



Fund Details

Investment Objective

The investment objective of the Scheme 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. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.

Fund Manager

Mr. Harshil Suvamkar, Mr. Atul Penkar & Mr. Dhaval Joshi

Date of Allotment

February 11, 2019

Benchmark

Nifty 500 TRI

Managing Fund Since

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

Experience in Managing the Fund

2.8 years, 2.0 years & 1.1 years

SIP

Monthly: Minimum ₹ 500/-

Fund Category

Children's Fund (Solution Oriented Fund)

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

Entry Load	Nil
Exit Load	Nil
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).	

AUM

Monthly Average AUM	₹	890.67	Crores
AUM as on last day	₹	908.67	Crores

Total Expense Ratio (TER)

Regular	2.18%
Direct	0.71%
Including additional expenses and goods and service tax on management fees.	



Other Parameters

Standard Deviation	12.48%
Sharpe Ratio	0.35
Beta	0.84
Portfolio Turnover	0.65

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.90% (FBIL Overnight MIBOR as on 29 December 2023) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
BANKS	18.41%
ICICI Bank Limited	6.63%
HDFC Bank Limited	6.22%
IndusInd Bank Limited	1.56%
IDFC First Bank Limited	1.53%
Axis Bank Limited	1.53%
Kotak Mahindra Bank Limited	0.94%
Retailing	6.01%
FSN E-Commerce Ventures Limited	1.56%
Info Edge (India) Limited	1.41%
Shoppers Stop Limited	1.07%
Zomato Limited	0.99%
Go Fashion India Limited	0.97%
IT - Software	5.64%
Infosys Limited	4.68%
Tata Consultancy Services Limited	0.96%
Automobiles	5.32%
Tata Motors Limited	2.02%
Maruti Suzuki India Limited	1.86%
Mahindra & Mahindra Limited	1.45%
Cement & Cement Products	4.96%
UltraTech Cement Limited	1.43%
The Ramco Cements Limited	1.36%
Ambuja Cements Limited	1.29%
Dalmia Bharat Limited	0.88%
Finance	4.68%
Manappuram Finance Limited	1.61%
Bajaj Finance Limited	1.29%
Mahindra & Mahindra Financial Services Limited	1.11%
SBFC Finance Ltd	0.67%
Construction	4.35%
Larsen & Toubro Limited	3.41%
Ashoka Buildcon Limited	0.95%

Issuer	% to Net Assets
Petroleum Products	4.23%
Reliance Industries Limited	4.23%
Industrial Products	4.10%
TIMKEN INDIA LTD	1.68%
Bharat Forge Limited	1.39%
INOX India Ltd	1.03%
Leisure Services	3.65%
SAMHI Hotels Ltd	1.48%
Chalet Hotels Limited	1.23%
Devyani International Limited	0.95%
Banks	3.40%
State Bank of India	1.64%
Bank of India	0.99%
Bank of Baroda	0.76%
Consumer Durables	3.36%
V-Guard Industries Limited	1.45%
Titan Company Limited	1.26%
VIP Industries Limited	0.66%
Telecom - Services	2.84%
Bharti Airtel Limited	2.84%
Healthcare Services	2.54%
Fortis Healthcare Limited	2.54%
Realty	2.50%
Phoenix Mills Limited	1.41%
Sunteck Realty Limited	1.09%
Auto Components	2.17%
Samvardhana Motherson International Limited	1.26%
Motherson Sumi Wiring India Limited	0.91%
Chemicals & Petrochemicals	1.85%
Clean Science & Technology Limited	0.97%
Navin Fluorine International Limited	0.87%
Industrial Manufacturing	1.71%
GMM Pfaudler Limited	1.25%



Issuer	% to Net Assets
Honeywell Automation India Limited	0.46%
Beverages	1.45%
United Spirits Limited	1.45%
Ferrous Metals	1.38%
Tata Steel Limited	1.38%
Textiles & Apparels	1.28%
Gokaldas Exports Ltd	1.28%
Diversified FMCG	1.27%
ITC Limited	1.27%
FINANCE	1.25%
REC Limited	1.25%
Agricultural Commercial & Construction Vehicles	1.25%
Ashok Leyland Limited	1.25%
Pharmaceuticals & Biotechnology	1.22%
Sun Pharmaceutical Industries Limited	1.22%
Insurance	1.10%

Issuer	% to Net Assets
Star Health & Allied Insurance Limited	1.10%
Entertainment	1.09%
Zee Entertainment Enterprises Limited	1.09%
Transport Services	1.01%
InterGlobe Aviation Limited	1.01%
Electrical Equipment	1.00%
TD Power Systems Limited	1.00%
Food Products	0.93%
Britannia Industries Limited	0.93%
Cash & Current Assets	4.04%
Total Net Assets	100.00%

Investment Performance NAV as on December 29, 2023: ₹ 16.8900

	Since Inception	5 Years	3 Years	1 Year
Inception - February 11, 2019				
Aditya Birla Sun Life Bal Bhavishya Yojna	11.33%	NA	11.29%	22.73%
Value of Std Investment of ₹ 10,000	16890	NA	13777	12266
Benchmark - Nifty 500 TRI	18.45%	NA	20.34%	27.00%
Value of Std Investment of ₹ 10,000	22854	NA	17411	12691
Additional Benchmark - Nifty 50 TRI	16.58%	NA	17.24%	21.36%
Value of Std Investment of ₹ 10,000	21147	NA	16101	12130

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. Atul Penkar is 3. Total Schemes managed by Mr. Harshil Suvankar is 15. Total Schemes managed by Mr. Dhaval Joshi is 51. Refer annexure on page no. 166-167 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	16.8900	18.4200
IDCW [#] :	16.9000	18.4200

[#]Income Distribution cum capital withdrawal

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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	590000	NA	360000	120000
Market Value of amount Invested	830945	NA	448267	141289
Scheme Returns (CAGR)	13.94%	NA	14.83%	34.86%
Nifty 500 TRI# (CAGR)	21.61%	NA	20.62%	43.09%
Nifty 50 TRI## (CAGR)	18.96%	NA	17.49%	33.54%

Past Performance may or may not be sustained in future. The fund's inception date is February 11, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

Scheme Benchmark, ## Additional Benchmark

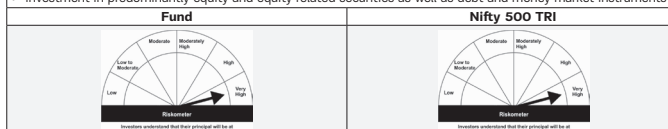
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.

Product Labeling Disclosures

Aditya Birla Sun Life Bal Bhavishya Yojna

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)

- long term capital growth
- investment in predominantly equity and equity related securities as well as debt and money market instruments



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