



### 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 Suvarnkar, 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

3.1 years, 2.3 years & 1.4 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	Compulsory Lock-in Option (5 years or till the child attains age of majority (whichever is earlier)).

#### AUM

Monthly Average AUM	₹	931.01	Crores
AUM as on last day	₹	940.79	Crores

#### Total Expense Ratio (TER)

Regular	2.17%
Direct	0.70%

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



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#### Other Parameters

Standard Deviation	11.74%
Sharpe Ratio	0.24
Beta	0.84
Portfolio Turnover	0.64

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 7.90% (FBIL Overnight MIBOR as on 31 March 2024) 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
<b>Banks</b>	<b>19.30%</b>
ICICI Bank Limited	6.27%
HDFC Bank Limited	5.09%
State Bank of India	1.86%
IndusInd Bank Limited	1.46%
Axis Bank Limited	1.40%
IDFC First Bank Limited	1.25%
AU Small Finance Bank Limited	1.11%
Kotak Mahindra Bank Limited	0.85%
<b>Petroleum Products</b>	<b>6.08%</b>
Reliance Industries Limited	4.69%
Hindustan Petroleum Corporation Limited	1.39%
<b>Automobiles</b>	<b>5.86%</b>
Maruti Suzuki India Limited	2.19%
Tata Motors Limited	2.11%
Mahindra & Mahindra Limited	1.56%
<b>IT - Software</b>	<b>5.75%</b>
Infosys Limited	4.80%
Tata Consultancy Services Limited	0.95%
<b>Retailing</b>	<b>5.09%</b>
FSN E-Commerce Ventures Limited	1.40%
Go Fashion India Limited	1.32%
Zomato Limited	1.31%
Info Edge (India) Limited	1.07%
<b>Finance</b>	<b>4.84%</b>
REC Limited	1.32%
Bajaj Finance Limited	1.23%
Shriram Finance Ltd	1.20%
Mahindra & Mahindra Financial Services Limited	1.08%
<b>Consumer Durables</b>	<b>4.15%</b>
V-Guard Industries Limited	1.59%
Cello World Ltd	1.31%

Issuer	% to Net Assets
<b>Titan Company Limited</b>	<b>1.25%</b>
<b>Construction</b>	<b>4.07%</b>
Larsen & Toubro Limited	4.07%
<b>Cement &amp; Cement Products</b>	<b>3.88%</b>
Ambuja Cements Limited	1.46%
UltraTech Cement Limited	1.28%
Dalmia Bharat Limited	1.14%
<b>Leisure Services</b>	<b>3.82%</b>
SAMHI Hotels Ltd	1.78%
Chalet Hotels Limited	1.51%
Devyani International Limited	0.53%
<b>Telecom - Services</b>	<b>3.26%</b>
Bharti Airtel Limited	3.26%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>2.86%</b>
Sun Pharmaceutical Industries Limited	1.52%
Sanofi India Limited	1.34%
<b>Industrial Products</b>	<b>2.67%</b>
TIMKEN INDIA LTD	1.42%
INOX India Ltd	1.25%
<b>Auto Components</b>	<b>2.62%</b>
Samvardhana Motherson International Limited	1.40%
Bharat Forge Limited	1.22%
<b>Transport Services</b>	<b>2.58%</b>
Container Corporation of India Limited	1.41%
InterGlobe Aviation Limited	1.17%
<b>Healthcare Services</b>	<b>2.46%</b>
Fortis Healthcare Limited	2.46%
<b>Gas</b>	<b>2.33%</b>
GAIL (India) Limited	1.44%
Gujarat Gas Limited	0.89%
<b>Oil</b>	<b>2.28%</b>
Oil & Natural Gas Corporation Limited	2.28%



Issuer	% to Net Assets
Diversified FMCG	1.55%
ITC Limited	1.55%
Ferrous Metals	1.49%
Tata Steel Limited	1.49%
Chemicals & Petrochemicals	1.49%
Clean Science & Technology Limited	0.81%
Navin Fluorine International Limited	0.68%
Non - Ferrous Metals	1.43%
Hindalco Industries Limited	1.43%
Beverages	1.42%
United Spirits Limited	1.42%
Fertilizers & Agrochemicals	1.22%
Sumitomo Chemical India Limited	1.22%
Food Products	1.17%
Bikaji Foods International Ltd	1.17%
Electrical Equipment	1.10%

Issuer	% to Net Assets
TD Power Systems Limited	1.10%
Insurance	1.08%
Star Health & Allied Insurance Limited	1.08%
Textiles & Apparels	1.06%
Gokaldas Exports Ltd	1.06%
Realty	0.92%
Sunteck Realty Limited	0.92%
Entertainment	0.82%
Zee Entertainment Enterprises Limited	0.82%
Cash & Current Assets	1.33%
<b>Total Net Assets</b>	<b>100.00%</b>

## Investment Performance NAV as on March 31, 2024: ₹ 17.2600

Inception - February 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Bal Bhavishya Yojna	11.21%	10.14%	10.67%	33.69%
Value of Std Investment of ₹ 10,000	17260	16222	13559	13380
Benchmark - Nifty 500 TRI	18.48%	17.19%	19.32%	40.75%
Value of Std Investment of ₹ 10,000	23865	22112	16970	14049
Additional Benchmark - Nifty 50 TRI	16.37%	15.27%	16.35%	30.27%
Value of Std Investment of ₹ 10,000	21765	20356	15736	13008

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 Suvarnkar is 15. Total Schemes managed by Mr. Dhaval Joshi is 51.

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	17.2600	18.8900
IDCW <sup>1</sup> :	17.2700	18.8900

<sup>1</sup>Income 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 (₹)	620000	600000	360000	120000
Market Value of amount Invested	879414	845149	446835	135958
Scheme Returns (CAGR)	13.53%	13.72%	14.64%	26.02%
Nifty 500 TRI# (CAGR)	21.41%	21.66%	20.57%	36.73%
Nifty 50 TRI## (CAGR)	18.41%	18.58%	16.88%	27.81%

Past Performance may or may not be sustained in future. The fund's inception date is February 11, 2019, 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

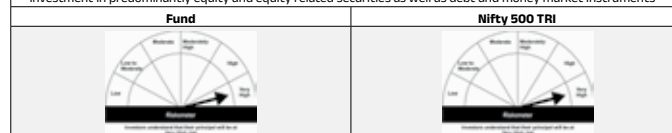
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR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

## Product Labeling Disclosures

### Aditya Birla Sun Life Bal Bhavishya Yojna

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)

- long term capital growth
- investment in predominantly equity and equity related securities as well as debt and money market instruments



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