



Fund Details

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 IDCW.

Fund Manager

Mr. Harshil Suvamkar, Mr. Dhaval Joshi, Mr. Mahesh Patil & Mr. Chanchal Khandelwal

Date of Allotment

February 10, 1995

Benchmark

CRISIL Hybrid 35+65 - Aggressive Index

Managing Fund Since

November 23, 2016, November 21, 2022, February 17, 2023 & February 17, 2023

Experience in Managing the Fund

7.1 years, 1.1 Years, 0.9 years & 0.9 years

Fund Category

Aggressive Hybrid Fund

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



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

Entry Load	Nil
Exit Load	For redemption /switchout of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 90 days from the date of allotment: Nil.

AUM

Monthly Average AUM	₹ 7347.33 Crores
AUM as on last day	₹ 7439.82 Crores

Total Expense Ratio (TER)

Regular	1.85%
Direct	1.06%
Including additional expenses and goods and service tax on management fees.	

SIP

Monthly: Minimum ₹ 100/-

Other Parameters

Modified Duration	2.86 years
Average Maturity	4.56 years
Yield to Maturity	7.70%
Macaulay Duration	3.02 years
Portfolio Turnover	0.76
Standard Deviation	9.92%
Sharpe Ratio	0.71
Beta	1.00

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% (FBIIL Overnight MIBOR as on 29 December 2023) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Equity & Equity Related	
BANKS	14.70%
HDFC Bank Limited	5.99%
ICICI Bank Limited	5.88%
Axis Bank Limited	2.12%
Kotak Mahindra Bank Limited	0.37%
IDFC First Bank Limited	0.33%
IT - Software	7.25%
Infosys Limited	3.43%
Coforge Limited	1.58%
LTIMindtree Ltd	1.21%
Rategain Travel Technologies Limited	0.57%
Persistent Systems Limited	0.34%
HCL Technologies Limited	0.13%
Pharmaceuticals & Biotechnology	5.12%
Sun Pharmaceutical Industries Limited	2.24%
Eris Lifesciences Limited	1.61%
Sanofi India Limited	0.65%
Gland Pharma Limited	0.62%
Automobiles	3.73%
Mahindra & Mahindra Limited	1.56%
Tata Motors Limited	1.16%
Maruti Suzuki India Limited	1.01%
Finance	3.67%
Bajaj Finance Limited	1.40%
Cholamandalam Investment and Finance Company Limited	1.20%
Shriram Finance Ltd	0.61%
Aditya Birla Capital Limited	0.24%
Jio Financial Services Limited	0.21%
Petroleum Products	3.25%
Reliance Industries Limited	3.25%
Auto Components	3.20%
Rolex Rings Limited	0.88%
Sundram Fasteners Limited	0.87%
Endurance Technologies Limited	0.73%
Minda Industries Ltd	0.54%
Sona BLW Precision Forgings Limited	0.19%
Consumer Durables	2.88%
Titan Company Limited	1.52%
Crompton Greaves Consumer Electricals Limited	0.69%
Voltas Limited	0.43%
Cello World Ltd	0.24%
Banks	2.74%

State Bank of India	2.07%
Union Bank of India	0.67%
Construction	2.40%
Larsen & Toubro Limited	1.73%
Kalpataru Projects International Ltd.	0.68%
Telecom - Services	2.35%
Bharti Airtel Limited	2.28%
Bharti Airtel Limited	0.07%
Transport Infrastructure	2.23%
IRB InvIT Fund	2.05%
JSW Infrastructure Ltd	0.18%
Cement & Cement Products	2.11%
UltraTech Cement Limited	1.24%
Ambuja Cements Limited	0.70%
JK Cement Limited	0.18%
Retailing	1.89%
Avenue Supermarts Limited	0.50%
Go Fashion India Limited	0.45%
FSN E-Commerce Ventures Limited	0.39%
Zomato Limited	0.39%
Vedant Fashions Private Limited	0.17%
Chemicals & Petrochemicals	1.86%
Clean Science & Technology Limited	0.65%
SRF Limited	0.56%
Atul Limited	0.39%
Aarti Industries Limited	0.26%
Healthcare Services	1.80%
Apollo Hospitals Enterprise Limited	1.24%
Fortis Healthcare Limited	0.55%
Electrical Equipment	1.74%
Siemens Limited	1.13%
ABB India Limited	0.61%
Personal Products	1.44%
Godrej Consumer Products Limited	0.88%
Gillette India Limited	0.57%
Aerospace & Defense	1.43%
Bharat Electronics Limited	1.43%
Diversified FMCG	1.34%
ITC Limited	0.82%
Hindustan Unilever Limited	0.52%
Beverages	1.30%
United Spirits Limited	1.30%
Industrial Products	1.22%
POLYCAB INDIA Limited	0.60%
TIMKEN INDIA LTD	0.32%
Bharat Forge Limited	0.17%



Carborundum Universal Limited	0.13%	
FINANCE	1.06%	
LIC Housing Finance Limited	1.06%	
Agricultural Food & other Products	0.92%	
Tata Consumer Products Limited	0.92%	
Non - Ferrous Metals	0.79%	
Hindalco Industries Limited	0.79%	
Industrial Manufacturing	0.77%	
Honeywell Automation India Limited	0.77%	
IT - Services	0.72%	
Cyient Limited	0.72%	
Realty	0.67%	
Sobha Limited	0.39%	
Phoenix Mills Limited	0.28%	
Food Products	0.65%	
Nestle India Limited	0.65%	
Transport Services	0.57%	
InterGlobe Aviation Limited	0.57%	
Power	0.56%	
NTPC Limited	0.56%	
Fertilizers & Agrochemicals	0.45%	
PI Industries Limited	0.45%	
Insurance	0.41%	
Max Financial Services Limited	0.41%	
Ferrous Metals	0.40%	
Tata Steel Limited	0.40%	
Leisure Services	0.26%	
Jubilant Foodworks Limited	0.26%	
MUTUAL FUNDS	0.01%	
Aditya Birla Sunlife Floating Rate Fund - Direct Plan - Growth	0.01%	
Miscellaneous	0.00%	
Globsyn Technologies Limited	0.00%	
Magnasound (I) Limited	0.00%	
Issuer	% to Net Assets	Rating
Debt & Debt Related		
Fixed rates bonds - Corporate	11.20%	
HDFC Bank Limited	1.21%	ICRA AAA
TMF Holdings Limited	0.66%	CRISIL AA
State Bank of India - Tier II - Basel III	0.52%	ICRA AAA
HDFC Bank Limited	0.47%	ICRA AAA
LIC Housing Finance Limited	0.43%	CRISIL AAA
Nexus Select Trust	0.40%	ICRA AAA
Bajaj Housing Finance Limited	0.34%	CRISIL AAA
Manappuram Finance Limited	0.34%	CRISIL AA
SMFG India Credit Co. Ltd.	0.34%	CRISIL AAA
Tata Capital Financial Services Limited	0.33%	ICRA AAA
Small Industries Development Bank of India	0.33%	ICRA AAA
HDFC Bank Limited	0.33%	ICRA AAA
Bajaj Housing Finance Limited	0.33%	CRISIL AAA
Union Bank of India - Tier II - Basel III	0.33%	CRISIL AAA
U.P. Power Corporation Limited	0.30%	BWR AA-(CE)
National Housing Bank	0.27%	ICRA AAA
Manappuram Finance Limited	0.27%	CRISIL AA
LIC Housing Finance Limited	0.26%	CRISIL AAA
Union Bank of India - Tier I - Basel III	0.22%	IND AA
HDFC Bank Limited	0.20%	ICRA AAA
Embassy Office Parks REIT	0.20%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.20%	CRISIL AAA
HDB Financial Services Limited	0.20%	CRISIL AAA
Tata Capital Limited	0.20%	CRISIL AAA
State Bank of India - Tier II - Basel III	0.20%	ICRA AAA
Mindspace Business Parks REIT	0.17%	CRISIL AAA
REC Limited	0.14%	CRISIL AAA
Bajaj Housing Finance Limited	0.13%	CRISIL AAA
Small Industries Development Bank of India	0.13%	CRISIL AAA
LIC Housing Finance Limited	0.13%	CRISIL AAA
HDFC Bank Limited	0.13%	ICRA AAA
HDFC Bank Limited	0.13%	ICRA AAA
HDFC Bank Limited	0.13%	ICRA AAA
Bajaj Finance Limited	0.13%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.13%	ICRA AAA
Bajaj Housing Finance Limited	0.13%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.13%	ICRA AAA
LIC Housing Finance Limited	0.13%	CRISIL AAA
Summit Digital Infrastructure Private Limited	0.10%	CRISIL AAA
Jamnagar Utilities & Power Private Limited	0.07%	CRISIL AAA
Bharti Telecom Limited	0.07%	CRISIL AA+
Mahindra & Mahindra Financial Services Limited	0.07%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.07%	ICRA AAA

Bajaj Finance Limited	0.07%	CRISIL AAA
Tata Capital Housing Finance Limited	0.07%	ICRA AAA
Cholamandalam Investment and Finance Company Limited	0.03%	ICRA AA+
Power Finance Corporation Limited	0.03%	ICRA AAA
National Bank For Agriculture and Rural Development	0.01%	CRISIL AAA
Government Bond	4.09%	
7.32% GOI BOND 13NOV2030	0.81%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	0.61%	SOV
4.70% INDIA GOVT BOND 22SEP2033 FRB	0.55%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.54%	SOV
7.18% GOI 24-Jul-2037	0.37%	SOV
7.10% GOVERNMENT OF INDIA 18APR29	0.34%	SOV
7.38% GOI 20JUN2027	0.27%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	0.27%	SOV
7.72% GOI (MD 25/05/2025)	0.14%	SOV
7.33% IGB 30OCT2026	0.14%	SOV
8.15% GOI (MD 24/11/2026)	0.04%	SOV
7.27% GOI 08APR26	0.01%	SOV
8.17% GOI (MD 01/12/2044)	0.01%	SOV
7.25% GOI 12JUN63	0.00%	SOV
Cash Management Bills	2.25%	
Government of India	0.62%	SOV
Government of India	0.22%	SOV
Government of India	0.20%	SOV
Government of India	0.18%	SOV
Government of India	0.16%	SOV
Government of India	0.16%	SOV
Government of India	0.12%	SOV
Government of India	0.12%	SOV
Government of India	0.09%	SOV
Government of India	0.08%	SOV
Government of India	0.08%	SOV
Government of India	0.06%	SOV
Government of India	0.06%	SOV
Government of India	0.05%	SOV
Money Market Instruments	1.31%	
Creamline Dairy Products Ltd	0.33%	CRISIL A1+
Standard Chartered Capital Limited	0.32%	ICRA A1+
Panatone Finvest Limited	0.27%	CRISIL A1+
ICICI Securities Limited	0.20%	ICRA A1+
HDFC Bank Limited	0.13%	ICRA A1+
Union Bank of India	0.07%	IND A1+
Securitized Debt Amort	1.01%	
First Business Receivables Trust	0.21%	CRISIL AAA(SO)
First Business Receivables Trust	0.21%	CRISIL AAA(SO)
First Business Receivables Trust	0.20%	CRISIL AAA(SO)
First Business Receivables Trust	0.20%	CRISIL AAA(SO)
First Business Receivables Trust	0.19%	CRISIL AAA(SO)
State Government bond	0.78%	
7.44% HARYANA 30AUG2033 SDL	0.38%	SOV
8.15% MAHARASHTRA 26NOV2025 SDL	0.07%	SOV
TAMIL NADU 08.21% 24JUN25 SDL	0.07%	SOV
7.23% TAMIL NADU 14JUN2027 SDL	0.07%	SOV
7.18% TAMIL NADU SDL 26JUL2027	0.07%	SOV
7.20% UTTAR PRADESH 25JAN2027 SDL	0.06%	SOV
7.35% TAMIL NADU 14JUN2033 SDL	0.03%	SOV
8.08% UTTAR PRADESH 25FEB25 SDL	0.02%	SOV
7.20% MAHARASHTRA 09AUG2027 SDL	0.01%	SOV
7.39% TAMIL NADU 10MAY2033 SDL	0.00%	SOV
8.26% Maharashtra SDL(MD 23/12/2025)	0.00%	SOV
Cash & Current Assets	1.49%	
Total Net Assets	100.00%	

Aditya Birla Sun Life Equity Hybrid '95 Fund

An open ended hybrid scheme investing predominantly in equity and equity related Instruments.



Wealth Solutions



Investment Performance

NAV as on December 29, 2023: ₹ 1270.7900

Inception - Feb 10, 1995	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Equity Hybrid '95 Fund	18.25%	11.60%	13.97%	21.34%
Value of Std Investment of ₹ 10,000	1270790	17307	14795	12127
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	NA	14.18%	14.13%	18.46%
Value of Std Investment of ₹ 10,000	NA	19398	14857	11841
Additional Benchmark - Nifty 50 TRI	12.59%	16.25%	17.24%	21.36%
Value of Std Investment of ₹ 10,000	307713	21220	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. Mahesh Patil is 3. Total Schemes managed by Mr. Chanchal Khandelwal is 4. Total Schemes managed by Mr. Harshil Suvarakar 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.



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	3460000	600000	360000	120000
Market Value of amount Invested	79044193	866152	440436	138434
Scheme Returns (CAGR)	17.59%	14.70%	13.59%	30.00%
CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)	NA	15.74%	14.76%	28.03%
Nifty 50 TRI returns## (CAGR)	14.28%	18.84%	17.49%	33.54%

Past Performance may or may not be sustained in future. The fund's inception date is February 10, 1995, 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

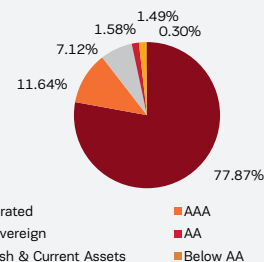
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR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

Company Name	ISIN	YTM	YTC
Union Bank of India - Tier I - Basel III **	INE692A08110	8.69%	8.51%
State Bank of India - Tier II - Basel III **	INE062A08264	6.55%	8.20%
Union Bank of India - Tier II - Basel III **	INE692A08094	7.65%	8.18%
State Bank of India - Tier II - Basel III **	INE062A08256	6.82%	8.20%

** Represents thinly traded/ non traded securities and illiquid securities.



Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	1270.7900	1406.4100
IDCW ¹ :	166.1500	280.5000

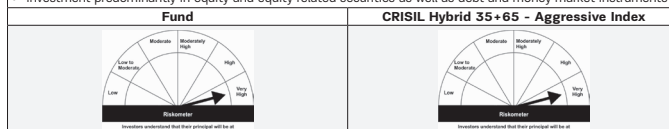
¹Income Distribution cum capital withdrawal

Product Labeling Disclosures

Aditya Birla Sun Life Equity Hybrid '95 Fund

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

- long term capital growth and income
- investment predominantly in 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.

Data as on December 29, 2023 unless otherwise specified



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