



## Fund Details

### Investment Objective

The investment objective of the Scheme is to provide long term capital appreciation by investing across asset classes like Equity, Debt, Commodities, & units of REITs & InvITs. The Scheme does not guarantee/indicate any returns. There can be no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Dhaval Shah, Mr. Bhupesh Bameta, Mr. Sachin Wankhede & Mr. Dhaval Joshi

### Date of Allotment

January 31, 2023

### Benchmark

65% S&P BSE 200 + 25% CRISIL Short Term Bond Index + 5% of Domestic prices of Gold + 5% of Domestic prices of Silver

### Managing Fund Since

January 31, 2023

### Experience in Managing the Fund

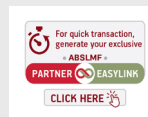
0.9 Years

### Fund Category

Hybrid - Multi Asset Allocation

### 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/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. |

### AUM

|                     |   |         |        |
|---------------------|---|---------|--------|
| Monthly Average AUM | ₹ | 2872.08 | Crores |
| AUM as on last day  | ₹ | 2950.42 | Crores |

### Total Expense Ratio (TER)

|         |       |
|---------|-------|
| Regular | 1.90% |
| Direct  | 0.38% |

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

### SIP

Monthly: Minimum ₹ 500/-

### Other Parameters

|                   |            |
|-------------------|------------|
| Modified Duration | 1.67 years |
| Average Maturity  | 1.98 years |
| Yield to Maturity | 7.51%      |
| Macaulay Duration | 1.79 years |

### Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

## PORTFOLIO

| Issuer                                     | % to Net Assets |
|--|-----------------|
| <b>Equity &amp; Equity Related</b>         |                 |
| <b>Exchange Traded Fund</b>                | 12.84%          |
| Aditya Birla Sun Life Gold ETF             | 10.39%          |
| ADITYA BIRLA SUN LIFE SILVER ETF           | 2.45%           |
| <b>BANKS</b>                               | 12.25%          |
| HDFC Bank Limited                          | 6.25%           |
| ICICI Bank Limited                         | 2.98%           |
| Axis Bank Limited                          | 1.10%           |
| IndusInd Bank Limited                      | 1.06%           |
| The Federal Bank Limited                   | 0.85%           |
| <b>Pharmaceuticals &amp; Biotechnology</b> | 5.12%           |
| Sun Pharmaceutical Industries Limited      | 1.61%           |
| Torrent Pharmaceuticals Limited            | 1.35%           |
| Cipla Limited                              | 1.26%           |
| Sanofi India Limited                       | 0.91%           |
| <b>IT - Software</b>                       | 4.16%           |
| Infosys Limited                            | 2.54%           |
| Coforge Limited                            | 1.62%           |
| <b>Banks</b>                               | 3.71%           |
| Bank of Baroda                             | 1.35%           |
| State Bank of India                        | 1.34%           |
| Union Bank of India                        | 1.02%           |
| <b>Automobiles</b>                         | 3.35%           |
| Mahindra & Mahindra Limited                | 1.25%           |
| Bajaj Auto Limited                         | 1.15%           |
| Tata Motors Limited                        | 0.95%           |
| <b>Cement &amp; Cement Products</b>        | 3.24%           |
| ACC Limited                                | 1.79%           |
| UltraTech Cement Limited                   | 1.08%           |
| JK Cement Limited                          | 0.37%           |
| <b>Power</b>                               | 3.07%           |
| India Grid Trust                           | 1.70%           |
| NTPC Limited                               | 1.38%           |
| Petroleum Products                         | 3.01%           |
| Reliance Industries Limited                | 3.01%           |
| <b>Diversified FMCG</b>                    | 2.92%           |

|  |       |
|--|-------|
| ITC Limited                              | 1.57% |
| Hindustan Unilever Limited               | 1.35% |
| <b>Consumer Durables</b>                 | 2.71% |
| Dixon Technologies (India) Limited       | 1.47% |
| Somany Ceramics Limited                  | 0.62% |
| Orient Electric Ltd.                     | 0.62% |
| <b>Industrial Products</b>               | 2.04% |
| TIMKEN INDIA LTD                         | 1.21% |
| POLYCAB INDIA Limited                    | 0.80% |
| Happy Forgings Ltd                       | 0.02% |
| INOX India Ltd                           | 0.01% |
| <b>Insurance</b>                         | 1.87% |
| Star Health & Allied Insurance Limited   | 1.02% |
| HDFC Life Insurance Company Limited      | 0.86% |
| <b>Healthcare Services</b>               | 1.82% |
| Apollo Hospitals Enterprise Limited      | 0.92% |
| Jupiter Life Line Hospitals Ltd          | 0.90% |
| <b>Construction</b>                      | 1.63% |
| Larsen & Toubro Limited                  | 1.63% |
| <b>Beverages</b>                         | 1.61% |
| United Spirits Limited                   | 1.61% |
| <b>Auto Components</b>                   | 1.61% |
| CIE Automotive India Ltd                 | 0.88% |
| SJS Enterprises Pvt Limited              | 0.72% |
| <b>Telecom - Services</b>                | 1.46% |
| Bharti Airtel Limited                    | 1.46% |
| <b>Non - Ferrous Metals</b>              | 1.39% |
| Hindalco Industries Limited              | 1.39% |
| <b>Leisure Services</b>                  | 1.33% |
| Westlife Development Ltd                 | 0.83% |
| <b>The Indian Hotels Company Limited</b> | 0.51% |
| <b>Realty</b>                            | 1.33% |
| Brigade Enterprises Limited              | 1.33% |
| <b>Finance</b>                           | 1.32% |
| Bajaj Finance Limited                    | 1.32% |
| <b>Electrical Equipment</b>              | 1.20% |
| TD Power Systems Limited                 | 1.20% |



| Category                               | Weightage (%) |
|--|---------------|
| IT - Services                          | 1.19%         |
| Cyient Limited                         | 1.19%         |
| Transport Services                     | 0.95%         |
| Container Corporation of India Limited | 0.95%         |
| Retailing                              | 0.78%         |
| Shoppers Stop Limited                  | 0.78%         |
| Chemicals & Petrochemicals             | 0.52%         |
| Vinati Organics Limited                | 0.52%         |
| United States of America               | 0.49%         |
| MICROSOFT CORPORATION                  | 0.49%         |
| Entertainment                          | 0.36%         |
| Zee Entertainment Enterprises Limited  | 0.36%         |
| REITS                                  | 0.25%         |
| Embassy Office Parks REIT              | 0.25%         |
| Transport Infrastructure               | 0.21%         |
| JSW Infrastructure Ltd                 | 0.21%         |
| Ferrous Metals                         | 0.17%         |
| Steel Authority of India Limited       | 0.17%         |
| Household Products                     | 0.04%         |
| DOMS Industries Limited                | 0.04%         |
| Gas                                    | 0.02%         |
| GAIL (India) Limited                   | 0.02%         |
| EQUITY FUTURE                          | -2.52%        |
| GAIL (India) Limited                   | -0.02%        |
| Steel Authority of India Limited       | -0.17%        |
| Hindalco Industries Limited            | -0.29%        |
| Zee Entertainment Enterprises Limited  | -0.36%        |
| Axis Bank Limited                      | -0.38%        |
| Cipla Limited                          | -0.64%        |
| Sun Pharmaceutical Industries Limited  | -0.66%        |

| Issuer   | % to Net Assets | Rating     |
|--|-----------------|------------|
| <b>Debt &amp; Debt Related</b>                       |                 |            |
| <b>Fixed rates bonds - Corporate</b>                 |                 |            |
| 12.79%   |                 |            |
| Cholamandalam Investment and Finance Company Limited | 2.05%           | ICRA AA+   |
| Sikka Ports and Terminals Limited                    | 1.65%           | CRISIL AAA |
| LIC Housing Finance Limited                          | 1.18%           | CRISIL AAA |
| Sikka Ports and Terminals Limited                    | 0.85%           | CRISIL AAA |
| SMFG India Credit Co. Ltd.                           | 0.85%           | CRISIL AAA |
| REC Limited  | 0.84%           | ICRA AAA   |
| Power Finance Corporation Limited                    | 0.84%           | ICRA AAA   |
| Small Industries Development Bank of India           | 0.84%           | ICRA AAA   |
| REC Limited  | 0.51%           | ICRA AAA   |
| Power Finance Corporation Limited                    | 0.51%           | ICRA AAA   |
| National Bank For Agriculture and Rural Development  | 0.50%           | ICRA AAA   |
| National Bank For Agriculture and Rural Development  | 0.50%           | ICRA AAA   |
| HDFC Bank Limited                                    | 0.50%           | ICRA AAA   |
| Small Industries Development Bank of India           | 0.50%           | CRISIL AAA |
| State Bank of India - Tier II - Basel III            | 0.49%           | ICRA AAA   |
| LIC Housing Finance Limited                          | 0.17%           | CRISIL AAA |
| <b>Government Bond</b>                               |                 |            |
| 1.80%  |                 |            |
| 5.74% GOI 15NOV2026                                  | 1.47%           | SOV        |
| 5.63% GOI 12APR2026                                  | 0.33%           | SOV        |
| <b>Money Market Instruments</b>                      |                 |            |
| 0.83%  |                 |            |
| Aditya Birla Finance Limited                         | 0.83%           | ICRA A1+   |
| <b>Cash &amp; Current Assets</b>                     |                 |            |
| 7.12%  |                 |            |
| <b>Total Net Assets</b>                              | <b>100.00%</b>  |            |

| NAV of Plans / Options (₹) |              |             |
|----------------------------|--------------|-------------|
|                            | Regular Plan | Direct Plan |
| Growth                     | 11.9364      | 12.1178     |
| IDCW <sup>2</sup> :        | 11.9369      | 12.1172     |

<sup>2</sup>Income Distribution cum capital withdrawal

| Investment Performance   |                 | NAV as on December 29, 2023: ₹ 11.9364 |         |          |  |
|--|-----------------|--|---------|----------|--|
| Inception - January 31, 2023   | Since Inception | 5 Years                                | 3 Years | 6 Months |  |
| Aditya Birla Sun Life Multi Asset Allocation Fund  | 21.29%          | NA                                     | NA      | 20.58%   |  |
| Value of Std Investment of ₹ 10,000  | 11919           | NA                                     | NA      | 10978    |  |
| Benchmark - 65% S&P BSE 200 TRI + 25% CRISIL Short Term Bond Index + 5% of Domestic prices of Gold + 5% of Domestic prices of Silver | 23.54%          | NA                                     | NA      | 25.97%   |  |
| Value of Std Investment of ₹ 10,000  | 12120           | NA                                     | NA      | 11220    |  |
| Additional Benchmark - Nifty 50 TRI  | 26.74%          | NA                                     | NA      | 27.69%   |  |
| Value of Std Investment of ₹ 10,000  | 12406           | NA                                     | NA      | 11296    |  |

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. Dhaval Shah is 8. Total Schemes managed by Mr. Bhupesh Bameta is 13. Total Schemes managed by Mr. Sachin Wankhede is 3. 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.

As per the guidelines for schemes performance, returns are showcased as simple annualized if the scheme has been in existence for more than six months but less than one year.

**Product Labeling Disclosures**

**Aditya Birla Sun Life Multi Asset Allocation Fund**  
An open ended scheme investing in Equity, Debt and Commodities.

- Long term capital appreciation
- Investment in equity and equity related securities, debt & money market instruments and Commodities.

| Fund | 65% S&P BSE 200 + 25% CRISIL Short Term Bond Index + 5% of Domestic prices of Gold + 5% of Domestic prices of Silver |
|------|--|
|      |  |

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