



## 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

1.2 years

### Fund Category

Hybrid - Multi Asset Allocation

### Investment Style

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



INVEST NOW

### 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 | ₹ | 3085.56 | Crores |
| AUM as on last day  | ₹ | 3143.87 | Crores |

### Total Expense Ratio (TER)

|         |       |
|---------|-------|
| Regular | 1.88% |
| Direct  | 0.21% |

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

### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

### Other Parameters

|                   |            |
|-------------------|------------|
| Modified Duration | 1.72 years |
| Average Maturity  | 2.04 years |
| Yield to Maturity | 7.53%      |
| Macaulay Duration | 1.84 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 |
|--------|-----------------|
|--------|-----------------|

### Equity & Equity Related

|                                       |        |
|---------------------------------------|--------|
| Exchange Traded Fund                  | 12.78% |
| Aditya Birla Sun Life Gold ETF        | 10.22% |
| ADITYA BIRLA SUN LIFE SILVER ETF      | 2.56%  |
| Banks                                 | 12.34% |
| HDFC Bank Limited                     | 4.97%  |
| ICICI Bank Limited                    | 2.77%  |
| State Bank of India                   | 1.47%  |
| Union Bank of India                   | 1.11%  |
| IndusInd Bank Limited                 | 0.97%  |
| Bank of Baroda                        | 0.71%  |
| Axis Bank Limited                     | 0.34%  |
| IT - Software                         | 4.53%  |
| Infosys Limited                       | 2.55%  |
| CoForge Limited                       | 1.33%  |
| HCL Technologies Limited              | 0.64%  |
| Consumer Durables                     | 4.15%  |
| Dixon Technologies (India) Limited    | 1.45%  |
| Volta Limited                         | 1.33%  |
| Whirlpool of India Limited            | 0.87%  |
| Orient Electric Ltd.                  | 0.49%  |
| Petroleum Products                    | 3.93%  |
| Reliance Industries Limited           | 3.93%  |
| Automobiles                           | 3.87%  |
| Bajaj Auto Limited                    | 1.43%  |
| Mahindra & Mahindra Limited           | 1.30%  |
| Tata Motors Limited                   | 1.14%  |
| Pharmaceuticals & Biotechnology       | 3.43%  |
| Torrent Pharmaceuticals Limited       | 1.42%  |
| Sun Pharmaceutical Industries Limited | 1.15%  |
| Sanofi India Limited                  | 0.86%  |
| Power                                 | 3.32%  |
| NTPC Limited                          | 1.69%  |
| India Grid Trust                      | 1.63%  |
| Cement & Cement Products              | 2.54%  |
| ACC Limited                           | 1.22%  |

|  |       |
|--|-------|
| UltraTech Cement Limited               | 0.94% |
| JK Cement Limited                      | 0.38% |
| Electrical Equipment                   | 2.29% |
| TD Power Systems Limited               | 1.28% |
| Thermax Limited                        | 1.01% |
| Insurance                              | 2.25% |
| Star Health & Allied Insurance Limited | 0.97% |
| HDFC Life Insurance Company Limited    | 0.79% |
| Medi Assist Healthcare Services Ltd    | 0.49% |
| Diversified FMCG                       | 2.12% |
| ITC Limited                            | 1.58% |
| Hindustan Unilever Limited             | 0.54% |
| Construction                           | 2.12% |
| Larsen & Toubro Limited                | 1.63% |
| Bharat Highways Invit                  | 0.48% |
| Retailing                              | 1.89% |
| Avenue Supermarts Limited              | 1.08% |
| Zomato Limited                         | 0.81% |
| Auto Components                        | 1.87% |
| CIE Automotive India Ltd               | 1.20% |
| SJS Enterprises Pvt Limited            | 0.67% |
| Finance                                | 1.79% |
| Bajaj Finance Limited                  | 1.22% |
| SBFC Finance Ltd                       | 0.57% |
| Telecom - Services                     | 1.63% |
| Bharti Airtel Limited                  | 1.63% |
| Beverages                              | 1.53% |
| United Spirits Limited                 | 1.53% |
| Leisure Services                       | 1.41% |
| Westlife Development Ltd               | 0.76% |
| The Indian Hotels Company Limited      | 0.64% |
| Healthcare Services                    | 1.36% |
| Apollo Hospitals Enterprise Limited    | 0.96% |
| Jupiter Life Line Hospitals Ltd        | 0.40% |
| Personal Products                      | 1.33% |
| Godrej Consumer Products Limited       | 1.33% |
| Realty                                 | 1.30% |



# Aditya Birla Sun Life Multi Asset Allocation Fund

An open ended scheme investing in Equity, Debt and Commodities.



Wealth Solutions

|  |        |
|--|--------|
| Brigade Enterprises Limited            | 1.30%  |
| Non - Ferrous Metals                   | 1.19%  |
| Hindalco Industries Limited            | 1.19%  |
| Industrial Products                    | 1.00%  |
| TIMKEN INDIA LTD                       | 1.00%  |
| IT - Services                          | 0.98%  |
| Cyient Limited                         | 0.98%  |
| Transport Services                     | 0.92%  |
| Container Corporation of India Limited | 0.92%  |
| Oil                                    | 0.67%  |
| Oil & Natural Gas Corporation Limited  | 0.67%  |
| Chemicals & Petrochemicals             | 0.41%  |
| Vinati Organics Limited                | 0.41%  |
| REITS                                  | 0.26%  |
| Embassy Office Parks REIT              | 0.26%  |
| Transport Infrastructure               | 0.24%  |
| JSW Infrastructure Ltd                 | 0.24%  |
| Gas                                    | 0.02%  |
| GAIL (India) Limited                   | 0.02%  |
| EQUITY FUTURE                          | -2.69% |
| Oil & Natural Gas Corporation Limited  | -0.01% |
| GAIL (India) Limited                   | -0.02% |
| Hindalco Industries Limited            | -0.25% |
| Axis Bank Limited                      | -0.34% |
| Bank of Baroda                         | -0.71% |
| Reliance Industries Limited            | -1.36% |

| Issuer   | % to Net Assets | Rating     |
|--|-----------------|------------|
| <b>Debt &amp; Debt Related</b>                       |                 |            |
| <b>Fixed rates bonds - Corporate</b>                 |                 |            |
| 14.29%   |                 |            |
| Cholamandalam Investment and Finance Company Limited | 1.82%           | ICRA AA+   |
| Small Industries Development Bank of India           | 1.59%           | CRISIL AAA |
| Sikka Ports and Terminals Limited                    | 1.56%           | CRISIL AAA |
| LIC Housing Finance Limited                          | 1.11%           | CRISIL AAA |
| Sikka Ports and Terminals Limited                    | 0.80%           | CRISIL AAA |
| REC Limited  | 0.79%           | ICRA AAA   |
| Power Finance Corporation Limited                    | 0.79%           | ICRA AAA   |
| National Bank For Agriculture and Rural Development  | 0.79%           | ICRA AAA   |
| REC Limited  | 0.79%           | ICRA AAA   |
| Small Industries Development Bank of India           | 0.79%           | ICRA AAA   |
| REC Limited  | 0.48%           | ICRA AAA   |
| Power Finance Corporation Limited                    | 0.48%           | ICRA AAA   |
| National Bank For Agriculture and Rural Development  | 0.47%           | ICRA AAA   |
| National Bank For Agriculture and Rural Development  | 0.47%           | ICRA AAA   |
| Small Industries Development Bank of India           | 0.47%           | CRISIL AAA |
| HDFC Bank Limited                                    | 0.47%           | ICRA AAA   |
| State Bank of India - Tier II - Basel III            | 0.46%           | ICRA AAA   |
| LIC Housing Finance Limited                          | 0.16%           | CRISIL AAA |
| <b>Money Market Instruments</b>                      |                 |            |
| 2.25%  |                 |            |
| Canara Bank  | 1.50%           | CRISIL A1+ |
| National Bank For Agriculture and Rural Development  | 0.75%           | IND A1+    |
| <b>Government Bond</b>                               |                 |            |
| 0.93%  |                 |            |
| 5.74% GOI 15NOV2026                                  | 0.93%           | SOV        |
| <b>Cash &amp; Current Assets</b>                     |                 |            |
| 5.76%  |                 |            |
| <b>Total Net Assets</b>                              | <b>100.00%</b>  |            |



## Investment Performance

| Inception - January 31, 2023   | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Multi Asset Allocation Fund  | 19.33%          | NA      | NA      | 23.83% |
| Value of Std Investment of ₹ 10,000  | 12284           | NA      | NA      | 12391  |
| 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 | 22.41%          | NA      | NA      | 27.28% |
| Value of Std Investment of ₹ 10,000  | 12655           | NA      | NA      | 12737  |
| Additional Benchmark - Nifty 50 TRI  | 23.77%          | NA      | NA      | 30.27% |
| Value of Std Investment of ₹ 10,000  | 12796           | NA      | NA      | 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. Dhaval Shah is 8. Total Schemes managed by Mr. Bhupesh Bameta is 14. Total Schemes managed by Mr. Sachin Wankhede is 3. 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              | 12.2843      | 12.5205     |
| IDCW <sup>1</sup> : | 11.7971      | 12.5212     |

<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 (₹)                            | 150000          | NA      | NA      | 120000 |
| Market Value of amount Invested                      | 170009          | NA      | NA      | 133023 |
| Scheme Returns (CAGR)                                | 20.83%          | NA      | NA      | 21.09% |
| CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR) | 25.73%          | NA      | NA      | 26.87% |
| S&P BSE SENSEX TRI returns## (CAGR)                  | 26.74%          | NA      | NA      | 27.81% |

Past Performance may or may not be sustained in future. The Fund's inception date is January 31, 2023, 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 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 |
|------|--|
|      |  |

|  |  |
|--|--|
|  |  |
|--|--|

<sup>1</sup>Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Data as on March 31, 2024 unless otherwise specified



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<https://mutualfund.adityabirlacapital.com>