



Fund Details

Investment Objective

The investment objective of the Scheme is to seek generation of capital appreciation by creating a portfolio that is predominantly investing in equity & equity related securities and debt and money market instruments. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.

Fund Manager

Mr. Harshil Suvamkar, Mr. Atul Penkar & Mr. Dhaval Joshi

Date of Allotment

February 11, 2019

Benchmark

Nifty 500 TRI

Managing Fund Since

March 22, 2021, December 28, 2021 & November 21, 2022

Experience in Managing the Fund

2.2 years, 1.4 years & 0.5 years

SIP

Monthly: Minimum ₹ 500/-

Fund Category

Children's Fund (Solution Oriented Fund)

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

Entry Load	Nil
Exit Load	Nil
An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier).	

AUM

Monthly Average AUM	₹ 694.21	Crores
AUM as on last day	₹ 711.72	Crores

Total Expense Ratio (TER)

Regular	2.28%
Direct	0.78%
Including additional expenses and goods and service tax on management fees.	



Other Parameters

Standard Deviation	13.41%
Sharpe Ratio	0.67
Beta	0.83
Portfolio Turnover	0.50

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

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Banks	23.85%	
ICICI Bank Limited	7.07%	
HDFC Bank Limited	4.03%	
State Bank of India	3.36%	
Axis Bank Limited	2.97%	
Ujjivan Small Finance Bank Limited	1.67%	
IDFC First Bank Limited	1.42%	
Bandhan Bank Limited	1.24%	
IndusInd Bank Limited	1.12%	
Bank of Baroda	0.97%	
Finance	7.73%	
Housing Development Finance Corporation Limited	4.49%	
Bajaj Finance Limited	1.23%	
Poonawalla Fincorp Limited	1.05%	
Mahindra & Mahindra Financial Services Limited	0.96%	
IT - Software	7.06%	
Infosys Limited	5.41%	
Tata Consultancy Services Limited	1.09%	
Rategain Travel Technologies Limited	0.57%	
Retailing	6.49%	
Shoppers Stop Limited	2.08%	
Vedant Fashions Private Limited	1.68%	
Go Fashion India Limited	1.09%	
Info Edge (India) Limited	0.92%	
FSN E-Commerce Ventures Limited	0.73%	
Cement & Cement Products	4.77%	
The Ramco Cements Limited	2.36%	
Ambuja Cements Limited	1.28%	
UltraTech Cement Limited	1.13%	
Industrial Manufacturing	4.49%	
Honeywell Automation India Limited	3.03%	
GMM Pfaudler Limited	1.46%	
Petroleum Products	4.01%	
Reliance Industries Limited	4.01%	

Issuer	% to Net Assets	Rating
Pharmaceuticals & Biotechnology	3.89%	
Mankind Pharma Ltd	1.47%	
Biocon Limited	1.21%	
Sun Pharmaceutical Industries Limited	1.21%	
Automobiles	3.73%	
Tata Motors Limited	1.48%	
Mahindra & Mahindra Limited	1.41%	
Maruti Suzuki India Limited	0.84%	
Healthcare Services	3.26%	
Fortis Healthcare Limited	2.13%	
Aster DM Healthcare Limited	1.14%	
Chemicals & Petrochemicals	3.17%	
Navin Fluorine International Limited	1.15%	
Clean Science & Technology Limited	1.14%	
AETHER INDUSTRIES LTD	0.89%	
Construction	3.01%	
Larsen & Toubro Limited	3.01%	
Leisure Services	2.65%	
Devyani International Limited	1.56%	
Jubilant Foodworks Limited	1.10%	
Auto Components	2.34%	
Samvardhana Motherson International Limited	1.25%	
Motherson Sumi Wiring India Limited	1.09%	
Consumer Durables	2.01%	
Titan Company Limited	1.23%	
V-Guard Industries Limited	0.78%	
Realty	1.84%	
Phoenix Mills Limited	1.17%	
KEYSTONE REALTORS LIMITED	0.67%	
Agricultural Commercial & Construction Vehicles	1.54%	
Ashok Leyland Limited	1.54%	
Power	1.47%	
NTPC Limited	1.47%	
Diversified FMCG	1.41%	



Issuer	% to Net Assets	Rating
Hindustan Unilever Limited	1.41%	
Agricultural Food & other Products	1.35%	
Balrampur Chini Mills Limited	1.35%	
Industrial Products	1.33%	
Bharat Forge Limited	1.33%	
Transport Services	1.33%	
InterGlobe Aviation Limited	1.33%	
Ferrous Metals	1.04%	
Tata Steel Limited	1.04%	
Food Products	1.04%	

Issuer	% to Net Assets	Rating
Britannia Industries Limited	1.04%	
Telecom - Services	1.02%	
Bharti Airtel Limited	1.02%	
Textiles & Apparels	1.01%	
Gokaldas Exports Ltd	1.01%	
Financial Technology (Fintech)	0.93%	
PB Fintech Limited	0.93%	
Cash & Current Assets	2.21%	
Total Net Assets	100.00%	

Investment Performance NAV as on May 31, 2023: ₹ 13.9900

Inception - February 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Bal Bhavishya Yojna	8.12%	NA	15.43%	10.68%
Value of Std Investment of ₹ 10,000	13990	NA	15391	11068
Benchmark - Nifty 500 TRI	15.28%	NA	27.61%	12.74%
Value of Std Investment of ₹ 10,000	18437	NA	20806	11274
Additional Benchmark - Nifty 50 TRI	14.52%	NA	26.02%	12.94%
Value of Std Investment of ₹ 10,000	17918	NA	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 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.

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	13.9900	15.1200
IDCW ¹ :	14.0000	15.1200

¹Income 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 (₹)	520000	NA	360000	120000
Market Value of amount Invested	623800	NA	402114	126380
Scheme Returns (CAGR)	8.36%	NA	7.33%	10.05%
Nifty 500 TRI# (CAGR)	16.43%	NA	15.20%	12.51%
Nifty 50 TRI## (CAGR)	15.60%	NA	14.70%	12.89%

Date of First Installment: March 01, 2019 & Scheme Inception Date: February 11, 2019. 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.