

# EMPOWER

Monthly Factsheet | September 2019

MUTUAL  
FUNDS  
Sahi Hai

**Big Head -**  
Gain more knowledge

**Large Ears -**  
Stay alert for opportunities

**Small Mouth -**  
React only when necessary

**One Tusk -**  
Retain what's good  
and let go of the bad

**Small Eyes -**  
Focus on your  
goals

**Large Tummy -**  
Digest the good times  
as well as the bad

**Flexible Trunk -**  
Be adaptable with your  
investments



**Mutual Funds**

Aditya Birla Sun Life Mutual Fund



**ADITYA BIRLA  
CAPITAL**

1800-270-7000

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Micro SIP available @ ₹ 100 per month



**Mr. Bhavdeep Bhatt**

Executive Vice President &  
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.





**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)





**Mr. Kaustubh Gupta**  
Senior Portfolio Manager, Debt

#### 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, 1-3year 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 narrow 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.





Chinmay Divekar / Resort Owner

## Can an SIP adapt to market circumstances?

As investors, we may not be able to predict market volatility, but we can better adapt to it with a **Systematic Investment Plan (SIP)**.

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 your goals.

### Mutual Funds

Aditya Birla Sun Life Mutual Fund



ADITYA BIRLA  
CAPITAL

PROTECTING INVESTING FINANCING ADVISING

1800-270-7000

A joint venture with Sun Life

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



## SAVINGS SOLUTIONS

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN^	OPTION			
Aditya Birla Sun Life Liquid Fund	Regular Plan	Daily Dividend (Reinvestment)	Daily Dividend Reinvestment	₹ 1,000/-	Nil
		Weekly Dividend (Payout / Reinvestment)			
	Direct Plan	Dividend (Payout / Reinvestment) Growth			
Aditya Birla Sun Life Money Manager Fund	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Reinvestment)	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Growth			
	Regular Plan	Daily Dividend (Reinvestment)			
Aditya Birla Sun Life Low Duration Fund	Regular Plan	Daily Dividend (Reinvestment)	Daily Dividend Reinvestment	₹ 100/-	Nil
	Direct Plan	Weekly Dividend (Reinvestment)			
	Direct Plan	Growth			
Aditya Birla Sun Life Overnight Fund	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Reinvestment) Growth Monthly Dividend (Payout / Reinvestment / Sweep)	Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan				
Aditya Birla Sun Life Savings Fund	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Payout / Reinvestment) Growth	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan				
Aditya Birla Sun Life Floating Rate Fund	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Reinvestment) Growth	Daily Dividend Reinvestment	₹ 1,000/-	Nil (w.e.f. December 26, 2018)
	Direct Plan				
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 allotment: 0.25% of applicable NAV For redemption/switch out of units after 30 days from the date of allotment: Nil.
	Direct Plan				
Aditya Birla Sun Life Corporate Bond Fund	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep) Growth	Dividend Reinvestment	₹ 100/-	Nil
	Direct Plan				
Aditya Birla Sun Life Short Term Opportunities Fund	Regular Plan	Quarterly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment) Growth	Growth	₹ 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 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
	Direct Plan				
Aditya Birla Sun Life Banking & PSU Debt Fund	Regular Plan	Monthly Dividend (Payout / Reinvestment) Quarterly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment) Growth	Monthly Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan				
Aditya Birla Sun Life Medium Term Plan	Regular Plan	Quarterly Dividend (Payout / Reinvestment) Half Yearly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment / Sweep) Growth	Growth	₹ 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: Nil.
	Direct Plan				
Aditya Birla Sun Life Credit Risk Fund	Regular Plan	Dividend (Payout / Reinvestment)	Growth	₹ 100/-	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 / 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
	Direct Plan	Growth			
Aditya Birla Sun Life Dynamic Bond Fund	Regular Plan	Monthly Dividend Sweep Monthly Dividend (Payout / Reinvestment / Sweep)	<ul style="list-style-type: none"> <li>• Choice of Option : Quarterly Dividend</li> <li>• Choice of Sub-Option : Dividend Reinvestment</li> </ul>	₹ 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 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
	Direct Plan	Quarterly Dividend (Payout / Reinvestment / Sweep) Growth Dividend (Payout / Reinvestment / Sweep)			
Aditya Birla Sun Life Income Fund	Regular Plan	Dividend (Payout / Reinvestment) Quarterly Dividend (Payout / Reinvestment) Growth	Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan				
Aditya Birla Sun Life Government Securities Fund	Regular Plan	Quarterly Dividend (Payout / Reinvestment / Sweep) Growth (Quarterly Gain / Annual Gain)	Growth	₹ 1,000/-	Nil
	Direct Plan				
Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	Regular Plan	Dividend (Payout/Reinvestment) Growth	Dividend 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
	Direct Plan				
Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	Regular Plan	Dividend (Payout/Reinvestment) Growth	Dividend Reinvestment	₹ 1,000/-	If redeemed within and including 1 year from the date of allotment: 1% If redeemed after 1 year from the date of allotment : Nil
	Direct Plan				
Aditya Birla Sun Life Financial Planning FOF Prudent Plan	Regular Plan	Dividend (Payout/Reinvestment) Growth	Dividend 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
	Direct Plan				
Aditya Birla Sun Life Retirement Fund - 50s Plus Debt Plan	Regular Plan	Dividend (Payout/Reinvestment) Growth	NA	₹ 1,000/-	Nil
	Direct Plan				

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 Distributor.


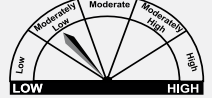
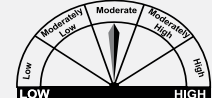

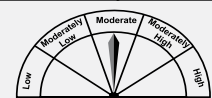




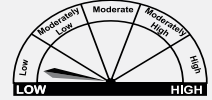
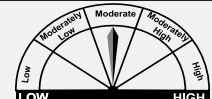
\*\*Default Plan: In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor 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 may be, 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.

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](http://www.adityabirlasunlifemf.com)



# Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
<b>Aditya Birla Sun Life Liquid Fund</b> (An Open ended Liquid Scheme) <b>Aditya Birla Sun Life Money Manager Fund</b> (An open ended debt scheme investing in money market instruments)	<ul style="list-style-type: none"> <li>reasonable returns with high levels of safety and convenience of liquidity over short term</li> <li>investments in high quality debt and money market instruments with maturity of upto 91 days</li> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in debt and money market instruments with maturity of upto 1 year</li> </ul>	 <p>Investors understand that their principal will be at <b>Low</b> risk</p>
<b>Aditya Birla Sun Life Low Duration Fund</b> (An open ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between 6 months and 12 months) <b>Aditya Birla Sun Life Savings Fund</b> (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) <b>Aditya Birla Sun Life Floating Rate Fund</b> (An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives))	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in a basket of debt and money market instruments of short maturities</li> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in debt and money market instruments.</li> <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>	 <p>Investors understand that their principal will be at <b>Moderately Low</b> risk</p>
<b>Aditya Birla Sun Life Arbitrage Fund</b> (An open ended scheme investing in arbitrage opportunities)	<ul style="list-style-type: none"> <li>income over short term</li> <li>investments in equity and equity related securities including derivatives for taking advantage from the price differentials/mis-pricing prevailing for stock/index in various segments (Cash &amp; Futures)</li> </ul>	 <p>Investors understand that their principal will be at <b>Moderate</b> risk</p>
<b>Aditya Birla Sun Life Corporate Bond Fund</b> (An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds)	<ul style="list-style-type: none"> <li>income with capital growth over short term</li> <li>investments in debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at <b>Moderately Low</b> risk</p>
<b>Aditya Birla Sun Life Short Term Opportunities Fund</b> (An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1-3 years)	<ul style="list-style-type: none"> <li>Income with capital growth over short term</li> <li>investments in debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at <b>Moderate</b> risk</p>
<b>Aditya Birla Sun Life Banking &amp; PSU Debt Fund</b> (An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds)	<ul style="list-style-type: none"> <li>Generation of reasonable returns and liquidity over short term</li> <li>investment primarily in securities issued by Banks, Public Sector Undertakings and Public Financial Institutions in India</li> </ul>	 <p>Investors understand that their principal will be at <b>Moderately Low</b> risk</p>
<b>Aditya Birla Sun Life Medium Term Plan</b> (An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3-4 years) <b>Aditya Birla Sun Life Credit Risk Fund</b> (An open ended debt scheme predominantly investing in AA and below rated corporate bonds)	<ul style="list-style-type: none"> <li>Income with capital growth over medium term</li> <li>investments in debt and money market instruments</li> <li>Income with capital growth over short to medium term</li> <li>Investment in portfolio of corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade.</li> </ul>	 <p>Investors understand that their principal will be at <b>Moderate</b> risk</p>
<b>Aditya Birla Sun Life Dynamic Bond Fund</b> (An open ended dynamic debt scheme investing across duration) <b>Aditya Birla Sun Life Income Fund</b> (An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4-7 years) <b>Aditya Birla Sun Life Government Securities Fund</b> (An open ended debt scheme investing in government securities across maturity)	<ul style="list-style-type: none"> <li>Income with capital growth</li> <li>investments in actively managed portfolio of debt and money market instruments including government securities</li> <li>Income with capital growth over medium to long term</li> <li>investments in a combination of debt and money market instruments</li> <li>income with capital growth over medium to long term</li> <li>investments exclusively in Government Securities</li> </ul>	 <p>Investors understand that their principal will be at <b>Moderate</b> risk</p>
<b>Aditya Birla Sun Life Active Debt Multi Manager FOF Scheme</b> (An open ended fund of funds scheme investing in dynamically managed portfolio of Debt Funds) <b>Aditya Birla Sun Life Financial Planning FOF - Conservative Plan</b> (An open ended fund of funds scheme investing in a portfolio of mutual fund schemes (predominantly in Liquid/Money Market Funds and Debt Funds)) <b>Aditya Birla Sun Life Financial Planning FOF - Prudent Plan</b> (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 style="list-style-type: none"> <li>Investment in a dynamically managed portfolio of debt funds</li> <li>Capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Conservative) of investors in the long term</li> <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>	 <p>Investors understand that their principal will be at <b>Moderately High</b> risk</p>
<b>Aditya Birla Sun Life Overnight Fund</b> (An open ended debt scheme investing in overnight securities)	<ul style="list-style-type: none"> <li>reasonable returns with high levels of safety and convenience of liquidity over short term</li> <li>investment in debt and Money Market Instruments upto 1 day</li> </ul>	 <p>Investors understand that their principal will be at <b>Low</b> risk</p>
<b>Aditya Birla Sun Life Retirement Fund - 50s Plus Debt Plan</b> An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)	<ul style="list-style-type: none"> <li>Capital appreciation &amp; income over long term to achieve retirement goals</li> <li>investments in debt &amp; money market instruments as well as equity and equity related securities</li> </ul>	 <p>Investors understand that their principal will be at <b>Moderate</b> risk</p>

\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.





## REGULAR INCOME SOLUTIONS

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN^	OPTION			
<b>Aditya Birla Sun Life Regular Savings Fund</b>	Regular Plan	Monthly Dividend (Payout / Reinvestment /Sweep) Monthly Payment Growth	<ul style="list-style-type: none"> <li>• Choice of Option : Growth</li> <li>• Choice of Sub-Option within Monthly Dividend</li> <li>Option : Dividend Reinvestment</li> </ul>	₹ 500/-	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.
	Direct Plan				

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

\*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.

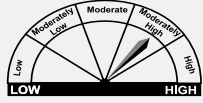


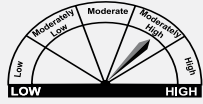

^Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.

**\*\*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

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
<b>Aditya Birla Sun Life Regular Savings Fund</b> (An open ended hybrid scheme investing predominantly in debt instruments)	<ul style="list-style-type: none"> <li>regular income with capital growth over medium to long term</li> <li>investments in debt and money market instruments as well as equity and equity related securities [10-15%]</li> </ul>	 <p>Investors understand that their principal will be at <b>Moderately High</b> risk</p>
<b>Aditya Birla Sun Life Tax Relief '96</b> (An open ended Equity Linked Saving Scheme with a statutory lock in of 3 years and tax benefit)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility</li> </ul>	 <p>Investors understand that their principal will be at <b>Moderately High</b> risk</p>
<b>Aditya Birla Sun Life Tax Plan</b> (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))	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility</li> </ul>	 <p>Investors understand that their principal will be at <b>Moderately High</b> risk</p>
<b>Aditya Birla Sun Life Resurgent India Fund - Series 1 to 5</b> (A Close ended Equity Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>Invests primarily in equity and equity related securities that are likely to benefit from recovery in the Indian economy.</li> </ul>	 <p>Investors understand that their principal will be at <b>Moderately High</b> risk</p>
<b>Aditya Birla Sun Life Resurgent India Fund - Series 6 to 7</b> (A Close ended Diversified Equity Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>Invests in equity and equity related securities that are likely to benefit from recovery in the Indian economy</li> </ul>	 <p>Investors understand that their principal will be at <b>Moderately High</b> risk</p>

**\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.**



## WEALTH SOLUTIONS

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Aditya Birla Sun Life Equity Savings Fund	Regular Plan Direct Plan	Dividend (Payout, Reinvestment & Sweep) Growth	Dividend 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 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 Balanced Advantage Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment) Growth	Dividend Reinvestment	₹ 100/-	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.
Aditya Birla Sun Life Equity Hybrid '95 Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend Reinvestment	₹ 100/-	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.
Aditya Birla Sun Life Index Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend Reinvestment	₹ 1,000/-	Nil
Aditya Birla Sun Life Frontline Equity Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend 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 Focused Equity Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend 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 Equity Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend 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 Equity Advantage Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend 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 MNC Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend 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 Midcap Fund	Regular Plan Direct Plan	Dividend (Payout / Reinvestment / Sweep) Growth (Growth with Triggered Facility)	Dividend 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 Small Cap Fund	Regular Plan Direct Plan	Dividend (Payout /Reinvestment) Growth	Dividend Payout	₹ 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 Pure Value Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment) Growth	• Choice of Plan : 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 Direct Plan	Dividend (Payout/Reinvestment) Growth	Dividend 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 Banking and Financial Services Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment) Growth	Dividend 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 Dividend Yield Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend 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: Nil.
Aditya Birla Sun Life Infrastructure Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend 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 Digital India Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend 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 India GenNext Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend 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 International Equity Fund (Plan A)	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend 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 International Equity Fund (Plan B)	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend Reinvestment	₹ 1,000/-	within 365 days/1% of applicable NAV.
Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Growth / 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 Global Emerging Opportunities Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment) Growth	Dividend 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 Global Real Estate Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment) Growth	Dividend 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 Gold Fund	Regular Plan 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/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Bonus & Dividend Reinvestment
Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme	Regular Plan Direct Plan	Dividend (Payout/Reinvestment) Growth	Dividend 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 Financial Planning FOF - Aggressive Plan	Regular Plan Direct Plan	Dividend (Payout/Reinvestment) Growth	Dividend Reinvestment	₹ 1,000/- ₹ 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 Pharma & Healthcare Fund	Regular Plan Direct Plan	Growth Dividend Payout /Reinvestment	Dividend 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
Aditya Birla Sun Life Bal Bhavishya Yojna - Wealth Plan	Regular Plan Direct Plan	Growth Dividend Payout	Growth Option	₹ 1,000/-	Nil
Aditya Birla Sun Life Retirement Fund - 30s Plan	Regular Plan Direct Plan	Dividend (Payout/Reinvestment) Growth	NA	₹ 1,000/-	Nil
Aditya Birla Sun Life Retirement Fund - 40s Plan	Regular Plan Direct Plan	Dividend (Payout/Reinvestment) Growth	NA	₹ 1,000/-	Nil
Aditya Birla Sun Life Retirement Fund - 50s Plan	Regular Plan Direct Plan	Dividend (Payout/Reinvestment) Growth	NA	₹ 1,000/-	Nil

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 \*\*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.  
 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.adityabirlasunlifem.com



# Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer		
<b>Aditya Birla Sun Life Equity Savings Fund</b> (An open ended scheme investing in equity, arbitrage and debt)	<ul style="list-style-type: none"> <li>long term capital growth and income</li> <li>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</li> </ul>	 <p>Investors understand that their principal will be at <b>Moderately High</b> risk</p>		
<b>Aditya Birla Sun Life Balanced Advantage Fund</b> (An open ended Dynamic Asset Allocation fund)	<ul style="list-style-type: none"> <li>Capital appreciation and regular income in the long term</li> <li>Investment in equity &amp; equity related securities as well as fixed income securities (Debt &amp; Money Market securities)</li> </ul>			
<b>Aditya Birla Sun Life Equity Hybrid '95 Fund</b> (An open ended hybrid scheme investing predominantly in equity and equity related instruments.)	<ul style="list-style-type: none"> <li>long term capital growth and income</li> <li>investment predominantly in equity and equity related securities as well as debt and money market instruments</li> </ul>			
<b>Aditya Birla Sun Life Index Fund</b> (An open ended scheme tracking Nifty 50 TRI)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in stocks in line with Nifty 50 TRI and / or in exchange traded derivatives on the Nifty 50 TRI to generate comparable returns, subject to tracking errors.</li> </ul>			
<b>Aditya Birla Sun Life Frontline Equity Fund</b> (An Open ended equity scheme predominantly investing in large cap stocks)	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>investments in equity and equity related securities, diversified across various industries in line with the benchmark index, Nifty 50 TRI</li> </ul>			
<b>Aditya Birla Sun Life Focused Equity Fund</b> (An Open ended Large cap Equity Scheme investing in maximum 30 stocks)	<ul style="list-style-type: none"> <li>long term capital growth with exposure limited to a maximum of 30 stocks</li> <li>investments in equity and equity related securities to form a concentrated portfolio</li> </ul>			
<b>Aditya Birla Sun Life Equity Fund</b> (An open ended equity scheme investing across large cap, mid cap, small cap stocks)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities</li> </ul>			
<b>Aditya Birla Sun Life Equity Advantage Fund</b> (An open ended equity scheme investing in both large cap and mid cap stocks)	<ul style="list-style-type: none"> <li>long term capital growth and income</li> <li>investments predominantly in equity and equity related securities as well as debt and money market instruments</li> </ul>			
<b>Aditya Birla Sun Life MNC Fund</b> (An open ended equity scheme following the MNC theme in its investments)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments primarily in equity and equity related securities of multinational companies (MNCs)</li> </ul>			
<b>Aditya Birla Sun Life Midcap Fund</b> (An open ended equity scheme predominantly investing in mid cap stocks)	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investments primarily in mid cap stocks</li> </ul>			
<b>Aditya Birla Sun Life Small Cap Fund</b> (An open ended equity scheme predominantly investing in small cap stocks)	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>investments primarily in small cap companies</li> </ul>	 <p>Investors understand that their principal will be at <b>High</b> risk</p>		
<b>Aditya Birla Sun Life Pure Value Fund</b> (An open ended equity scheme following a value investment strategy)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities by following value investing strategy</li> </ul>			
<b>Aditya Birla Sun Life Manufacturing Equity Fund</b> (An open ended equity scheme following in the Manufacturing theme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities of companies engaged in manufacturing sector</li> </ul>			
<b>Aditya Birla Sun Life Banking and Financial Services Fund</b> (An open ended equity scheme investing in the Banking & Financial Services sectors)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>Investments in equity and equity related securities of companies engaged in banking and financial services</li> </ul>			
<b>Aditya Birla Sun Life Dividend Yield Fund</b> (An open ended equity scheme predominantly investing in dividend yielding stocks)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities of companies having relatively high dividend yield</li> </ul>		 <p>Investors understand that their principal will be at <b>Moderately High</b> risk</p>	
<b>Aditya Birla Sun Life Infrastructure Fund</b> (An open ended equity scheme investing in infrastructure sector)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India</li> </ul>			
<b>Aditya Birla Sun Life Digital India Fund</b> (An open ended equity scheme investing in the Technology, Telecom, Media, Entertainment and other related ancillary sectors)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>Investments in equity and equity related securities with a focus on investing in IT, Media, Telecom related and other technology enabled companies</li> </ul>			
<b>Aditya Birla Sun Life India GenNext Fund</b> (An open ended equity scheme following Consumption theme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>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>			
<b>Aditya Birla Sun Life International Equity Fund-Plan A</b> (An open ended equity scheme following international theme by investing predominantly in Global Equities)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments predominantly in equity and equity related securities in the international markets</li> </ul>			
<b>Aditya Birla Sun Life International Equity Fund-Plan B</b> (An open ended equity scheme following international theme by investing in Global Equities and also Indian Equities.)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities in the domestic market (65 to 75%) and in international markets (25 to 35%)</li> </ul>			
<b>Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan</b> (An open ended equity scheme following the global agriculture theme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in stocks of Agri commodity companies, i.e., companies engaged in or focusing on the Agri business, whether issued in India or overseas</li> </ul>			
<b>Aditya Birla Sun Life Global Emerging Opportunities Fund</b> (An open ended fund of fund scheme investing primarily in units of Julius Baer Equity Next Generation Fund)	<ul style="list-style-type: none"> <li>Capital appreciation in the long term</li> <li>investment in units of Julius Baer Equity Next Generation Fund</li> </ul>			
<b>Aditya Birla Sun Life Global Real Estate Fund</b> (An open ended fund of funds scheme investing predominantly in Global mutual funds that invest in real estate securities)	<ul style="list-style-type: none"> <li>Capital appreciation in the long term</li> <li>Investment predominantly in units of Global Fund investing in Companies engaged in Real Estate Sector</li> </ul>			
<b>Aditya Birla Sun Life Gold Fund</b> (An open ended fund of funds scheme investing in Aditya Birla Sun Life Gold ETF)	<ul style="list-style-type: none"> <li>returns in line with performance of Aditya Birla Sun Life Gold ETF (ABSL GETF) over long term</li> <li>investments predominantly in units of Aditya Birla Sun Life Gold ETF. ABSL GETF invests in physical gold of 99.5% purity (fineness)</li> </ul>	 <p>Investors understand that their principal will be at <b>High</b> risk</p>		
<b>Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme</b> (An open ended fund of funds scheme investing predominantly in equity funds, debt funds & liquid funds)	<ul style="list-style-type: none"> <li>Capital appreciation in the long term</li> <li>Investment in portfolio of equity and debt funds</li> </ul>			
<b>Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan</b> (An open ended fund of funds scheme investing in a portfolio of mutual fund schemes (predominantly in Equity Funds)	<ul style="list-style-type: none"> <li>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</li> <li>Investment in portfolio of mutual fund schemes (predominantly in equity funds)</li> </ul>			
<b>Aditya Birla Sun Life Pharma &amp; Healthcare Fund</b> (An Open Ended equity scheme investing in Pharma and Healthcare Services Sector)	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>investments in equity &amp; equity related instruments of the companies in the Pharmaceuticals, Healthcare and Allied sectors in India.</li> </ul>		 <p>Investors understand that their principal will be at <b>High</b> risk</p>	
<b>Aditya Birla Sun Life Bal Bhavishya Yojna - Wealth Plan</b> (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)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investment in predominantly equity and equity related securities as well as debt and money market instruments</li> </ul>			
<b>Aditya Birla Sun Life Retirement Fund - 30s Plan</b> (An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities</li> </ul>			
<b>Aditya Birla Sun Life Retirement Fund - 40s Plan</b> (An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)	<ul style="list-style-type: none"> <li>Long term capital growth and income</li> <li>investment predominantly in equity and equity related securities as well as debt and money market instruments</li> </ul>			
<b>Aditya Birla Sun Life Retirement Fund - 50s Plan</b> (An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)	<ul style="list-style-type: none"> <li>regular income with capital growth over medium to long term</li> <li>investments in debt and money market instruments as well as equity and equity related securities</li> </ul>			
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.				 <p>Investors understand that their principal will be at <b>Moderately High</b> risk</p>





**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**

**A** long expected lines, the RBI cut the repo rate 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...



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, coinciding

The MPC has appropriately acknowledged the issues that are surrounding the economy

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...



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



ADITYA BIRLA  
**CAPITAL**

1800-270-7000

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





# Mutual Funds

Aditya Birla Sun Life Mutual Fund



**ADITYA BIRLA  
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

## 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
<b>Dividend</b>			
Equity oriented schemes	Nil	Nil	Nil
Debt oriented schemes	Nil	Nil	Nil
<b>Tax on distributed income (payable by the scheme)**</b>			
Equity oriented schemes*	10% + 12% Surcharge + 4% cess = 11.65%	10% + 12% Surcharge + 4% cess = 11.65%	10% + 12% Surcharge + 4% cess = 11.65%
Money market and Liquid schemes	25% + 12% Surcharge + 4% cess = 29.12%	30% + 12% Surcharge + 4% Cess = 34.94%	25% + 12% Surcharge + 4% Cess = 29.12%
Debt schemes (other than Infrastructure Debt Fund)	25% + 12% Surcharge + 4% Cess = 29.12%	30% + 12% Surcharge + 4% Cess = 34.94%	25% + 12% Surcharge + 4% Cess = 29.12%
Infrastructure Debt Fund	25% + 12% Surcharge + 4% Cess = 29.12%	30% + 12% Surcharge + 4% Cess = 34.94%	5% + 12% Surcharge + 4% Cess = 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.

\*\* 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.

## Capital Gains Taxation

	Individual/ HUF	Domestic Company*	NRI <sup>§/¶</sup>
<b>Equity Oriented Schemes</b>			
• 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%
<b>Other Than Equity Oriented Schemes - For the period July 11, 2014 onwards</b>			
Long Term Capital Gains (units held for more than 36 months) • Short Term Capital Gains (units held for 36 months or less)			
Long Term Capital Gains	20% <sup>§</sup>	20% <sup>§</sup>	Listed - 20% <sup>§</sup> Unlisted - 10% <sup>¶</sup>
Short Term Capital Gains	30% <sup>¶</sup>	30% / 25% <sup>¶¶</sup>	30% <sup>¶</sup>
<b>Tax Deducted at Source (Applicable only to NRI Investors)</b>			
		Short term capital gains	Long term capital gains
Equity oriented schemes		15%	10%
Other than equity oriented schemes		30% <sup>¶</sup>	10% <sup>¶</sup> (for unlisted) 20% <sup>§</sup> (for listed)

Surcharge for Domestic Companies.

Sr. No.	Total Income	Applicable surcharge rate
1.	Between ₹ 1 crore to ₹ 10 Crores	7%
2.	Above ₹ 10 Crores	12%

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%

Tax rates mentioned above are exclusive of surcharge and health and education cess.

# 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.

& After providing indexation.

\* Without indexation

^ Assuming the investor falls into highest tax bracket.

^^ 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 STT.

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

Transfer of units upon consolidation of mutual fund 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.

Transfer of units upon consolidation of plans within mutual fund 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 declared; if units are: (A) bought within three months prior to the record date fixed for dividend declaration; and (B) sold within nine months after the record date fixed for dividend declaration.

**Bonus 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 allotment of bonus units; and (B) sold within nine months after the record date fixed for allotment of bonus units. However, the amount of loss so ignored shall be deemed to be the cost of purchase or acquisition of such unsold bonus units.





## Different solutions to suit your various needs



### SAVINGS SOLUTIONS

#### Benefits

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

#### Principles

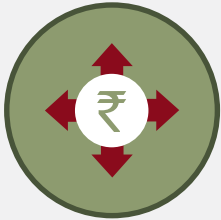
- High Capital safety

#### 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)



### WEALTH SOLUTIONS

#### 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





## SAVINGS SOLUTIONS

### 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.



Savings Solutions

## 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

<b>Fund Manager:</b>	Mr. Kaustubh Gupta
<b>Managing Fund Since:</b>	November 1, 2018
<b>Experience in Managing the Fund:</b>	0.83 years
<b>Date of Allotment:</b>	November 1, 2018
<b>Type of Scheme:</b>	An open ended debt scheme investing in overnight securities
<b>Application Amount for fresh subscription:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>NAV of Plans / Options (₹)^</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	1049.7529
<b>Daily Dividend:</b>	1000.1596
<b>Weekly Dividend:</b>	1000.1594
<b>Monthly Dividend:</b>	1000.1595
<b>Direct Plan</b>	
<b>Growth:</b>	1050.9343
<b>Daily Dividend:</b>	1000.1631
<b>Weekly Dividend:</b>	1000.1631
<b>Monthly Dividend:</b>	1000.1672

<b>Benchmark:</b>	CRISIL Overnight Index
<b>Monthly Average AUM:</b>	₹ 1438.39 Crores
<b>AUM as on last day:</b>	₹ 741.93 Crores
(As on last day)	
<b>Load Structure (as % of NAV)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil

#### Other Parameter

<b>Portfolio Turnover:</b>	0.00
<b>Modified Duration:</b>	0.00 years
<b>Average Maturity:</b>	0.00 years
<b>Yield to Maturity:</b>	5.35%

#### Total Expense Ratio (TER)

(As On August 30, 2019)

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

<b>Regular</b>	0.23%
<b>Direct</b>	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

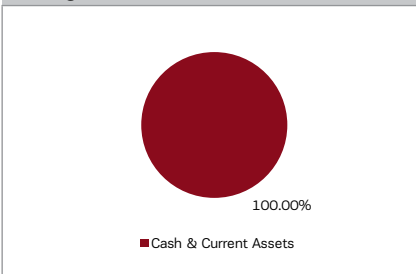
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Past performance is not provided since the scheme is in existence for less than one year.

### Top Portfolio Holdings

Issuer	% to net Assets
Cash & Current Assets	100.00%

### Rating Profile of Portfolio



# Aditya Birla Sun Life Liquid Fund

An Open-Ended Liquid Scheme



Savings Solutions

## 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	
<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha
<b>Managing Fund Since:</b>	July 15, 2011
<b>Experience in Managing the Fund:</b>	8.13 years
<b>Date of Allotment:</b>	June 16, 1997
<b>Type of Scheme:</b>	An Open-ended Liquid Scheme
<b>Application Amount for fresh subscription:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000 (plus in multiples of ₹ 1)
<b>NAV of Plans / Options (₹)^</b>	
<b>Retail Plan</b>	
<b>Growth:</b>	499.4454
<b>Dividend:</b>	163.7195
<b>Institutional Plan</b>	
<b>Growth:</b>	512.5341
<b>Dividend:</b>	108.0398
<b>Weekly Dividend:</b>	108.0848
<b>Regular Plan</b>	
<b>Growth:</b>	307.7705
<b>Daily Dividend:</b>	100.2106
<b>Weekly Dividend:</b>	100.2406
<b>Dividend:</b>	128.7819
<b>Direct Plan</b>	
<b>Growth:</b>	309.3605
<b>Daily Dividend:</b>	100.2109
<b>Weekly Dividend:</b>	100.2409
<b>Dividend:</b>	167.9595

^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

**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

**Exit Load:** Nil

**Other Parameter**

**Modified Duration:** 0.09 years

**Average Maturity:** 0.10 years

**Yield to Maturity:** 5.93%

**Total Expense Ratio (TER)**

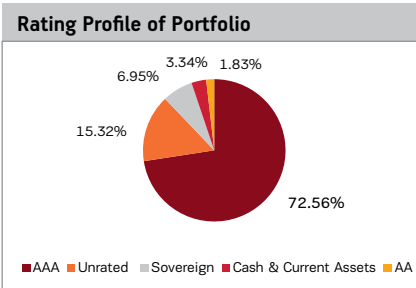
(As On August 30, 2019)

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		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	
<b>Benchmark - CRISIL Liquid Fund Index</b>	<b>7.49</b>	<b>7.13</b>	<b>7.57</b>	<b>NA</b>	
Value of Std Investment of ₹ 10,000	10749	12294	14405	NA	
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	<b>8.38</b>	<b>6.79</b>	<b>7.33</b>	<b>6.72</b>	
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.
- 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



Savings Solutions

## 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

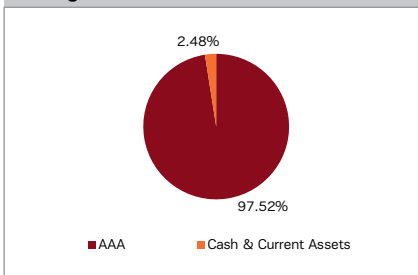
The primary objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments. The scheme may invest a portion of its net assets in fixed rate debt securities and money market instruments.

Fund Details	
<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Mr. Mohit Sharma
<b>Managing Fund Since:</b>	July 15, 2011 & April 01, 2017
<b>Experience in Managing the Fund:</b>	8.13 years & 2.41 year
<b>Date of Allotment:</b>	June 05, 2003
<b>Type of Scheme:</b>	An open ended debt scheme investing in money market instruments
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1000/-
<b>NAV of Plans / Options (₹)^</b>	
<b>Retail Plan</b>	
<b>Growth:</b>	319.5715
<b>Daily Dividend:</b>	100.4630
<b>Weekly Dividend:</b>	103.9197
<b>Regular Plan</b>	
<b>Growth:</b>	259.2994
<b>Daily Dividend:</b>	100.4630
<b>Weekly Dividend:</b>	100.6001
<b>Direct Plan</b>	
<b>Growth:</b>	260.8134
<b>Daily Dividend:</b>	100.4630
<b>Weekly Dividend:</b>	100.6026
^The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Money Manager Fund has been changed from ₹ 10/- to ₹ 100/- effective from October 07, 2011	
<b>Benchmark:</b>	CRISIL Liquid Fund Index
<b>Monthly Average AUM:</b>	₹ 12382.19 Crores
<b>AUM as on last day:</b>	₹ 12745.57 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameter</b>	
<b>Modified Duration:</b>	0.45 years
<b>Average Maturity:</b>	0.45 years
<b>Yield to Maturity:</b>	6.04%
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	0.28%
<b>Direct</b>	0.15%

## 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+ / 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+

## Rating Profile of Portfolio



## Investment Performance - Retail Plan - Growth

NAV as on August 30, 2019: ₹ 319.5715

Inception - June 05, 2003	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Money Manager Fund</b>	8.77	7.63	7.93	7.41
<b>Value of Std Investment of ₹ 10,000</b>	10877	12465	14648	31957
<b>Benchmark - CRISIL Liquid Fund Index</b>	7.47	7.13	7.57	6.93
<b>Value of Std Investment of ₹ 10,000</b>	10747	12292	14402	29686
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	8.37	6.79	7.33	6.06
<b>Value of Std Investment of ₹ 10,000</b>	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.

## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 1000 per month)^

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1670000
<b>Market Value of amount Invested</b>	125693	406536	731519	2976610
<b>Scheme Returns (CAGR)</b>	8.98	8.08	7.87	7.89
<b>CRISIL Liquid Fund Index returns* (CAGR)</b>	7.33	7.29	7.33	7.62
<b>CRISIL 1 Year T-Bill Index returns## (CAGR)</b>	8.21	7.16	7.08	6.77

Date of First Installment: July 01, 2003 & Scheme Inception Date: June 05, 2003. 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 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

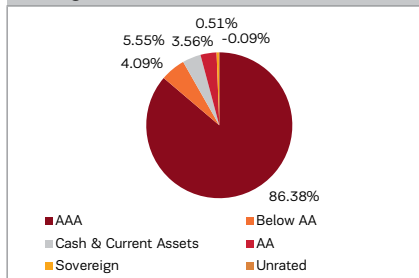
The objective of the scheme is to provide income which is consistent with a portfolio through investments in a basket of debt and money market instruments of short maturities with a view to provide reasonable returns.

Fund Details	
<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Mr. Mohit Sharma
<b>Managing Fund Since:</b>	July 15, 2011 & April 01, 2017
<b>Experience in Managing the Fund:</b>	8.13 years & 2.41 years
<b>Date of Allotment:</b>	May 14, 1998
<b>Retail Plan:</b>	
<b>Type of Scheme:</b>	An open ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between 6 months and 12 months
<b>Application Amount for fresh subscription:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)^</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	465.2482
<b>Daily Dividend:</b>	101.2742
<b>Weekly Dividend:</b>	101.0416
<b>Institutional Plan</b>	
<b>Growth:</b>	326.2068
<b>Daily Dividend:</b>	100.9951
<b>Weekly Dividend:</b>	101.0416
<b>Direct Plan</b>	
<b>Growth:</b>	491.5519
<b>Daily Dividend:</b>	100.9975
<b>Weekly Dividend:</b>	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	
<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 8937.57 Crores
<b>AUM as on last day:</b>	₹ 9170.04 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameter</b>	
<b>Modified Duration:</b>	0.83 years
<b>Average Maturity:</b>	0.95 years
<b>Yield to Maturity:</b>	7.03%
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.23%
<b>Direct</b>	0.38%

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
National Bank For Agriculture and Rural Development	11.15%	CRISIL A1+ / CRISIL AAA / 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+ / 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)

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on August 30, 2019: ₹ 465.2482

Inception - May 14, 1998	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Low Duration Fund</b>	8.59	7.32	7.79	7.48
<b>Value of Std Investment of ₹ 10,000</b>	10859	12358	14558	46525
<b>Benchmark - CRISIL Short Term Bond Fund Index</b>	10.02	7.59	8.38	NA
<b>Value of Std Investment of ₹ 10,000</b>	11002	12451	14965	NA
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	8.37	6.79	7.31	6.63
<b>Value of Std Investment of ₹ 10,000</b>	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 (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.



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# 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**



Savings Solutions

## 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	
<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha
<b>Managing Fund Since:</b>	July 15, 2011 & June 20, 2014
<b>Experience in Managing the Fund:</b>	8.13 years & 5.20 years
<b>Date of Allotment:</b>	April 16, 2003
<b>Institutional Plan:</b>	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
<b>Type of Scheme:</b>	Monthly: Minimum ₹ 1,000/-
<b>Application Amount for fresh subscription:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	Monthly: Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹) ^</b>	
<b>Retail Plan</b>	
<b>Growth:</b>	370.3207
<b>Daily Dividend:</b>	100.3940
<b>Weekly Dividend:</b>	100.5732
<b>Regular Plan</b>	
<b>Growth:</b>	382.7087
<b>Daily Dividend:</b>	100.6021
<b>Weekly Dividend:</b>	100.5732
<b>Direct Plan</b>	
<b>Growth:</b>	385.6208
<b>Daily Dividend:</b>	100.3944
<b>Weekly Dividend:</b>	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

<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 15248.87 Crores
<b>AUM as on last day:</b>	₹ 15420.94 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil

<b>Other Parameter</b>	
<b>Modified Duration:</b>	0.45 years
<b>Average Maturity:</b>	0.49 years
<b>Yield to Maturity:</b>	6.71%

<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	0.35%
<b>Direct</b>	0.23%

## Dividend

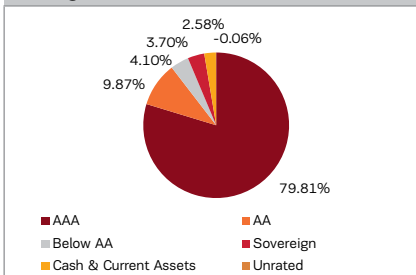
Declared on date	11-Feb-11	28-Jan-11	31-Dec-10
Dividend Yield (Regular Plan)	0.34%	0.45%	0.51%
Dividend (₹) Per Unit	0.0350	0.0469	0.0529
Cum Dividend NAV	10.2848	10.3108	10.3105

**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 / 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-

## Rating Profile of Portfolio



## Investment Performance - Retail Plan - Growth

NAV as on August 30, 2019: ₹ 370.3207

Inception - Nov 27, 2001	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Savings Fund</b>	8.98	7.88	8.44	7.65
<b>Value of Std Investment of ₹ 10,000</b>	10898	12552	15004	37032
<b>Benchmark - CRISIL Short Term Bond Fund Index</b>	10.02	7.59	8.38	NA
<b>Value of Std Investment of ₹ 10,000</b>	11002	12451	14965	NA
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	8.37	6.79	7.31	6.12
<b>Value of Std Investment of ₹ 10,000</b>	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.
- The scheme 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)



Savings Solutions

## 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

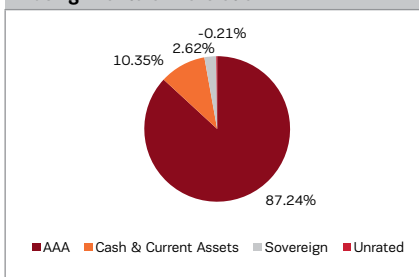
The primary objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments. The scheme may invest a portion of its net assets in fixed rate debt securities and money market instruments.

Fund Details	
<b>Fund Manager:</b>	Mr. Kaustubh Gupta
<b>Managing Fund Since:</b>	June 20, 2014
<b>Experience in Managing the Fund:</b>	5.20 years
<b>Date of Allotment:</b>	June 05, 2003
<b>Type of Scheme:</b>	An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives)
<b>Application Amount for fresh subscription:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)^</b>	
<b>Retail Plan</b>	
<b>Growth:</b>	344.6295
<b>Weekly Dividend:</b>	100.7727
<b>Regular Plan</b>	
<b>Growth:</b>	238.2766
<b>Daily Dividend:</b>	101.2040
<b>Weekly Dividend:</b>	100.7727
<b>Direct Plan</b>	
<b>Growth:</b>	241.9148
<b>Daily Dividend:</b>	100.7280
<b>Weekly Dividend:</b>	100.7746
^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	
<b>Benchmark:</b>	CRISIL Liquid Fund Index
<b>Monthly Average AUM:</b>	₹ 5951.77 Crores
<b>AUM as on last day:</b>	₹ 5986.40 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil (w.e.f December 26, 2018)
<b>Other Parameter</b>	
<b>Modified Duration:</b>	0.78 years
<b>Average Maturity:</b>	0.93 years
<b>Yield to Maturity:</b>	6.39%
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	0.38%
<b>Direct</b>	0.16%

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
National Bank For Agriculture and Rural Development	10.69%	CRISIL A1+ / CRISIL AAA / 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+ / 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+

## Rating Profile of Portfolio



## Investment Performance - Retail Plan - Growth

NAV as on August 30, 2019: ₹ 344.6295

Inception - June 05, 2003	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Floating Rate Fund</b>	9.09	7.83	8.45	7.91
<b>Value of Std Investment of ₹ 10,000</b>	10909	12534	15000	34463
<b>Benchmark - CRISIL Liquid Fund Index</b>	7.47	7.13	7.57	6.93
<b>Value of Std Investment of ₹ 10,000</b>	10747	12292	14402	29686
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	8.37	6.79	7.33	6.06
<b>Value of Std Investment of ₹ 10,000</b>	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



Savings Solutions

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

<b>Benchmark:</b>	Nifty 50 Arbitrage
<b>Monthly Average AUM:</b>	₹ 4297.39 Crores
<b>AUM as on last day:</b> (As on last day)	₹ 4307.85 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	0.31 years
(Excluding FD Margin)	
<b>Average Maturity:</b>	0.57 years
(Excluding FD Margin)	
<b>Yield to Maturity:</b>	6.38%
(Excluding FD Margin)	
<b>Portfolio Turnover:</b>	10.92

<b>Total Expense Ratio (TER)</b> (As On August 30, 2019)	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	0.84%
<b>Direct</b>	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.

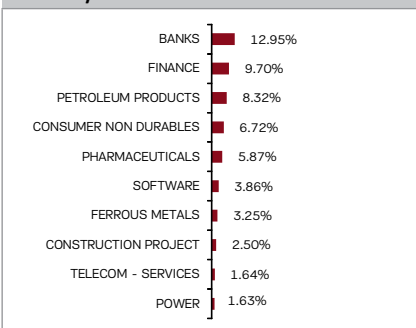
The Face Value = 10.00 Per Unit

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



## 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
<b>Aditya Birla Sun Life Arbitrage Fund</b>	6.75	6.12	6.54	6.83
<b>Value of Std Investment of ₹ 10,000</b>	10675	11948	13737	19492
<b>Benchmark - Nifty 50 Arbitrage</b>	6.92	5.38	6.15	NA
<b>Value of Std Investment of ₹ 10,000</b>	10692	11700	13486	NA
<b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>	-2.13	10.86	8.39	10.75
<b>Value of Std Investment of ₹ 10,000</b>	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



Savings Solutions

## 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	
<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Mr. Maneesh Dangi
<b>Managing Fund Since:</b>	April 01, 2017
<b>Experience in Managing the Fund:</b>	2.41 years & 2.41 years
<b>Date of Allotment:</b>	March 3, 1997
<b>Type of Scheme:</b>	An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds
<b>Application Amount for fresh subscription:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	74.8143
<b>Dividend:</b>	12.1416
<b>Monthly Dividend:</b>	11.7796
<b>Direct Plan</b>	
<b>Growth:</b>	75.3602
<b>Dividend:</b>	12.9971
<b>Monthly Dividend:</b>	11.8448
<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index (w.e.f May 27, 2013)
<b>Monthly Average AUM:</b>	₹ 16002.89 Crores
<b>AUM as on last day:</b>	₹ 16274.98 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameter</b>	
<b>Modified Duration:</b>	2.04 years
<b>Average Maturity:</b>	2.84 years
<b>Yield to Maturity:</b>	7.22%
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	0.39%
<b>Direct</b>	0.27%

## Dividend

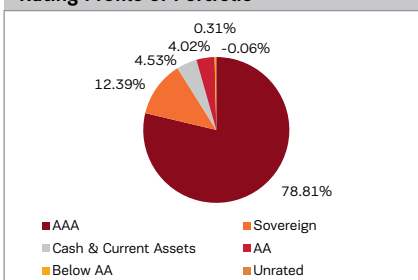
Declared on date	16-Aug-19	15-Jul-19	17-Jun-19
Dividend Yield (Regular Plan)	0.45%	0.39%	0.46%
Dividend (₹) Per Unit	0.0535	0.0465	0.0545
Cum Dividend NAV	11.7981	11.7896	11.7277
Dividend Yield (Direct Plan)	0.45%	0.40%	0.46%
Dividend (₹) Per Unit	0.0538	0.0468	0.0547
Cum Dividend NAV	11.8629	11.8532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

## Rating Profile of Portfolio



## 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



Savings Solutions

## 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

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

^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.

**Benchmark:** CRISIL Short Term Bond Fund Index

**Monthly Average AUM:** ₹ 3148.44 Crores

**AUM as on last day:** ₹ 3130.63 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 / 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.

**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

**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.

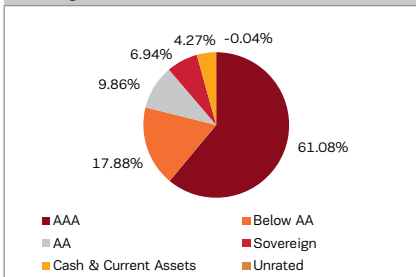
The Face Value - 10.00 Per Unit

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)

### Rating Profile of Portfolio



### 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.



Savings Solutions

## 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 highly credit worthy.

## Fund Category

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

<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 8122.48 Crores
<b>AUM as on last day:</b>	₹ 8281.87 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil

## Other Parameter

<b>Modified Duration:</b>	2.75 years
<b>Age Maturity:</b>	3.83 years
<b>Yield to Maturity:</b>	7.08%

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

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

<b>Regular</b>	0.65%
<b>Direct</b>	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

**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.

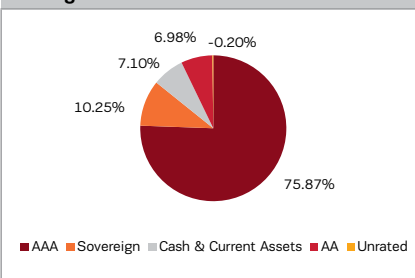
The Face Value - 10.00 Per Unit

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
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)

## Rating Profile of Portfolio



## Investment Performance - Retail Plan - Growth

NAV as on August 30, 2019: ₹ 375.0672

Inception - April 19, 2002	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Banking &amp; PSU Debt Fund</b>	10.85	7.74	9.13	7.91
<b>Value of Std Investment of ₹ 10,000</b>	11085	12503	15491	37507
<b>Benchmark - CRISIL Short Term Bond Fund Index</b>	10.02	7.59	8.38	7.32
<b>Value of Std Investment of ₹ 10,000</b>	11002	12451	14965	34110
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	8.37	6.79	7.31	6.08
<b>Value of Std Investment of ₹ 10,000</b>	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**

CSIP enabled



Savings Solutions

## 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 securities with medium term maturity

## Fund Details

<b>Fund Manager:</b>	Mr. Maneesh Dangi & Ms. Sunaina Da Cunha
<b>Managing Fund Since:</b>	September 1, 2014 & April 01, 2017
<b>Experience in Managing the Fund:</b>	5.00 years & 2.41 years
<b>Date of Allotment:</b>	May 25, 2009
<b>Type of Scheme:</b>	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3-4 years
<b>Application Amount for fresh subscription:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	23.3688
<b>Quarterly Dividend:</b>	10.3555
<b>Half Yearly Dividend:</b>	10.7009
<b>Dividend:</b>	13.6019
<b>Direct Plan</b>	
<b>Growth:</b>	24.3985
<b>Quarterly Dividend:</b>	10.4535
<b>Half Yearly Dividend:</b>	11.2094
<b>Dividend:</b>	14.2585

<b>Benchmark:</b>	CRISIL Composite AA Short Term Bond Index
<b>Monthly Average AUM:</b>	₹ 6689.93 Crores
<b>AUM as on last day:</b>	₹ 6590.49 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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.

<b>Other Parameter</b>	
<b>Modified Duration:</b>	2.92 years
<b>Average Maturity:</b>	4.19 years
<b>Yield to Maturity:</b>	17.89%

**Total Expense Ratio (TER) (As On August 30, 2019)**  
Including additional expenses and goods and service tax on management fees.

<b>Regular</b>	1.61%
<b>Direct</b>	1.01%

## Dividend

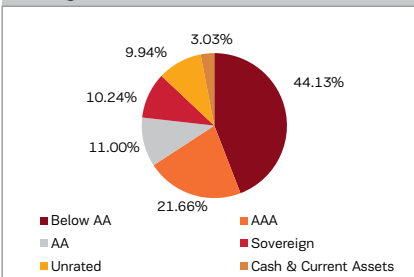
Declared on date	15-Mar-19	17-Sep-18	15-Mar-18
Dividend Yield (Regular Plan)	2.68%	2.85%	2.51%
Dividend (₹) Per Unit	0.2895	0.3171	0.2830
Cum Dividend NAV	10.8078	11.1364	11.2966
Dividend Yield (Direct Plan)	2.48%	2.84%	2.50%
Dividend (₹) Per Unit	0.2790	0.3277	0.2913
Cum Dividend NAV	11.2567	11.5544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

## Rating Profile of Portfolio



## 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
<b>Benchmark - CRISIL Composite AA Short Term Bond Index</b>	<b>8.88</b>	<b>8.18</b>	<b>8.92</b>	<b>9.36</b>
Value of Std Investment of ₹ 10,000	10888	12657	15339	25434
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	<b>16.35</b>	<b>6.95</b>	<b>8.97</b>	<b>6.45</b>
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

CSIP enabled

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



Savings Solutions

## 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.

Fund Details	
<b>Fund Manager:</b>	Mr. Maneesh Dangi & Ms. Sunaina Da Cunha
<b>Managing Fund Since:</b>	April 17, 2015 & April 01, 2017
<b>Experience in Managing the Fund:</b>	4.37 years & 2.41 years
<b>Date of Allotment:</b>	April 17, 2015
<b>Type of Scheme:</b>	An open ended debt scheme predominantly investing in AA and below rated corporate bonds
<b>Application Amount for fresh subscription:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)^</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	14.0393
<b>Dividend:</b>	10.9363
<b>Bonus:</b>	14.0564
<b>Direct Plan</b>	
<b>Growth:</b>	14.6354
<b>Dividend:</b>	11.4164
<b>Bonus:</b>	14.6353
<b>Benchmark:</b>	CRISIL Composite AA Short Term Bond Index
<b>Monthly Average AUM:</b>	₹ 6201.83 Crores
<b>AUM as on last day:</b>	₹ 6177.07 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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 / 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.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	1.69 years
<b>Average Maturity:</b>	2.37 years
<b>Yield to Maturity:</b>	13.63%
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.59%
<b>Direct</b>	0.79%

## Dividend

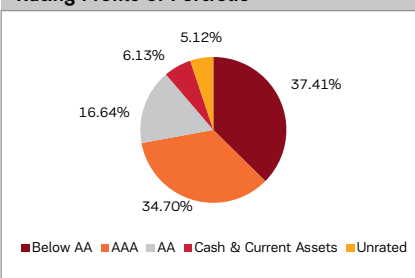
Declared on date	25-Jun-19	22-Mar-19	21-Dec-18
Dividend Yield (Regular Plan)	1.44%	1.50%	1.48%
Dividend (₹) Per Unit	0.1585	0.1657	0.1657
Cum Dividend NAV	10.9676	11.0655	11.1668
Dividend Yield (Direct Plan)	1.45%	1.50%	1.49%
Dividend (₹) Per Unit	0.1657	0.1729	0.1729
Cum Dividend NAV	11.4335	11.5093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

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on August 30, 2019: ₹ 14.0393

Inception - Apr 17, 2015	1 Year	3 Years	Since Inception
<b>Aditya Birla Sun Life Credit Risk Fund</b>	6.02	7.34	8.07
<b>Value of Std Investment of ₹ 10,000</b>	10602	12364	14039
<b>Benchmark - CRISIL Composite AA Short Term Bond Index</b>	8.88	8.18	8.68
<b>Value of Std Investment of ₹ 10,000</b>	10888	12657	14388
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	16.35	6.95	7.87
<b>Value of Std Investment of ₹ 10,000</b>	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, 2017 (4.37) years & (2.41) years.**
- 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



Savings Solutions

## 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

<b>Fund Manager:</b>	Mr. Maneesh Dangi & Mr. Pranay Sinha
<b>Managing Fund Since:</b>	September 12, 2007 & April 01, 2017
<b>Experience in Managing the Fund:</b>	11.97 years & 2.41 years
<b>Date of Allotment:</b>	September 27, 2004
<b>Type of Scheme:</b>	An open ended dynamic debt scheme investing across duration
<b>Application Amount for fresh subscription:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹) ^</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	32.9574
<b>Monthly Dividend:</b>	10.4906
<b>Quarterly Dividend:</b>	10.4169
<b>Dividend:</b>	11.8043
<b>Direct Plan</b>	
<b>Growth:</b>	34.1786
<b>Monthly Dividend:</b>	10.7770
<b>Quarterly Dividend:</b>	10.3898
<b>Dividend:</b>	12.3488

^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 (w.e.f May 27, 2013)

**Monthly Average AUM:** ₹ 3199.73 Crores  
**AUM as on last day:** ₹ 3159.53 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 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.

**Regular** 1.68%  
**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

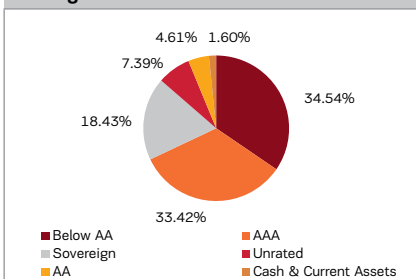
**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 10.00 Per Unit  
The 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	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

### Rating Profile of Portfolio



### 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.



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# 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



Savings Solutions

## What is it?

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	
<b>Fund Manager:</b>	Mr. Pranay Sinha
<b>Managing Fund Since:</b>	April 01, 2017
<b>Experience in Managing the Fund:</b>	2.41 years
<b>Date of Allotment:</b>	October 21, 1995
<b>Type of Scheme:</b>	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4-7 years
<b>Application Amount for fresh subscription:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)^</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	86.0629
<b>Quarterly Dividend:</b>	13.0491
<b>Dividend:</b>	11.9551
<b>Direct Plan</b>	
<b>Growth:</b>	90.3456
<b>Quarterly Dividend:</b>	13.6321
<b>Dividend:</b>	12.3983
^The dividend option under the scheme have been renamed w.e.f December 26, 2014. Please refer addendum no. 59/2014 dated December 17, 2014 for further details.	
<b>Benchmark:</b>	CRISIL Composite Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 978.27 Crores
<b>AUM as on last day:</b>	₹ 978.40 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameter</b>	
<b>Modified Duration:</b>	5.47 years
<b>Average Maturity:</b>	8.42 years
<b>Yield to Maturity:</b>	6.88%
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.59%
<b>Direct</b>	0.79%

## Dividend

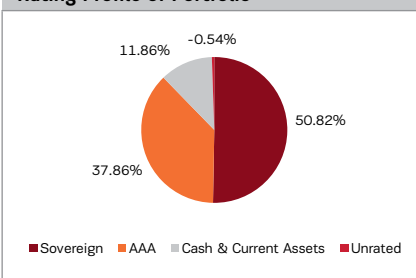
Declared on date	17-Jun-19	15-Mar-19	17-Dec-18
Dividend Yield (Regular Plan)	1.16%	1.12%	1.13%
Dividend (₹) Per Unit	0.1490	0.1410	0.1425
Cum Dividend NAV	12.8732	12.6354	12.5810
Dividend Yield (Direct Plan)	1.16%	1.11%	1.13%
Dividend (₹) Per Unit	0.1551	0.1465	0.1477
Cum Dividend NAV	13.4260	13.1502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

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on August 30, 2019: ₹ 86.0629

Inception - Oct 21, 1995	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Income Fund</b>	13.25	6.58	8.78	9.44
<b>Value of Std Investment of ₹ 10,000</b>	11325	12103	15243	86063
<b>Benchmark - CRISIL Composite Bond Fund Index</b>	13.29	7.72	9.37	NA
<b>Value of Std Investment of ₹ 10,000</b>	11329	12496	15657	NA
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	16.35	6.95	8.97	NA
<b>Value of Std Investment of ₹ 10,000</b>	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



Savings Solutions

## 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

Gilt Fund

## Investment Objective

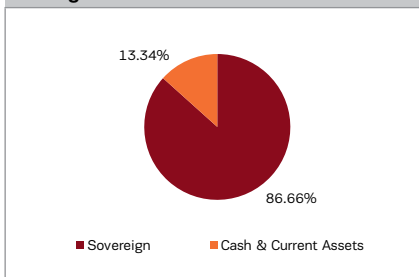
An Open - ended government securities scheme with the objective to generate income and capital appreciation through investments exclusively in Government Securities.

Fund Details	
<b>Fund Manager:</b>	Mr. Pranay Sinha
<b>Managing Fund Since:</b>	April 01, 2017
<b>Experience in Managing the Fund:</b>	2.41 years
<b>Date of Allotment:</b>	October 11, 1999
<b>Type of Scheme:</b>	An open ended debt scheme investing in government securities across maturity
<b>Application Amount for fresh subscription:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	56.1779
<b>Quarterly Dividend:</b>	11.1258
<b>Direct Plan</b>	
<b>Growth:</b>	58.1524
<b>Quarterly Dividend:</b>	11.4206
<b>Benchmark:</b>	I-Sec LI-BEX
<b>Monthly Average AUM:</b>	₹ 251.38 Crores
<b>AUM as on last day:</b>	₹ 262.32 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameter</b>	
<b>Modified Duration:</b>	5.75 years
<b>Average Maturity:</b>	8.19 years
<b>Yield to Maturity:</b>	6.63%
<b>Total Expense Ratio (TER)</b>	
<b>(As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.18%
<b>Direct</b>	0.58%

## 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%	

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on August 30, 2019: ₹ 56.1779

Inception - Oct 11, 1999	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Government Securities Fund</b>	15.65	8.32	10.67	9.06
<b>Value of Std Investment of ₹ 10,000</b>	11565	12708	16618	56178
<b>Benchmark - I-Sec LIBEX</b>	19.25	8.73	11.08	NA
<b>Value of Std Investment of ₹ 10,000</b>	11925	12850	16924	NA
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	16.35	6.95	8.97	NA
<b>Value of Std Investment of ₹ 10,000</b>	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.

## 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.



# 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



Savings Solutions

## What is it?

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.

Fund Details	
<b>Fund Manager:</b>	Mr. Pranay Sinha
<b>Managing Fund Since:</b>	August 13, 2018
<b>Experience in Managing the Fund:</b>	1.05 years
<b>Date of Allotment:</b>	December 29, 2006
<b>Type of Scheme:</b>	An open ended fund of funds scheme investing in dynamically managed portfolio of Debt Funds
<b>Application Amount for fresh subscription:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	25.9190
<b>Dividend:</b>	16.2531
<b>Direct Plan</b>	
<b>Growth:</b>	26.7282
<b>Dividend:</b>	16.7355
<b>Benchmark:</b>	CRISIL Composite Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 11.34 Crores
<b>AUM as on last day:</b>	₹ 11.51 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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.
<b>Other Parameter</b>	
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
	Including additional expenses and goods and service tax on management fees.
<b>Regular</b>	0.82%
<b>Direct</b>	0.22%

## Dividend

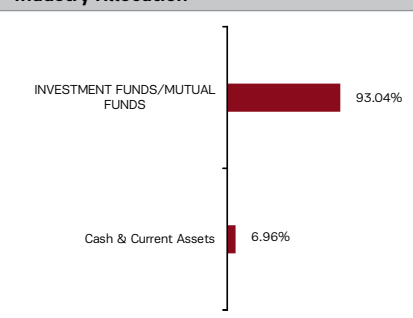
Declared on date	25-Sep-14	25-Jun-14	20-Mar-14
Dividend Yield (Regular Plan)	1.40%	0.28%	0.58%
Dividend (₹) Per Unit	0.1559	0.0312	0.0623
Cum Dividend NAV	11.1669	11.0097	10.7957

**Note:** The NAV of the scheme, 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
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%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

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
<b>Benchmark - CRISIL Composite Bond Fund Index</b>	13.29	7.72	9.37	7.81
Value of Std Investment of ₹ 10,000	11329	12496	15657	25943
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	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)



Savings Solutions

## 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 your risk profile)

## Fund Category

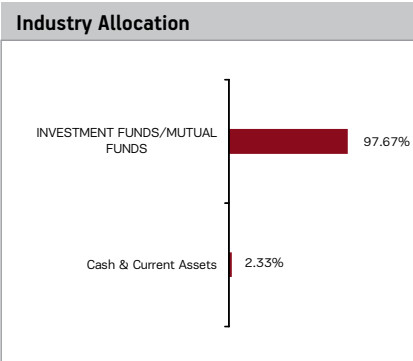
FoFs (Overseas/Domestic)

## 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	
<b>Fund Manager:</b>	Mr. Vinod Bhat
<b>Managing Fund Since:</b>	August 16, 2019
<b>Experience in Managing the Fund:</b>	0.04 years
<b>Date of Allotment:</b>	May 09, 2011
<b>Type of Scheme:</b>	An open ended fund of funds scheme investing in a portfolio of mutual fund schemes (predominantly in Liquid/Money Market Funds and Debt Funds)
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	18.2936
<b>Dividend:</b>	16.6442
<b>Direct Plan</b>	
<b>Growth:</b>	18.9322
<b>Dividend:</b>	12.8458
<b>Benchmark:</b>	CRISIL Short Term Debt Hybrid 75+25 Fund Index
<b>Monthly Average AUM:</b>	₹ 4.35 Crores
<b>AUM as on last day:</b>	₹ 4.35 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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.
<b>Other Parameter</b>	
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
	Including additional expenses and goods and service tax on management fees.
<b>Regular</b>	1.17%
<b>Direct</b>	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		NAV as on August 30, 2019: ₹ 18.2936			
Inception - May 09, 2011	1 Year	3 Years	5 Years	Since Inception	
<b>Aditya Birla Sun Life Financial Planning FOF - Conservative Plan</b>	0.57	4.94	6.64	7.53	
<b>Value of Std Investment of ₹ 10,000</b>	10057	11555	13800	18294	
<b>Benchmark - CRISIL Short Term Debt Hybrid 75+25 Fund Index</b>	5.61	7.94	8.66	9.27	
<b>Value of Std Investment of ₹ 10,000</b>	10561	12572	15158	20902	
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	16.35	6.95	8.97	7.58	
<b>Value of Std Investment of ₹ 10,000</b>	11635	12230	15379	18361	
<b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>	-2.13	10.86	8.39	10.43	
<b>Value of Std Investment of ₹ 10,000</b>	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
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1000000
<b>Market Value of amount Invested</b>	121619	382565	688028	1338381
<b>Scheme Returns (CAGR)</b>	2.53	4.00	5.43	6.86
<b>CRISIL Short Term Debt Hybrid 75+25 Fund Index returns# (CAGR)</b>	7.24	7.44	8.16	9.24
<b>CRISIL 10 Year Gilt Index returns# (CAGR)</b>	17.58	8.57	8.22	8.01
<b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>	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 1<sup>st</sup> 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)



Savings Solutions

## 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 profile)

## Fund Category

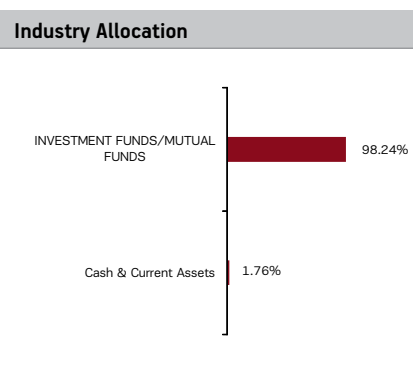
FoFs (Overseas/Domestic)

## 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	
<b>Fund Manager:</b>	Mr. Vinod Bhat
<b>Managing Fund Since:</b>	August 16, 2019
<b>Experience in Managing the Fund:</b>	0.04 years
<b>Date of Allotment:</b>	May 09, 2011
<b>Type of Scheme:</b>	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)
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	19.6309
<b>Dividend:</b>	17.6080
<b>Direct Plan</b>	
<b>Growth:</b>	20.2882
<b>Dividend:</b>	18.3962
<b>Benchmark:</b>	CRISIL Hybrid 50+50 - Moderate Index
<b>Monthly Average AUM:</b>	₹ 13.26 Crores
<b>AUM as on last day:</b>	₹ 13.29 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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.
<b>Other Parameter</b>	
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.27%
<b>Direct</b>	0.74%

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	
<b>Aditya Birla Sun Life Financial Planning FOF - Prudent Plan</b>	-2.24	5.04	7.21	8.45	
<b>Value of Std Investment of ₹ 10,000</b>	9776	11587	14170	19631	
<b>Benchmark - CRISIL Hybrid 50+50 - Moderate Index</b>	2.72	8.26	9.31	9.87	
<b>Value of Std Investment of ₹ 10,000</b>	10272	12684	15616	21874	
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	16.35	6.95	8.97	7.58	
<b>Value of Std Investment of ₹ 10,000</b>	11635	12230	15379	18361	
<b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>	-2.13	10.86	8.39	10.43	
<b>Value of Std Investment of ₹ 10,000</b>	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
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1000000
<b>Market Value of amount Invested</b>	120077	377893	688201	1398202
<b>Scheme Returns (CAGR)</b>	0.12	3.18	5.44	7.87
<b>CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)</b>	5.40	7.01	8.45	10.20
<b>CRISIL 10 Year Gilt Index returns# (CAGR)</b>	17.58	8.57	8.22	8.01
<b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>	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 1<sup>st</sup> 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)



Savings Solutions

## Fund Category

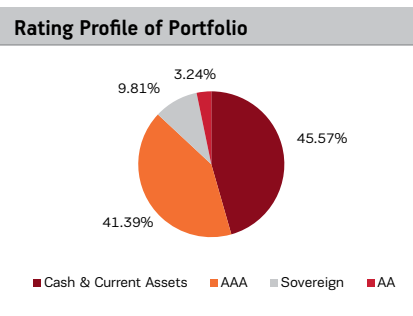
Retirement Fund (Solution Oriented Fund)

## 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	
<b>Fund Manager:</b>	Mr. Ajay Garg & Mr. Pranay Sinha
<b>Managing Fund Since:</b>	March 11, 2019
<b>Experience in Managing the Fund:</b>	0.47 years
<b>Date of Allotment:</b>	March 11, 2019
<b>Type of Scheme:</b>	An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	10.3293
<b>Dividend:</b>	10.3296
<b>Direct Plan</b>	
<b>Growth:</b>	10.3985
<b>Dividend:</b>	10.3987
<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 60.02 Crores
<b>AUM as on last day:</b>	₹ 61.63 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	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)
<b>Other Parameter</b>	
<b>Portfolio Turnover</b>	0.00
<b>50s Plus Debt Plan</b>	
<b>Modified Duration:</b>	1.91 years
<b>Average Maturity:</b>	2.62 years
<b>Yield to Maturity:</b>	6.75%
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.31%
<b>Direct</b>	0.98%

Top Portfolio Holdings		
Issuer	% to net Assets	Rating
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%	



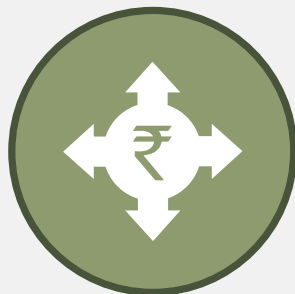
**Note:** The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers. Past performance is not provided since the scheme is in existence for less than one year.



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## 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

CSIP enabled



Regular Income Solutions

## 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

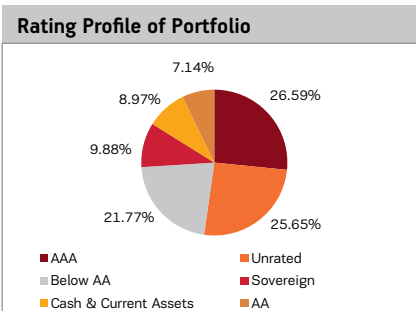
Conservative Hybrid Fund

## 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	
<b>Fund Manager:</b>	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Vineet Maloo
<b>Managing Fund Since:</b>	June 18, 2009, August 26, 2015 & August 26, 2015 respectively
<b>Experience in Managing the Fund:</b>	10.21 years, 4.01 years & 4.01 years respectively
<b>Date of Allotment:</b>	May 22, 2004
<b>Type of Scheme:</b>	An open ended hybrid scheme investing predominantly in debt instruments
<b>Application Amount for fresh subscription:</b>	₹ 500 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 500 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 500/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	39.1657
<b>Monthly Dividend:</b>	13.8318
<b>Direct Plan</b>	
<b>Growth:</b>	41.5457
<b>Monthly Dividend:</b>	21.0142
<b>Benchmark:</b>	CRISIL Hybrid 85+15 - Conservative Index
<b>Monthly Average AUM:</b>	₹ 2022.33 Crores
<b>AUM as on last day:</b>	₹ 2003.60 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	3.12 years
<b>Average Maturity:</b>	4.60 years
<b>Yield to Maturity:</b>	9.08%
(for Debt Component)	
<b>Portfolio Turnover:</b>	1.34
(for Equity Component)	
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.86%
<b>Direct</b>	1.00%

Top Ten Portfolio Holdings		
Issuer	% to net Assets	Rating
U.P. Power Corporation Limited	11.11%	BWR AA - (SO)/ 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 Inception	
<b>Aditya Birla Sun Life Regular Savings Fund</b>	0.07	4.62	8.98	9.34	
<b>Value of Std Investment of ₹ 10,000</b>	10007	11449	15380	39166	
<b>Benchmark - CRISIL Hybrid 85+15 - Conservative Index</b>	10.07	7.93	9.40	8.41	
<b>Value of Std Investment of ₹ 10,000</b>	11007	12569	15683	34374	
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	16.35	6.95	8.97	5.84	
<b>Value of Std Investment of ₹ 10,000</b>	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 Managers.
- 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.

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.





## TAX PLANNING SOLUTIONS

### 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 ₹ 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 ₹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.

Tax deduction(s) 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.



MUTUAL  
FUNDS  
Sahi Hai

₹ 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 PERFORMANCE SUMMARY				
Aditya Birla Sun Life Tax Relief '96 - Regular Plan - Growth Option				
NAV as on August 30 2019: ₹ 28.89				
Fund Manager: Mr. Ajay Garg (Since October, 2006)				
Particulars	CAGR % Returns			
	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
Inception Date: March 29, 1996				

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						
Scheme Name's	CAGR % Returns					
	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

**Note:**

- Mr. Ajay Garg manages 4 open-ended schemes of Aditya Birla Sun Life Mutual Fund.
- 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 (An open-ended equitylinked saving scheme with a statutory lock in of 3 years and tax benefit)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility</li> </ul>	 <p>Investors understand that their principal will be at moderately high risk</p>
*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

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# Mutual Funds

Aditya Birla Sun Life Mutual Fund



ADITYA BIRLA  
CAPITAL

MUTUAL  
FUNDS  
Sahi Hai

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 Deposited every year (₹)	Total Investment (₹)	PPF (₹)	Aditya Birla Sun Life 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 March, 2019		21,40,000	55,40,980	3,65,71,883

**Note:**

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.**

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# 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

CSIP enabled



**TAX PLANNING SOLUTIONS**

## 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

ELSS

## 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.

Fund Details	
<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	October 01, 2006
<b>Experience in Managing the Fund:</b>	12.92 years
<b>Date of Allotment:</b>	March 29, 1996
<b>Type of Scheme:</b>	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit
<b>Application Amount for fresh subscription*:</b>	₹ 500 (plus in multiples of ₹ 500)
<b>Min. Addl. Investment:</b>	₹ 500 (plus in multiples of ₹ 500)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 500/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth (w.e.f. 06/03/08):</b>	28.89
<b>Dividend:</b>	136.95
<b>Direct Plan</b>	
<b>Growth:</b>	30.70
<b>Dividend:</b>	211.75
<b>Benchmark:</b>	S&P BSE 200 TRI
<b>Monthly Average AUM:</b>	₹ 8439.51 Crores
<b>AUM as on last day: (As on last day)</b>	₹ 8561.62 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameter</b>	
<b>Standard Deviation</b>	13.47%
<b>Sharpe Ratio##:</b>	0.07
<b>Beta</b>	0.93
<b>Portfolio Turnover:</b>	0.01

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

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

<b>Regular</b>	2.07%
<b>Direct</b>	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	30-Nov-18	24-Nov-17	25-Nov-16
<b>Dividend Yield (Regular Plan)</b>	6.10%	9.85%	5.02%
<b>Dividend (₹) Per Unit</b>	9.47	17.10	6.62
<b>Cum Dividend NAV</b>	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.

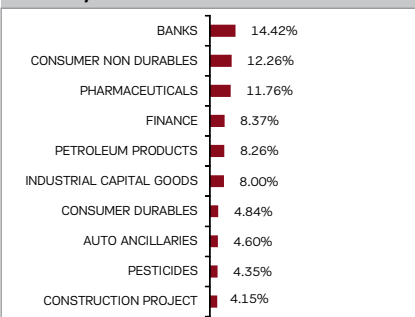
The Face Value - 10.00 Per Unit

The Financial Solution(s) stated above is ONLY for highlighting the many advantages derived 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%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on August 30, 2019: ₹ 28.89

Inception - Mar 29, 1996	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Tax Relief '96</b>	-13.99	6.43	10.85	9.67
<b>Value of Std Investment of ₹ 10,000</b>	8601	12053	16748	28890
<b>Benchmark - S&amp;P BSE 200 TRI</b>	-7.35	8.33	8.74	8.75
<b>Value of Std Investment of ₹ 10,000</b>	9265	12711	15211	26224
<b>Additional Benchmark - Nifty 50 TRI</b>	-4.35	9.31	8.09	8.59
<b>Value of Std Investment of ₹ 10,000</b>	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.**

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

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

Date of First Installment: April 01, 2008 & Scheme Inception Date: March 06, 2008. 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.

**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.



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# 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)



TAX PLANNING SOLUTIONS

## What is it?

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 for investment.

Fund Details	
<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	October 17, 2011
<b>Experience in Managing the Fund:</b>	7.87 years
<b>Date of Allotment:</b>	February 16, 1999
<b>Type of Scheme:</b>	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)
<b>Application Amount for fresh subscription*:</b>	NA as the scheme does not accept fresh subscriptions/Switch in
<b>Min. Addl. Investment:</b>	NA as the scheme does not accept fresh subscriptions/Switch in
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	35.67
<b>Dividend:</b>	79.99
<b>Direct Plan</b>	
<b>Growth:</b>	38.09
<b>Dividend:</b>	125.38
<b>Benchmark:</b>	S&P BSE SENSEX TRI
<b>Monthly Average AUM:</b>	₹ 564.98 Crores
<b>AUM as on last day: (As on last day)</b>	₹ 566.17 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameter</b>	
<b>Standard Deviation</b>	13.68%
<b>Sharpe Ratio##:</b>	0.02
<b>Beta</b>	0.87
<b>Portfolio Turnover:</b>	0.09

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

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

<b>Regular</b>	2.48%
<b>Direct</b>	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.

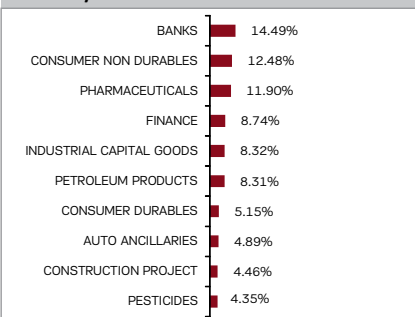
The Face Value - 10.00 Per Unit

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.

## 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%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on August 30, 2019: ₹ 35.67

Inception - Feb 16, 1999	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Tax Plan</b>	-15.19	5.77	10.09	10.35
<b>Value of Std Investment of ₹ 10,000</b>	8481	11831	16184	35670
<b>Benchmark - S&amp;P BSE SENSEX TRI</b>	-2.13	10.86	8.39	10.42
<b>Value of Std Investment of ₹ 10,000</b>	9787	13621	14968	35954
<b>Additional Benchmark - Nifty 50 TRI</b>	-4.35	9.31	8.09	10.47
<b>Value of Std Investment of ₹ 10,000</b>	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.**

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

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

Date of First Installment: March 01, 1999 & Scheme Inception Date: February 16, 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. 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.



## WEALTH SOLUTIONS

### 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.



Wealth Solutions

## 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

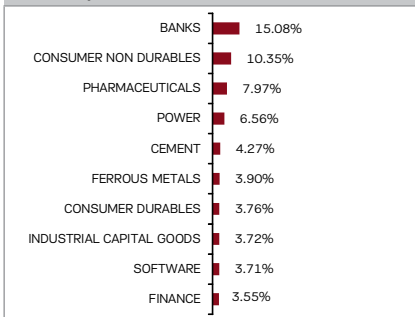
To provide capital appreciation and income distribution to the investors by using a blend of equity derivatives strategies, arbitrage opportunities and pure equity investments.

Fund Details	
<b>Fund Manager:</b>	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Lovelish Solanki
<b>Managing Fund Since:</b>	November 28, 2014, August 26, 2015 & August 26, 2015 respectively
<b>Experience in Managing the Fund:</b>	4.76 years, 4.01 Years & 4.01 years
<b>Date of Allotment:</b>	November 28, 2014
<b>Type of Scheme:</b>	An open ended scheme investing in equity, arbitrage and debt
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	13.09
<b>Dividend:</b>	11.00
<b>Direct Plan</b>	
<b>Growth:</b>	13.80
<b>Dividend:</b>	12.31
<b>Benchmark:</b>	30% S&P BSE 200 TRI + 30% Crisil Short Term Bond Fund Index + 40% Nifty 50 Arbitrage Index
<b>Monthly Average AUM:</b>	₹ 818.77 Crores
<b>AUM as on last day:</b>	₹ 796.22 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil 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 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.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	2.77 years
<b>Average Maturity:</b>	3.70 years
<b>Yield to Maturity:</b>	6.70%
<b>Portfolio Turnover:</b>	4.44
<b>Net Equity Exposure</b>	<b>44.70%</b>
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.41%
<b>Direct</b>	1.49%

## 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



## Investment Performance - Regular Plan - Growth

NAV as on August 30, 2019: ₹ 13.09

Inception - Nov 28, 2014	1 Year	3 Years	Since Inception
<b>Aditya Birla Sun Life Equity Savings Fund</b>	-3.18	3.49	5.82
<b>Value of Std Investment of ₹ 10,000</b>	9682	11084	13090
<b>Benchmark - 30% S&amp;P BSE 200 TRI + 30% Crisil Short Term Bond Fund Index + 40% Nifty 50 Arbitrage Index</b>	3.53	7.09	7.29
<b>Value of Std Investment of ₹ 10,000</b>	10353	12279	13977
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	16.35	6.95	8.31
<b>Value of Std Investment of ₹ 10,000</b>	11635	12230	14615
<b>Additional Benchmark - Nifty 50 TRI</b>	-4.35	9.31	6.78
<b>Value of Std Investment of ₹ 10,000</b>	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 Managers.
- 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.**

## Dividend

Declared on date	25-Jun-19	22-Jun-18	16-Mar-18
<b>Dividend Yield (Regular Plan)</b>	1.30%	0.87%	1.07%
<b>Dividend (₹) Per Unit</b>	0.15	0.10	0.12
<b>Cum Dividend NAV</b>	11.54	11.26	11.25
<b>Dividend Yield (Direct Plan)</b>	1.31%	-	2.08%
<b>Dividend (₹) Per Unit</b>	0.17	-	0.25
<b>Cum Dividend NAV</b>	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 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 Balanced Advantage Fund

An open ended Dynamic Asset Allocation fund



Wealth Solutions

## 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.

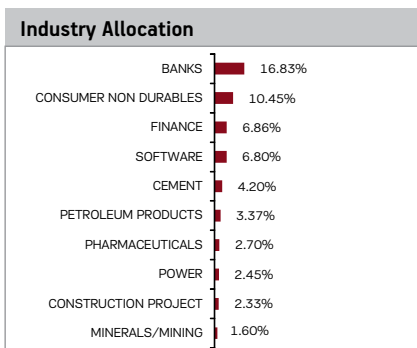
Fund Details	
<b>Fund Manager:</b>	Mr. Mohit Sharma & Mr. Vineet Maloo
<b>Managing Fund Since:</b>	April 01, 2017 & October 11, 2014
<b>Experience in Managing the Fund</b>	2.41 year & 4.89 years
<b>Date of Allotment:</b>	April 25, 2000
<b>Type of Scheme:</b>	An open ended Dynamic Asset Allocation fund
<b>Application Amount for fresh subscription*:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	52.14
<b>Dividend:</b>	19.40
<b>Direct Plan</b>	
<b>Growth:</b>	55.27
<b>Dividend:</b>	20.60
<b>Benchmark:</b>	CRISIL Hybrid 50+50 - Moderate Index
<b>Monthly Average AUM:</b>	₹ 2642.38 Crores
<b>AUM as on last day:</b>	₹ 2630.03 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	2.29 years
<b>Average Maturity:</b>	3.01 years
<b>Yield to Maturity:</b>	7.24%
<b>Standard Deviation:</b>	5.87%
<b>Sharpe Ratio##:</b>	0.09
<b>Beta:</b>	0.76
<b>Portfolio Turnover:</b>	3.87
<b>Net Equity Exposure</b>	<b>55.78%</b>
(S&P BSE 100 Index Trailing PE " 21.07")	
<b>Total Expense Ratio (TER)</b>	
<b>(As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.13%
<b>Direct</b>	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			
Inception - Apr 25, 2000		1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Balanced Advantage Fund</b>		0.50	5.96	8.21	8.90
<b>Value of Std Investment of ₹ 10,000</b>		10050	11893	14846	52140
<b>Benchmark - CRISIL Hybrid 50+50 - Moderate Index</b>		2.72	8.26	9.31	NA
<b>Value of Std Investment of ₹ 10,000</b>		10272	12684	15616	NA
<b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>		-2.13	10.86	8.39	12.52
<b>Value of Std Investment of ₹ 10,000</b>		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. Mohit 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
<b>Total Amount Invested (₹)</b>	120000	360000	600000	2320000
<b>Market Value of amount Invested</b>	120671	379613	713304	7654845
<b>Scheme Returns (CAGR)</b>	1.04	3.48	6.86	11.14
<b>CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)</b>	5.44	7.02	8.46	NA
<b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>	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 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 1<sup>st</sup> 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

CSIP enabled



Wealth Solutions

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

<b>Benchmark:</b>	CRISIL Hybrid 35+65 - Aggressive Index
<b>Monthly Average AUM:</b>	₹ 11561.88 Crores
<b>AUM as on last day:</b>	₹ 11476.54 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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.

<b>Other Parameter</b>	
<b>Modified Duration:</b>	2.92 years
<b>Average Maturity:</b>	4.28 years
<b>Yield to Maturity:</b>	10.33%
<b>Standard Deviation:</b>	9.55%
<b>Sharpe Ratio**:</b>	-0.18
<b>Beta:</b>	1.08
<b>Portfolio Turnover:</b>	0.81
<b>Total Expense Ratio (TER)</b>	
(As On August 30, 2019)	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.87%
<b>Direct</b>	1.17%
<b>Note:</b> Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.	
<b>## Risk Free Rate</b> assumed to be 5.45% (FBIL Overnight MIBOR for 31st Aug 2019) for calculating Sharpe Ratio	

Dividend			
Declared on date	28-Jun-19	29-Mar-19	31-Dec-18
Dividend Yield (Regular Plan)	1.54%	1.54%	1.54%
Dividend (₹) Per Unit	2.05	2.09	2.05
Cum Dividend NAV	133.30	135.94	133.58
Dividend Yield (Direct Plan)	1.54%	1.54%	1.53%
Dividend (₹) Per Unit	3.05	3.10	3.04
Cum Dividend NAV	198.28	201.81	197.92

**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

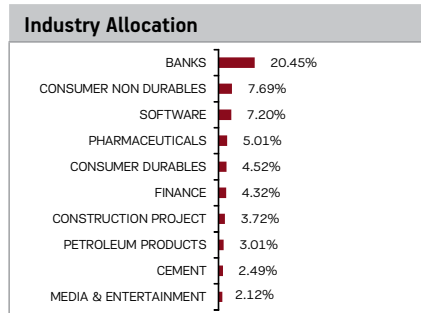
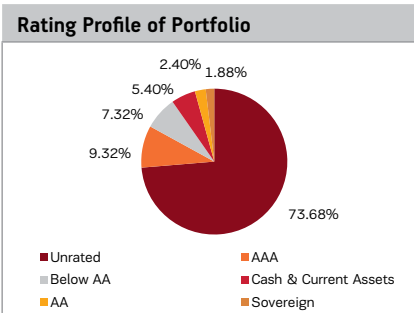
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Top Ten Portfolio Holdings		
Issuer	% to net Assets	Rating
HDFC Bank Limited	7.63%	
ICICI Bank Limited	6.02%	
Infosys Limited	4.34%	
Vodafone Idea Limited	3.80%	CARE A
U.P. Power Corporation Limited	3.14%	BWR AA- (SO)/ CRISIL A+ (SO)
Indiabulls Housing Finance Limited	3.01%	CARE AAA/ CRISIL AAA
State Bank of India	2.47%	
Reliance Industries Limited	2.26%	
Axis Bank Limited	2.19%	CRISIL A1+
ITC Limited	2.18%	



Investment Performance - Regular Plan - Growth		NAV as on August 30, 2019: ₹ 717.99			
Inception - Feb 10, 1995	1 Year	3 Years	5 Years	Since Inception	
<b>Aditya Birla Sun Life Equity Hybrid '95 Fund</b>	-8.07	3.78	8.34	19.00	
<b>Value of Std Investment of ₹ 10,000</b>	9193	11176	14934	717990	
<b>Benchmark - CRISIL Hybrid 35+65 - Aggressive Index</b>	-0.36	8.33	9.19	NA	
<b>Value of Std Investment of ₹ 10,000</b>	9964	12709	15532	NA	
<b>Additional Benchmark - Nifty 50 TRI</b>	-4.35	9.31	8.09	11.62	
<b>Value of Std Investment of ₹ 10,000</b>	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 SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	2940000
<b>Market Value of amount Invested</b>	116445	360567	671661	44254206
<b>Scheme Returns (CAGR)</b>	-5.48	0.10	4.47	18.41
<b>CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)</b>	2.64	6.44	8.30	NA
<b>Nifty 50 TRI returns## (CAGR)</b>	-1.48	7.16	8.51	13.27

Date of First Installment: March 01, 1995 & Scheme Inception Date: February 10, 1995 / 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 1<sup>st</sup> 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 Index Fund

An open ended scheme tracking Nifty 50 TRI Index

CSIP enabled



Wealth Solutions

## 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 Details	
<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	October 01, 2006
<b>Experience in Managing the Fund:</b>	12.92 years
<b>Date of Allotment:</b>	September 18, 2002
<b>Type of Scheme:</b>	An open ended scheme tracking Nifty 50 TRI
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	108.3476
<b>Dividend:</b>	11.7209
<b>Direct Plan</b>	
<b>Growth:</b>	109.0007
<b>Dividend:</b>	11.9226
<b>Benchmark:</b>	Nifty 50 TRI
<b>Monthly Average AUM:</b>	₹ 126.69 Crores
<b>AUM as on last day:</b>	₹ 129.93 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	12.64%
<b>Sharpe Ratio<sup>##</sup>:</b>	0.19
<b>Beta:</b>	0.99
<b>Portfolio Turnover:</b>	1.88
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	0.80%
<b>Direct</b>	0.50%
<b>Tracking Error</b>	0.23%

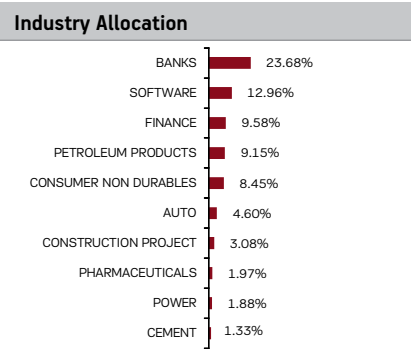
**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk Free Rate assumed to be 5.45% (FBIL Overnight MIBOR for 31st Aug 2019) for calculating Sharpe Ratio/Tracking Ratio for ABSL Index Fund is computed based on Nifty 50 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 calling 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	
<b>Aditya Birla Sun Life Index Fund</b>	-5.34	7.82	6.81	15.09	
<b>Value of Std Investment of ₹ 10,000</b>	9466	12531	13911	108348	
<b>Benchmark - Nifty 50 TRI</b>	-4.35	9.31	8.09	16.86	
<b>Value of Std Investment of ₹ 10,000</b>	9565	13056	14766	140497	
<b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>	-2.13	10.86	8.39	17.00	
<b>Value of Std Investment of ₹ 10,000</b>	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.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	2040000
<b>Market Value of amount Invested</b>	118405	392940	717941	5929721
<b>Scheme Returns (CAGR)</b>	-2.47	5.78	7.12	11.48
<b>Nifty 50 TRI returns<sup>##</sup> (CAGR)</b>	-1.48	7.16	8.51	13.35
<b>S&amp;P BSE SENSEX TRI returns<sup>##</sup> (CAGR)</b>	1.56	9.45	9.74	13.96
Date of First Installment: October 01, 2002, & Scheme Inception Date: September 18, 2002. 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 1<sup>st</sup> day of every month has been considered.

Mutual Funds

Aditya Birla Sun Life Mutual Fund



ADITYA BIRLA  
CAPITAL

MUTUAL  
FUNDS  
Sahi Hai

₹ 1 Lakh to ₹ 21.27 Lakh  
in 17 Years<sup>#</sup>

Monthly SIP of ₹ 10,000  
started 17 years ago<sup>#</sup>,  
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



### Discipline

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



### Focus

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



### 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)				
Particulars	CAGR % Returns			
	1 Year	3 Year	5 Year	Since Inception
Aditya Birla Sun Life Frontline Equity Fund	-8.00	5.08	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						
Scheme Name	CAGR % Returns					
	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:**

- Mr. Mahesh Patil manages 4 open-ended schemes of Aditya Birla Sun Life Mutual Fund.
- 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 Frontline Equity Fund (An open ended equity scheme predominantly investing in large cap stocks)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>Investments in equity and equity related securities, diversified across various industries in line with the benchmark index, Nifty 50</li> </ul>	<p>Investors understand that their principal will be at <b>Moderately high</b> risk</p>
*Investors should 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](http://www.mutualfund.adityabirlacapital.com)

Follow us at

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

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# Aditya Birla Sun Life Frontline Equity Fund

An Open ended equity scheme predominantly investing in large cap stocks

CSIP enabled



Wealth Solutions

## What is it?

It is a diversified equity scheme predominantly investing in large cap 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	
<b>Fund Manager:</b>	Mr. Mahesh Patil
<b>Managing Fund Since:</b>	November 17, 2005
<b>Experience in Managing the Fund:</b>	13.79 years
<b>Date of Allotment:</b>	August 30, 2002
<b>Type of Scheme:</b>	An Open ended equity scheme predominantly investing in large cap stocks
<b>Application Amount for fresh subscription*:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 100 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 100/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	212.71
<b>Dividend:</b>	24.92
<b>Direct Plan</b>	
<b>Growth:</b>	226.00
<b>Dividend:</b>	50.42
<b>Benchmark:</b>	Nifty 50 TRI
<b>Monthly Average AUM:</b>	₹ 20068.72 Crores
<b>AUM as on last day:</b>	₹ 20093.79 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	12.28%
<b>Sharpe Ratio**:</b>	-0.03
<b>Beta:</b>	0.92
<b>Portfolio Turnover:</b>	0.53
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.82%
<b>Direct</b>	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

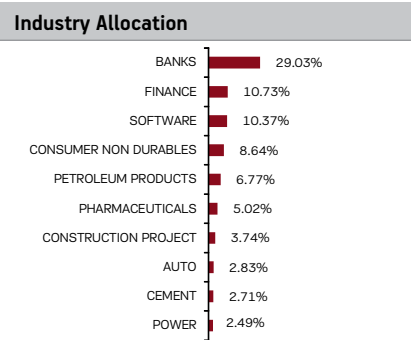
Declared on date	31-Oct-18	27-Oct-17	25-Oct-16
Dividend Yield (Regular Plan)	6.08%	7.95%	9.89%
Dividend (₹) Per Unit	1.58	2.35	2.77
Cum Dividend NAV	26.05	29.57	28.00

**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 on August 30, 2019: ₹ 212.71			
Inception - Aug 30, 2002	1 Year	3 Years	5 Years	Since Inception	
<b>Aditya Birla Sun Life Frontline Equity Fund</b>	-8.00	5.08	8.17	19.69	
<b>Value of Std Investment of ₹ 10,000</b>	9200	11602	14822	212710	
<b>Benchmark - Nifty 50 TRI</b>	-4.35	9.31	8.09	16.70	
<b>Value of Std Investment of ₹ 10,000</b>	9565	13056	14766	138394	
<b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>	-2.13	10.86	8.39	18.17	
<b>Value of Std Investment of ₹ 10,000</b>	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.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	2040000
<b>Market Value of amount Invested</b>	116462	369795	689729	9290792
<b>Scheme Returns (CAGR)</b>	-5.46	1.76	5.52	15.96
<b>Nifty 50 TRI returns## (CAGR)</b>	-1.48	7.16	8.51	13.34
<b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>	1.56	9.45	9.74	13.95
Date of First Installment: September 01, 2002 & Scheme Inception Date: August 30, 2002. 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 1<sup>st</sup> day of every month has been considered.



Mutual Funds

Aditya Birla Sun Life Mutual Fund



ADITYA BIRLA  
CAPITAL

MUTUAL  
FUNDS  
Sahi Hai

## Aditya Birla Sun Life Focused Equity Fund

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)

Particulars	CAGR % Returns			
	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						
Scheme Name	CAGR % Returns					
	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:**

- Mr. Mahesh Patil manages 4 open-ended schemes of Aditya Birla Sun Life Mutual Fund.
- 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 Focused Equity Fund Formerly known as Aditya Birla Sun Life Top 100 Fund (An Open ended Large cap Equity Scheme investing in maximum 30 stocks)	<ul style="list-style-type: none"> <li>Long term capital growth with exposure limited to a maximum of 30 stocks</li> <li>Investments in equity and equity related securities to form a concentrated portfolio</li> </ul>	 <p>Investors understand that their principal will be at <b>Moderately high</b> risk</p>
*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](http://www.mutualfund.adityabirlacapital.com)

Follow us at    

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





Mutual Funds

Aditya Birla Sun Life Mutual Fund



ADITYA BIRLA  
CAPITAL

MUTUAL  
FUNDS  
Sahi Hai



₹ 1 Lakh

TO



₹ 67.87 Lakh

in **21** years

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)				
Particulars	CAGR % Returns			
	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				

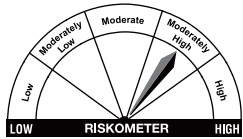
Past performance may or may not be sustained in future. The above scheme performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. The scheme is in existence for more than 5 years. When 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						
Scheme Name	CAGR % Returns					
	1 year		3 years		5 years	
	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 Equity Fund	-16.76	-9.01	1.92	7.68	N/A	N/A

**Note:**

- Mr. Anil Shah manages 3 open-ended schemes of Aditya Birla Sun Life Mutual Fund.
- 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 Equity Fund (An open ended equity scheme investing across large cap, mid cap, small cap stocks)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities</li> </ul>	 <p>Investors understand that their principal will be at Moderately high risk</p>
*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

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





# Mutual Funds

Aditya Birla Sun Life Mutual Fund



ADITYA BIRLA  
CAPITAL

MUTUAL  
FUNDS  
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



MNCs tend to have predictable earnings and good corporate governance practices



To achieve long-term growth of capital



MNCs have healthy cash flows



MNC companies have technological advantage



MNCs in India have grown comparatively faster



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)				
Particulars	CAGR % Returns			
	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.)	1,20,000	3,60,000	6,00,000	23,70,000
Market Value of amount Invested	1,12,655	3,60,525	6,67,608	1,94,85,083
Scheme Returns (CAGR)	-11.22	0.09	4.23	18.44
B: Nifty MNC TRI returns (CAGR)	-11.38	0.53	6.19	14.79
AB: 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. 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						
Scheme Name	CAGR % Returns					
	1 year		3 years		5 years	
	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

Note:

- Mr. Ajay Garg manages 4 open-ended schemes of Aditya Birla Sun Life Mutual Fund.
- 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 MNC Fund (An open ended equity scheme following the MNC theme in its investments)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities of multinational companies (MNCs)</li> </ul>	 <p>Investors understand that their principal will be at Moderately high risk</p>
*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

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# Aditya Birla Sun Life Midcap Fund

An open ended equity scheme predominantly investing in mid cap stocks

CSIP enabled



Wealth Solutions

## What is it?

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

<b>Fund Manager:</b>	Mr. Jayesh Gandhi
<b>Managing Fund Since:</b>	January 01, 2015
<b>Experience in Managing the Fund:</b>	4.66 years
<b>Date of Allotment:</b>	October 03, 2002
<b>Type of Scheme:</b>	An open ended equity scheme predominantly investing in mid cap stocks
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	254.13
<b>Dividend:</b>	27.90
<b>Direct Plan</b>	
<b>Growth:</b>	268.78
<b>Dividend:</b>	42.76
<b>Benchmark:</b>	Nifty Midcap 100 TRI
<b>Monthly Average AUM:</b>	₹ 2172.30 Crores
<b>AUM as on last day:</b>	₹ 2173.69 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	16.31%
<b>Sharpe Ratio**:</b>	-0.33
<b>Beta:</b>	0.85
<b>Portfolio Turnover:</b>	0.53
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.32%
<b>Direct</b>	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	-

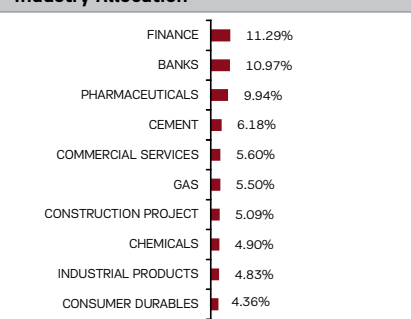
**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
 The Face Value - 10.00 Per Unit  
 The Financial Solution(s) stated above is ONLY for highlighting the 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%

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on 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

# 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 Small Cap Fund

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

CSIP enabled



Wealth Solutions

## What is it?

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 Small cap companies.

Fund Details	
<b>Fund Manager:</b>	Mr. Jayesh Gandhi
<b>Managing Fund Since:</b>	December 15, 2014
<b>Experience in Managing the Fund:</b>	4.71 years
<b>Date of Allotment:</b>	May 31, 2007
<b>Type of Scheme:</b>	An open ended equity scheme predominantly investing in small cap stocks.
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	28.9807
<b>Dividend:</b>	17.3582
<b>Direct Plan</b>	
<b>Growth:</b>	30.9210
<b>Dividend:</b>	29.9570
<b>Benchmark:</b>	Nifty Small Cap 100 TRI
<b>Monthly Average AUM:</b>	₹ 2125.74 Crores
<b>AUM as on last day:</b>	₹ 2109.66 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	19.61%
<b>Sharpe Ratio**:</b>	-0.38
<b>Beta:</b>	0.79
<b>Portfolio Turnover:</b>	0.34
<b>Total Expense Ratio (TER)</b>	
(As On August 30, 2019)	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.40%
<b>Direct</b>	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

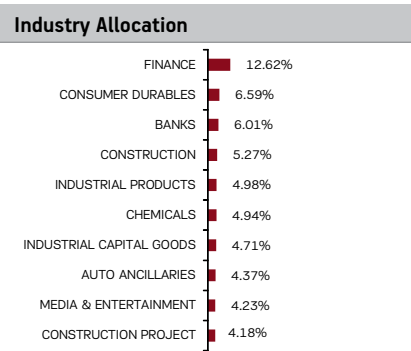
## Dividend

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 calling 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%



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	
<b>Aditya Birla Sun Life Small Cap Fund</b>	-26.46	-1.98	8.52	9.07	
<b>Value of Std Investment of ₹ 10,000</b>	7354	9419	15060	28981	
<b>Benchmark - Nifty Small Cap 100 TRI</b>	-28.24	-3.14	2.73	4.93	
<b>Value of Std Investment of ₹ 10,000</b>	7176	9087	11443	18040	
<b>Additional Benchmark - Nifty 50 TRI</b>	-4.35	9.31	8.09	9.31	
<b>Value of Std Investment of ₹ 10,000</b>	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
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1480000
<b>Market Value of amount Invested</b>	102495	292702	581681	3075524
<b>Scheme Returns (CAGR)</b>	-26.01	-13.02	-1.22	11.23
<b>Nifty Small Cap 100 TRI returns# (CAGR)</b>	-23.98	-13.96	-3.80	6.21
<b>Nifty 50 TRI returns## (CAGR)</b>	-1.48	7.16	8.51	10.44
Date of First Installment: June 01, 2007 & Scheme Inception Date: May 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 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.



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# Mutual Funds

Aditya Birla Sun Life Mutual Fund



ADITYA BIRLA  
CAPITAL

MUTUAL  
FUNDS  
Sahi Hai



## DISCOVER THE UNDERVALUED GEMS

Monthly SIP of  
**₹10,000**

started **11.5 years<sup>#</sup>** ago,  
would have grown to

**₹30.80 Lakh TODAY!**

<sup>#</sup>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

With

## Aditya Birla Sun Life Pure Value Fund

(An open ended equity scheme following a 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

SCHEME PERFORMANCE SUMMARY				
Aditya Birla Sun Life Pure Value Fund - Growth Option				
NAV as on August 30, 2019: ₹ 45.66				
Fund Manager: Mr Mahesh Patil & Mr. Milind Bafna (since January 16, 2014)				
Particulars	CAGR % Returns			
	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. 10,000 (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
Inception date: Mar 27, 2008				

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				
Scheme Name's	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:**

- Mr. Mahesh Patil manages 4 open-ended schemes of Aditya Birla Sun Life Mutual Fund.
- 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				
Scheme Name's	CAGR % Returns			
	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
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

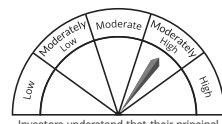
**Note:**

- Mr. Milind Bafna manages 4 open-ended schemes of Aditya Birla Sun Life Mutual Fund.
- 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 Pure Value Fund (An open ended equity scheme following a value investment strategy)	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investments in equity and equity related securities by following value investing strategy</li> </ul>	 <p>Investors understand that their principal will be at moderately high risk</p>
*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

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# Aditya Birla Sun Life Pure Value Fund

An open ended equity scheme following a value investment strategy

CSIP enabled



Wealth Solutions

## 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	
<b>Fund Manager:</b>	Mr. Milind Bafna
<b>Managing Fund Since:</b>	August 16, 2019
<b>Experience in Managing the Fund:</b>	5.62 years
<b>Date of Allotment:</b>	March 27, 2008
<b>Type of Scheme:</b>	An open ended equity scheme following a value investment strategy
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	44.5042
<b>Dividend:</b>	20.2934
<b>Direct Plan</b>	
<b>Growth:</b>	47.4355
<b>Dividend:</b>	33.1358
<b>Benchmark:</b>	S&P BSE Enhanced Index Value TRI
<b>Monthly Average AUM:</b>	₹ 3975.93 Crores
<b>AUM as on last day:</b>	₹ 3986.52 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	18.66%
<b>Sharpe Ratio**:</b>	-0.37
<b>Beta:</b>	0.74
<b>Portfolio Turnover:</b>	1.82
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.22%
<b>Direct</b>	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

## Dividend

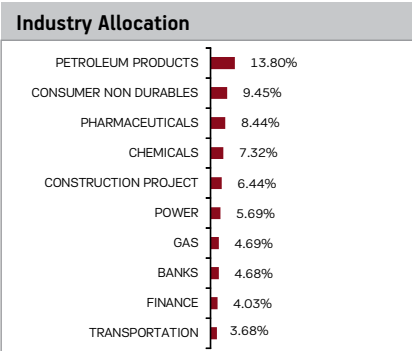
Declared on date	26-Mar-18	20-Jul-17	22-Jul-16
Dividend Yield (Regular Plan)	15.25%	9.94%	7.87%
Dividend (₹) Per Unit	4.91	3.23	2.20
Cum Dividend NAV	32.20	32.50	27.94
Declared on date	26-Mar-18	20-Jul-17	
Dividend Yield (Direct Plan)	11.32%	9.92%	
Dividend (₹) Per Unit	5.61	4.92	
Cum Dividend NAV	49.57	49.58	

**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 on August 30, 2019: ₹ 44.5042

Inception - Mar 27, 2008	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Pure Value Fund</b>	-24.30	-1.43	6.41	13.95
<b>Value of Std Investment of ₹ 10,000</b>	7570	9578	13653	44504
<b>Benchmark - S&amp;P BSE Enhanced Index Value TRI</b>	-26.10	-4.35	-2.61	5.91
<b>Value of Std Investment of ₹ 10,000</b>	7390	8751	8759	19287
<b>Additional Benchmark - Nifty 50 TRI</b>	-4.35	9.31	8.09	8.81
<b>Value of Std Investment of ₹ 10,000</b>	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. 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 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
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1380000
<b>Market Value of amount Invested</b>	104964	299679	580750	3080222
<b>Scheme Returns (CAGR)</b>	-22.49	-11.58	-1.28	13.23
<b>S&amp;P BSE Enhanced Index Value TRI returns# (CAGR)</b>	-26.94	-15.21	-5.05	3.55
<b>Nifty 50 TRI returns## (CAGR)</b>	-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. This scheme is jointly managed with Mr. Milind Bafna.

# 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.



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# Aditya Birla Sun Life Manufacturing Equity Fund

An open ended equity scheme following the Manufacturing theme



Wealth Solutions

## 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	
<b>Fund Manager:</b>	Mr. Anil Shah
<b>Managing Fund Since:</b>	Since Inception
<b>Experience in Managing the Fund:</b>	4.58 years
<b>Date of Allotment:</b>	January 31, 2015
<b>Type of Scheme:</b>	An open ended equity scheme following in the Manufacturing theme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	12.12
<b>Dividend:</b>	10.04
<b>Direct Plan</b>	
<b>Growth:</b>	12.64
<b>Dividend:</b>	10.50
<b>Benchmark:</b>	S&P BSE 500 TRI
<b>Monthly Average AUM:</b>	₹ 543.84 Crores
<b>AUM as on last day:</b>	₹ 547.12 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	14.20%
<b>Sharpe Ratio**:</b>	-0.25
<b>Beta:</b>	0.95
<b>Portfolio Turnover:</b>	0.07
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.63%
<b>Direct</b>	1.82%

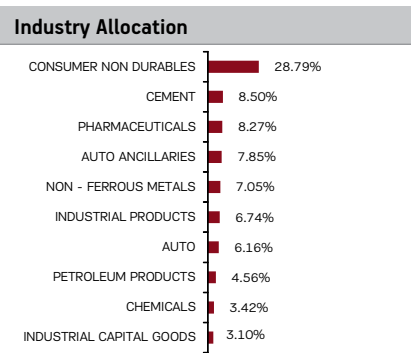
**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. **## Risk Free Rate** assumed to be 5.45% (FBIL Overnight MIBOR for 31st Aug 2019) for calculating Sharpe Ratio

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 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	
<b>Aditya Birla Sun Life Manufacturing Equity Fund</b>	-16.76	1.92	4.29	
<b>Value of Std Investment of ₹ 10,000</b>	8324	10585	12120	
<b>Benchmark - S&amp;P BSE 500 TRI</b>	-9.01	7.68	6.48	
<b>Value of Std Investment of ₹ 10,000</b>	9099	12483	13330	
<b>Additional Benchmark - Nifty 50 TRI</b>	-4.35	9.31	6.44	
<b>Value of Std Investment of ₹ 10,000</b>	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**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)			
Particulars	1 Year	3 Year	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	550000
<b>Market Value of amount Invested</b>	112244	334869	567098
<b>Scheme Returns (CAGR)</b>	-11.83	-4.65	1.32
<b>S&amp;P BSE 500 TRI returns# (CAGR)</b>	-5.43	3.54	6.88
<b>Nifty 50 TRI returns## (CAGR)</b>	-1.48	7.16	8.70
Date of First Installment: February 01, 2015 & Scheme Inception Date: January 31, 2015. 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 1<sup>st</sup> 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

CSIP enabled



Wealth Solutions

## 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	
<b>Fund Manager:</b>	Mr. Satyabrata Mohanty & Mr. Dhaval Gala
<b>Managing Fund Since:</b>	Since Inception & August 26, 2015
<b>Experience in Managing the Fund:</b>	5.71 years & 4.01 years
<b>Date of Allotment:</b>	December 14, 2013
<b>Type of Scheme:</b>	An open ended equity scheme investing in the Banking & Financial Services sectors
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	27.06
<b>Dividend:</b>	15.76
<b>Direct Plan</b>	
<b>Growth:</b>	28.61
<b>Dividend:</b>	20.10
<b>Benchmark:</b>	Nifty Financial Services TRI
<b>Monthly Average AUM:</b>	₹ 1715.60 Crores
<b>AUM as on last day:</b>	₹ 1715.21 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	21.08%
<b>Sharpe Ratio**:</b>	0.07
<b>Beta:</b>	1.15
<b>Portfolio Turnover:</b>	0.78

**Total Expense Ratio (TER) (As On August 30, 2019)**  
Including additional expenses and goods and service tax on management fees.

<b>Regular</b>	2.42%
<b>Direct</b>	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 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

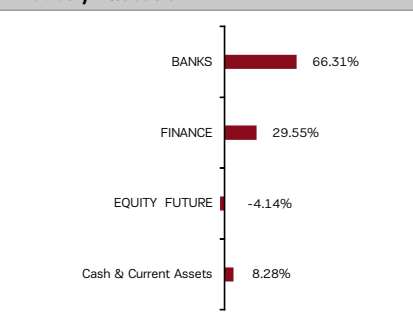
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**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	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%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on August 30, 2019: ₹ 27.06

Inception - Dec 14, 2013	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Banking and Financial Services Fund</b>	-11.39	7.02	14.79	19.04
<b>Value of Std Investment of ₹ 10,000</b>	8861	12255	19956	27060
<b>Benchmark - Nifty Financial Services TRI</b>	6.60	15.94	14.84	19.55
<b>Value of Std Investment of ₹ 10,000</b>	10660	15578	19994	27734
<b>Additional Benchmark - Nifty 50 TRI</b>	-4.35	9.31	8.09	12.13
<b>Value of Std Investment of ₹ 10,000</b>	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.**

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

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	690000
<b>Market Value of amount Invested</b>	117080	376899	770963	990804
<b>Scheme Returns (CAGR)</b>	-4.51	3.01	9.98	12.50
<b>Nifty Financial Services TRI returns# (CAGR)</b>	9.02	14.60	15.36	16.38
<b>Nifty 50 TRI returns## (CAGR)</b>	-1.48	7.16	8.51	9.26

Date of First Installment: January 01, 2014 & Scheme Inception Date: December 14, 2013. 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 1<sup>st</sup> day of every month has been considered.





# Aditya Birla Sun Life Infrastructure Fund

An open ended equity scheme investing in infrastructure sector



Wealth Solutions

## 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	
<b>Fund Manager:</b>	Mr. Vineet Maloo
<b>Managing Fund Since:</b>	May 23, 2016
<b>Experience in Managing the Fund:</b>	3.27 years
<b>Date of Allotment:</b>	March 17, 2006
<b>Type of Scheme:</b>	An open ended equity scheme investing in infrastructure sector
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	27.70
<b>Dividend:</b>	12.05
<b>Direct Plan</b>	
<b>Growth:</b>	29.11
<b>Dividend:</b>	17.97
<b>Benchmark:</b>	Nifty Infrastructure TRI
<b>Monthly Average AUM:</b>	₹ 503.56 Crores
<b>AUM as on last day:</b>	₹ 491.93 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	19.04%
<b>Sharpe Ratio**:</b>	-0.32
<b>Beta:</b>	0.99
<b>Portfolio Turnover:</b>	0.61

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

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

<b>Regular</b>	2.64%
<b>Direct</b>	1.91%

**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		

**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%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on August 30, 2019: ₹ 27.70

Inception - Mar 17, 2006	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Infrastructure Fund</b>	-18.86	-0.63	3.72	7.86
<b>Value of Std Investment of ₹ 10,000</b>	8114	9812	12007	27700
<b>Benchmark - Nifty Infrastructure TRI</b>	-6.56	2.62	0.86	2.57
<b>Value of Std Investment of ₹ 10,000</b>	9344	10807	10437	14077
<b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>	-2.13	10.86	8.39	11.04
<b>Value of Std Investment of ₹ 10,000</b>	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
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1620000
<b>Market Value of amount Invested</b>	106856	309515	572250	2655771
<b>Scheme Returns (CAGR)</b>	-19.76	-9.59	-1.86	7.01
<b>Nifty Infrastructure TRI returns* (CAGR)</b>	-5.04	-1.39	0.93	1.64
<b>S&amp;P BSE SENSEX TRI returns** (CAGR)</b>	1.56	9.45	9.74	10.86

# 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 and 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 Digital India Fund

An open ended equity scheme investing in the Technology, Telecom, Media, Entertainment and other related ancillary sectors.



CSIP enabled

Wealth Solutions

## 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 dividend.

## Fund Details

<b>Fund Manager:</b>	Mr. Kunal Sangoi
<b>Managing Fund Since:</b>	January 16, 2014
<b>Experience in Managing the Fund:</b>	5.62 years
<b>Date of Allotment:</b>	January 15, 2000
<b>Type of Scheme:</b>	An open ended equity scheme investing in the Technology, Telecom, Media, Entertainment and other related ancillary sectors
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	53.64
<b>Dividend:</b>	19.56
<b>Direct Plan</b>	
<b>Growth:</b>	56.49
<b>Dividend:</b>	24.61
<b>Benchmark:</b>	S&P BSE Teck TRI
<b>Monthly Average AUM:</b>	₹ 443.33 Crores
<b>AUM as on last day:</b>	₹ 452.57 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	13.22%
<b>Sharpe Ratio**:</b>	0.75
<b>Beta:</b>	0.83
<b>Portfolio Turnover:</b>	1.02
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.60%
<b>Direct</b>	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	

**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.

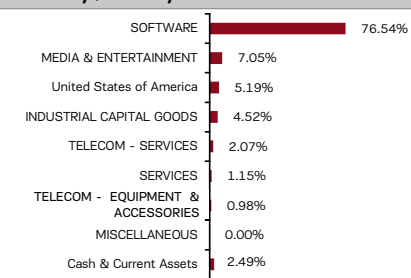
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular scheme or guarantee any specific performance/returns.

**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%

## Industry /Country Allocation



## Investment Performance - Regular Plan - Growth

NAV as on August 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 ₹ 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 India GenNext Fund

An open ended equity scheme following Consumption theme

CSIP enabled



Wealth Solutions

## What is it?

It is an open-ended 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

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 or rendering of services that go directly to the consumer. 3. The products and services should have distinct brand identity, thereby enabling choice.

## Fund Details

<b>Fund Manager:</b>	Mr. Anil Shah & Mr. Chanchal Khandelwal
<b>Managing Fund Since:</b>	September 23, 2013 & August 26, 2015
<b>Experience in Managing the Fund:</b>	5.94 years & 4.01 years
<b>Date of Allotment:</b>	August 05, 2005
<b>Type of Scheme:</b>	An open ended equity scheme following Consumption theme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	81.34
<b>Dividend:</b>	22.07
<b>Direct Plan</b>	
<b>Growth:</b>	86.95
<b>Dividend:</b>	26.17

<b>Benchmark:</b>	S&P BSE 500 TRI
<b>Monthly Average AUM:</b>	₹ 1077.37 Crores
<b>AUM as on last day:</b>	₹ 1102.67 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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

<b>Standard Deviation:</b>	13.39%
<b>Sharpe Ratio**:</b>	0.22
<b>Beta:</b>	0.92
<b>Portfolio Turnover:</b>	0.30

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

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

<b>Regular</b>	2.55%
<b>Direct</b>	1.31%

**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
Cum Dividend NAV	29.01	28.27	28.50

**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.



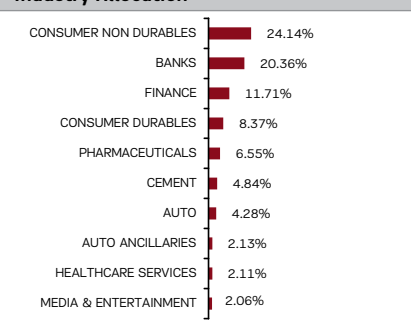
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## Top Ten Portfolio Holdings

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%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on August 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 (assuming SIP of ₹ 10000 per 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, 2005. 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 1<sup>st</sup> day of every month has been considered.

# Aditya Birla Sun Life International Equity Fund - Plan A

An open ended equity scheme following international theme by investing predominantly in Global Equities.



Wealth Solutions

## What is it?

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

Fund Details	
<b>Fund Manager:</b>	Mr. Vineet Maloo
<b>Managing Fund Since:</b>	Since Inception
<b>Experience in Managing the Fund:</b>	11.84 years
<b>Date of Allotment:</b>	October 31, 2007
<b>Type of Scheme:</b>	An open ended equity scheme following international theme by investing predominantly in Global Equities
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	21.7736
<b>Dividend:</b>	14.7693
<b>Direct Plan</b>	
<b>Growth:</b>	22.5216
<b>Dividend:</b>	22.5380
<b>Benchmark:</b>	S&P Global 1200 TRI
<b>Monthly Average AUM:</b>	₹ 68.64 Crores
<b>AUM as on last day:</b>	₹ 69.34 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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.
<b>Other Parameter</b>	
<b>Portfolio Turnover:</b>	0.75
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.57%
<b>Direct</b>	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

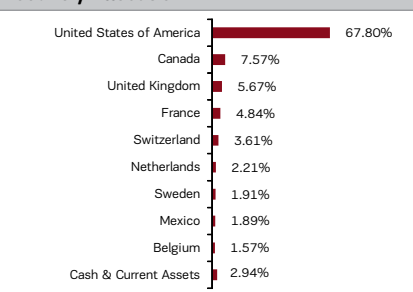
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**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 CORPOPORATION	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



## Investment Performance - Regular Plan - Growth

NAV as on August 30, 2019: ₹ 21.7736

Inception - Oct 31, 2007	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life International Equity Fund - Plan A</b>	0.79	11.72	6.64	6.79
<b>Value of Std Investment of ₹ 10,000</b>	10079	13940	13802	21774
<b>Benchmark - S&amp;P Global 1200 TRI</b>	-0.79	9.90	7.57	7.27
<b>Value of Std Investment of ₹ 10,000</b>	9921	13272	14415	22950
<b>Additional Benchmark - Nifty 50 TRI</b>	-4.35	9.31	8.09	6.70
<b>Value of Std Investment of ₹ 10,000</b>	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.**

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

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1430000
<b>Market Value of amount Invested</b>	125173	428651	753234	2569940
<b>Scheme Returns (CAGR)</b>	8.14	11.70	9.04	9.40
<b>S&amp;P Global 1200 TRI returns# (CAGR)</b>	6.31	8.79	8.77	10.70
<b>Nifty 50 TRI returns## (CAGR)</b>	-1.48	7.16	8.51	10.54

Date of First Installment: November 01, 2007 & Scheme Inception Date: October 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 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 International Equity Fund - Plan B

An open ended equity scheme following international theme by investing in Global Equities and also Indian Equities.

CSIP enabled



Wealth Solutions

## 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	
<b>Fund Manager:</b>	Mr. Vineet Maloo
<b>Managing Fund Since:</b>	Since Inception
<b>Experience in Managing the Fund:</b>	11.84 years
<b>Date of Allotment:</b>	October 31, 2007
<b>Type of Scheme:</b>	An open ended equity scheme following international theme by investing in Global equities and also Indian Equities
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	17.5189
<b>Dividend:</b>	13.5799
<b>Direct Plan</b>	
<b>Growth:</b>	18.1339
<b>Dividend:</b>	15.5964
<b>Benchmark:</b>	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.
<b>Monthly Average AUM:</b>	₹ 77.15 Crores
<b>AUM as on last day:</b>	₹ 77.49 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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.
<b>Other Parameter</b>	
<b>Portfolio Turnover:</b>	0.44
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.58%
<b>Direct</b>	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	

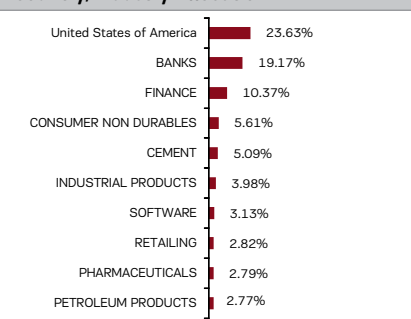
**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many 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.

**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%
Repc Home Finance Limited	2.00%
Bharat Electronics Limited	1.99%

## Country/Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on August 30, 2019: 17.5189

Inception - Oct 31, 2007	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life International Equity Fund - Plan B</b>	-10.56	4.38	6.50	4.85
Value of Std Investment of ₹ 10,000	8944	11372	13708	17519
<b>Benchmark - Customised Index †</b>	-4.75	9.15	8.62	7.74
Value of Std Investment of ₹ 10,000	9525	13002	15133	24161
<b>Additional Benchmark - Nifty 50 TRI</b>	-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.
- 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 per month)

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1430000
<b>Market Value of amount Invested</b>	115996	362617	665906	2329500
<b>Scheme Returns (CAGR)</b>	-6.17	0.47	4.12	7.87
<b>Customised Index † returns# (CAGR)</b>	-0.07	6.58	8.40	11.20
<b>Nifty 50 TRI returns## (CAGR)</b>	-1.48	7.16	8.51	10.54
Date of First Installment: November 01, 2007 & Scheme Inception Date: October 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 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 Commodity Equities Fund - Global Agri Plan

An open ended equity scheme following the global agriculture theme



Wealth Solutions

## 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	
<b>Fund Manager:</b>	Mr. Milind Bafna
<b>Managing Fund Since:</b>	August 26, 2015
<b>Experience in Managing the Fund:</b>	4.01 years
<b>Date of Allotment:</b>	November 07, 2008
<b>Type of Scheme:</b>	An open ended equity scheme following the global agriculture theme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	23.5017
<b>Dividend:</b>	14.3217
<b>Direct Plan</b>	
<b>Growth:</b>	24.1458
<b>Dividend:</b>	14.7460
<b>Benchmark:</b>	S&P Global Agribusiness Index
<b>Monthly Average AUM:</b>	₹ 6.43 Crores
<b>AUM as on last day:</b>	₹ 6.42 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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.
<b>Other Parameter</b>	
<b>Portfolio Turnover:</b>	0.04
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.65%
<b>Direct</b>	1.30%

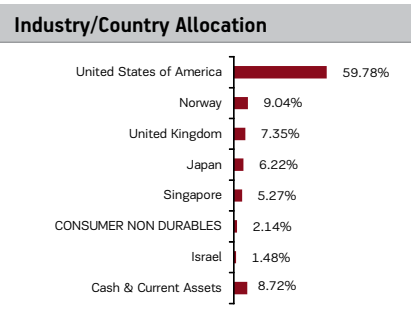
Dividend			
Declared on date	29-May-19	25-May-18	30-May-17
Dividend Yield (Regular Plan)	5.09%	5.41%	5.67%
Dividend (₹) Per Unit	0.76	0.91	0.95
Cum Dividend NAV	14.86	16.79	16.69
Dividend Yield (Direct Plan)	5.09%	5.40%	5.68%
Dividend (₹) Per Unit	0.78	0.93	0.97
Cum Dividend NAV	15.28	17.21	17.04

**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
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		NAV as on August 30, 2019: ₹ 23.5017			
Inception - Nov 07, 2008	1 Year	3 Years	5 Years	Since Inception	
<b>Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan</b>	-3.72	2.84	2.84	8.22	
<b>Value of Std Investment of ₹ 10,000</b>	9628	10875	11506	23502	
<b>Benchmark - S&amp;P Global Agribusiness Index</b>	1.76	7.10	6.06	14.80	
<b>Value of Std Investment of ₹ 10,000</b>	10176	12284	13429	44516	
<b>Additional Benchmark - Nifty 50 TRI</b>	-4.35	9.31	8.09	14.27	
<b>Value of Std Investment of ₹ 10,000</b>	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.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1300000
<b>Market Value of amount Invested</b>	120142	373374	648490	1707360
<b>Scheme Returns (CAGR)</b>	0.22	2.39	3.07	4.91
<b>S&amp;P Global Agribusiness Index returns# (CAGR)</b>	4.60	6.87	7.14	10.45
<b>Nifty 50 TRI returns## (CAGR)</b>	-1.48	7.16	8.51	11.07
Date of First Installment: December 01, 2008 & Scheme Inception Date: November 07, 2008. 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 1<sup>st</sup> 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



Wealth Solutions

## What is it?

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

<b>Fund Manager:</b>	Mr. Vinod Bhat
<b>Managing Fund Since:</b>	August 16, 2019
<b>Experience in Managing the Fund:</b>	0.04 years
<b>Date of Allotment:</b>	September 17, 2008
<b>Type of Scheme:</b>	An open ended fund of fund scheme investing primarily in units of Julius Baer Equity Next Generation Fund
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	13.0294
<b>Dividend:</b>	13.0316
<b>Direct Plan</b>	
<b>Growth:</b>	13.2366
<b>Dividend:</b>	11.7078
<b>Benchmark:</b>	S&P Global 1200 TRI
<b>Monthly Average AUM:</b>	₹ 31.42 Crores
<b>AUM as on last day:</b>	₹ 37.93 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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.
<b>Other Parameter</b>	
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.13%
<b>Direct</b>	0.63%

### Investment Performance - Regular Plan - Growth

NAV as on August 30, 2019: ₹ 13.0294

Inception - Sep 17, 2008	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Global Emerging Opportunities Fund</b>	-1.45	4.16	-2.16	2.44
<b>Value of Std Investment of ₹ 10,000</b>	9855	11299	8965	13029
<b>Benchmark - S&amp;P Global 1200 TRI</b>	-10.39	5.13	0.25	4.47
<b>Value of Std Investment of ₹ 10,000</b>	8961	11619	10123	16150
<b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>	-2.13	10.86	8.39	11.48
<b>Value of Std Investment of ₹ 10,000</b>	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 SIP of ₹ 10000 per month)

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1320000
<b>Market Value of amount Invested</b>	125319	378713	656806	1447001
<b>Scheme Returns (CAGR)</b>	8.38	3.33	3.58	1.65
<b>S&amp;P Global 1200 TRI returns# (CAGR)</b>	6.31	8.79	8.77	11.26
<b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>	1.56	9.45	9.74	11.62

Date of First Installment: October 01, 2008 & Scheme Inception Date: September 17, 2008. 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 1<sup>st</sup> 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 estate securities



Wealth Solutions

## 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

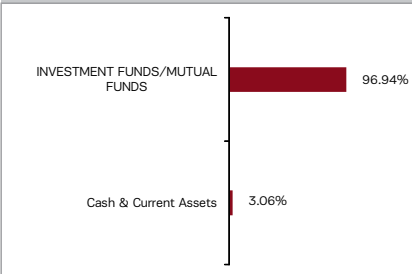
<b>Fund Manager:</b>	Mr. Vinod Bhat
<b>Managing Fund Since:</b>	August 16, 2019
<b>Experience in Managing the Fund:</b>	0.04 years
<b>Date of Allotment:</b>	December 31, 2007
<b>Type of Scheme:</b>	An open ended fund of funds scheme investing predominantly in Global mutual funds that invest in real estate securities
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	20.4349
<b>Dividend:</b>	20.4476
<b>Direct Plan</b>	
<b>Growth:</b>	21.0554
<b>Dividend:</b>	21.0746

<b>Benchmark:</b>	10/40 GPR 250 Global Net Index
<b>Monthly Average AUM:</b>	₹ 16.78 Crores
<b>AUM as on last day:</b>	₹ 17.00 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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.
<b>Other Parameter</b>	
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.28%
<b>Direct</b>	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%

### Industry Allocation



### 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 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.

**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



Wealth Solutions

## 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

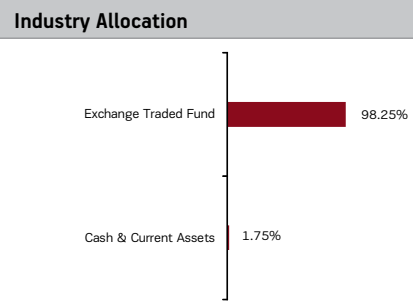
An Open ended Fund of Funds Scheme with the investment objective to provide returns that tracks returns provided by Aditya Birla Sun Life Gold ETF (ABSL Gold ETF).

Fund Details	
<b>Fund Manager:</b>	Mr. Lovelish Solanki
<b>Managing Fund Since:</b>	June 30, 2018
<b>Experience in Managing the Fund</b>	1.17 years
<b>Date of Allotment:</b>	March 20, 2012
<b>Type of Scheme:</b>	An open ended fund of funds scheme investing in Aditya Birla Sun Life Gold ETF
<b>Application Amount for fresh subscription:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	12.1542
<b>Dividend:</b>	12.1526
<b>Direct Plan</b>	
<b>Growth:</b>	12.3669
<b>Dividend:</b>	12.3680
<b>Benchmark:</b>	Domestic price of physical gold
<b>Monthly Average AUM:</b>	₹ 69.94 Crores
<b>AUM as on last day:</b>	₹ 71.71 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365
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.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	11.34%
<b>Sharpe Ratio**:</b>	0.01
<b>Beta:</b>	0.92
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	0.51%
<b>Direct</b>	0.24%
<b>Tracking Error:</b>	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	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



Wealth Solutions

## 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

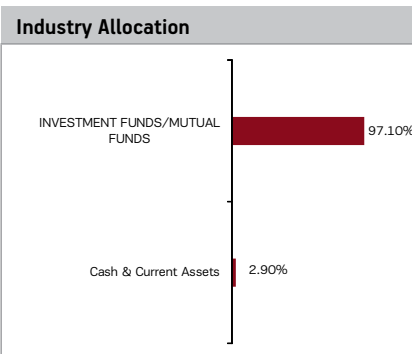
FoFs (Overseas/Domestic)

## 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.

Fund Details	
<b>Fund Manager:</b>	Mr. Vinod Bhat
<b>Managing Fund Since:</b>	August 16, 2019
<b>Experience in Managing the Fund:</b>	0.04 year
<b>Date of Allotment:</b>	August 17, 2006
<b>Type of Scheme:</b>	An open ended fund of funds scheme investing predominantly in equity funds, debt funds & liquid funds
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	28.2205
<b>Dividend:</b>	25.9842
<b>Direct Plan</b>	
<b>Growth:</b>	14.1891
<b>Dividend:</b>	13.5238
<b>Benchmark:</b>	CRISIL Hybrid 50+50 - Moderate Index
<b>Monthly Average AUM:</b>	₹ 5.82 Crores
<b>AUM as on last day:</b>	₹ 5.79 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	If redeemed on or before 365 days from the date
of allotment: 1%. If redeemed after 365 days from the date of allotment: NIL **Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.29%
<b>Direct</b>	0.64%

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	
<b>Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme</b>	-4.23	5.61	8.57	8.28	
<b>Value of Std Investment of ₹ 10,000</b>	9577	11776	15094	28221	
<b>Benchmark - CRISIL Hybrid 50+50 - Moderate Index</b>	2.72	8.26	9.31	10.08	
<b>Value of Std Investment of ₹ 10,000</b>	10272	12684	15616	34997	
<b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>	-2.13	10.86	8.39	10.94	
<b>Value of Std Investment of ₹ 10,000</b>	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	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1570000
<b>Market Value of amount Invested</b>	119691	374767	696003	2652894
<b>Scheme Returns (CAGR)</b>	-0.48	2.64	5.88	7.66
<b>CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)</b>	5.40	7.01	8.45	9.88
<b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>	1.49	9.44	9.73	10.80

Date of First Installment: September 01, 2006 & Scheme Inception Date: August 17, 2006 . 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 1<sup>st</sup> 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 Investor Service Centers.  
 \*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 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).



Wealth Solutions

## 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 profile)

## Fund Category

FoFs (Overseas/Domestic)

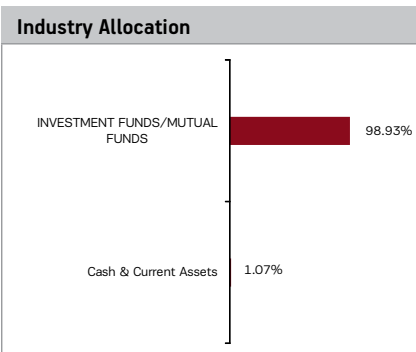
## Investment Objective

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.

Fund Details	
<b>Fund Manager:</b>	Mr. Vinod Bhat
<b>Managing Fund Since:</b>	August 16, 2019
<b>Experience in Managing the Fund:</b>	0.04 years
<b>Date of Allotment:</b>	May 09, 2011
<b>Type of Scheme:</b>	An open ended fund of funds scheme investing in a portfolio of mutual fund schemes (predominantly in Equity Funds)
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	21.8140
<b>Dividend:</b>	19.9674
<b>Direct Plan</b>	
<b>Growth:</b>	22.7863
<b>Dividend:</b>	20.8690
<b>Benchmark:</b>	CRISIL Hybrid 35+65 - Aggressive Index
<b>Monthly Average AUM:</b>	₹ 113.48 Crores
<b>AUM as on last day:</b> (As on last day)	₹ 113.79 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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.
<b>Other Parameter</b>	
<b>Total Expense Ratio (TER)</b> (As On August 30, 2019)	
	Including additional expenses and goods and service tax on management fees.
<b>Regular</b>	1.41%
<b>Direct</b>	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 investments.\*

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	
<b>Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan</b>	-5.74	5.33	8.29	9.83	
<b>Value of Std Investment of ₹ 10,000</b>	9426	11684	14901	21814	
<b>Benchmark - CRISIL Hybrid 35+65 - Aggressive Index</b>	-0.36	8.33	9.19	10.09	
<b>Value of Std Investment of ₹ 10,000</b>	9964	12709	15532	22238	
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	16.35	6.95	8.97	7.58	
<b>Value of Std Investment of ₹ 10,000</b>	11635	12230	15379	18361	
<b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>	-2.13	10.86	8.39	10.43	
<b>Value of Std Investment of ₹ 10,000</b>	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
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1000000
<b>Market Value of amount Invested</b>	118145	372323	692904	1507864
<b>Scheme Returns (CAGR)</b>	-2.87	2.20	5.71	9.63
<b>CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)</b>	2.60	6.43	8.29	10.52
<b>CRISIL 10 Year Gilt Index returns# (CAGR)</b>	17.58	8.57	8.22	8.01
<b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>	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 1<sup>st</sup> 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



Wealth Solutions

## 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

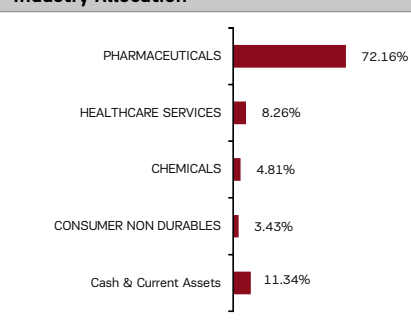
<b>Fund Manager:</b>	Mr. Dhaval Shah
<b>Managing Fund Since:</b>	Jul 11, 2019
<b>Experience in Managing the Fund:</b>	0.14 Years
<b>Date of Allotment:</b>	Jul 11, 2019
<b>Type of Scheme:</b>	An open ended equity scheme investing in Pharma and Healthcare Services Sector
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	10.2200
<b>Dividend:</b>	10.2200
<b>Direct Plan</b>	
<b>Growth:</b>	10.2400
<b>Dividend:</b>	10.2400
<b>Benchmark:</b>	S&P BSE Healthcare TRI
<b>Monthly Average AUM:</b>	₹ 152.63 Crores
<b>AUM as on last day:</b>	₹ 157.09 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	For redemption / switch-out of units on or before 90 days from the date of allotment 0.5% of applicable NAV
<b>Other Parameter</b>	
<b>Portfolio Turnover:</b>	0.09
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.71%
<b>Direct</b>	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 one year.

### 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%

### Industry Allocation



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# 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)



Wealth Solutions

## Fund Category

Children's Fund (Solution Oriented Fund)

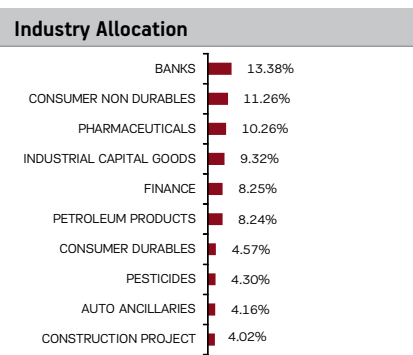
## Investment Objective

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	
<b>Fund Manager:</b>	Mr. Ajay Garg & Mr. Pranay Sinha
<b>Managing Fund Since:</b>	February 11, 2019
<b>Experience in Managing the Fund:</b>	0.55 years
<b>Date of Allotment:</b>	February 11, 2019
<b>Type of Scheme:</b>	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)
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	9.7200
<b>Dividend:</b>	9.7200
<b>Direct Plan</b>	
<b>Growth:</b>	9.8100
<b>Dividend:</b>	9.8100
<b>Benchmark:</b>	S&P BSE 200 TRI
<b>Monthly Average AUM:</b>	₹ 155.97 Crores
<b>AUM as on last day:</b>	₹ 161.34 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
	Compulsory Lock-in Option (5 years or till the child attains age of majority (whichever is earlier).
<b>Other Parameter</b>	
<b>Portfolio Turnover:</b>	0.01
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.60%
<b>Direct</b>	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%



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# 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)



Wealth Solutions

## Fund Category

Retirement Fund (Solution Oriented Fund)

## Investment Objective

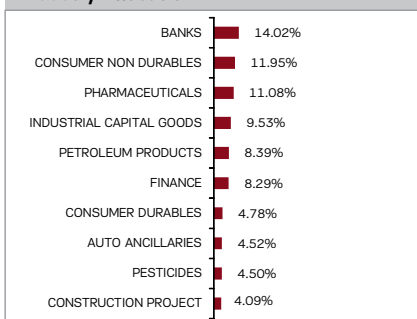
The primary investment objective of the Scheme is income generation and capital appreciation for its investors which will be in line with their retirement goals by investing in a mix of equity, equity related instruments along with debt and money market instruments. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.

Fund Details	
<b>Fund Manager:</b>	Mr. Ajay Garg & Mr. Pranay Sinha
<b>Managing Fund Since:</b>	March 11, 2019
<b>Experience in Managing the Fund:</b>	24 years & 12 Years
<b>Date of Allotment:</b>	March 11, 2019
<b>Type of Scheme:</b>	An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	9.3260
<b>Dividend:</b>	9.3270
<b>Direct Plan</b>	
<b>Growth:</b>	9.4010
<b>Dividend:</b>	9.3990
<b>Benchmark:</b>	S&P BSE 200 TRI
<b>Monthly Average AUM:</b>	₹ 91.36 Crores
<b>AUM as on last day:</b>	₹ 93.50 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	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)	
<b>Other Parameter</b>	
<b>Portfolio Turnover</b>	
<b>30s Plan</b>	0.01
<b>Total Expense Ratio (TER)</b>	
<b>(As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.65%
<b>Direct</b>	1.00%

## 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%

## Industry Allocation



**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.



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# 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)



Wealth Solutions

## 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.

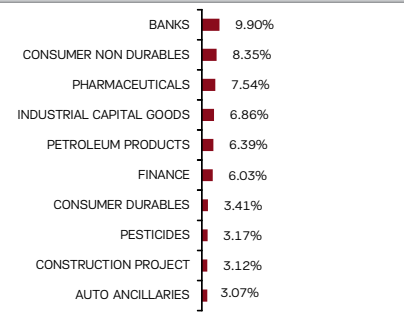
Fund Details	
<b>Fund Manager:</b>	Mr. Ajay Garg & Mr. Pranay Sinha
<b>Managing Fund Since:</b>	March 11, 2019
<b>Experience in Managing the Fund:</b>	0.47 years
<b>Date of Allotment:</b>	March 11, 2019
<b>Type of Scheme:</b>	An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	9.5720
<b>Dividend:</b>	9.5720
<b>Direct Plan</b>	
<b>Growth:</b>	9.6470
<b>Dividend:</b>	9.6470
<b>Benchmark:</b>	CRISIL Hybrid 35+65 - Aggressive Index
<b>Monthly Average AUM:</b>	₹ 60.97 Crores
<b>AUM as on last day:</b>	₹ 62.47 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	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)	
<b>Other Parameter</b>	
<b>Portfolio Turnover</b>	
<b>40s Plan</b>	0.00
<b>Modified Duration:</b>	1.75 years
<b>Average Maturity:</b>	2.51 years
<b>Yield to Maturity:</b>	6.70%
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.62%
<b>Direct</b>	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



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# 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)



Wealth Solutions

## 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

<b>Fund Manager:</b>	Mr. Ajay Garg & Mr. Pranay Sinha
<b>Managing Fund Since:</b>	March 11, 2019
<b>Experience in Managing the Fund:</b>	0.47 years
<b>Date of Allotment:</b>	March 11, 2019
<b>Type of Scheme:</b>	An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	10.3648
<b>Dividend:</b>	10.3639
<b>Direct Plan</b>	
<b>Growth:</b>	10.4330
<b>Dividend:</b>	10.4329

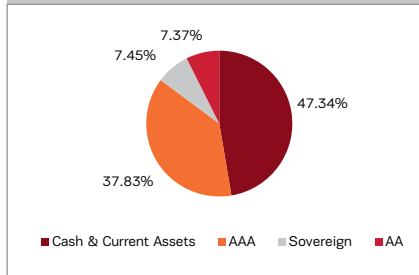
<b>Benchmark:</b>	CRISIL Short Term Debt Hybrid 75+25 Fund Index
<b>Monthly Average AUM:</b>	₹ 26.39 Crores
<b>AUM as on last day:</b>	₹ 27.04 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
Upon completion of lock-in period of 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)	
<b>Other Parameter</b>	
<b>Portfolio Turnover</b>	
<b>50s Plan</b>	0.00
<b>Modified Duration:</b>	2.10 years
<b>Average Maturity:</b>	2.98 years
<b>Yield to Maturity:</b>	6.82%
<b>Total Expense Ratio (TER) (As On August 30, 2019)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.09%
<b>Direct</b>	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%	

## Rating Profile of Portfolio



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# Close Ended Scheme Performance

## Aditya Birla Sun Life Resurgent India Fund - Series 1 - Regular Plan - Growth NAV as on August 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

- 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 guarantee, insurance cover, etc.
- 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 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. 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 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. Jayesh 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 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

- 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. Milind 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. Milind 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 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 guarantee, insurance cover, etc.
- 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 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. Milind 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. Milind 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 existence for less than a year, the past performance details have not been provided. Further, performance of Fixed Term Plans (FTPs) / Fixed 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.























## Regular Income Solutions

Aditya Birla Sun Life Regular Savings Fund		
Allocation as a % of Net Assets	Rating	%
Fullerton India Credit Company Limited	CRISIL AAA	5.00%
U.P. Power Corporation Limited	BWR AA- (SO)	4.76%
PNB Housing Finance Limited	CARE AA+	3.74%
07.26% GOI (MD 14/01/2029)	Sovereign	3.66%
Indiabulls Housing Finance Limited	CARE AAA	3.35%
REC Limited	CRISIL AAA	3.16%
SP Imperial Star Private Limited	CARE A	2.63%
HDB Financial Services Limited	CRISIL AAA	2.51%
Axis Bank Limited	CRISIL A1+	2.43%
Vodafone Idea Limited	CARE A	2.12%
Vodafone Idea Limited	CARE A	2.11%
7.17% GOI (MD 08/01/2028)	Sovereign	2.08%
7.95% GOI (MD 28/08/2032)	Sovereign	1.90%
U.P. Power Corporation Limited	CRISIL A+ (SO)	1.74%
U.P. Power Corporation Limited	CRISIL A+ (SO)	1.73%
U.P. Power Corporation Limited	CRISIL A+ (SO)	1.70%
Bajaj Finance Limited		1.61%
Reliance Industries Limited		1.59%
Indian Railway Finance Corporation Limited	CRISIL AAA	1.57%
REC Limited	CRISIL AAA	1.52%
HDFC Bank Limited		1.42%
ONGC Petro Additions Limited	ICRA AAA (SO)	1.25%
Shriram City Union Finance Limited	CARE AA+	1.22%
Union Bank of India	IND AA	1.22%
IRB InvIT Fund		1.19%
U.P. Power Corporation Limited	BWR AA- (SO)	1.18%
Axis Bank Limited		1.14%
7.57% GOI (MD 17/06/2033)	Sovereign	1.06%
Natco Pharma Limited		1.05%
Voltas Limited		1.01%
Andhra Bank	CARE AA-	1.01%
ICICI Bank Limited		1.00%
Essel Lucknow Raebareilly Toll Roads Limited	CARE AAA(SO)	0.98%
Housing Development Finance Corporation Limited		0.97%
Honeywell Automation India Limited		0.89%
State Bank of India		0.87%
Kotak Mahindra Bank Limited (erstwhile ING Vysya Bank)		0.86%
Bandhan Bank Limited		0.85%
Dalmia Bharat Limited		0.83%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.79%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.77%
Indusind Bank Limited	CRISIL AA	0.73%
Hinduja Leyland Finance Limited	CARE AA-	0.70%
HDFC Life Insurance Company Limited		0.70%
V-Mart Retail Limited		0.69%
ICICI Lombard General Insurance Company Limited		0.69%
V-Guard Industries Limited		0.66%
Bharat Electronics Limited		0.66%
Jharkand Road Projects Implementation Company Limited	IND D	0.64%
Aditya Birla Fashion and Retail Limited		0.63%
The Ramco Cements Limited		0.61%
METROPOLIS HEALTHCARE LIMITED		0.58%
7.70% TELANGANA UDAY (MD 22/03/2023)	Sovereign	0.51%
REC Limited	CRISIL AAA	0.50%
NHPC Limited	ICRA AAA	0.50%
Power Grid Corporation of India Limited	CRISIL AAA	0.49%
Larsen & Toubro Infotech Limited		0.49%
Yes Bank Limited	CARE AA-	0.47%
Shree Cement Limited		0.46%
MRF Limited		0.46%
IL&FS Tamil Nadu Power Company Limited	ICRA D	0.44%
Repco Home Finance Limited		0.41%
Info Edge (India) Limited		0.40%
Rainbow Devices Trust	ICRA AAA (SO)	0.37%
Rainbow Devices Trust	ICRA AAA (SO)	0.35%
RBL Bank Limited		0.33%
TeamLease Services Limited		0.32%
AIA Engineering Limited		0.32%
Chalet Hotels Limited		0.31%
Affle (India) Limited		0.30%
8.13% GOI (MD 22/06/2045)	Sovereign	0.28%
Quess Corp Limited		0.28%
8.35% GOI (MD 14/05/2022)	Sovereign	0.26%
REC Limited	CRISIL AAA	0.26%
REC Limited	CRISIL AAA	0.25%
Rainbow Devices Trust	ICRA AAA (SO)	0.25%
Power Grid Corporation of India Limited	CRISIL AAA	0.25%
Punjab National Bank	BWR AA	0.24%
Crompton Greaves Consumer Electricals Limited		0.23%
Jharkand Road Projects Implementation Company Limited	IND D	0.23%
Pidilite Industries Limited		0.21%
Bayer Cropscience Limited		0.19%
Johnson Controls – Hitachi Air Conditioning India Limited		0.13%
Whirlpool of India Limited		0.12%
IL & FS Education and Technology Services Limited	IND B(SO)	0.11%
8.17% GOI (MD 01/12/2044)	Sovereign	0.11%
Kalpataru Power Transmission Limited		0.10%
Tech Mahindra Limited		0.08%

Jharkand Road Projects Implementation Company Limited	IND D	0.07%
Jharkand Road Projects Implementation 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	CARE AA-	0.03%
Bajaj Electricals Limited		0.01%
8.27% TELANGANA UDAY (MD 22/03/2028)	Sovereign	0.001%
8.08% TELANGANA UDAY (MD 22/03/2031)	Sovereign	0.001%
8.04% TELANGANA UDAY (MD 22/03/2030)	Sovereign	0.001%
8.07% TELANGANA UDAY (MD 22/03/2029)	Sovereign	0.001%
7.95% TELANGANA UDAY (MD 22/03/2032)	Sovereign	0.001%
NTPC Limited	CRISIL AAA	0.000%
Magnasound (I) Limited		0.000%
Cash & Current Assets		8.97%
<b>Total</b>		<b>100.00%</b>



## Tax Savings Solutions

### Aditya Birla Sun Life Tax Relief '96

Allocation as a % of Net Assets	Rating	%
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%
Thomas Cook (India) Limited		2.97%
Shoppers Stop Limited		2.54%
HDFC Bank Limited		2.49%
Johnson Controls – Hitachi Air Conditioning India Limited		2.38%
Kansai Nerolac Paints Limited		2.34%
Shree Cement Limited		1.86%
Biocon Limited		1.82%
Sundaram Clayton Limited		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%
Zee Entertainment Enterprises Limited		1.36%
Century Textiles & Industries Limited		1.35%
Bosch Limited		1.35%
Axis Bank Limited		1.25%
Procter & Gamble Hygiene and Health Care Limited		1.24%
Hindustan Unilever Limited		0.98%
Infosys Limited		0.92%
Maruti Suzuki India Limited		0.90%
Titan Company Limited		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		0.12%
Mahindra & Mahindra Limited		0.11%
Vedanta Limited		0.09%
Aditya Birla Capital Limited		0.07%
United Breweries (Holdings) Limited		0.000%
Magnasound (I) Limited		0.000%
Cash & Current Assets		4.27%
<b>Total</b>		<b>100.00%</b>

### Aditya Birla Sun Life Tax Plan

Allocation as a % of Net Assets	Rating	%
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%
IDFC First Bank Limited (Erstwhile Capital First)		2.96%
HDFC Bank Limited		2.65%
Shoppers Stop Limited		2.64%
Johnson Controls – Hitachi Air Conditioning 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		1.53%
IndusInd Bank Limited		1.52%
Zee Entertainment Enterprises Limited		1.38%
Century Textiles & Industries Limited		1.34%
Infosys Limited		1.26%
Axis Bank Limited		1.25%
Procter & Gamble Hygiene and Health Care 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		0.40%
Tata Motors Limited		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		0.26%
<b>Total</b>		<b>100.00%</b>

















## SAVINGS SOLUTIONS

Aditya Birla Sun Life Arbitrage Fund		Aditya Birla Sun Life 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%	<b>Total Net Assets</b>	<b>100.00%</b>

## WEALTH SOLUTIONS

Aditya Birla Sun Life Equity Savings Fund		Aditya Birla Sun Life Balanced Advantage Fund		Aditya Birla Sun Life Equity Hybrid '95 Fund		Aditya Birla Sun Life Index 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%	POWER	1.88%
FINANCE	3.55%	MINERALS/MINING	1.60%	MEDIA & ENTERTAINMENT	2.12%	CEMENT	1.33%
TRADING	3.33%	TELECOM - SERVICES	1.35%	GAS	1.83%	TELECOM - SERVICES	1.24%
PETROLEUM PRODUCTS	2.20%	AUTO	1.33%	HEALTHCARE SERVICES	1.58%	NON - FERROUS METALS	0.99%
CHEMICALS	1.42%	GAS	1.29%	POWER	1.46%	FERROUS METALS	0.91%
CONSTRUCTION PROJECT	1.34%	INDUSTRIAL PRODUCTS	1.15%	MISCELLANEOUS	1.33%	CONSUMER DURABLES	0.87%
NON - FERROUS METALS	1.29%	HEALTHCARE SERVICES	1.10%	INDUSTRIAL CAPITAL GOODS	1.22%	OIL	0.71%
AUTO ANCILLARIES	1.18%	CONSUMER DURABLES	0.84%	CHEMICALS	1.22%	MINERALS/MINING	0.62%
RETAILING	1.05%	INDUSTRIAL CAPITAL GOODS	0.77%	INDUSTRIAL PRODUCTS	0.97%	PESTICIDES	0.59%
HEALTHCARE SERVICES	0.94%	FERROUS METALS	0.66%	AUTO ANCILLARIES	0.80%	TRANSPORTATION	0.55%
HOTELS RESORTS AND OTHER RECREATIONAL ACTIVITIES	0.77%	MISCELLANEOUS	0.66%	NON - FERROUS METALS	0.76%	GAS	0.43%
AUTO	0.19%	CONSTRUCTION	0.62%	AUTO	0.74%	MEDIA & ENTERTAINMENT	0.42%
PESTICIDES	0.16%	NON - FERROUS METALS	0.60%	MINERALS/MINING	0.69%	TELECOM - EQUIPMENT & ACCESSORIES	0.41%
Margin Term Deposits	9.42%	AUTO ANCILLARIES	0.48%	PESTICIDES	0.34%	Fixed rates bonds - Corporate	0.01%
Government Bond	3.52%	TRADING	0.35%	Fixed rates bonds - Corporate	16.74%	INDEX FUTURE	11.11%
Fixed rates bonds - Corporate	3.15%	PAPER	0.27%	Government Bond	1.82%	Cash & Current Assets	4.48%
EQUITY FUTURE	-32.03%	OIL	0.23%	Floating rates notes - Corporate	1.32%	<b>Total Net Assets</b>	<b>100.00%</b>
Cash & Current Assets	39.21%	MEDIA & ENTERTAINMENT	0.13%	Money Market Instruments	0.85%		
<b>Total Net Assets</b>	<b>100.00%</b>	Fixed rates bonds - Corporate	12.16%	Exchange Traded Fund	0.21%		
		Money Market Instruments	6.51%	SECURITISED DEBT	0.13%		
		SECURITISED DEBT	2.10%	State Government bond	0.06%		
		EQUITY FUTURE	-13.62%	EQUITY FUTURE	-0.58%		
		Cash & Current Assets	23.45%	Cash & Current Assets	5.97%		
		<b>Total Net Assets</b>	<b>100.00%</b>	<b>Total Net Assets</b>	<b>100.00%</b>		

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.







# 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%
Norway	9.04%
United Kingdom	7.35%
Japan	6.22%
Singapore	5.27%
CONSUMER NON DURABLES	2.14%
Israel	1.48%
Cash & Current Assets	8.72%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Global Real Estate Fund	
Allocation as a % of Net Assets	%
Investment Funds/Mutual Funds	96.94%
Cash & Current Assets	3.06%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Asset Allocator Multi Manager Fof Scheme	
Allocation as a % of Net Assets	%
Investment Funds/Mutual Funds	97.10%
Cash & Current Assets	2.90%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Financial Planning FOF-Aggressive Plan	
Allocation as a % of Net Assets	%
Investment Funds/Mutual Funds	98.93%
Cash & Current Assets	1.07%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Gold Fund	
Allocation as a % of Net Assets	%
Exchange Traded Fund	98.25%
Cash & Current Assets	1.75%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Pharma & Healthcare Fund	
Allocation as a % of Net Assets	%
PHARMACEUTICALS	72.16%
HEALTHCARE SERVICES	8.26%
CHEMICALS	4.81%
CONSUMER NON DURABLES	3.43%
Cash & Current Assets	11.34%
<b>Total Net Assets</b>	<b>100.00%</b>

## TAX SAVINGS SOLUTIONS

Aditya Birla Sun Life Tax Relief '96	
Allocation as a % of Net Assets	%
BANKS	14.42%
CONSUMER NON DURABLES	12.26%
PHARMACEUTICALS	11.76%
FINANCE	8.37%
PETROLEUM PRODUCTS	8.26%
INDUSTRIAL CAPITAL GOODS	8.00%
CONSUMER DURABLES	4.84%
AUTO ANCILLARIES	4.60%
PESTICIDES	4.35%
CONSTRUCTION PROJECT	4.15%
CEMENT	3.72%
SERVICES	2.97%
RETAILING	2.54%
SOFTWARE	2.43%
MEDIA & ENTERTAINMENT	1.36%
AUTO	1.20%
INDUSTRIAL PRODUCTS	0.30%
TRANSPORTATION	0.12%
NON - FERROUS METALS	0.09%
MISCELLANEOUS	0.00%
Cash & Current Assets	4.27%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Tax Plan	
Allocation as a % of Net Assets	%
BANKS	14.49%
CONSUMER NON DURABLES	12.48%
PHARMACEUTICALS	11.90%
FINANCE	8.74%
INDUSTRIAL CAPITAL GOODS	8.32%
PETROLEUM PRODUCTS	8.31%
CONSUMER DURABLES	5.15%
AUTO ANCILLARIES	4.89%
CONSTRUCTION PROJECT	4.46%
PESTICIDES	4.35%
CEMENT	4.09%
SOFTWARE	3.25%
SERVICES	3.05%
RETAILING	2.64%
AUTO	1.51%
MEDIA & ENTERTAINMENT	1.38%
INDUSTRIAL PRODUCTS	0.40%
TRANSPORTATION	0.18%
NON - FERROUS METALS	0.14%
MISCELLANEOUS	0.00%
Cash & Current Assets	0.26%
<b>Total Net Assets</b>	<b>100.00%</b>

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.



**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 ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 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, it 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.