

An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.



### Fund Details

#### Investment Objective

The primary objective of the scheme is to generate regular income through investment in a portfolio comprising money market instruments.

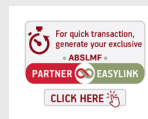
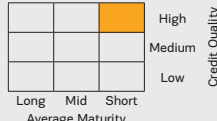
#### Fund Category

Money Market Fund

#### Scheme Rating

[ICRA]A1+mfs/ Care A1+ mfs

#### Investment Style



#### Fund Manager

Mr. Kaustubh Gupta, Mr. Mohit Sharma, Mr. Anuj Jain & Mr. Dhaval Joshi

#### Date of Allotment

June 05, 2003

#### Benchmark

NIFTY Money Market Index B-I

#### Managing Fund Since

July 15, 2011, April 01, 2017, March 22, 2021 & November 21, 2022

#### Experience in Managing the Fund

12.5 years, 6.8 years, 2.8 years & 1.1 Years

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

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹ 15726.54 Crores
AUM as on last day <sup>^</sup>	₹ 15293.43 Crores

<sup>^</sup>Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to Rs. 1,406.15 Crs as on December 29, 2023.

#### Total Expense Ratio (TER)

Regular	0.34%
Direct	0.21%

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

#### SIP

Monthly: Minimum ₹ 1000/-

#### Other Parameters

Modified Duration	0.28 years
Average Maturity	0.28 years
Yield to Maturity	7.66%
Macaulay Duration	0.28 years

#### 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	Rating
<b>Money Market Instruments</b>	<b>87.60%</b>	
State Bank of India	4.28%	CARE A1+
National Bank For Agriculture and Rural Development	3.04%	ICRA A1+
IndusInd Bank Limited	2.75%	CRISIL A1+
DBS Bank Ltd/India	2.51%	IND A1+
Indian Bank	2.22%	CRISIL A1+
LIC Housing Finance Limited	1.77%	ICRA A1+
Godrej Consumer Products Limited	1.77%	ICRA A1+
The Federal Bank Limited	1.77%	CRISIL A1+
HDFC Bank Limited	1.74%	CARE A1+
Axis Bank Limited	1.70%	CRISIL A1+
National Bank For Agriculture and Rural Development	1.62%	ICRA A1+
DBS Bank Ltd/India	1.49%	IND A1+
HDFC Bank Limited	1.49%	CARE A1+
Indian Bank	1.48%	CRISIL A1+
Union Bank of India	1.47%	IND A1+
The Federal Bank Limited	1.45%	CRISIL A1+
Kotak Mahindra Bank Limited	1.42%	CRISIL A1+
HDFC Bank Limited	1.29%	ICRA A1+
Canara Bank	1.18%	CRISIL A1+
AU Small Finance Bank Limited	1.18%	IND A1+
Motilal Oswal Financial Services Limited	1.18%	ICRA A1+
Axis Bank Limited	1.18%	ICRA A1+
HDFC Bank Limited	1.18%	IND A1+
Axis Bank Limited	1.18%	ICRA A1+
The Federal Bank Limited	1.18%	CRISIL A1+
HDFC Bank Limited	1.18%	ICRA A1+
Motilal Oswal Financial Services Limited	1.17%	ICRA A1+
Tata Projects Limited	1.16%	CRISIL A1+
IGH Holdings Private Limited	1.10%	CRISIL A1+
TATA Realty & Infrastructure Limited	1.06%	ICRA A1+
Axis Bank Limited	1.04%	ICRA A1+
Export Import Bank of India	1.03%	ICRA A1+
Bahadur Chand Investments Pvt Limited	0.89%	ICRA A1+
Canara Bank	0.89%	CRISIL A1+
Small Industries Development Bank of India	0.89%	CRISIL A1+
Canara Bank	0.89%	CRISIL A1+
Tata Projects Limited	0.89%	CRISIL A1+

Issuer	% to Net Assets	Rating
Export Import Bank of India	0.89%	ICRA A1+
Small Industries Development Bank of India	0.89%	CRISIL A1+
Union Bank of India	0.88%	ICRA A1+
Axis Bank Limited	0.87%	ICRA A1+
Axis Bank Limited	0.87%	CRISIL A1+
HDFC Bank Limited	0.85%	ICRA A1+
Infina Finance Private Limited	0.85%	ICRA A1+
Infina Finance Private Limited	0.84%	ICRA A1+
Axis Bank Limited	0.84%	CRISIL A1+
Sharekhan Ltd	0.82%	ICRA A1+
Kotak Mahindra Bank Limited	0.74%	CRISIL A1+
Standard Chartered Capital Limited	0.72%	ICRA A1+
Axis Bank Limited	0.62%	ICRA A1+
GIC Housing Finance Limited	0.60%	ICRA A1+
Standard Chartered Capital Limited	0.60%	ICRA A1+
PNB Housing Finance Limited	0.60%	CRISIL A1+
HSBC InvestDirect Financial Services India Ltd	0.59%	CRISIL A1+
JM Financial Services Ltd	0.59%	ICRA A1+
Union Bank of India	0.59%	ICRA A1+
Bahadur Chand Investments Pvt Limited	0.59%	ICRA A1+
Indian Bank	0.59%	CRISIL A1+
Small Industries Development Bank of India	0.59%	CARE A1+
Barclays Invest & Loans India Limited	0.59%	ICRA A1+
Canara Bank	0.59%	CRISIL A1+
Kotak Mahindra Bank Limited	0.59%	CRISIL A1+
Godrej Properties Limited	0.59%	ICRA A1+
PNB Housing Finance Limited	0.59%	CRISIL A1+
Small Industries Development Bank of India	0.59%	CRISIL A1+
Barclays Invest & Loans India Limited	0.58%	ICRA A1+
Muthoot Finance Limited	0.58%	ICRA A1+
Barclays Invest & Loans India Limited	0.58%	ICRA A1+
HSBC InvestDirect Financial Services India Ltd	0.58%	CRISIL A1+
AU Small Finance Bank Limited	0.56%	CRISIL A1+
Infina Finance Private Limited	0.56%	ICRA A1+
The Federal Bank Limited	0.56%	CRISIL A1+
Sharekhan Ltd	0.55%	ICRA A1+
Muthoot Finance Limited	0.52%	ICRA A1+
National Bank For Agriculture and Rural Development	0.51%	CRISIL A1+

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Issuer	% to Net Assets	Rating
National Bank For Agriculture and Rural Development	0.50%	ICRA A1+
Indian Bank	0.45%	CRISIL A1+
Godrej Properties Limited	0.44%	ICRA A1+
Cholamandalam Investment and Finance Company Limited	0.44%	ICRA A1+
Godrej Properties Limited	0.41%	ICRA A1+
Barclays Invest & Loans India Limited	0.41%	ICRA A1+
Tata Teleservices Maharashtra Limited	0.36%	CRISIL A1+
HSBC InvestDirect Financial Services India Ltd	0.32%	CRISIL A1+
The Federal Bank Limited	0.30%	CRISIL A1+
HSBC InvestDirect Financial Services India Ltd	0.30%	CRISIL A1+
Union Bank of India	0.30%	IND A1+
Union Bank of India	0.30%	IND A1+
Punjab & Sind Bank	0.30%	ICRA A1+
HSBC InvestDirect Financial Services India Ltd	0.29%	CRISIL A1+
Birla Group Holdings Private Limited	0.29%	ICRA A1+
ICICI Securities Limited	0.29%	ICRA A1+
Sharekhan Ltd	0.29%	ICRA A1+
Godrej Properties Limited	0.24%	ICRA A1+
HSBC InvestDirect Financial Services India Ltd	0.17%	CRISIL A1+
Export Import Bank of India	0.15%	ICRA A1+
Axis Bank Limited	0.14%	ICRA A1+
IndusInd Bank Limited	0.05%	CRISIL A1+
Axis Bank Limited	0.03%	ICRA A1+
<b>TREASURY BILLS</b>	<b>4.25%</b>	
Government of India	1.43%	SOV
Government of India	1.20%	SOV
Government of India	1.18%	SOV
Government of India	0.44%	SOV
Government Bond	1.92%	

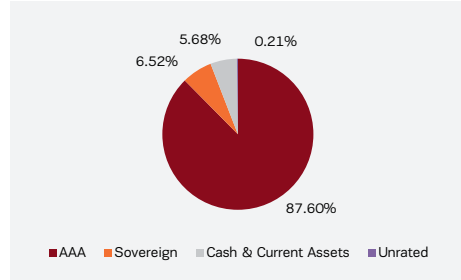
Issuer	% to Net Assets	Rating
07.32% GS 28JAN2024	1.59%	SOV
7.35% GOI (MD 22/06/2024)	0.33%	SOV
Cash Management Bills	0.35%	
Government of India	0.24%	SOV
Government of India	0.12%	SOV
<b>Alternative Investment Funds (AIF)</b>	<b>0.20%</b>	
Corporate Debt Market Development Fund	0.20%	
<b>Interest Rate Swaps</b>	<b>0.00%</b>	
BNP Paribas - Indian branches	0.00%	
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IDFC First Bank Limited	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
Standard Chartered Bank	-0.00%	
BNP Paribas - Indian branches	-0.00%	
<b>Cash &amp; Current Assets</b>	<b>5.68%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	

### Investment Performance NAV as on December 29, 2023: ₹ 330.1695

	Since Inception	5 Years	3 Years	1 Year
Inception - June 05, 2003				
Aditya Birla Sun Life Money Manager Fund	6.77%	6.15%	5.37%	7.45%
Value of Std Investment of ₹ 10,000	33017	13474	11695	10743
Benchmark - NIFTY Money Market Index B-I	7.44%	5.58%	5.24%	7.45%
Value of Std Investment of ₹ 10,000	37012	13117	11654	10743
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.08%	5.59%	4.84%	6.95%
Value of Std Investment of ₹ 10,000	29319	13123	11521	10694

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. Kaustubh Gupta is 10. Total Schemes managed by Mr. Mohit Sharma is 22. Total Schemes managed by Mr. Anuj Jain is 1. 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.

### Rating Profile of Portfolio



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2190000	600000	360000	120000
Market Value of amount Invested	4380559	695597	395195	124653
Scheme Returns (CAGR)	7.10%	5.87%	6.18%	7.34%
NIFTY Money Market Index B-I returns#(CAGR)	7.10%	5.56%	6.15%	7.42%
CRISIL 1 Year T-Bill Index returns## (CAGR)	6.19%	5.30%	5.65%	7.08%

Past Performance may or may not be sustained in future. The fund's inception date is June 05, 2003, 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.

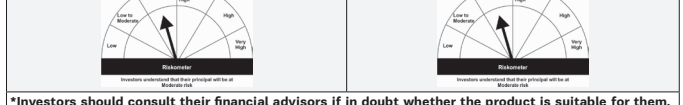
NAV of Plans / Options (₹)	Regular Plan	Retail Plan*	Direct Plan
Growth	330.1695	406.9401	333.8139
Daily IDCW <sup>2</sup> :	100.0200	100.0150	100.0200
Weekly IDCW <sup>2</sup> :	100.2380	103.9150	100.2405

<sup>1</sup>Income Distribution cum capital withdrawal  
<sup>2</sup>The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Money Manager Fund is ₹ 100/-  
<sup>3</sup>Retail Plan and Institutional Plan has been discontinued and does not accept fresh subscriptions/ Switch in.  
Data as on December 29, 2023 unless otherwise specified

### Product Labeling Disclosures

**Aditya Birla Sun Life Money Manager Fund**  
(An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.)

- reasonable returns with convenience of liquidity over short term
- investments in debt and money market instruments with maturity of upto 1 year



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

Potential Risk Class Matrix			
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			