



Aditya Birla Sun Life Regular Savings Fund

An open ended hybrid scheme investing predominantly in debt instruments



Regular Income Solutions

Fund Details

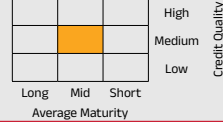
Investment Objective

The primary objective of the scheme is to generate regular income so as to make monthly payments or distribution to unit holders, with the secondary objective being growth of capital. There can be no assurance that the Scheme objectives will be realised.

Fund Category

Conservative Hybrid Fund

Investment Style



INVEST NOW

Fund Manager

Mr. Dhaval Shah, Mr. Harshil Suvarnkar & Mr. Dhaval Joshi

Date of Allotment

May 22, 2004

Benchmark

CRISIL Hybrid 85+15 - Conservative Index

Managing Fund Since

May 14, 2020, March 22, 2021 & November 21, 2022

Experience in Managing the Fund

3.9 years, 3.1 years & 1.4 Years

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

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

Entry Load	Nil
Exit Load	For redemption /switch-out 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	₹	1405.06	Crores
AUM as on last day	₹	1399.82	Crores

Total Expense Ratio (TER)

Regular	1.91%
Direct	0.99%
Including additional expenses and goods and service tax on management fees.	

Other Parameters

Modified Duration	4.24 years
Average Maturity	5.74 years
Yield to Maturity (for Debt Component)	7.58%
Macaulay Duration	4.44 years
Portfolio Turnover (for Equity Component)	1.26

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Add. Investment

₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets
Equity & Equity Related	
Banks	5.53%
ICICI Bank Limited	2.36%
HDFC Bank Limited	1.80%
IndusInd Bank Limited	0.72%
State Bank of India	0.61%
Union Bank of India	0.03%
Automobiles	1.60%
Mahindra & Mahindra Limited	0.64%
Bajaj Auto Limited	0.61%
Tata Motors Limited	0.35%
IT - Software	1.59%
Infosys Limited	1.16%
Coforge Limited	0.43%
Consumer Durables	1.45%
Dixon Technologies (India) Limited	0.53%
V-Guard Industries Limited	0.49%
Volta Limited	0.43%
Healthcare Services	1.00%
Fortis Healthcare Limited	0.69%
Vijaya Diagnostic Centre Limited	0.31%
Finance	0.97%
Bajaj Finance Limited	0.72%
SBFC Finance Ltd	0.26%
Electrical Equipment	0.92%
TD Power Systems Limited	0.54%
Thermax Limited	0.38%
Construction	0.90%
Larsen & Toubro Limited	0.90%
Industrial Products	0.87%
Cummins India Limited	0.64%
TIMKEN INDIA LTD	0.22%
Pharmaceuticals & Biotechnology	0.86%
Sun Pharmaceutical Industries Limited	0.86%
Telecom - Services	0.79%
Bharti Airtel Limited	0.79%
Auto Components	0.78%
CIE Automotive India Ltd	0.34%
Craftsman Automation Ltd	0.23%
SJS Enterprises Pvt Limited	0.22%

Diversified FMCG		0.78%
ITC Limited		0.78%
Cement & Cement Products		0.70%
UltraTech Cement Limited		0.70%
Non - Ferrous Metals		0.62%
Hindalco Industries Limited		0.62%
Transport Infrastructure		0.61%
IRB InvIT Fund		0.61%
Commercial Services & Supplies		0.54%
CMS Info Systems Limited		0.54%
Realty		0.47%
Brigade Enterprises Limited		0.47%
Insurance		0.39%
Star Health & Allied Insurance Limited		0.39%
Personal Products		0.38%
Godrej Consumer Products Limited		0.38%
Retailing		0.37%
Zomato Limited		0.37%
Alternative Investment Funds (AIF)		0.31%
Corporate Debt Market Development Fund		0.31%
Oil		0.29%
Oil & Natural Gas Corporation Limited		0.29%
Leisure Services		0.25%
Westlife Development Ltd		0.25%
Transport Services		0.08%
Container Corporation of India Limited		0.08%
Miscellaneous		0.00%
Magnasound (I) Limited		0.00%
Issuer	% to Net Assets	Rating
Debt & Debt Related		
Fixed rates bonds - Corporate	34.98%	
Bajaj Housing Finance Limited	2.14%	CRISIL AAA
REC Limited	1.85%	CRISIL AAA
Shriram Finance Ltd	1.79%	CRISIL AA+
Small Industries Development Bank of India	1.79%	CRISIL AAA
Power Finance Corporation Limited	1.78%	ICRA AAA
Small Industries Development Bank of India	1.78%	ICRA AAA
Union Bank of India - Tier II - Basel III	1.76%	CRISIL AAA
State Bank of India - Tier II - Basel III	1.74%	ICRA AAA
Mahindra & Mahindra Financial Services Limited	1.43%	CRISIL AAA



LIC Housing Finance Limited	1.07%	CRISIL AAA
Nexus Select Trust	1.07%	ICRA AAA
Tata Capital Limited	1.06%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.99%	ICRA AAA
Bharti Telecom Limited	0.89%	CRISIL AA+
Mindspace Business Parks REIT	0.88%	CRISIL AAA
HDFC Bank Limited	0.72%	ICRA AAA
Tata Capital Housing Finance Limited	0.72%	CRISIL AAA
LIC Housing Finance Limited	0.71%	CRISIL AAA
Bajaj Finance Limited	0.71%	CRISIL AAA
Bajaj Finance Limited	0.71%	CRISIL AAA
HDFC Bank Limited	0.71%	ICRA AAA
National Bank For Agriculture and Rural Development	0.71%	CRISIL AAA
Kotak Mahindra Investments Limited	0.71%	CRISIL AAA
Small Industries Development Bank of India	0.71%	ICRA AAA
Summit Digital Infrastructure Private Limited	0.70%	CRISIL AAA
State Bank of India - Tier II - Basel III	0.69%	ICRA AAA
Tata Capital Housing Finance Limited	0.43%	ICRA AAA
REC Limited	0.38%	CRISIL AAA
Steel Authority of India Limited	0.36%	CARE AA
REC Limited	0.36%	ICRA AAA
Bajaj Finance Limited	0.36%	CRISIL AAA
Bajaj Housing Finance Limited	0.36%	CRISIL AAA
Tata Capital Housing Finance Limited	0.36%	CRISIL AAA
Bajaj Housing Finance Limited	0.36%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	0.36%	CRISIL AAA
Sundew Properties Limited	0.36%	CRISIL AAA
Tata Capital Housing Finance Limited	0.36%	ICRA AAA
National Bank For Agriculture and Rural Development	0.35%	ICRA AAA
LIC Housing Finance Limited	0.34%	CRISIL AAA
Cholamandalam Investment and Finance Company Limited	0.18%	ICRA AA+
Power Finance Corporation Limited	0.12%	ICRA AAA
LIC Housing Finance Limited	0.07%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.06%	CRISIL AAA
NTPC Limited	0.00%	CRISIL AAA
Government Bond	25.51%	
7.18% GOVERNMENT OF INDIA 14AUG2033 GSEC	6.28%	SOV
7.32% GOI BOND 13NOV2030	4.34%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	4.26%	SOV
7.18% GOI 24-Jul-2037	3.78%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	2.15%	SOV
7.10% GOVERNMENT OF INDIA 18APR29	1.79%	SOV

5.15% GOVERNMENT OF INDIA 09NOV25 G-SEC	1.74%	SOV
4.70% INDIA GOVT BOND 22SEP2033 FRB	0.36%	SOV
7.72% GOI (MD 25/05/2025)	0.36%	SOV
7.17% GOI (MD 08/01/2028)	0.36%	SOV
8.17% GOI (MD 01/12/2044)	0.08%	SOV
7.54% GOVERNMENT OF INDIA 23MAY2036 GSEC	0.00%	SOV
7.27% GOI 08APR26	0.00%	SOV
Cash Management Bills	8.80%	
Government of India	1.21%	SOV
Government of India	1.09%	SOV
Government of India	0.89%	SOV
Government of India	0.72%	SOV
Government of India	0.62%	SOV
Government of India	0.60%	SOV
Government of India	0.60%	SOV
Government of India	0.51%	SOV
Government of India	0.50%	SOV
Government of India	0.34%	SOV
Government of India	0.33%	SOV
Government of India	0.32%	SOV
Government of India	0.32%	SOV
Government of India	0.31%	SOV
Government of India	0.25%	SOV
Government of India	0.20%	SOV
State Government bond	1.57%	
7.42% MAHARASHTRA 22MAR2037 SDL	0.72%	SOV
7.23% TAMIL NADU 14JUN2027 SDL	0.36%	SOV
8.29% ANDHRA PRADESH - 13JAN26 SDL	0.29%	SOV
HARYANA 08.21% 31MAR2026 SDL	0.17%	SOV
8.83% UTTAR PRADESH 24FEB2026 SDL	0.02%	SOV
8.46% GUJARAT 10FEB2026 SDL	0.00%	SOV
8.08% Telangana UDAY BOND (MD 22/03/2031)	0.00%	SOV
8.04% Telangana UDAY BOND (MD 22/03/2030)	0.00%	SOV
8.27% Telangana UDAY BOND (MD 22/03/2028)	0.00%	SOV
7.95% Telangana UDAY BOND (MD 22/03/2032)	0.00%	SOV
8.07% Telangana UDAY BOND (MD 22/03/2029)	0.00%	SOV
Cash & Current Assets	6.12%	
Total Net Assets	100.00%	

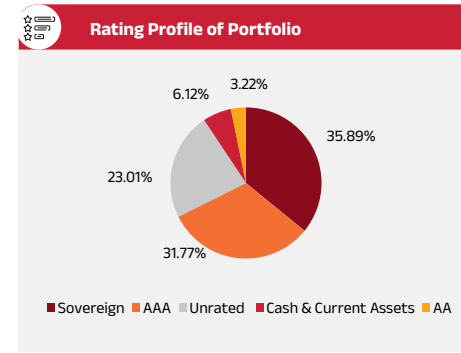
Investment Performance

NAV as on March 31, 2024; ₹ 58.8710

	Since Inception	5 Years	3 Years	1 Year
Inception - May 22, 2004				
Aditya Birla Sun Life Regular Savings Fund	9.33%	8.62%	8.42%	11.66%
Value of Std Investment of ₹ 10,000	58871	15132	12746	11169
Benchmark - CRISIL Hybrid 85+15 - Conservative Index				
Value of Std Investment of ₹ 10,000	8.51%	9.02%	7.47%	12.40%
Value of Std Investment of ₹ 10,000	50638	15412	12416	11244
Additional Benchmark - CRISIL 10 Year Gilt Index				
Value of Std Investment of ₹ 10,000	5.61%	6.14%	4.30%	8.52%
Value of Std Investment of ₹ 10,000	29595	13482	11347	10854

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 6. Total Schemes managed by Mr. Harshil Suvarnikar is 15. Total Schemes managed by Mr. Dhaval Shah is 8. 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.



Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III **	INE062A08264	6.33%	7.84%
State Bank of India - Tier II - Basel III **	INE692A08094	7.71%	7.91%
State Bank of India - Tier II - Basel III **	INE062A08256	6.79%	8.08%

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

NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	58.8710	65.0229
Monthly IDCW*	15.8372	25.5588

*Income Distribution cum capital withdrawal

Data as on March 31, 2024 unless otherwise specified

Product Labeling Disclosures

Aditya Birla Sun Life Regular Savings Fund (An open ended hybrid scheme investing predominantly in debt instruments)	
• regular income with capital growth over medium to long term • investments in debt and money market instruments as well as equity and equity related securities [10-15%]	
Fund 	CRISIL Hybrid 85+15 - Conservative Index

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