



Fund Details

Investment Objective

An open-ended equity linked savings scheme (ELSS) with the objective of long term growth of capital through a portfolio with a target Investment Objective allocation of 80% equity, 20% debt and money market securities.

Fund Manager

Mr. Atul Penkar, Mr. Dhaval Gala & Mr. Dhaval Joshi

Date of Allotment

March 29, 1996

Benchmark

NIFTY 500 TRI

Managing Fund Since

December 28, 2021, April 01, 2022 & November 21, 2022

Experience in Managing the Fund

1.4 years, 1.2 years & 0.5 years

SIP

Monthly: Minimum ₹ 500/-

Fund Category

ELSS

Investment Style

| | | | |
|-----------|--------|-------|-------|
| Large Cap | | | |
| Mid Cap | | | |
| Small Cap | | | |
| | Growth | Value | Blend |

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

| | |
|------------|-----|
| Entry Load | Nil |
| Exit Load | Nil |

AUM

| | | |
|---------------------|------------|--------|
| Monthly Average AUM | ₹ 13410.78 | Crores |
| AUM as on last day | ₹ 13524.09 | Crores |

Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 1.70% |
| Direct | 0.93% |

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



Other Parameters

| | |
|--------------------|--------|
| Portfolio Turnover | 0.26 |
| Standard Deviation | 13.50% |
| Sharpe Ratio | 0.62 |
| Beta | 0.84 |

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.4% (FBIL Overnight MIBOR as on 31 May 2023) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 500)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 500)

PORTFOLIO

| Issuer | % to Net Assets | Rating |
|---|-----------------|------------|
| Banks | 24.15% | |
| ICICI Bank Limited | 8.37% | |
| HDFC Bank Limited | 4.95% | |
| State Bank of India | 3.14% | |
| Axis Bank Limited | 3.13% | |
| Bandhan Bank Limited | 1.41% | |
| IDFC First Bank Limited | 1.13% | |
| IndusInd Bank Limited | 1.11% | |
| Kotak Mahindra Bank Limited | 0.91% | |
| IT - Software | 7.66% | |
| Infosys Limited | 5.96% | |
| Tata Consultancy Services Limited | 1.69% | |
| Finance | 7.41% | |
| Housing Development Finance Corporation Limited | 6.30% | |
| Bajaj Finance Limited | 1.00% | |
| Aditya Birla Capital Limited | 0.10% | |
| Pharmaceuticals & Biotechnology | 6.11% | |
| Pfizer Limited | 1.87% | |
| GlaxoSmithKline Pharmaceuticals Limited | 1.49% | |
| Biocon Limited | 1.43% | |
| Sun Pharmaceutical Industries Limited | 1.31% | |
| Industrial Manufacturing | 5.63% | |
| Honeywell Automation India Limited | 5.63% | |
| Petroleum Products | 5.22% | |
| Reliance Industries Limited | 5.22% | |
| Construction | 4.45% | |
| Larsen & Toubro Limited | 4.45% | |
| Auto Components | 4.41% | |
| Sundaram Clayton Limited | 2.28% | |
| Bosch Limited | 0.99% | |
| Sundaram Clayton Limited | 0.65% | CRISIL A1+ |
| Sona BLW Precision Forgings Limited | 0.49% | |
| Retailing | 3.62% | |
| Shoppers Stop Limited | 3.08% | |

| Issuer | % to Net Assets | Rating |
|---|-----------------|--------|
| FSN E-Commerce Ventures Limited | 0.55% | |
| Personal Products | 2.93% | |
| Gillette India Limited | 2.34% | |
| Dabur India Limited | 0.59% | |
| Consumer Durables | 2.57% | |
| Titan Company Limited | 1.29% | |
| Johnson Controls - Hitachi Air Conditioning India Limited | 1.02% | |
| Kansai Nerolac Paints Limited | 0.27% | |
| Leisure Services | 2.53% | |
| Thomas Cook (India) Limited | 0.94% | |
| Devyani International Limited | 0.65% | |
| Jubilant Foodworks Limited | 0.48% | |
| Restaurant Brands Asia Limited | 0.46% | |
| Healthcare Services | 2.45% | |
| Fortis Healthcare Limited | 2.45% | |
| Automobiles | 2.42% | |
| Mahindra & Mahindra Limited | 1.25% | |
| Maruti Suzuki India Limited | 1.17% | |
| Fertilizers & Agrochemicals | 2.40% | |
| Bayer Cropscience Limited | 2.40% | |
| Transport Services | 2.27% | |
| InterGlobe Aviation Limited | 1.34% | |
| Container Corporation of India Limited | 0.93% | |
| Cement & Cement Products | 2.10% | |
| Shree Cement Limited | 1.07% | |
| UltraTech Cement Limited | 1.03% | |
| Telecom - Services | 1.89% | |
| Bharti Airtel Limited | 1.89% | |
| Capital Markets | 1.37% | |
| ICRA Limited | 1.37% | |
| Diversified FMCG | 1.12% | |
| Hindustan Unilever Limited | 1.12% | |
| Power | 0.95% | |
| NTPC Limited | 0.95% | |

| Issuer | % to Net Assets | Rating |
|---|-----------------|--------|
| Realty | 0.92% | |
| Phoenix Mills Limited | 0.92% | |
| Financial Technology (Fintech) | 0.89% | |
| PB Fintech Limited | 0.89% | |
| Paper Forest & Jute Products | 0.84% | |
| Century Textiles & Industries Limited | 0.84% | |
| Ferrous Metals | 0.79% | |
| Tata Steel Limited | 0.79% | |

| Issuer | % to Net Assets | Rating |
|-------------------------------------|-----------------|--------|
| Insurance | 0.56% | |
| HDFC Life Insurance Company Limited | 0.56% | |
| Beverages | 0.00% | |
| United Breweries (Holdings) Limited | 0.00% | |
| Miscellaneous | 0.00% | |
| Magnasound (I) Limited | 0.00% | |
| Cash & Current Assets | 2.35% | |
| Total Net Assets | 100.00% | |

Investment Performance NAV as on May 31, 2023: ₹ 40.9800

| | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Inception - Mar 29, 1996 | | | | |
| Aditya Birla Sun Life ELSS Tax Relief '96 | 9.69% | 5.38% | 14.71% | 6.72% |
| Value of Std Investment of ₹ 10,000 | 40980 | 12997 | 15105 | 10672 |
| Benchmark - NIFTY 500 TRI | 10.56% | 12.35% | 27.61% | 12.74% |
| Value of Std Investment of ₹ 10,000 | 46230 | 17904 | 20806 | 11274 |
| Additional Benchmark - Nifty 50 TRI | 10.39% | 12.89% | 26.02% | 12.94% |
| Value of Std Investment of ₹ 10,000 | 45177 | 18344 | 20037 | 11294 |

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 Scheme managed by Mr. Dhaval Gala is 6. Total Schemes managed by Mr. Dhaval Joshi is 47. Refer annexure on page no. 169-170 to know more on performance of schemes managed by Fund Managers. 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). This Performance is of Regular Plan growth which was introduced on March 06, 2008. 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 (w.e.f. 06/03/08): | Direct Plan |
|--------------------------|---------------------------------|-------------|
| Growth | 40.9800 | 45.0100 |
| IDCW^s: | 154.8000 | 310.4000 |

^sIncome 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 (₹) | 1830000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 4775371 | 712753 | 390359 | 123493 |
| Scheme Returns (CAGR) | 11.64% | 6.83% | 5.34% | 5.47% |
| NIFTY 500 TRI returns# (CAGR) | 13.20% | 15.49% | 15.20% | 12.51% |
| Nifty 50 TRI returns## (CAGR) | 12.76% | 14.91% | 14.70% | 12.89% |

Date of First Installment: April 01, 2008 & Scheme Inception Date: March 06, 2008. Past Performance may or may not be sustained in future.

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. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.