



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

6.5 years, 0.5 Years, 0.3 years & 0.3 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	₹ 7111.26	Crores
AUM as on last day	₹ 7159.49	Crores

### Total Expense Ratio (TER)

Regular	1.84%
Direct	1.06%
Including additional expenses and goods and service tax on management fees.	

### SIP

Monthly: Minimum ₹ 100/-

### Other Parameters

Modified Duration	2.29 years
Average Maturity	3.68 years
Yield to Maturity	7.48%
Macaulay Duration	2.43 years
Portfolio Turnover	0.90
Standard Deviation	11.36%
Sharpe Ratio	1.26
Beta	1.06

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

₹ 100 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
<b>● Banks</b>	<b>17.80%</b>	
ICICI Bank Limited	6.64%	
HDFC Bank Limited	5.02%	
State Bank of India	3.73%	
Axis Bank Limited	2.40%	
<b>● Fixed rates bonds - Corporate</b>	<b>12.39%</b>	
State Bank of India - Tier II - Basel III	0.80%	ICRA AAA
Housing Development Finance Corporation Limited	0.70%	ICRA AAA
Small Industries Development Bank of India	0.70%	ICRA AAA
Bajaj Housing Finance Limited	0.69%	CRISIL AAA
TMF Holdings Limited	0.69%	CRISIL AA
Housing Development Finance Corporation Limited	0.49%	ICRA AAA
National Bank For Agriculture and Rural Development	0.47%	ICRA AAA
Power Finance Corporation Limited	0.35%	ICRA AAA
Bajaj Housing Finance Limited	0.35%	CRISIL AAA
Small Industries Development Bank of India	0.35%	ICRA AAA
Housing Development Finance Corporation Limited	0.35%	ICRA AAA
Union Bank of India - Tier II - Basel III	0.35%	ICRA AA+
Tata Capital Financial Services Limited	0.35%	ICRA AAA
Housing Development Finance Corporation Limited	0.35%	ICRA AAA
National Bank For Agriculture and Rural Development	0.35%	ICRA AAA
Manappuram Finance Limited	0.35%	CRISIL AA
Manappuram Finance Limited	0.35%	CRISIL AA
Bharti Telecom Limited	0.35%	CRISIL AA+
Sikka Ports and Terminals Limited	0.34%	CRISIL AAA
U.P. Power Corporation Limited	0.31%	BWR AA-(CE)
LIC Housing Finance Limited	0.27%	CRISIL AAA
Union Bank of India - Tier I - Basel III	0.22%	IND AA
Fullerton India Credit Company Limited	0.21%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	0.21%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.21%	CRISIL AAA
Embassy Office Parks REIT	0.21%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	0.18%	CRISIL AAA
Mindspace Business Parks REIT	0.17%	CRISIL AAA
REC Limited	0.15%	CRISIL AAA
REC Limited	0.15%	CRISIL AAA
Bajaj Housing Finance Limited	0.14%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.14%	CRISIL AAA
Housing Development Finance Corporation Limited	0.14%	ICRA AAA
National Bank For Agriculture and Rural Development	0.14%	ICRA AAA
Bajaj Housing Finance Limited	0.14%	CRISIL AAA
State Bank of India - Tier II - Basel III	0.14%	ICRA AAA

Issuer	% to Net Assets	Rating
Summit Digital Infrastructure Private Limited	0.10%	CRISIL AAA
Jamnagar Utilities & Power Private Limited	0.07%	CRISIL AAA
Small Industries Development Bank of India	0.07%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.07%	ICRA AAA
Sundaram Home Finance Limited	0.07%	ICRA AAA
Tata Capital Housing Finance Limited	0.07%	ICRA AAA
Cholamandalam Investment and Finance Company Limited	0.03%	ICRA AA+
REC Limited	0.03%	CRISIL AAA
Power Finance Corporation Limited	0.03%	ICRA AAA
National Bank For Agriculture and Rural Development	0.01%	CRISIL AAA
<b>● IT - Software</b>	<b>7.85%</b>	
Infosys Limited	3.59%	
Coforge Limited	1.87%	
LTI Mindtree Ltd	1.58%	
Persistent Systems Limited	0.49%	
Birlasoft Limited	0.32%	
<b>● Pharmaceuticals &amp; Biotechnology</b>	<b>4.64%</b>	
Sun Pharmaceutical Industries Limited	2.05%	
Eris Lifesciences Limited	1.36%	
Sanofi India Limited	0.49%	
Gland Pharma Limited	0.42%	
Aarti Pharmed Labs Ltd	0.20%	
Mankind Pharma Ltd	0.12%	
<b>● Chemicals &amp; Petrochemicals</b>	<b>4.10%</b>	
Atul Limited	0.95%	
Aarti Industries Limited	0.89%	
SRF Limited	0.89%	
Anupam Rasayan India Limited	0.73%	
Clean Science & Technology Limited	0.64%	
<b>● Finance</b>	<b>3.37%</b>	
Bajaj Finance Limited	1.39%	
Cholamandalam Investment and Finance Company Limited	1.25%	
Poonawalla Fincorp Limited	0.43%	
Aditya Birla Capital Limited	0.26%	
Housing Development Finance Corporation Limited	0.03%	
<b>● Petroleum Products</b>	<b>3.35%</b>	
Reliance Industries Limited	2.99%	
Bharat Petroleum Corporation Limited	0.36%	
<b>● Auto Components</b>	<b>3.34%</b>	
Rolex Rings Limited	0.84%	
Sundram Fasteners Limited	0.81%	
Endurance Technologies Limited	0.69%	



Issuer	% to Net Assets	Rating
Sona BLW Precision Forgings Limited	0.56%	
Minda Industries Ltd	0.45%	
<b>Consumer Durables</b>	<b>3.34%</b>	
Titan Company Limited	2.09%	
Crompton Greaves Consumer Electricals Limited	0.89%	
Volta Limited	0.31%	
Campus Activewear Limited	0.04%	
<b>Automobiles</b>	<b>3.01%</b>	
Mahindra & Mahindra Limited	1.24%	
Maruti Suzuki India Limited	1.06%	
Tata Motors Limited	0.52%	
TVS Motor Company Limited	0.20%	
Tata Motors Limited	0.00%	
<b>Transport Infrastructure</b>	<b>2.39%</b>	
Aditya Birla Sunlife Floating Rate Fund - Direct Plan - Growth	1.60%	
Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan	0.73%	
<b>Cement &amp; Cement Products</b>	<b>2.33%</b>	
UltraTech Cement Limited	1.80%	
Ambuja Cements Limited	0.33%	
JK Cement Limited	0.20%	
<b>Electrical Equipment</b>	<b>2.03%</b>	
Siemens Limited	1.47%	
ABB India Limited	0.56%	
<b>Telecom - Services</b>	<b>2.00%</b>	
Bharti Airtel Limited	1.95%	
Bharti Airtel Limited	0.05%	
<b>Cash Management Bills</b>	<b>1.89%</b>	
Government of India	0.62%	SOV
Government of India	0.23%	SOV
Government of India	0.17%	SOV
Government of India	0.16%	SOV
Government of India	0.12%	SOV
Government of India	0.12%	SOV
Government of India	0.11%	SOV
Government of India	0.09%	SOV
Government of India	0.06%	SOV
Government of India	0.06%	SOV
Government of India	0.06%	SOV
Government of India	0.06%	SOV
Government of India	0.05%	SOV
<b>Industrial Products</b>	<b>1.72%</b>	
Bharat Forge Limited	0.95%	
POLYCAB INDIA Limited	0.77%	
<b>Healthcare Services</b>	<b>1.32%</b>	
Apollo Hospitals Enterprise Limited	1.05%	
METROPOLIS HEALTHCARE LIMITED	0.27%	
<b>Construction</b>	<b>1.26%</b>	
Larsen & Toubro Limited	0.78%	
Kalpataru Power Transmission Limited	0.48%	
<b>Retailing</b>	<b>1.17%</b>	
Avenue Supermarts Limited	0.44%	
FSN E-Commerce Ventures Limited	0.29%	
Go Fashion India Limited	0.26%	
Vedant Fashions Private Limited	0.18%	
<b>Diversified FMCG</b>	<b>1.12%</b>	
Hindustan Unilever Limited	0.64%	
ITC Limited	0.48%	
<b>Agricultural Commercial &amp; Construction Vehicles</b>	<b>1.10%</b>	
Ashok Leyland Limited	1.10%	
<b>Beverages</b>	<b>1.09%</b>	
United Spirits Limited	1.09%	
<b>Industrial Manufacturing</b>	<b>1.07%</b>	
Honeywell Automation India Limited	1.07%	
<b>Securitized Debt Amort</b>	<b>1.00%</b>	
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)
<b>Government Bond</b>	<b>0.99%</b>	
4.70% INDIA GOVT BOND 22SEP2033 FRB	0.42%	SOV
7.72% GOI (MD 25/05/2025)	0.14%	SOV

Issuer	% to Net Assets	Rating
7.10% GOVERNMENT OF INDIA 18APR29	0.14%	SOV
7.38% GOI 20JUN2027	0.07%	SOV
7.06% GOI 10APR28	0.07%	SOV
8.15% GOI (MD 24/11/2026)	0.04%	SOV
6.54% GOI 17JAN2032	0.04%	SOV
4.04% GOI FRB 04OCT2028	0.03%	SOV
7.27% GOI 08APR26	0.01%	SOV
8.17% GOI (MD 01/12/2044)	0.01%	SOV
<b>Personal Products</b>	<b>0.93%</b>	
Godrej Consumer Products Limited	0.93%	
<b>Aerospace &amp; Defense</b>	<b>0.90%</b>	
Bharat Electronics Limited	0.90%	
<b>State Government Bond</b>	<b>0.88%</b>	
7.15% MAHARASHTRA 13OCT2026 SDL	0.28%	SOV
8.41% WEST BENGAL 06FEB39 SDL	0.08%	SOV
8.15% MAHARASHTRA 26NOV2025 SDL	0.07%	SOV
TAMIL NADU 08.21% 24JUN25 SDL	0.07%	SOV
8.39% RAJASTHAN 15MAR2024 SDL	0.07%	SOV
7.25% GUJARAT 23AUG2027 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
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
7.35% MADHYA PRADESH 13SEP2027 SDL	0.00%	SOV
<b>Food Products</b>	<b>0.80%</b>	
Nestle India Limited	0.80%	
<b>Fertilizers &amp; Agrochemicals</b>	<b>0.77%</b>	
PI Industries Limited	0.77%	
<b>IT - Services</b>	<b>0.74%</b>	
Cyient Limited	0.74%	
<b>Money Market Instruments</b>	<b>0.73%</b>	
Panatone Finvest Limited	0.27%	CRISIL A1+
ICICI Securities Limited	0.20%	ICRA A1+
Housing Development Finance Corporation Limited	0.13%	ICRA A1+
Axis Bank Limited	0.07%	ICRA A1+
Union Bank of India	0.07%	IND A1+
<b>Non - Ferrous Metals</b>	<b>0.60%</b>	
Hindalco Industries Limited	0.60%	
<b>Agricultural Food &amp; other Products</b>	<b>0.59%</b>	
Tata Consumer Products Limited	0.59%	
<b>Ferrous Metals</b>	<b>0.58%</b>	
Tata Steel Limited	0.58%	
<b>Leisure Services</b>	<b>0.51%</b>	
Jubilant Foodworks Limited	0.51%	
<b>Realty</b>	<b>0.41%</b>	
Phoenix Mills Limited	0.41%	
<b>Financial Technology (Fintech)</b>	<b>0.38%</b>	
One 97 Communications Limited	0.38%	
<b>Gas</b>	<b>0.36%</b>	
Gujarat Gas Limited	0.36%	
<b>EQUITY FUTURE</b>	<b>0.35%</b>	
Reliance Industries Limited	0.35%	
<b>Power</b>	<b>0.32%</b>	
NTPC Limited	0.32%	
<b>Insurance</b>	<b>0.28%</b>	
HDFC Life Insurance Company Limited	0.28%	
<b>Transport Services</b>	<b>0.28%</b>	
InterGlobe Aviation Limited	0.28%	
<b>WARRANT</b>	<b>0.03%</b>	
Housing Development Finance Corporation Limited	0.03%	
<b>Miscellaneous</b>	<b>0.00%</b>	
Globsyn Technologies Limited	0.00%	
Magnasound (I) Limited	0.00%	
<b>Cash &amp; Current Assets</b>	<b>1.57%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	



## Investment Performance

NAV as on May 31, 2023: ₹ 1089.7500

Inception - Feb 10, 1995	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Equity Hybrid '95 Fund	18.02%	7.67%	20.71%	7.94%
Value of Std Investment of ₹ 10,000	1089750	14471	17605	10794
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	NA	11.60%	19.21%	11.49%
Value of Std Investment of ₹ 10,000	NA	17318	16958	11149
Additional Benchmark - Nifty 50 TRI	12.20%	12.89%	26.02%	12.94%
Value of Std Investment of ₹ 10,000	260724	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. Mahesh Patil is 3. Total Schemes managed by Mr. Chanchal Khandelwal is 4. Total Schemes managed by Mr. Harshil Suvarakar is 13. 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.

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 (₹)	3390000	600000	360000	120000
Market Value of amount Invested	67717246	779589	419319	126261
Scheme Returns (CAGR)	17.28%	10.42%	10.18%	9.86%
CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)	NA	12.70%	11.60%	11.46%
Nifty 50 TRI returns## (CAGR)	13.81%	14.91%	14.70%	12.89%

Date of First Installment: March 01, 1995 & Scheme Inception Date: February 10, 1995. Past Performance may or may not be sustained in future.

### # Scheme Benchmark, ## Additional Benchmark

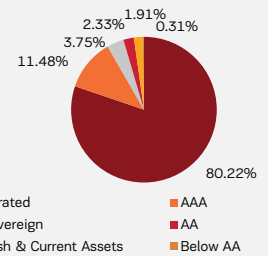
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR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

Company Name	ISIN	YTM	YTC
Union Bank of India - Tier I - Basel III **	INE692A08110	8.67%	8.44%
State Bank of India - Tier II - Basel III **	INE062A08264	6.52%	7.69%
Union Bank of India - Tier II - Basel III **	INE692A08094	7.40%	7.36%
State Bank of India - Tier II - Basel III **	INE062A08256	6.76%	7.68%

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



## Rating Profile of Portfolio



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	1089.7500	1200.4800
IDCW*	150.3000	252.5700

\*Income Distribution cum capital withdrawal