  | 0.80%            |
| Indian Terrain Fashions Limited   | 0.79%            |
| EMERSON ELECTRIC CO   | 0.76%            |
| Caterpillar Inc   | 0.76%<br>0.76%   |
| Roche Holdings Ag Genus Bearer Shs<br>ALLERGAN PLC                        | 0.74%            |
| Avanti Feeds Limited  | 0.72%            |
| Sanofi  | 0.71%            |
| UNITED TECHNOLOGIES CORP  | 0.70%            |
| THE TORONTO-DOMINION BANK Intel Corp                                      | 0.70%<br>0.69%   |
| Berkshire Hathaway Inc  | 0.66%            |
| Glaxosmithkline PLC   | 0.65%            |
| PFIZER INC  | 0.65%            |
| Grupo Aeroportuario del Pacifico SAB de CV<br>Biogen Inc                  | 0.62%<br>0.61%   |
| PTC India Limited   | 0.59%            |
| Hershey Co/The  | 0.58%            |
| RBL Bank Limited Essilorluxottica   | 0.56%<br>0.55%   |
| Lowes Cos Inc   | 0.52%            |
| Nestele SA (Registered) 7123870   | 0.51%            |
| General Mills Inc   | 0.49%            |
| Assa Abloy<br>Mondelez International Inc                                  | 0.46%<br>0.46%   |
| Allegion PLC  | 0.46%            |
| Anheuser-Busch InBev SA/NV  | 0.44%            |
| PHILIP MORRIS INTERNATIONAL INC   | 0.40%            |
| NIKE Inc<br>PEPSICO INC   | 0.39%<br>0.38%   |
| Altria Group Inc  | 0.38%            |
| Imperial Brands   | 0.35%            |
| ALCON INC   | 0.11%            |
| Cash & Current Assets Total   | 1.54%<br>100.00° |
|   |                  |

| Aditya Birla Sun Life Commodity Equities |        |
|--|--------|
| Fund - Global Agri Plan                  |        |
| Allocation as a %                        | %      |
| of Net Assets                            | 70     |
| TYSON FOODS INC                          | 10.10% |
| Nutrien Limited                          | 8.01%  |
| BUNGE Limited                            | 7.72%  |
| CF Industries Holdings Inc Ord Shs       | 7.51%  |
| ASSOCIATED BRITISH FOODS PLC             | 7.35%  |
| ARCHER-DANIELS-MIDLAND CO                | 7.30%  |
| BRF SA                                   | 6.50%  |
|  |        |



| Kubota Corp                          | 5.58%   |
|--------------------------------------|---------|
| Deere And Co Limited                 | 5.57%   |
| MOWI ASA                             | 5.21%   |
| Wilmar International Limited         | 4.88%   |
| Yara International Asa               | 3.83%   |
| INGREDION INC                        | 3.46%   |
| Nath Bio-Genes (India) Limited       | 2.14%   |
| The Mosaic Company Limited           | 1.94%   |
| Sociedad Quimica yMinera de Chile SA | 1.67%   |
| Israel Chemicals Limited             | 1.48%   |
| NIPPON MEAT PACK ORD                 | 0.64%   |
| Golden Agri-Resources Limited        | 0.38%   |
| Cash & Current Assets                | 8.72%   |
| Total                                | 100.00% |
|                                      |         |
| Aditva Birla Sun Life Global Real    | Estate  |

| Aditya Birla Sun Life Global Real         | Estate  |
|---|---------|
| Fund                                      |         |
| Allocation as a %                         | %       |
| of Net Assets                             | 70      |
| ING (L) Invest Global Real Estate - I Cap | 96.94%  |
| USD                                       | 30.3470 |
| Cash & Current Assets                     | 3.06%   |
| Total                                     | 100.00% |
|   |         |
| Aditya Birla Sun Life Gold Fu             | nd      |

| ,   |            |
|---|------------|
| Allocation as a % of Net Assets                                     | %          |
| Aditya Birla Sun Life Gold ETF                                      | 98.25%     |
| Cash & Current Assets   | 1.75%      |
| Total   | 100.00%    |
| Aditya Birla Sun Life Asset Alloca<br>Manager FoF Scheme            | itor Multi |
| Allocation as a % of Net Assets                                     | %          |
| ADITYA BIRLA SUN LIFE CORPORATE BOND FUND - GROWTH - DIRECT PLAN    | 19.68%     |
| - Aditya Birla Sun Life Equity Fund - Growth                        | 12.67%     |
| Aditya Birla Sun Life Focused Equity Fund -<br>Growth - Direct Plan | 12.55%     |
| Aditya Birla Sun Life Credit Risk Fund -<br>Direct Plan - Growth    | 12.45%     |
| Aditya Birla Sun Life Medium Term Plan -<br>Growth - Direct Plan    | 9.88%      |
| Aditya Birla Sun Life Small Cap Fund -<br>Growth                    | 9.80%      |
| Aditya Birla Sun Life India Gennext Fund -<br>Growth - Direct Plan  | 8.79%      |
| Aditya Birla Sun Life Pharma and Healthcare Fund-Direct-Growth      | 6.63%      |
| Aditya Birla Sun Life Money Manager Fund -<br>Growth - Direct Plan  | 4.65%      |

Cash & Current Assets

| rotut  | 100.0070 |
|--|----------|
| Aditya Birla Sun Life Financial Pla              | nning    |
| FoF-Aggressive Plan                              |          |
| Allocation as a %                                | %        |
| of Net Assets                                    | 70       |
| Aditya Birla Sun Life Equity Fund - Growth       | 17.04%   |
| - Direct Plan                                    | 17.0470  |
| Aditya Birla Sun Life Focused Equity Fund -      | 17.03%   |
| Growth - Direct Plan                             | 17.0070  |
| Aditya Birla Sun Life India Gennext Fund -       | 13.85%   |
| Growth - Direct Plan                             |          |
| Aditya Birla Sun Life Small Cap Fund -<br>Growth | 13.43%   |
| Aditya Birla Sun Life Credit Risk Fund -         |          |
| Direct Plan - Growth                             | 13.01%   |
| Aditya Birla Sun Life Pharma and Healthcare      |          |
| Fund-Direct-Growth                               | 8.33%    |
| ADITYA BIRLA SUN LIFE CORPORATE BOND             | 0.100/   |
| FUND - GROWTH - DIRECT PLAN                      | 8.16%    |
| Aditya Birla Sun Life Medium Term Plan -         | 5.96%    |
| Growth - Direct Plan                             | 5.5070   |
| Aditya Birla Sun Life Money Manager Fund -       | 2.12%    |
| Growth - Direct Plan                             |          |
| Cash & Current Assets                            | 1.07%    |
| Total  | 100.00%  |
|  |          |

2.90%

| Iotal                                 | 100.009 |
|---------------------------------------|---------|
| Aditya Birla Sun Life Life            |         |
| •                                     |         |
| Pharma & Healthcare Fund              |         |
| Allocation as a %                     | %       |
| of Net Assets                         | /0      |
| Sun Pharmaceutical Industries Limited | 12.47%  |
| Lupin Limited                         | 8.55%   |
| Alkem Laboratories Limited            | 5.73%   |
| Divi's Laboratories Limited           | 5.44%   |
| Apollo Hospitals Enterprise Limited   | 5.28%   |
| Cipla Limited                         | 4.96%   |
| Torrent Pharmaceuticals Limited       | 4.89%   |
| Atul Limited                          | 4.81%   |
| Dr. Reddy's Laboratories Limited      | 4.51%   |
| Sanofi India Limited                  | 3.87%   |
| Zydus Wellness Limited                | 3.43%   |
| Strides Pharma Science Limited        | 3.18%   |
| Natco Pharma Limited                  | 2.98%   |
| METROPOLIS HEALTHCARE LIMITED         | 2.98%   |
| Biocon Limited                        | 2.92%   |
| Pfizer Limited                        | 2.83%   |
|                                       |         |

| ALEMBIC PHARMACEUTICALS LIMITED | 2.78%   |
|---------------------------------|---------|
| Eris Lifesciences Limited       | 2.66%   |
| Dishman Carbogen Amcis Limited  | 2.47%   |
| Aurobindo Pharma Limited        | 1.91%   |
| Cash & Current Assets           | 11.34%  |
| Total                           | 100.009 |
|                                 |         |

| Aditya Birla Sun Life Bal Bhavishya Yojna Wealth Plan  Allocation as a % of Net Assets  Reliance Industries Limited  |  |        |  |  |  |  |
|--|--|--------|--|--|--|--|
| Allocation as a % of Net Assets Reliance Industries Limited Honeywell Automation India Limited Housing Development Finance Corporation Limited Gillette India Limited Fizer (4.69% Kotak Mahindra Bank Limited (erstwhile ING Vysya Bank) Housing Development Finance Corporation Limited Kotak Mahindra Bank Limited (erstwhile ING Vysya Bank) Housing Development Finance Corporation Limited Larsen & Toubro Limited Larsen Limited Limited Licil Bank Limited Licil Limited Larsen Larsen Limited Larsen Larsen Limited Larsen Lars |  | Yojna  |  |  |  |  |
| Reliance Industries Limited Reliance Industries Limited Roneywell Automation India Limited Rosewall Automation India Limited Rosewall Automation India Limited Rosewall Rosewa |  |        |  |  |  |  |
| Grind Net Assets Reliance Inclustries Limited Honeywell Automation India Limited Housing Development Finance Corporation Limited Gillette India Limited Fizer Limited Fizer Limited Kotak Mahindra Bank Limited (erstwhile ING Vysya Bank) Bayer Cropscience Limited Larsen & Toubro Limited Glaxo SmithKline Pharmaceuticals Limited Glaxo Smith Limited Glaxo  | Allocation as a %                          | 0/2    |  |  |  |  |
| Honeywell Automation India Limited Housing Development Finance Corporation Limited Gillette India Limited Fizer Limited Kotak Mahindra Bank Limited (erstwhile ING Vysya Bank) Bayer Cropscience Limited Larsen & Toubro Limited GlaxoSmithKline Pharmaceuticals Limited GlaxoSmoth Limited GlaxoSmoth Limited GlaxoSmoth Limited GlaxoSmithKline Pharmaceuticals Limited GlaxoSmithKline Pharmaceutical India Li | of Net Assets                              | 70     |  |  |  |  |
| Housing Development Finance Corporation Limited Gillette India Limited 6.69% Pfizer Limited Kotak Mahindra Bank Limited (erstwhile ING Vysya Bank) 4.44% Sayer Cropscience Limited Larsen & Toubro Limited GlaxoSmithKline Pharmaceuticals Limited GlaxoSmithKline Pharmaceuticals Limited GlaxoSmithKline Pharmaceuticals Limited DIPC First Bank Limited (Erstwhile Capital First) 2.92% Kansai Nerolac Paints Limited Sansai Nerolac Paints Limited Johnson Controls – Hitachi Air Conditioning Johnson Controls – Hitachi Air Conditioning India Limited Johnson Limited LiciCla Bank Limited LiciCla Bank Limited LiciCla Bank Limited LiciCla Bank Limited Johnson Controls – Hitachi Air Conditioning Johnson Controls – Hitachi Air Conditioning LiciCla Bank Limited Linited LiciCla Bank Limited Linited LiciCla Bank Limited Linited LiciCla Bank Limited LiciCla Ban |  |        |  |  |  |  |
| Limited 6.82% 6.99% Pfizer Limited 6.89% Pfizer Limited 4.69% Kotak Mahindra Bank Limited (erstwhile ING Vysya Bank) 4.44% 9sys Bank) 8ayer Cropscience Limited 4.30% 4.44% 1.50% 1. |  | 7.98%  |  |  |  |  |
| Gillette India Limited         6.69%           Pfizer Limited         4.69%           Kotak Mahindra Bank Limited (erstwhile ING         4.44%           Vysya Bank)         4.44%           Bayer Cropscience Limited         4.02%           Larsen & Toubro Limited         4.02%           Larsen & Toubro Limited         4.02%           IDFC First Bank Limited (Erstwhile Capital First)         2.92%           Thomas Cook (India) Limited         2.89%           Kansai Nerolac Paints Limited         2.35%           Shoppers Stop Limited         2.27%           Johnson Controls – Hitachi Air Conditioning         2.15%           India Limited         1.78%           Biocon Limited         2.08%           Sundaram Clayton Limited         1.66%           ICICI Bank Limited         1.61%           MRF Limited         1.58%           Shree Cement Limited         1.58%           MRF Limited         1.38%           Bharat Bijlee Limited         1.34%           Century Textles & Industries Limited         1.34%           Century Textlles & Industries Limited         1.26%           Tata Consultancy Services Limited         1.26%           Tata Consultancy Services Limited         1.28%  |  | 6.82%  |  |  |  |  |
| Fizer Limited  |  | 6 6004 |  |  |  |  |
| Kotak Mahindra Bank Limited (erstwhile ING   4.44%   Vysya Bank)   |  |        |  |  |  |  |
| Vysya Bank)         4,30%           Larsen & Toubro Limited         4,02%           (Baxo Smitkline Pharmaceuticals Limited         3,62%           (Baxo Smitkline Pharmaceuticals Limited         2,92%           First)         2,92%           First)         2,92%           Thomas Cook (India) Limited         2,89%           Kansai Nerolac Paints Limited         2,25%           Shoppers Stop Limited         2,27%           Johnson Controls - Hitachi Air Conditioning         1,61           India Limited         1,78%           HDFC Bank Limited         1,78%           Biocon Limited         1,81           Sundaram Clayton Limited         1,66%           ICICI Bank Limited         1,58%           Shree Cement Limited         1,58%           MRF Limited         1,58%           MRF Limited         1,38%           Bharat Bijlee Limited         1,38%           Bharat Bijlee Limited         1,34%           Century Textiles & Industries Limited         1,34%           Century Textiles & Industries Limited         1,26%           Toxote & Gamble Hygiene and Health Care         1,26%           Limited         1,28%           Industrial Bank Limited         1,14%  | Kotak Mahindra Bank Limited (erstwhile ING |        |  |  |  |  |
| Larsen & Toubro Limited GlaxoSmithKline Pharmaceuticals Limited UDFC First Bank Limited (Erstwhile Capital First) 1.292% Information Sook (India) Limited 2.89% Kansai Nerolac Paints Limited 2.85% Shoppers Stop Limited 2.27% Johnson Controls – Hitachi Air Conditioning India Limited Johnson Controls – Hitachi Air Conditioning India Limited Johnson Controls – Hitachi Air Conditioning India Limited 1.78% Sinderam Clayton Limited 1.78% Gliccon Limited 1.78% Sinderam Clayton Limited 1.66% ICICI Bank Limited 1.58% Shree Cement Limited 1.58% Shree Cement Limited 1.58% Shree Cement Limited 1.34% Century Textiles & Industries Limited 2.26 Entertainment Enterprises Limited 1.34% Century Textiles & Industries Limited 2.26% Limited 1.26% Axis Bank Limited 1.12% Axis Bank Limited 1.14% Bosch Limited 1.14% Bosch Limited 1.14% Bosch Limited 1.14% Hindustand Dialev Limited 0.85% Irian Company Limited 0.98% Titan Company Limited 0.98% Titan Company Limited 0.98% Titan Company Limited 0.77% Maruti Suzuki India Limited 0.77% Maruti Suzuki India Limited 0.75% Carsim Industries Limited 0.15% Container Corporation of India Limited 0.17% Container Corporation of India Limited 0.10% Container Corporation of India Limited 0.10% Cash & Current Assets  | Vysya Bank)                                | 4.44%  |  |  |  |  |
| GlaxoSmithKline Pharmaceuticals Limited         3.62%           IDFC First Bank Limited (Erstwhile Capital First)         2.92%           Thomas Cook (India) Limited         2.89%           Kansai Nerolac Paints Limited         2.55%           Shoppers Stop Limited         2.27%           Johnson Controls – Hitachi Air Conditioning         2.15%           India Limited         2.08%           Biocon Limited         1.78%           Sundaram Clayton Limited         1.66%           CICI Bank Limited         1.61%           Bata India Limited         1.58%           Shree Cement Limited         1.58%           MRF Limited         1.58%           Bharat Bijlee Limited         1.38%           Bree Entertainment Enterprises Limited         1.34%           Tata Consultancy Services Limited         1.26%           Procter & Gamble Hygiene and Health Care         1.22%           Limited         1.19%           Industnd Bank Limited         1.19%           Bosch Limited         0.85%           Industnd Bank Limited         0.85%           Industnd Williams         0.82%           Infosys Limited         0.85%           Industnd Unilever Limited         0.85%           Infosys  |  |        |  |  |  |  |
| IDFC First Bank Limited (Erstwhile Capital First)  |  |        |  |  |  |  |
| First  |  | 3.62%  |  |  |  |  |
| Thomas Cook (India) Limited  |  | 2.92%  |  |  |  |  |
| Kansai Nerolac Paints Limited         2.55%           Shoppers Stop Limited         2.27%           Shoppers Stop Limited         2.15%           India Limited         1.28%           Biocon Limited         1.78%           Sundaram Clayton Limited         1.66%           ICICI Bank Limited         1.51%           Bata India Limited         1.58%           Shree Cement Limited         1.58%           MRF Limited         1.38%           Bharat Bijlee Limited         1.34%           Century Textiles & Industries Limited         1.34%           Century Textiles & Industries Limited         1.31%           Tata Consultancy Services Limited         1.26%           Procter & Gamble Hygiene and Health Care         1.26%           Limited         1.14%           Axis Bank Limited         1.14%           Bosch Limited         1.14%           Bosch Limited         0.85%           Titan Company Limited         0.85%           Hindustan Unilever Limited         0.85%           Titan Company Limited         0.85%           Hindustan Unilever Limited         0.77%           Maruti Suzuki India Limited         0.78%           Grasim Industries Limited         0.18%  |  | 2 89%  |  |  |  |  |
| Johnson Controls - Hitachi Air Conditioning India Limited   HDFC Bank Limited   2.08%  |  |        |  |  |  |  |
| India Limited  |  | 2.27%  |  |  |  |  |
| India Limited   2.08%  |  | 2 1 5% |  |  |  |  |
| Biocon Limited   |  |        |  |  |  |  |
| Sundaram Clayton Limited         1.66%           ICICI Bank Limited         1.61%           Bata India Limited         1.58%           Shree Cement Limited         1.58%           MRF Limited         1.38%           Bharat Bijlee Limited         1.34%           Century Textlies & Industries Limited         1.34%           Zee Entertainment Enterprises Limited         1.26%           Tocter & Gamble Hygiene and Health Care         1.22%           Limited         1.19%           IndusInd Bank Limited         1.14%           Bosch Limited         1.12%           ICRA Limited         0.85%           Hindustan Unliever Limited         0.85%           Hindustan Unliever Limited         0.82%           Infosys Limited         0.76%           Maruti Suzuki India Limited         0.76%           Grasim Industries Limited         0.45%           Cummins India Limited         0.25%           Tata Motors Limited         0.18%           Tot Limited         0.17%           Sun Pharmaceutical Industries Limited         0.17%           Container Corporation of India Limited         0.10%           Mahindra & Mahindra Limited         0.09%           Vedanta Limited  |  |        |  |  |  |  |
| ICICI Bank Limited         1.61%           Bata India Limited         1.58%           Shree Cement Limited         1.56%           MRF Limited         1.34%           Bharat Bijlee Limited         1.34%           Century Textiles & Industries Limited         1.31%           Zee Entertainment Enterprises Limited         1.21%           Tata Consultancy Services Limited         1.26%           Procter & Gambie Hygiene and Health Care         1.22%           Limited         1.14%           Axis Bank Limited         1.14%           Industing Bank Limited         1.12%           Irac Company Limited         0.85%           Hindustan Unilever Limited         0.85%           Hindustan Unilever Limited         0.76%           Grasiin Industries Limited         0.75%           Grasiin Industries Limited         0.45%           Cummins India Limited         0.25%           Tata Motors Limited         0.18%           Tic Limited         0.17%           Sun Pharmaceutical Industries Limited         0.17%           Container Corporation of India Limited         0.10%           Container Corporation of India Limited         0.09%           Cash & Current Assets         8.89%  |  |        |  |  |  |  |
| Bata India Limited         1.58%           Shree Cement Limited         1.56%           MRF Limited         1.38%           Bharat Bijlee Limited         1.34%           Century Textiles & Industries Limited         1.33%           Zee Entertainment Enterprises Limited         1.26%           Procter & Gamble Hygiene and Health Care         1.22%           Limited         1.19%           IndusInd Bank Limited         1.19%           IndusInd Bank Limited         1.12%           ICRA Limited         0.85%           Itina Company Limited         0.85%           Infosys Limited         0.76%           Maruti Suzuki India Limited         0.76%           Grasim Industries Limited         0.51%           Rane Holdings Limited         0.45%           Cummins India Limited         0.25%           Tata Motors Limited         0.18%           Tot Limited         0.17%           Sun Pharmaceutical Industries Limited         0.17%           Container Corporation of India Limited         0.17%           Container Corporation of India Limited         0.10%           Container Corporation of India Limited         0.09%           Vedanta Limited         0.09%           Cash & Curre  |  |        |  |  |  |  |
| MRF Limited         1.38%           Bharat Bijlee Limited         1.34%           Century Textiles & Industries Limited         1.33%           Zee Entertainment Enterprises Limited         1.26%           Procter & Gambie Hygiene and Health Care         1.26%           Limited         1.29%           Limited Axis Bank Limited         1.19%           IndusInd Bank Limited         1.14%           IncRA Limited         0.98%           ITIAN Company Limited         0.85%           Hindustan Unliever Limited         0.82%           Infosys Limited         0.76%           Grasim Industries Limited         0.51%           Rane Holdings Limited         0.56%           Cummins India Limited         0.25%           Tata Motors Limited         0.18%           Tota Limited         0.17%           Sun Pharmaceutical Industries Limited         0.17%           Container Corporation of India Limited         0.10%           Mahindra & Mahindra Limited         0.09%           Vedanta Limited         0.07%           Cash & Current Assets         8.89%  |  |        |  |  |  |  |
| Bharat Bijlee Limited         1.34%           Century Textiles & Industries Limited         1.33%           Zee Entertainment Enterprises Limited         1.31%           Tata Consultancy Services Limited         1.26%           Procter & Gamble Hygiene and Health Care         1.22%           Limited         1.19%           IndusInd Bank Limited         1.14%           Bosch Limited         0.98%           ITAN Company Limited         0.85%           Hindustan Unilever Limited         0.82%           Infosys Limited         0.76%           Maruti Suzuki India Limited         0.76%           Grasim Industries Limited         0.45%           Cummins India Limited         0.25%           Tata Motors Limited         0.18%           Container Corporation of India Limited         0.17%           Sun Pharmaceutical Industries Limited         0.17%           Container Corporation of India Limited         0.10%           Mahindra & Mahindra Limited         0.09%           Vedanta Limited         0.07%           Cash & Current Assets         8.89%   | Shree Cement Limited                       | 1.56%  |  |  |  |  |
| Century Textiles & Industries Limited         1.33%           Zee Entertainment Enterprises Limited         1.31%           Tata Consultancy Services Limited         1.26%           Procter & Gamble Hygiene and Health Care         1.22%           Limited         1.19%           IndusInd Bank Limited         1.14%           Bosch Limited         0.98%           ICRA Limited         0.88%           ITtan Company Limited         0.85%           Hindustan Unilever Limited         0.82%           Infosys Limited         0.77%           Maruti Suzuki India Limited         0.67%           Grasin Industries Limited         0.45%           Cummins India Limited         0.25%           Tata Motors Limited         0.18%           TC Limited         0.17%           Sun Pharmaceutical Industries Limited         0.17%           Container Corporation of India Limited         0.10%           Mahindra & Mahindra Limited         0.09%           Vedanta Limited         0.07%           Sash & Current Assets         8.89%   |  |        |  |  |  |  |
| Zee Enfertainment Enterprises Limited         1.31%           Tata Consultancy Services Limited         1.26%           Procter & Gamble Hygiene and Health Care         1.22%           Limited         1.19%           Axis Bank Limited         1.1.9%           IndusInd Bank Limited         1.1.2%           Bosch Limited         0.98%           Itan Company Limited         0.85%           Hindustan Unilever Limited         0.82%           Infosys Limited         0.76%           Maruti Suzuki India Limited         0.76%           Grasim Industries Limited         0.51%           Rane Holdings Limited         0.45%           Cummins India Limited         0.18%           Tota Motors Limited         0.18%           Tota Motors Limited         0.17%           Sun Pharmaceutical Industries Limited         0.17%           Sun Pharmaceutical Industries Limited         0.10%           Mahindra & Mahindra Limited         0.09%           Vedanta Limited         0.07%           Cash & Current Assets         8.89%   |  |        |  |  |  |  |
| Tata Consultancy Services Limited         1.26%           Procter & Gamble Hygiene and Health Care         1.29%           Limited         1.19%           IndusInd Bank Limited         1.14%           Bosch Limited         0.98%           ICRA Limited         0.85%           ITan Company Limited         0.85%           Hindustan Unilever Limited         0.82%           Infosys Limited         0.77%           Maruti Suzuki India Limited         0.76%           Grasin Industries Limited         0.45%           Cummins India Limited         0.25%           Tata Motors Limited         0.18%           TIC Limited         0.17%           Sun Pharmaceutical Industries Limited         0.17%           Container Corporation of India Limited         0.10%           Mahindra & Mahindra Limited         0.09%           Vedanta Limited         0.07%           Cash & Current Assets         8.89%   |  |        |  |  |  |  |
| Procter & Gamble Hygiene and Health Care   1.22%   |  |        |  |  |  |  |
| Limited         1.22%           Axis Bank Limited         1.19%           Indusind Bank Limited         1.14%           Bosch Limited         0.98%           ICRA Limited         0.98%           Titan Company Limited         0.85%           Hindustan Unilever Limited         0.82%           Infosys Limited         0.76%           Maruti Suzuki India Limited         0.76%           Grasim Industries Limited         0.51%           Rane Holdings Limited         0.45%           Cummins India Limited         0.25%           Tata Motors Limited         0.18%           TC Limited         0.18%           Sun Pharmaceutical Industries Limited         0.17%           Container Corporation of India Limited         0.10%           Mahindra & Mahindra Limited         0.09%           Vedanta Limited         0.07%           Cash & Current Assets         8.89%  |  |        |  |  |  |  |
| Axis Bank Limited         1.19%           Indusind Bank Limited         1.14%           Bosch Limited         1.12%           ICRA Limited         0.98%           Titan Company Limited         0.85%           Hindustan Unilever Limited         0.82%           Infosys Limited         0.76%           Maruti Suzuki India Limited         0.51%           Grasim Industries Limited         0.51%           Rane Holdings Limited         0.45%           Cummins India Limited         0.25%           Tata Motors Limited         0.18%           TC Limited         0.17%           Sun Pharmaceutical Industries Limited         0.17%           Container Corporation of India Limited         0.10%           Mahindra & Mahindra Limited         0.09%           Vedanta Limited         0.07%           Cash & Current Assets         8.89%  |  | 1.22%  |  |  |  |  |
| Bosch Limited  |  | 1.19%  |  |  |  |  |
| CRA Limited  | IndusInd Bank Limited                      | 1.14%  |  |  |  |  |
| Titan Company Limited         0.85%           Hindustan Unilever Limited         0.82%           Infosys Limited         0.77%           Maruti Suzuki India Limited         0.76%           Grasis Industries Limited         0.51%           Rane Holdings Limited         0.45%           Cummins India Limited         0.25%           Tata Motors Limited         0.18%           TIC Limited         0.17%           Sun Pharmaceutical Industries Limited         0.17%           Container Corporation of India Limited         0.10%           Mahindra & Mahindra Limited         0.09%           Vedanta Limited         0.07%           Cash & Current Assets         8.89%  |  |        |  |  |  |  |
| Hindustan Unifever Limited   0.82%   Infosys Limited   0.77%   Maruti Suzuki India Limited   0.76%   Grasim Industries Limited   0.51%   Rane Holdings Limited   0.45%   Cummins India Limited   0.25%   Tata Motors Limited   0.18%   ITC Limited   0.17%   Sun Pharmaceutical Industries Limited   0.17%   Container Corporation of India Limited   0.10%   Mahindra & Mahindra Limited   0.09%   Vedanta Limited   0.09%   Vedanta Limited   0.09%   Cash & Current Assets   8.89%  |  |        |  |  |  |  |
| Infosys Limited         0.77%           Maruti Suzuki India Limited         0.76%           Grasim Industries Limited         0.51%           Rane Holdings Limited         0.45%           Cummins India Limited         0.25%           Tata Motors Limited         0.18%           ITC Limited         0.17%           Sun Pharmaceutical Industries Limited         0.17%           Container Corporation of India Limited         0.10%           Mahindra & Mahindra Limited         0.09%           Vedanta Limited         0.07%           Cash & Current Assets         8.89%   |  |        |  |  |  |  |
| Maruti Suzuki India Limited         0.76%           Grasim Industries Limited         0.51%           Rane Holdings Limited         0.45%           Cummins India Limited         0.25%           Tata Motors Limited         0.18%           ITC Limited         0.17%           Sun Pharmaceutical Industries Limited         0.17%           Container Corporation of India Limited         0.10%           Mahindra & Mahindra Limited         0.09%           Vedanta Limited         0.07%           Cash & Current Assets         8.89%   |  |        |  |  |  |  |
| Grasim Industries Limited         0.51%           Rane Holdings Limited         0.45%           Cummins India Limited         0.25%           Tata Motors Limited         0.18%           ITC Limited         0.17%           Sun Pharmaceutical Industries Limited         0.17%           Container Corporation of India Limited         0.10%           Mahindra & Mahindra Limited         0.09%           Vedanta Limited         0.07%           Cash & Current Assets         8.89%   |  |        |  |  |  |  |
| Cummins India Limited         0.25%           Tata Motors Limited         0.18%           ITC Limited         0.17%           Sun Pharmaceutical Industries Limited         0.17%           Container Corporation of India Limited         0.10%           Mahindra & Mahindra Limited         0.09%           Vedanta Limited         0.07%           Cash & Current Assets         8.89%   |  |        |  |  |  |  |
| Tata Motors Limited         0.18%           ITC Limited         0.17%           Sun Pharmaceutical Industries Limited         0.17%           Container Corporation of India Limited         0.10%           Mahindra & Mahindra Limited         0.09%           Vedanta Limited         0.07%           Cash & Current Assets         8.89%   | Rane Holdings Limited                      | 0.45%  |  |  |  |  |
| ITC Limited         0.17%           Sun Pharmaceutical Industries Limited         0.17%           Container Corporation of India Limited         0.10%           Mahindra & Mahindra Limited         0.09%           Vedanta Limited         0.07%           Cash & Current Assets         8.89%   |  |        |  |  |  |  |
| Sun Pharmaceutical Industries Limited         0.17%           Container Corporation of India Limited         0.10%           Mahindra & Mahindra Limited         0.09%           Vedanta Limited         0.07%           Cash & Current Assets         8.89%   |  |        |  |  |  |  |
| Container Corporation of India Limited         0.10%           Mahindra & Mahindra Limited         0.09%           Vedanta Limited         0.07%           Cash & Current Assets         8.89%   |  |        |  |  |  |  |
| Mahindra & Mahindra Limited         0.09%           Vedanta Limited         0.07%           Cash & Current Assets         8.89%  |  |        |  |  |  |  |
| Vedanta Limited         0.07%           Cash & Current Assets         8.89%  |  |        |  |  |  |  |
|  |  |        |  |  |  |  |
|  |  |        |  |  |  |  |

| Allocation as a %  |                |
|--|----------------|
| of Net Assets  | %              |
| Reliance Industries Limited                                    | 8.39%          |
| Honeywell Automation India Limited                             | 8.07%          |
| Gillette India Limited Housing Development Finance Corporation | 7.26%          |
| Limited  | 6.87%          |
| Pfizer Limited   | 5.14%          |
| Bayer Cropscience Limited                                      | 4.50%          |
| Kotak Mahindra Bank Limited (erstwhile ING                     | 4.43%          |
| Vysya Bank)<br>Larsen & Toubro Limited                         | 4.09%          |
| GlaxoSmithKline Pharmaceuticals Limited                        | 3.97%          |
| IDFC First Bank Limited (Erstwhile Capital                     | 3.22%          |
| First)   |                |
| Thomas Cook (India) Limited                                    | 2.84%<br>2.49% |
| Shoppers Stop Limited Kansai Nerolac Paints Limited            | 2.49%          |
| Johnson Controls – Hitachi Air Conditioning                    | ,              |
| India Limited  | 2.36%          |
| HDFC Bank Limited  | 2.20%          |
| Sundaram Clayton Limited<br>Biocon Limited                     | 1.80%<br>1.79% |
| ICICI Bank Limited   | 1.74%          |
| Shree Cement Limited   | 1.65%          |
| Bata India Limited   | 1.61%          |
| MRF Limited  | 1.53%          |
| Bharat Bijlee Limited<br>Century Textiles & Industries Limited | 1.46%<br>1.36% |
| Zee Entertainment Enterprises Limited                          | 1.34%          |
| Tata Consultancy Services Limited                              | 1.34%          |
| Procter & Gamble Hygiene and Health Care                       | 1.26%          |
| Limited  | ,              |
| Axis Bank Limited<br>IndusInd Bank Limited                     | 1.22%<br>1.20% |
| Bosch Limited  | 1.19%          |
| ICRA Limited   | 0.94%          |
| Hindustan Unilever Limited                                     | 0.87%          |
| Infosys Limited  | 0.81%          |
| Titan Company Limited<br>Maruti Suzuki India Limited           | 0.81%          |
| Grasim Industries Limited                                      | 0.53%          |
| Rane Holdings Limited  | 0.48%          |
| Cummins India Limited  | 0.27%          |
| Tata Motors Limited  | 0.19%          |
| ITC Limited Sun Pharmaceutical Industries Limited              | 0.18%<br>0.18% |
| Container Corporation of India Limited                         | 0.10%          |
| *  |                |

Aditya Birla Sun Life Retirement Fund - 30s Plan

| Mahindra & Mahindra Limited | 0.09%   |
|-----------------------------|---------|
| Vedanta Limited             | 0.08%   |
| Cash & Current Assets       | 4.97%   |
| Total                       | 100.00% |

| Iotal   |                      | 100.00%         |
|---|----------------------|-----------------|
| Aditya Birla Sun Life Retirement  | t Fund - 40          | s Plan          |
| Allocation as a %   |                      | %               |
| of Net Assets   |                      |                 |
| Reliance Industries Limited<br>Honeywell Automation India Limited                     |                      | 6.39%<br>5.88%  |
| Housing Development Finance Corporation<br>Limited                                    |                      | 5.00%           |
| Gillette India Limited  |                      | 4.93%           |
| Pfizer Limited<br>Kotak Mahindra Bank Limited (erstwhile ING                          |                      | 3.44%           |
| Vysya Bank)   |                      | 3.34%           |
| Bayer Cropscience Limited<br>Larsen & Toubro Limited                                  |                      | 3.17%<br>3.12%  |
| GlaxoSmithKline Pharmaceuticals Limited<br>IDFC First Bank Limited (Erstwhile Capital |                      | 2.66%           |
| First)  |                      | 2.14%           |
| Thomas Cook (India) Limited<br>Kansai Nerolac Paints Limited                          |                      | 1.92%<br>1.73%  |
| Shoppers Stop Limited<br>7.37% GOI (MD 16/04/2023)                                    | Sovereign            | 1.68%<br>1.66%  |
| Bharat Petroleum Corporation Limited  | CRISIL AAA           | 1.66%           |
| Housing Development Finance Corporation<br>Limited                                    | CRISIL AAA           | 1.66%           |
| National Bank For Agriculture and Rural   | CRISIL AAA           | 1.64%           |
| Development<br>REC Limited  | CRISIL AAA           | 1.62%           |
| Small Industries Development Bank of India  | CARE AAA<br>CARE AA+ | 1.60%<br>1.60%  |
| State Bank of India<br>Johnson Controls – Hitachi Air Conditioning                    | CARE AA+             | 1.58%           |
| India Limited<br>6.57% GOI (MD 05/12/2033)  | Sovereign            | 1.56%           |
| HDFC Bank Limited   | 0010101611           | 1.52%           |
| Biocon Limited  |                      | 1.31%           |
| Bata India Limited  |                      | 1.23%           |
| Sundaram Clayton Limited  |                      | 1.22%           |
| ICICI Bank Limited  |                      | 1.18%           |
| Shree Cement Limited  |                      | 1.14%           |
| MRF Limited   |                      | 1.03%           |
| Zee Entertainment Enterprises Limited   |                      | 1.02%           |
| Century Textiles & Industries Limited  Bharat Bijlee Limited                          |                      | 0.99%<br>0.98%  |
| Procter & Gamble Hygiene and Health Care  |                      | 0.96%           |
| Limited Tata Consultancy Services Limited   |                      | 0.92%           |
| Axis Bank Limited   |                      | 0.88%           |
| IndusInd Bank Limited   |                      | 0.83%           |
| Bosch Limited   |                      | 0.82%           |
| ICRA Limited  |                      | 0.70%           |
| Titan Company Limited   |                      | 0.60%           |
| Hindustan Unilever Limited  |                      | 0.60%           |
| Infosys Limited   |                      | 0.56%           |
| Maruti Suzuki India Limited   |                      | 0.55%           |
| Grasim Industries Limited   |                      | 0.38%           |
| Rane Holdings Limited   |                      | 0.33%           |
| Cummins India Limited   |                      | 0.19%           |
| Tata Motors Limited   |                      | 0.13%           |
| ITC Limited   |                      | 0.13%           |
| Sun Pharmaceutical Industries Limited   |                      | 0.13%           |
| Container Corporation of India Limited  |                      | 0.07%           |
| Mahindra & Mahindra Limited   |                      | 0.07%           |
| Vedanta Limited<br>Cash & Current Assets  |                      | 0.05%<br>19.50% |
| Total   |                      | 19.50%          |
| Aditya Birla Sun Life Retiremen   | t Fund - <u>50</u>   | s Plan          |

| Aditya Birla Sun Life Retirement Fund - 50s Plan       |            |         |  |  |
|--|------------|---------|--|--|
| Allocation as a % of Net Assets                        | Rating     | %       |  |  |
| Bharat Petroleum Corporation Limited                   | CRISIL AAA | 7.69%   |  |  |
| Housing Development Finance Corporation<br>Limited     | CRISIL AAA | 7.67%   |  |  |
| National Bank For Agriculture and Rural<br>Development | CRISIL AAA | 7.59%   |  |  |
| REC Limited  | CRISIL AAA | 7.49%   |  |  |
| Small Industries Development Bank of India             | CARE AAA   | 7.40%   |  |  |
| State Bank of India                                    | CARE AA+   | 7.37%   |  |  |
| 7.37% GOI (MD 16/04/2023)                              | Sovereign  | 3.84%   |  |  |
| 6.57% GOI (MD 05/12/2033)                              | Sovereign  | 3.61%   |  |  |
| Cash & Current Assets                                  |            | 47.34%  |  |  |
| Total  |            | 100.00% |  |  |



# Industry Allocation

### **SAVINGS SOLUTIONS**

| Aditya Birla Sun Life<br>Arbitrage Fund |        | Aditya Birla Sun Life<br>Arbitrage Fund |         |  |
|---|--------|---|---------|--|
| Allocation as a % of Net Assets         | %      | Allocation as a % of Net Assets         | %       |  |
| BANKS                                   | 12.95% | NON - FERROUS METALS                    | 0.45%   |  |
| FINANCE                                 | 9.70%  | PESTICIDES                              | 0.45%   |  |
| PETROLEUM PRODUCTS                      | 8.32%  | AUTO ANCILLARIES                        | 0.34%   |  |
| CONSUMER NON DURABLES                   | 6.72%  | TRANSPORTATION                          | 0.32%   |  |
| PHARMACEUTICALS                         | 5.87%  | GAS                                     | 0.22%   |  |
| SOFTWARE                                | 3.86%  | TRADING                                 | 0.22%   |  |
| FERROUS METALS                          | 3.25%  | CHEMICALS                               | 0.20%   |  |
| CONSTRUCTION PROJECT                    | 2.50%  | CONSUMER DURABLES                       | 0.10%   |  |
| TELECOM - SERVICES                      | 1.64%  | INDUSTRIAL CAPITAL GOODS                | 0.09%   |  |
| POWER                                   | 1.63%  | TEXTILE PRODUCTS                        | 0.07%   |  |
| AUTO                                    | 1.63%  | Margin Term Deposits                    | 17.08%  |  |
| MINERALS/MINING                         | 1.31%  | Fixed rates bonds - Corporate           | 7.87%   |  |
| CEMENT                                  | 1.19%  | Money Market Instruments                | 5.16%   |  |
| CONSTRUCTION                            | 0.67%  | EQUITY FUTURE                           | -64.99% |  |
| MEDIA & ENTERTAINMENT                   | 0.61%  | Cash & Current Assets                   | 70.08%  |  |
| OIL                                     | 0.49%  | Total Net Assets                        | 100.00% |  |

### **WEALTH SOLUTIONS**

| Aditya Birla Sun Life E<br>Savings Fund | Aditya Birla Sun Life Equity<br>Savings Fund |                                 | Aditya Birla Sun Life Balanced<br>Advantage Fund |                                 | Aditya Birla Sun Life Equity Hybrid<br>'95 Fund |                                 | lex Fund |
|---|--|---------------------------------|--|---------------------------------|---|---------------------------------|----------|
| Allocation as a % of Net Assets         | %  | Allocation as a % of Net Assets | %  | Allocation as a % of Net Assets | %   | Allocation as a % of Net Assets | %        |
| BANKS                                   | 15.08%                                       | BANKS                           | 16.83%   | BANKS                           | 20.45%  | BANKS                           | 23.68%   |
| CONSUMER NON DURABLES                   | 10.35%                                       | CONSUMER NON DURABLES           | 10.45%   | CONSUMER NON DURABLES           | 7.69%   | SOFTWARE                        | 12.96%   |
| PHARMACEUTICALS                         | 7.97%  | FINANCE                         | 6.86%  | SOFTWARE                        | 7.20%   | FINANCE                         | 9.58%    |
| POWER                                   | 6.56%  | SOFTWARE                        | 6.80%  | PHARMACEUTICALS                 | 5.01%   | PETROLEUM PRODUCTS              | 9.15%    |
| CEMENT                                  | 4.27%  | CEMENT                          | 4.20%  | CONSUMER DURABLES               | 4.52%   | CONSUMER NON DURABLES           | 8.45%    |
| FERROUS METALS                          | 3.90%  | PETROLEUM PRODUCTS              | 3.37%  | FINANCE                         | 4.32%   | AUTO                            | 4.60%    |
| CONSUMER DURABLES                       | 3.76%  | PHARMACEUTICALS                 | 2.70%  | CONSTRUCTION PROJECT            | 3.72%   | CONSTRUCTION PROJECT            | 3.08%    |
| INDUSTRIAL CAPITAL GOODS                | 3.72%  | POWER                           | 2.45%  | PETROLEUM PRODUCTS              | 3.01%   | PHARMACEUTICALS                 | 1.97%    |
| SOFTWARE                                | 3.71%  | CONSTRUCTION PROJECT            | 2.33%  | CEMENT                          | 2.49%   |                                 |          |
| FINANCE                                 | 3.55%  | MINERALS/MINING                 | 1.60%  | MEDIA & ENTERTAINMENT           | 2.12%   | POWER                           | 1.88%    |
| TRADING                                 | 3.33%  | TELECOM - SERVICES              | 1.35%  | GAS                             | 1.83%   | CEMENT                          | 1.33%    |
| PETROLEUM PRODUCTS                      | 2.20%  | AUTO                            | 1.33%  | HEALTHCARE SERVICES             | 1.58%   | TELECOM - SERVICES              | 1.24%    |
| CHEMICALS                               | 1.42%  | GAS                             | 1.29%  | POWER                           | 1.46%   | NON - FERROUS METALS            | 0.99%    |
| CONSTRUCTION PROJECT                    | 1.34%  | INDUSTRIAL PRODUCTS             | 1.15%  | MISCELLANEOUS                   | 1.33%   | FERROUS METALS                  | 0.91%    |
| NON - FERROUS METALS                    | 1.29%  | HEALTHCARE SERVICES             | 1.10%  | INDUSTRIAL CAPITAL GOODS        | 1.22%   | CONSUMER DURABLES               | 0.87%    |
| AUTO ANCILLARIES                        | 1.18%  | CONSUMER DURABLES               | 0.84%  | CHEMICALS                       | 1.22%   | OIL                             | 0.71%    |
| RETAILING                               | 1.05%  | INDUSTRIAL CAPITAL GOODS        | 0.77%  | INDUSTRIAL PRODUCTS             | 0.97%   | MINERALS/MINING                 | 0.62%    |
| HEALTHCARE SERVICES                     | 0.94%  | FERROUS METALS                  | 0.66%  | AUTO ANCILLARIES                | 0.80%   | PESTICIDES                      | 0.59%    |
| HOTELS RESORTS AND OTHER                | 0.77%  | MISCELLANEOUS                   | 0.66%  | NON - FERROUS METALS            | 0.76%   | TRANSPORTATION                  | 0.55%    |
| RECREATIONAL ACTIVITIES                 |  | CONSTRUCTION                    | 0.62%  | AUTO                            | 0.74%   |                                 |          |
| AUTO                                    | 0.19%  | NON - FERROUS METALS            | 0.60%  | MINERALS/MINING                 | 0.69%   | GAS                             | 0.43%    |
| PESTICIDES                              | 0.16%  | AUTO ANCILLARIES                | 0.48%  | PESTICIDES                      | 0.34%   | MEDIA & ENTERTAINMENT           | 0.42%    |
| Margin Term Deposits                    | 9.42%  | TRADING                         | 0.35%  | Fixed rates bonds - Corporate   | 16.74%  | TELECOM - EQUIPMENT &           | 0.41%    |
| Government Bond                         | 3.52%  | PAPER                           | 0.27%  | Government Bond                 | 1.82%   | ACCESSORIES                     |          |
| Fixed rates bonds - Corporate           | 3.15%  | OIL                             | 0.23%  | Floating rates notes - Cor-     | 1.32%   | Fixed rates bonds - Corporate   | 0.01%    |
| EQUITY FUTURE                           | -32.03%                                      | MEDIA & ENTERTAINMENT           | 0.13%  | porate                          | /   | INDEX FUTURE                    | 11.11%   |
| Cash & Current Assets                   | 39.21%                                       | Fixed rates bonds - Corporate   | 12.16%   | Money Market Instruments        | 0.85%   | Cash & Current Assets           | 4.48%    |
| Total Net Assets                        | 100.00%                                      | Money Market Instruments        | 6.51%  | Exchange Traded Fund            | 0.21%   | Total Net Assets                | 100.00%  |
|   |  | SECURITISED DEBT                | 2.10%  | SECURITISED DEBT                | 0.13%   |                                 | •        |
|   |  | EQUITY FUTURE                   | -13.62%  | State Government bond           | 0.06%   |                                 |          |
|   |  | Cash & Current Assets           | 23.45%   | EQUITY FUTURE                   | -0.58%  |                                 |          |
|   |  | Total Net Assets                | 100.00%  | Cash & Current Assets           | 5.97%   |                                 |          |

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Note: The above Allocation is As on August 30, 2019 as per Industry classification as recommended by AMFI.



Total Net Assets

100.00%

# Industry Allocation

#### Aditya Birla Sun Life Frontline Equity Fund

| Allocation as a % of Net Assets | %       |
|---------------------------------|---------|
| BANKS                           | 29.03%  |
| FINANCE                         | 10.73%  |
| SOFTWARE                        | 10.37%  |
| CONSUMER NON DURABLES           | 8.64%   |
| PETROLEUM PRODUCTS              | 6.77%   |
| PHARMACEUTICALS                 | 5.02%   |
| CONSTRUCTION PROJECT            | 3.74%   |
| AUTO                            | 2.83%   |
| CEMENT                          | 2.71%   |
| POWER                           | 2.49%   |
| CONSUMER DURABLES               | 2.29%   |
| MEDIA & ENTERTAINMENT           | 1.28%   |
| NON - FERROUS METALS            | 1.19%   |
| INDUSTRIAL CAPITAL GOODS        | 1.15%   |
| TELECOM - SERVICES              | 1.08%   |
| GAS                             | 1.05%   |
| OIL                             | 0.99%   |
| MINERALS/MINING                 | 0.97%   |
| AUTO ANCILLARIES                | 0.80%   |
| CONSTRUCTION                    | 0.68%   |
| INDUSTRIAL PRODUCTS             | 0.66%   |
| PESTICIDES                      | 0.60%   |
| Exchange Traded Fund            | 0.48%   |
| Fixed rates bonds - Corporate   | 0.04%   |
| EQUITY FUTURE                   | -2.06%  |
| Cash & Current Assets           | 6.48%   |
| Total Net Assets                | 100.00% |

#### Aditya Birla Sun Life Equity Fund

| Allocation as a %        |         |
|--------------------------|---------|
| of Net Assets            | %       |
| BANKS                    | 26.79%  |
| PHARMACEUTICALS          | 9.27%   |
| SOFTWARE                 | 8.48%   |
| FINANCE                  | 7.37%   |
| CONSUMER NON DURABLES    | 7.34%   |
| CEMENT                   | 5.91%   |
| CHEMICALS                | 3.75%   |
| PETROLEUM PRODUCTS       | 3.40%   |
| MEDIA & ENTERTAINMENT    | 2.87%   |
| CONSTRUCTION PROJECT     | 2.73%   |
| NON - FERROUS METALS     | 2.71%   |
| FERROUS METALS           | 2.37%   |
| AUTO                     | 2.27%   |
| TELECOM - SERVICES       | 2.17%   |
| CONSUMER DURABLES        | 1.88%   |
| INDUSTRIAL PRODUCTS      | 1.68%   |
| POWER                    | 1.10%   |
| INDUSTRIAL CAPITAL GOODS | 0.97%   |
| AUTO ANCILLARIES         | 0.89%   |
| HEALTHCARE SERVICES      | 0.75%   |
| MINERALS/MINING          | 0.56%   |
| GAS                      | 0.24%   |
| TEXTILE PRODUCTS         | 0.06%   |
| RETAILING                | 0.02%   |
| MISCELLANEOUS            | 0.00%   |
| Cash & Current Assets    | 4.40%   |
| Total Net Assets         | 100.00% |

#### Aditya Birla Sun Life MNC Fund

| Allocation as a %             |         |
|-------------------------------|---------|
| of Net Assets                 | %       |
| CONSUMER NON DURABLES         | 22.48%  |
| PHARMACEUTICALS               | 14.39%  |
| BANKS                         | 12.75%  |
| INDUSTRIAL CAPITAL GOODS      | 11.20%  |
| CONSUMER DURABLES             | 8.51%   |
| PESTICIDES                    | 6.45%   |
| SERVICES                      | 4.79%   |
| FINANCE                       | 4.56%   |
| AUTO ANCILLARIES              | 4.32%   |
| AUTO                          | 3.34%   |
| INDUSTRIAL PRODUCTS           | 2.42%   |
| CEMENT                        | 0.97%   |
| SOFTWARE                      | 0.40%   |
| PETROLEUM PRODUCTS            | 0.36%   |
| CONSTRUCTION                  | 0.15%   |
| TRANSPORTATION                | 0.08%   |
| Fixed rates bonds - Corporate | 0.00%   |
| MISCELLANEOUS                 | 0.00%   |
| Cash & Current Assets         | 2.83%   |
| Total Net Assets              | 100.00% |

#### Aditya Birla Sun Life Small Cap Fund

| Allocation as a %                                |         |
|--|---------|
| of Net Assets                                    | %       |
| FINANCE  | 12.62%  |
| CONSUMER DURABLES                                | 6.59%   |
| BANKS  | 6.01%   |
| CONSTRUCTION                                     | 5.27%   |
| NDUSTRIAL PRODUCTS                               | 4.98%   |
| CHEMICALS  | 4.94%   |
| NDUSTRIAL CAPITAL GOODS                          | 4.71%   |
| AUTO ANCILLARIES                                 | 4.37%   |
| MEDIA & ENTERTAINMENT                            | 4.23%   |
| CONSTRUCTION PROJECT                             | 4.18%   |
| TRANSPORTATION                                   | 3.76%   |
| CEMENT   | 3.43%   |
| PHARMACEUTICALS                                  | 3.34%   |
| SOFTWARE   | 3.22%   |
| FERROUS METALS                                   | 2.49%   |
| GAS  | 2.29%   |
| CONSUMER NON DURABLES                            | 1.78%   |
| TEXTILE PRODUCTS                                 | 1.71%   |
| COMMERCIAL SERVICES                              | 1.64%   |
| HEALTHCARE SERVICES                              | 1.42%   |
| PETROLEUM PRODUCTS                               | 1.37%   |
| POWER  | 1.08%   |
| TEXTILES - COTTON                                | 0.86%   |
| AUTO   | 0.85%   |
| HOTELS RESORTS AND OTHER RECREATIONAL ACTIVITIES | 0.84%   |
| TELECOM - EQUIPMENT &<br>ACCESSORIES             | 0.62%   |
| Cash & Current Assets                            | 11.43%  |
| Total Net Assets                                 | 100.00% |

#### Aditya Birla Sun Life Focused Equity Fund

| Equity Fund                        |         |
|------------------------------------|---------|
| Allocation as a %<br>of Net Assets | %       |
| BANKS                              | 28.40%  |
| SOFTWARE                           | 10.76%  |
| PETROLEUM PRODUCTS                 | 7.38%   |
| FINANCE                            | 7.14%   |
| PHARMACEUTICALS                    | 6.11%   |
| CONSUMER NON DURABLES              | 5.74%   |
| CONSTRUCTION PROJECT               | 5.07%   |
| POWER                              | 4.19%   |
| CEMENT                             | 3.33%   |
| CONSUMER DURABLES                  | 2.99%   |
| MEDIA & ENTERTAINMENT              | 2.57%   |
| MINERALS/MINING                    | 1.65%   |
| INDUSTRIAL CAPITAL GOODS           | 1.32%   |
| AUTO                               | 1.01%   |
| OIL                                | 0.55%   |
| TELECOM - SERVICES                 | 0.07%   |
| Exchange Traded Fund               | 0.16%   |
| Fixed rates bonds - Corporate      | 0.04%   |
| EQUITY FUTURE                      | -1.50%  |
| Cash & Current Assets              | 13.04%  |
| Total Net Assets                   | 100.00% |

#### Aditya Birla Sun Life Equity Advantage Fund

| Auvantage i unu                                  |        |  |
|--|--------|--|
| Allocation as a % of Net Assets                  | %      |  |
| BANKS  | 30.46% |  |
| SOFTWARE   | 10.18% |  |
| CONSUMER DURABLES                                | 9.34%  |  |
| CEMENT   | 8.73%  |  |
| FINANCE  | 7.33%  |  |
| PETROLEUM PRODUCTS                               | 6.92%  |  |
| CONSTRUCTION PROJECT                             | 3.97%  |  |
| PHARMACEUTICALS                                  | 2.90%  |  |
| CONSUMER NON DURABLES                            | 2.74%  |  |
| RETAILING  | 2.40%  |  |
| CHEMICALS  | 1.77%  |  |
| INDUSTRIAL CAPITAL GOODS                         | 1.50%  |  |
| SERVICES   | 1.47%  |  |
| AUTO ANCILLARIES                                 | 1.41%  |  |
| HEALTHCARE SERVICES                              | 1.01%  |  |
| GAS  | 0.97%  |  |
| PESTICIDES                                       | 0.31%  |  |
| HOTELS RESORTS AND OTHER RECREATIONAL ACTIVITIES | 0.17%  |  |
| TELECOM - SERVICES                               | 0.05%  |  |
| FERROUS METALS                                   | 0.01%  |  |
| MISCELLANEOUS                                    | 0.00%  |  |
| Cash & Current Assets                            | 6.34%  |  |

**Total Net Assets** 

#### Aditya Birla Sun Life Midcap Fund

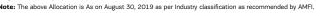
| Allocation as a %                 |         |
|-----------------------------------|---------|
| of Net Assets                     | %       |
| FINANCE                           | 11.29%  |
| BANKS                             | 10.97%  |
| PHARMACEUTICALS                   | 9.94%   |
| CEMENT                            | 6.18%   |
| COMMERCIAL SERVICES               | 5.60%   |
| GAS                               | 5.50%   |
| CONSTRUCTION PROJECT              | 5.09%   |
| CHEMICALS                         | 4.90%   |
| INDUSTRIAL PRODUCTS               | 4.83%   |
| CONSUMER DURABLES                 | 4.36%   |
| CONSTRUCTION                      | 3.60%   |
| SOFTWARE                          | 3.53%   |
| HEALTHCARE SERVICES               | 3.22%   |
| AUTO ANCILLARIES                  | 3.11%   |
| FERTILISERS                       | 2.37%   |
| INDUSTRIAL CAPITAL GOODS          | 2.30%   |
| CONSUMER NON DURABLES             | 2.26%   |
| POWER                             | 2.09%   |
| RETAILING                         | 1.55%   |
| MEDIA & ENTERTAINMENT             | 1.41%   |
| PETROLEUM PRODUCTS                | 1.37%   |
| PESTICIDES                        | 1.23%   |
| TELECOM - EQUIPMENT & ACCESSORIES | 0.60%   |
| Cash & Current Assets             | 2.69%   |
| Total Net Assets                  | 100.00% |

## Aditya Birla Sun Life Pure Value

| Allocation as a % of Net Assets   | %       |
|-----------------------------------|---------|
| PETROLEUM PRODUCTS                | 13.80%  |
| CONSUMER NON DURABLES             | 9.45%   |
| PHARMACEUTICALS                   | 8.44%   |
| CHEMICALS                         | 7.32%   |
| CONSTRUCTION PROJECT              | 6.44%   |
| POWER                             | 5.69%   |
| GAS                               | 4.69%   |
| BANKS                             | 4.68%   |
| FINANCE                           | 4.03%   |
| TRANSPORTATION                    | 3.68%   |
| TEXTILE PRODUCTS                  | 3.13%   |
| CONSUMER DURABLES                 | 2.84%   |
| AUTO ANCILLARIES                  | 2.57%   |
| CEMENT                            | 2.40%   |
| SOFTWARE                          | 2.00%   |
| FERTILISERS                       | 1.18%   |
| TELECOM - EQUIPMENT & ACCESSORIES | 1.17%   |
| MINERALS/MINING                   | 1.16%   |
| CONSTRUCTION                      | 0.83%   |
| INDUSTRIAL CAPITAL GOODS          | 0.67%   |
| INDUSTRIAL PRODUCTS               | 0.63%   |
| PAPER                             | 0.26%   |
| SERVICES                          | 0.22%   |
| INDEX OPTION                      | 0.18%   |
| Fixed rates bonds - Corporate     | 0.01%   |
| INDEX FUTURE                      | -4.62%  |
| EQUITY FUTURE                     | -0.14%  |
| Cash & Current Assets             | 17.30%  |
| Total Net Assets                  | 100.00% |

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

100.00%





# Country/Industry Allocation

#### Aditya Birla Sun Life Manufacturing Equity Fund

| 3 1 7                           |         |
|---------------------------------|---------|
| Allocation as a % of Net Assets | %       |
| CONSUMER NON DURABLES           | 28.79%  |
| CEMENT                          | 8.50%   |
| PHARMACEUTICALS                 | 8.27%   |
| AUTO ANCILLARIES                | 7.85%   |
| NON - FERROUS METALS            | 7.05%   |
| INDUSTRIAL PRODUCTS             | 6.74%   |
| AUTO                            | 6.16%   |
| PETROLEUM PRODUCTS              | 4.56%   |
| CHEMICALS                       | 3.42%   |
| INDUSTRIAL CAPITAL GOODS        | 3.10%   |
| CONSTRUCTION PROJECT            | 2.92%   |
| FERROUS METALS                  | 2.44%   |
| PESTICIDES                      | 2.41%   |
| CONSUMER DURABLES               | 1.62%   |
| TEXTILE PRODUCTS                | 1.27%   |
| CONSTRUCTION                    | 0.98%   |
| Cash & Current Assets           | 3.91%   |
| Total Net Assets                | 100.00% |

#### Aditya Birla Sun Life Banking And Financial Services Fund

| Attocation as a /o    |         |
|-----------------------|---------|
| of Net Assets         | %       |
| BANKS                 | 66.31%  |
| FINANCE               | 29.55%  |
| EQUITY FUTURE         | -4.14%  |
| Cash & Current Assets | 8.28%   |
| Total Net Assets      | 100.00% |

#### Aditya Birla Sun Life International Equity Fund - Plan A

| Allocation as a %        |         |  |
|--------------------------|---------|--|
| of Net Assets            | %       |  |
| United States of America | 67.80%  |  |
| Canada                   | 7.57%   |  |
| United Kingdom           | 5.67%   |  |
| France                   | 4.84%   |  |
| Switzerland              | 3.61%   |  |
| Netherlands              | 2.21%   |  |
| Sweden                   | 1.91%   |  |
| Mexico                   | 1.89%   |  |
| Belgium                  | 1.57%   |  |
| Cash & Current Assets    | 2.94%   |  |
| Total Net Assets         | 100.00% |  |

## Aditya Birla Sun Life Digital India

| Funa                              |         |  |
|-----------------------------------|---------|--|
| Allocation as a % of Net Assets   | %       |  |
| SOFTWARE                          | 76.54%  |  |
| MEDIA & ENTERTAINMENT             | 7.05%   |  |
| United States of America          | 5.19%   |  |
| INDUSTRIAL CAPITAL GOODS          | 4.52%   |  |
| TELECOM - SERVICES                | 2.07%   |  |
| SERVICES                          | 1.15%   |  |
| TELECOM - EQUIPMENT & ACCESSORIES | 0.98%   |  |
| MISCELLANEOUS                     | 0.00%   |  |
| Cash & Current Assets             | 2.49%   |  |
| Total Net Assets                  | 100.00% |  |
|                                   |         |  |

#### Aditya Birla Sun Life Dividend Yield Fund

| Dividend field Fun |  | u       |
|--------------------|--|---------|
|                    | Allocation as a %<br>of Net Assets               | %       |
|                    | SOFTWARE   | 14.35%  |
|                    | BANKS  | 10.51%  |
|                    | CONSUMER NON DURABLES                            | 10.44%  |
|                    | POWER  | 6.69%   |
|                    | PHARMACEUTICALS                                  | 6.33%   |
|                    | FINANCE  | 5.92%   |
|                    | United States of America                         | 5.74%   |
|                    | INDUSTRIAL PRODUCTS                              | 5.01%   |
|                    | PETROLEUM PRODUCTS                               | 4.66%   |
|                    | MINERALS/MINING                                  | 4.33%   |
|                    | AUTO   | 4.31%   |
|                    | FRANCE   | 3.60%   |
|                    | GAS  | 2.66%   |
|                    | CEMENT   | 2.43%   |
|                    | INDUSTRIAL CAPITAL GOODS                         | 2.27%   |
|                    | TEXTILE PRODUCTS                                 | 1.74%   |
|                    | PAPER  | 1.51%   |
|                    | PESTICIDES                                       | 1.51%   |
|                    | MEDIA & ENTERTAINMENT                            | 1.49%   |
|                    | HOTELS RESORTS AND OTHER RECREATIONAL ACTIVITIES | 1.34%   |
|                    | OIL  | 0.85%   |
|                    | CONSTRUCTION                                     | 0.43%   |
|                    | CHEMICALS  | 0.43%   |
|                    | Cash & Current Assets                            | 1.59%   |
|                    | Total Net Assets                                 | 100.00% |
|                    |  |         |

#### Aditya Birla Sun Life International Equity Fund - Plan B

| of Net Assets            | %       |
|--------------------------|---------|
| United States of America | 23.63%  |
| BANKS                    | 19.17%  |
| FINANCE                  | 10.37%  |
| CONSUMER NON DURABLES    | 5.61%   |
| CEMENT                   | 5.09%   |
| INDUSTRIAL PRODUCTS      | 3.98%   |
| SOFTWARE                 | 3.13%   |
| RETAILING                | 2.82%   |
| PHARMACEUTICALS          | 2.79%   |
| PETROLEUM PRODUCTS       | 2.77%   |
| Canada                   | 2.58%   |
| INDUSTRIAL CAPITAL GOODS | 1.99%   |
| United Kingdom           | 1.93%   |
| TEXTILE PRODUCTS         | 1.82%   |
| NON - FERROUS METALS     | 1.40%   |
| Switzerland              | 1.38%   |
| CONSUMER DURABLES        | 1.38%   |
| AUTO ANCILLARIES         | 1.35%   |
| France                   | 1.26%   |
| GAS                      | 0.98%   |
| Netherlands              | 0.91%   |
| Mexico                   | 0.62%   |
| POWER                    | 0.59%   |
| Sweden                   | 0.46%   |
| Belgium                  | 0.44%   |
| Cash & Current Assets    | 1.54%   |
| Total Net Assets         | 100.00% |

#### Aditya Birla Sun Life Infrastructure Fund

| Allocation as a %                       | %       |
|---|---------|
|   |         |
| CONSTRUCTION PROJECT                    | 18.75%  |
| CEMENT                                  | 16.42%  |
| INDUSTRIAL CAPITAL GOODS                | 11.88%  |
| INDUSTRIAL PRODUCTS                     | 10.66%  |
| MINERALS/MINING                         | 6.15%   |
| CONSTRUCTION                            | 5.89%   |
| POWER                                   | 5.55%   |
| GAS                                     | 4.76%   |
| FINANCE                                 | 4.40%   |
| BANKS                                   | 4.34%   |
| NON - FERROUS METALS                    | 2.25%   |
| AUTO ANCILLARIES                        | 2.08%   |
| CONSTRUCTION & CON-<br>TRACTING - CIVIL | 1.86%   |
| TELECOM - SERVICES                      | 1.62%   |
| CONSUMER DURABLES                       | 1.18%   |
| FERROUS METALS                          | 0.25%   |
| MEDIA & ENTERTAINMENT                   | 0.01%   |
| Cash & Current Assets                   | 1.95%   |
| Total Net Assets                        | 100.00% |

# Aditya Birla Sun Life Bal Bhavishya

Yojna Wealth Plan

| Allocation as a %        |         |
|--------------------------|---------|
| of Net Assets            | %       |
| BANKS                    | 13.38%  |
| CONSUMER NON DURABLES    | 11.26%  |
| PHARMACEUTICALS          | 10.26%  |
| INDUSTRIAL CAPITAL GOODS | 9.32%   |
| FINANCE                  | 8.25%   |
| PETROLEUM PRODUCTS       | 8.24%   |
| CONSUMER DURABLES        | 4.57%   |
| PESTICIDES               | 4.30%   |
| AUTO ANCILLARIES         | 4.16%   |
| CONSTRUCTION PROJECT     | 4.02%   |
| CEMENT                   | 3.39%   |
| SERVICES                 | 2.89%   |
| RETAILING                | 2.27%   |
| SOFTWARE                 | 2.03%   |
| MEDIA & ENTERTAINMENT    | 1.31%   |
| AUTO                     | 1.02%   |
| INDUSTRIAL PRODUCTS      | 0.25%   |
| TRANSPORTATION           | 0.10%   |
| NON - FERROUS METALS     | 0.07%   |
| Cash & Current Assets    | 8.89%   |
| Total Net Assets         | 100.00% |
|                          |         |

## Aditya Birla Sun Life Retirement

| Allocation as a %<br>of Net Assets | %     |
|------------------------------------|-------|
| BANKS                              | 9.90% |
| CONSUMER NON DURABLES              | 8.35% |
| PHARMACEUTICALS                    | 7.54% |
| INDUSTRIAL CAPITAL GOODS           | 6.86% |
| PETROLEUM PRODUCTS                 | 6.39% |
| FINANCE                            | 6.03% |
| CONSUMER DURABLES                  | 3.41% |
| PESTICIDES                         | 3.17% |
| CONSTRUCTION PROJECT               | 3.12% |
| AUTO ANCILLARIES                   | 3.07% |
| CEMENT                             | 2.50% |
| SERVICES                           | 1.92% |
| RETAILING                          | 1.68% |

#### Aditya Birla Sun Life India GenNext Fund

| Allocation as a % of Net Assets | %       |
|---------------------------------|---------|
| CONSUMER NON DURABLES           | 24.14%  |
| BANKS                           | 20.36%  |
| FINANCE                         | 11.71%  |
| CONSUMER DURABLES               | 8.37%   |
| PHARMACEUTICALS                 | 6.55%   |
| CEMENT                          | 4.84%   |
| AUTO                            | 4.28%   |
| AUTO ANCILLARIES                | 2.13%   |
| HEALTHCARE SERVICES             | 2.11%   |
| MEDIA & ENTERTAINMENT           | 2.06%   |
| RETAILING                       | 2.04%   |
| CONSTRUCTION PROJECT            | 1.69%   |
| TELECOM - SERVICES              | 1.17%   |
| Textile Products                | 0.82%   |
| INDUSTRIAL PRODUCTS             | 0.79%   |
| PETROLEUM PRODUCTS              | 0.57%   |
| CONSTRUCTION                    | 0.16%   |
| Fixed rates bonds - Corporate   | 0.03%   |
| MISCELLANEOUS                   | 0.00%   |
| Cash & Current Assets           | 6.20%   |
| Total Net Assets                | 100.00% |

#### Aditya Birla Sun Life Retirement Fund - 30s Plan

| Allocation as a %        |         |
|--------------------------|---------|
| of Net Assets            | %       |
| BANKS                    | 14.02%  |
| CONSUMER NON DURABLES    | 11.95%  |
| PHARMACEUTICALS          | 11.08%  |
| INDUSTRIAL CAPITAL GOODS | 9.53%   |
| PETROLEUM PRODUCTS       | 8.39%   |
| FINANCE                  | 8.29%   |
| CONSUMER DURABLES        | 4.78%   |
| AUTO ANCILLARIES         | 4.52%   |
| PESTICIDES               | 4.50%   |
| CONSTRUCTION PROJECT     | 4.09%   |
| CEMENT                   | 3.54%   |
| SERVICES                 | 2.84%   |
| RETAILING                | 2.49%   |
| SOFTWARE                 | 2.15%   |
| MEDIA & ENTERTAINMENT    | 1.34%   |
| AUTO                     | 1.08%   |
| INDUSTRIAL PRODUCTS      | 0.27%   |
| TRANSPORTATION           | 0.10%   |
| NON - FERROUS METALS     | 0.08%   |
| Cash & Current Assets    | 4.97%   |
| Total Net Assets         | 100.00% |
|                          |         |

#### Aditya Birla Sun Life Retirement Fund - 40s Plan

| Allocation as a % of Net Assets | %       |
|---------------------------------|---------|
| SOFTWARE                        | 1.48%   |
| MEDIA & ENTERTAINMENT           | 1.02%   |
| OTU                             | 0.74%   |
| NDUSTRIAL PRODUCTS              | 0.19%   |
| FRANSPORTATION                  | 0.07%   |
| NON - FERROUS METALS            | 0.05%   |
| Government Bond                 | 3.22%   |
| Fixed rates bonds - Corporate   | 9.78%   |
| Cash & Current Assets           | 19.50%  |
| Total Net Assets                | 100.00% |

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.





# Country/Industry Allocation

#### Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan Allocation as a % of Net Assets % United States of America 59.78% 9.04% Norway United Kingdom 7.35% Japan 6.22% Singapore 5.27% CONSUMER NON DURABLES 2.14% 1.48%

8.72%

100.00%

Cash & Current Assets

**Total Net Assets** 

| Aditya Birla Sun Life Global Real<br>Estate Fund |                         |  |
|--|-------------------------|--|
| Allocation as a % of Net Assets                  | %                       |  |
| nvestment Funds/Mutual<br>Funds                  | 96.94%                  |  |
| Cash & Current Assets                            | 3.06%                   |  |
| Total Net Assets                                 | 3.06%<br><b>100.00%</b> |  |

| Aditya Birla Sun Life Asset<br>Allocator Multi Manager Fof<br>Scheme |                         |  |
|--|-------------------------|--|
| Allocation as a % of Net Assets                                      | %                       |  |
| Investment Funds/Mutual<br>Funds                                     | 97.10%                  |  |
| Cash & Current Assets Total Net Assets                               | 2.90%<br><b>100.00%</b> |  |
|  |                         |  |

| Aditya Birla Sun Life Financial<br>Planning FOF-Aggressive Plan |         |  |
|---|---------|--|
| Allocation as a % of Net Assets                                 | %       |  |
| nvestment Funds/Mutual<br>Funds                                 | 98.93%  |  |
| Cash & Current Assets   | 1.07%   |  |
| Total Net Assets  | 100.00% |  |

| Aditya Birla Sun Life Gold Fu   |         |  |
|---------------------------------|---------|--|
| Allocation as a % of Net Assets | %       |  |
| Exchange Traded Fund            | 98.25%  |  |
| Cash & Current Assets           | 1.75%   |  |
| Total Net Assets                | 100.00% |  |

| Aditya Birla Sun Life Pharma &<br>Healthcare Fund  |  |  |
|--|--|--|
| Allocation as a % of Net Assets  | %  |  |
| PHARMACEUTICALS HEALTHCARE SERVICES CHEMICALS CONSUMER NON DURABLES Cash & Current Assets Total Net Assets | 72.16%<br>8.26%<br>4.81%<br>3.43%<br>11.34%<br>100.00% |  |

#### **TAX SAVINGS SOLUTIONS**

| Aditya Birla Sun Life<br>Tax Relief '96 |         | Aditya Birla Sun Life Tax Plan  |         |
|---|---------|---------------------------------|---------|
| Allocation as a % of Net Assets         | %       | Allocation as a % of Net Assets | %       |
| BANKS                                   | 14.42%  | BANKS                           | 14.49%  |
| CONSUMER NON DURABLES                   | 12.26%  | CONSUMER NON DURABLES           | 12.48%  |
| PHARMACEUTICALS                         | 11.76%  | PHARMACEUTICALS                 | 11.90%  |
| FINANCE                                 | 8.37%   | FINANCE                         | 8.74%   |
| PETROLEUM PRODUCTS                      | 8.26%   | INDUSTRIAL CAPITAL GOODS        | 8.32%   |
| INDUSTRIAL CAPITAL GOODS                | 8.00%   | PETROLEUM PRODUCTS              | 8.31%   |
| CONSUMER DURABLES                       | 4.84%   | CONSUMER DURABLES               | 5.15%   |
| AUTO ANCILLARIES                        | 4.60%   | AUTO ANCILLARIES                | 4.89%   |
| PESTICIDES                              | 4.35%   | CONSTRUCTION PROJECT            | 4.46%   |
| CONSTRUCTION PROJECT                    | 4.15%   | PESTICIDES                      | 4.35%   |
| CEMENT                                  | 3.72%   | CEMENT                          | 4.09%   |
| SERVICES                                | 2.97%   | SOFTWARE                        | 3.25%   |
| RETAILING                               | 2.54%   | SERVICES                        | 3.05%   |
| SOFTWARE                                | 2.43%   | RETAILING                       | 2.64%   |
| MEDIA & ENTERTAINMENT                   | 1.36%   | AUTO                            | 1.51%   |
| AUTO                                    | 1.20%   | MEDIA & ENTERTAINMENT           | 1.38%   |
| INDUSTRIAL PRODUCTS                     | 0.30%   | INDUSTRIAL PRODUCTS             | 0.40%   |
| TRANSPORTATION                          | 0.12%   | TRANSPORTATION                  | 0.18%   |
| NON - FERROUS METALS                    | 0.09%   | NON - FERROUS METALS            | 0.14%   |
| MISCELLANEOUS                           | 0.00%   | MISCELLANEOUS                   | 0.00%   |
| Cash & Current Assets                   | 4.27%   | Cash & Current Assets           | 0.26%   |
| Total Net Assets                        | 100.00% | Total Net Assets                | 100.00% |

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Note: The above Allocation is As on August 30, 2019 as per Industry classification as recommended by AMFI.



### **Glossary Page**

**Fund Manager:** An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

**Application Amount for Fresh Subscription:** This is the minimum investment amount for a new investor in a mutual fund scheme. **Minimum Additional Amount:** This is the minimum investment amount for an existing investor in a mutual fund scheme.

**Yield to Maturity:** The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

SIP: SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15<sup>th</sup> of the month in an equity fund for a period of three years.

**NAV**: The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

**Benchmark:** A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

**Entry Load :** A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is  $\stackrel{?}{\sim}$  100 and the entry load is 1%, the investor will enter the fund at  $\stackrel{?}{\sim}$  101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

**Exit Load:** Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit load. For instance if the NAV is ₹ 100 and the exit load is 1%, the investor will receive ₹ 99.

Modified Duration: Modified duration is the price sensitivity and the percentage change in price for a unit change in yield

**Standard Deviation:** Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, its means its range of performance is wide, implying greater volatility.

**Sharpe Ratio:** The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

**Beta**: Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

**AUM :** AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

**Holdings:** The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

**Nature of Scheme:** The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

**Rating Profile:** Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.



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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

