

# One Investment, Dual Goals

## Aditya Birla Sun Life ELSS Tax Saver Fund

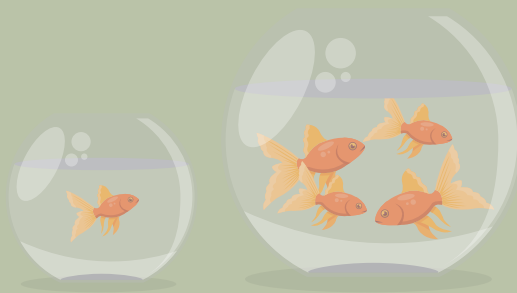
(An open-ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

Monthly SIP of **₹10,000** started 15 years<sup>#</sup> ago

would have grown to **₹57.90 Lakhs** TODAY!



Investment of **₹1 Lakh** grew to



**₹2.08 Crores** in 27 years\*

\*SIP Start Date: April 01, 2008 | \*Inception Date: March 29, 1996

### Why invest in Aditya Birla Sun Life ELSS Tax Saver Fund?



Offers tax benefits under Section 80C of the Income Tax Act, 1961.



Provides equity growth potential through its diversified portfolio of large, mid, and small-cap stocks



Has a lock-in period of three years, which encourages long-term investments.

The scheme name has been revised effective December 6, 2023. The scheme was earlier known as Aditya Birla Sun Life ELSS Tax Relief '96.

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# Scheme Performance Summary

Aditya Birla Sun Life ELSS Tax Saver Fund - Regular Plan - Growth Option		NAV as on December 31, 2023: ₹49.02			
Fund Manager: Mr. Atul Penkar (Since December 28, 2021), Mr. Dhaval Gala (Since April 1, 2022) & Mr. Dhaval Joshi (Since November 21, 2022)					
Particulars	CAGR % Returns				
	Since Inception	5 Years	3 Years	1 Year	
Aditya Birla Sun Life ELSS Tax Saver Fund	21.21%	9.67%	9.73%	18.95%	
B: Nifty 500 TRI	NA	17.48%	20.34%	27.00%	
AB: Nifty 50 TRI	13.34%	16.25%	17.24%	21.36%	
Current Value of Standard Investment of ₹10,000 invested (in ₹)					
Aditya Birla Sun Life ELSS Tax Saver Fund	20,88,723	15,864	13,206	11,889	
B: Nifty 500 TRI	NA	22,367	17,411	12,691	
AB: Nifty 50 TRI	3,23,909	21,220	16,101	12,130	
Inception Date: March 29, 1996					

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. Atul Penkar is 3. Total Scheme managed by Mr. Dhaval Gala is 6. Total Schemes managed by Mr. Dhaval Joshi is 51. All IDCW declared prior to the splitting of the Scheme into IDCW & Growth Options are assumed to be reinvested in the units of the Scheme at the then prevailing NAV (ex-IDCW NAV). The scheme is currently managed by Mr. Atul Penkar since December 31, 2021 (2 years), Mr. Dhaval Gala since April 01, 2022 (1.8 year) & Mr. Dhaval Joshi since November 21, 2022 (1.1 year).

PERFORMANCE OF OTHER OPEN-ENDED SCHEMES MANAGED BY MR. ATUL PENKAR						
Fund Manager: Mr. Atul Penkar						
Schemes Names	CAGR % Returns					
	5 Years		3 Years		1 Year	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
Aditya Birla Sun Life Bal Bhavishya Yojna	NA	NA	11.29%	20.34%	22.73%	27.00%
Aditya Birla Sun Life Equity Advantage Fund	14.51%	19.49%	15.19%	23.89%	27.01%	32.76%

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

PERFORMANCE OF OTHER OPEN-ENDED SCHEMES MANAGED BY MR. DHAVAL GALA						
Fund Manager: Mr. Dhaval Gala						
Scheme Names	CAGR % Returns					
	5 Years		3 Years		1 Year	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
Aditya Birla Sun Life Dividend Yield Fund	19.31%	17.48%	26.28%	20.34%	40.47%	27.00%
Aditya Birla Sun Life Banking & Financial Services Fund	13.01%	13.88%	16.63%	13.12%	21.81%	14.35%
Aditya Birla Sun Life PSU Equity Fund	NA	NA	41.16%	45.36%	59.49%	61.69%
Aditya Birla Sun Life ESG Fund	NA	NA	13.29%	16.59%	22.26%	23.43%
Aditya Birla Sun Life Business Cycle Fund	NA	NA	NA	NA	19.24%	26.63%

Note:  
a. Mr. Dhaval Gala manages 6 open-ended schemes of Aditya Birla Sun Life Mutual Fund.  
b. Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan - Growth Option.

PERFORMANCE OF OTHER OPEN ENDED SCHEME MANAGED BY MR. DHAVAL JOSHI						
Fund Manager: Mr. Dhaval Joshi						
Scheme Names	CAGR % Returns					
	5 Years		3 Years		1 Year	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
Aditya Birla Sun Life Bal Bhavishya Yojna	NA	NA	11.29%	20.34%	22.73%	27.00%
Aditya Birla Sun Life Infrastructure Fund	19.72%	19.92%	31.63%	27.59%	44.63%	40.21%
Aditya Birla Sun Life Equity Advantage Fund	14.51%	19.49%	15.19%	23.89%	27.01%	32.76%
Aditya Birla Sun Life Midcap Fund	17.25%	22.99%	25.86%	30.64%	40.00%	44.75%
Aditya Birla Sun Life Dividend Yield Fund	19.31%	17.48%	26.28%	20.34%	40.47%	27.00%
Aditya Birla Sun Life Banking & Financial Services Fund	13.01%	13.88%	16.63%	13.12%	21.81%	14.35%

Note:  
a. Mr. Dhaval Joshi manages 51 open-ended schemes of Aditya Birla Sun Life Mutual Fund.  
b. Different plans shall have a different expense structure. The performance details provided herein are Regular Plan - Growth Option.

SIP PERFORMANCE - REGULAR PLAN - GROWTH (ASSUMING SIP OF ₹10,000 PER MONTH)				
Fund Manager: Mr. Atul Penkar, Mr. Dhaval Gala & Mr. Dhaval Joshi				
Particulars	Since Inception	5 Year	3 Year	1 Year
Total Amount Invested (in ₹)	19,00,000	6,00,000	3,60,000	1,20,000
Market Value of amount Invested	57,90,337	8,20,725	4,33,918	1,39,871
Scheme Returns (CAGR)	12.90%	12.51%	12.56%	32.44%
B: Nifty 500 TRI Returns (CAGR)	14.74%	21.42%	20.62%	43.09%
AB: Nifty 50 TRI Returns (CAGR)	13.80%	18.84%	17.49%	33.54%

The fund's inception date is March 06, 2008, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

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

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

## Aditya Birla Sun Life ELSS Tax Saver Fund v/s PPF

Period	Amount Deposited every year (₹)	Total Investment (₹)	PPF (₹)	Aditya Birla Sun Life ELSS Tax Saver Fund (₹)
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	1,64,39,397
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	55,41,457	3,87,46,745
31-Mar-20	1,50,000	22,90,000	61,30,894	3,02,52,543
31-Mar-21	1,50,000	24,40,000	67,16,187.83	4,71,65,350
31-Mar-22	1,50,000	25,90,000	73,43,037.17	4,92,63,378
31-Mar-23	1,50,000	27,40,000	80,14,392.81	4,72,60,380
<b>Value as on 31 March, 2023</b>		<b>27,40,000</b>	<b>80,14,393</b>	<b>4,72,60,380</b>

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% | FY 20 - Q1 - 8%, Q2 & Q3 - 7.9%, Q4 - 7.1%. 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.

### PRODUCT LABEL

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer Nifty 500 TRI
<b>Aditya Birla Sun Life ELSS Tax Saver Fund</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>RISKOMETER Investors understand that their principal will be at <b>Very High</b> risk</p>	<p>RISKOMETER Benchmark Riskometer is at <b>Very High</b> risk</p>
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.			

Data as on December 31, 2023 | B: Benchmark | AB: Additional Benchmark

The scheme name has been revised effective December 6, 2023. The scheme was earlier known as Aditya Birla Sun Life ELSS Tax Relief '96.

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.