

# EMPOWER

Monthly Factsheet | January 2018

MUTUAL  
FUNDS  
*Sahi Hai*



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Aditya Birla Sun Life  
**Mutual Fund**



**ADITYA BIRLA  
CAPITAL**

1800-270-7000



**Mr. Mahesh Patil**  
Co-CIO Equity

What a year 2017 has been! As it is said, markets have climbed the wall of worries to touch all time highs and be steady there. The large cap index Nifty50 closed the year with a return of 28.6%, midcap index at 47.3% and smallcap index at 57.3%. This was at the back of good performance in Dec'17 with a return of 3%, 6.2% and 4.4% respectively. (Source: Bloomberg)

2017 has been the year when the government implemented reforms planned earlier. GST, IBC, RERA, Recapitalization of banks are some to name a few. The volatility has been low through out the year with not even one period of 5% draw down. What is important is that the rally was not limited to India but has been a global one due to synchronized growth in both EMs and DMs. The year has been record inflows into equity mutual funds. Nearly ₹ 2.3 lakh crores was the net inflow with a monthly run rate of nearly ₹ 19,000 crores. (Source: Bloomberg, Mint)

How will 2018 pan out?

### **India View:**

The GDP growth has been hit by twin disruptions - demonetization & GST implementation. It has bottomed out in Q2FY18 and would see gradual improvement into FY19. It would be primarily be driven by consumption due to multiple tail winds for the same. Government consumption & Fixed investment would be positive but tepid. (Source: ABSLAMC Research)

The new year would see further execution of reforms by government. Recapitalization of banks would resolve the twin balance sheet problem to a large extent. Nearly ₹ 1.5 lakh crore would be used for provision of NPAs while the rest ₹ 60,000 crores would be used as growth capital. Assuming a 10x leverage, ₹ 60 lakh crore could be given as credit which is equivalent to the credit given out in the previous fiscal. Government is also focusing on housing. It is giving credit linked subsidy for affordable housing which is gaining traction. Lower home loan rates bring the EMI down, higher affordability due to property price stability over the last few years and rising income, transparency due to RERA augur well for housing sector. This could improve construction activity and create jobs. Further emphasis of government would be on rural recovery through increased rural expenditure, increase in MSPs, price compensation for farmers, import duty on certain agri products etc. The biggest indirect reform in history - GST which is facing teething problems currently would stabilize into the new year. Once the system attains stability, there could be tax collections. Financial savings would pick up further. Mutual funds would continue to receive more flows. The steady long term money flow through SIP, EPFO and NPS to continue which is currently at ₹ 8,500 crore. India would remain an investment destination for foreigners due to growth opportunities it provides at the back of strong economy and currency stability. (Source: ABSLAMC Research, Bloomberg)

### **World View:**

The global growth would continue to pick up going into 2018 inspite of some slowdown expected from China and Euro area. Despite the slowdown, China would add close to a quarter of incremental global GDP. The United States is looking up and tax cuts would add to its growth. The worry would be that the fiscal stimulus is coming at the time when employment is tight which may lead to inflation. In case inflation goes up, the pace of rate hike would go up to more than three as expected currently by the markets. The recent move of 50 bps in one month in 2Y treasury is pointing for rate hikes in 2018. China has to be closely watched as any significant slow down there could lead to market disruptions. The incremental QE would reduce in 2018 as ECB would cut its asset purchases while BoJ would continue to purchase them. Oil is the major determinant for market performance in 2018 especially for a net importer like India. We expect the average price to be benign between USD 55-65 / bbl during the year. The EPS growth across the global markets has been good with a positive earnings revision ratio. This could prevail for markets to do well in 2018. (Source: ABSLAMC Research, Bloomberg)

### **Market View:**

Overcoming the effects of twin disruptions of demonetization and implementation of GST, corporate earnings would pick up pace. Our bottom up research suggests that Nifty50 Index could clock EPS growth of 10% in FY18 and 19% in FY19. Hence, investors should expect a return of 12-15% from the market with a 3-5 year horizon in their portfolio construction. The earnings growth would be broad based where all sectors contribute positively. In Q2 FY18, we have seen no major downgrades. The effects of reforms would continue to affect the corporates in 2018 and beyond. Hence a nimble view on sectors/sub-sectors is required. Flows from domestic would be supportive. FPIs could also invest more when they see the earnings recovery. On valuation parameters, current trailing P/E is above the long term average but considering earnings pick up, it should come down. Considering other parameters like P/B, P/S, dividend yield etc., there is no froth in the markets. Infact, IIP, eight core industries and other indicators point to bottom of the cycle is behind and the economy is recovering. Composition of Nifty50 index has also changed over a period of time with more weightage to non-cyclical sectors. Hence, comparison to past has to be done with caution and it should command better valuation than in the past. We have a whole host of funds across categories with consistent performance - large cap, multi cap, midcap, small cap, balanced, dynamic equity, ELSS and thematic funds that you may choose from in line with your risk appetite. (Source: ABSLAMC Research)

Happy New Year! Thank you and Happy investing!

USD: United States Dollar; YTD: Year To Date; FII: Foreign Institutional Investors; DII: Domestic Institutional Investors; WPI: Wholesale Price Index; CPI: Consumer Price Index; GDP: Gross Domestic Product; GVA: Gross Value Added; GST: Goods and Sales Tax; EPS: Earnings per share; EBITDA: Earnings before Interest, Tax, Depreciation and Amortization; bb: barrel; IIP: Index of Industrial Production; P/S: Price to sales; QE: Quantitative Easing; ECB: European Central Bank; IBC: Insolvency and Bankruptcy Code; RERA : Real Estate Regulation Act





**Mr. Maneesh Dangi**  
Co-CIO Fixed Income

## Domestic growth

The advance CSO estimate paints a bleaker picture for FY18 growth than the previous forecasts from any government or regulatory body. However, it should be highlighted that the data used for the forecast is limited to Oct / Nov 2017 and many indicators have displayed a pickup in the recent past. However, while a gradual turn around seems to be at play, that the full year growth will be meaningfully below the estimate of RBI seems increasingly likely. Our initial assessment suggests that the final FY18 GVA could undershoot RBI's revised expectation of 6.7% by 30-40bp. Therefore, RBI's hard stance on inflation at the cost of growth would be under increasing amount of scrutiny.

The public finance trajectory continues to be a mystery for the markets and the government alike. On the back of recent weakness in revenue collection, the central government has had to increase the borrowing programme. This should support the planned expenditure for the year but the uncertainty around GST collections would constrain the planned expenditure for the next year. Recent project data shows that stalled projects are at all-time high, new announcements at decade lows, and investment is down sequentially. To expect the government to provide further, meaningful fillip to investments would be difficult. However, we note that historically our economy has done well in the run up to elections and that should play a role in supporting the recovery sighted in earnings in FY19.

The PMI survey for services has been weak, even as manufacturing PMI has reached multi year highs. Automobile sales across passenger vehicles, commercial vehicles and two wheelers have continued to grow at high levels. Import and export along with the rail and port freight growth also point to a rise in activity in tandem with the global trade. IIP however is not as rosy and reflects the troubles of the SME sector. The data points in the near future will have the benefit of a weak base corresponding to the demonetisation period. We continue to remain circumspect of a sharp recovery in the economy given the near term costs of the reforms and the inflation targeting regime which may undermine the green shoots visible right now. A gradual recovery is the base case for now.

## Inflation-

The last inflation print was a negative surprise at 4.88% print. Most of the negative surprise can be explained by spike in veggie price which was known but the magnitude of it was higher than expected. Most of it would reverse next couple of prints as most of the vegetables barring onion have shown a decline in last few weeks. However there was negative surprise on our core core front. We saw a higher than expected inflation in various sub category of the core inflation. The number if we take an assessment over the last six months is still hovering around 4%. While we have seen this kind of spike in core previously also which tends to smoothen out in next few prints, this however still remains a cause of concern and warrants close monitoring. We might see some decline on that front in next few readings as effects of GST rate cut could be passed on. (Source: RBI, MOSPI)

## External trade-

Trade deficit remained closer to 14bn despite reasonable pickup in exports as imports surprised on upwards. However, there was big base in play in all numbers on account of demonetisation. Just to give context last year in November exports came at USD 20bn (from USD 23bn in oct 2016) while imports cooled by 1bn at that time. Exports also picked up mom from October as credit issues on account of GST smoothen. Exports growth in November was driven by engineering goods, chemical, Gems and Jewelry and Petroleum products. Engineering good exports came at USD 7.1 bn. This number is quite volatile but still on higher side. Imports growth was driven by petroleum products 40% higher (21% driven by prices alone), pearl and precious stones, chemicals and Machinery. NONG imports also picked up to USD 27bn (22.52% higher) on account of base affect. 3MMA in NONG is now stabilising at 17% YOY. Within NONG capital goods imports came @USD 5bn which is highest number in last 12 months. Electronic imports continue to maintain 25% growth yoy and tracking run rate of 55bn. At this run rate we shall close cad FY 2018 @1.80% of GDP.

(Source: CEIC)

## Other developments-

RBI's policy during the month was more balanced in tone than previous policy and stuck a neutral tone in line with the neutral stance advocated by it. However RBI's projection of FY18 growth at 6.7% seemed optimistic and out of line with our, most analyst and CSO's projection.

World economy recovery is expected to continue in 2018 with global economy posting highest growth since 2011. IMF forecasts 2018 growth at 3.7%, against 3.6% in 2016 and long term average of 3.5%. Global recovery has been broad-based and well synchronized with steady growth in Europe and US and pick-up in EM economies with the exception of China, which is witnessing a moderation in growth. Despite the healthy economic recovery, we note that most economies are still not showing any sign of overheating, as can be seen from the benign inflation prints. Dollar weakness continued during the month as strong growth contributed to dollar weakening against both EM and DM currencies. Dollar weakness and better growth prospects also reflected on higher commodity price during the month. Geopolitical risks, policy errors by Major Central Banks and China, and market complacency are key risks for World economy in 2018. (Source: RBI, Bloomberg)

## Portfolio positioning-

While our assessment of growth and inflation has remained broadly the same we have been conservative in portfolio positioning during the month. RBI's reaction function has been very asymmetric in recent few policies and that has transmitted itself to markets as the markets has shown an tendency to react very negatively to negative data while being indifferent to positive surprises. In such an environment the negative surprise on extra borrowing which was more than expected spooked the markets. On the other hand given that yields have risen by 40-60 bps valuations have turned supportive and makes a case for investment in next 3-6 months. Given this state on markets we remain tentative in our portfolios and are ready to react to various threats and opportunities as they evolve.





## SAVINGS SOLUTIONS

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Aditya Birla Sun Life Cash Plus	Regular Plan	Daily Dividend (Reinvestment)	Daily Dividend Reinvestment	₹ 1,000/-	Nil
		Weekly Dividend (Payout / Reinvestment)			
	Direct Plan	Dividend (Payout / Reinvestment) Growth			
Aditya Birla Sun Life Floating Rate Fund - Short Term Plan	Regular Plan	Daily Dividend (Reinvestment)	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Weekly Dividend (Reinvestment)			
		Growth			
Aditya Birla Sun Life Cash Manager	Regular Plan	Daily Dividend (Reinvestment)	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Weekly Dividend (Reinvestment)			
		Growth			
Aditya Birla Sun Life Savings Fund	Regular Plan	Daily Dividend (Reinvestment)	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Weekly Dividend (Payout / Reinvestment)			
		Growth			
Aditya Birla Sun Life Floating Rate Fund - Long Term Plan	Regular Plan	Daily Dividend (Reinvestment)	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Weekly Dividend (Reinvestment)			
		Growth			
Aditya Birla Sun Life Enhanced Arbitrage Fund	Regular Plan	Dividend (Payout / Reinvestment /Sweep)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 30 days from the date of allotment: 0.50% of applicable NAV For redemption/switch out of units after 30 days from the date of allotment: Nil.
	Direct Plan	Growth			
Aditya Birla Sun Life Short Term Fund	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth			
Aditya Birla Sun Life Short Term Opportunities Fund	Regular Plan	Quarterly Dividend (Payout / Reinvestment)	Growth	₹ 1,000/-	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 90 days from the date of allotment: 0.50% of applicable NAV. For redemption /switch-out of units after 90 days from the date of allotment: Nil. (w.e.f June 15, 2017)
	Direct Plan	Dividend (Payout / Reinvestment) Growth			
Aditya Birla Sun Life Treasury Optimizer Plan	Regular Plan	Monthly Dividend (Payout / Reinvestment)	Monthly Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Quarterly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment) Growth			
Aditya Birla Sun Life Medium Term Plan	Regular Plan	Quarterly Dividend (Payout / Reinvestment)	Growth	₹ 1,000/-	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following 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. (w.e.f. October 10, 2016)
	Direct Plan	Half Yearly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment /Sweep) Growth			
Aditya Birla Sun Life Corporate Bond Fund	Regular Plan	Dividend (Payout / Reinvestment)	Growth	₹ 1,000/-	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switchout of units after 365 days from the date of allotment: Nil (w.e.f. May 27, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life Dynamic Bond Fund	Regular Plan	Monthly Dividend Sweep	• Choice of Option : Quarterly Dividend • Choice of Sub-Option : Dividend Reinvestment	₹ 1,000/-	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 90 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment: Nil (w.e.f. October 10, 2016)
		Monthly Dividend (Payout / Reinvestment /Sweep)			
	Direct Plan	Quarterly Dividend (Payout / Reinvestment /Sweep) Growth Dividend (Payout / Reinvestment /Sweep)			
Aditya Birla Sun Life Income Plus	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Quarterly Dividend (Payout / Reinvestment) Growth			
Aditya Birla Sun Life Constant Maturity 10 Year Gilt Fund	Regular Plan	Quarterly Dividend (Payout / Reinvestment /Sweep)	Growth	₹ 1,000/-	Nil
	Direct Plan	Growth			
Aditya Birla Sun Life Banking & PSU Debt Fund	Regular Plan	Weekly Dividend Option (Payout & Reinvestment Facility)*	Growth	₹ 1,000/-	Nil
	Direct Plan	Monthly Dividend Option (Payout & Reinvestment Facility)* Growth			
Aditya Birla Sun Life Gilt Plus - PF Plan	Regular Plan	Quarterly Dividend (Payout / Reinvestment /Sweep)	Growth	₹ 1,000/-	Nil
	Direct Plan	Growth (Quarterly Gain / Annual Gain)			
Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 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
	Direct Plan	Growth			
Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	₹ 1,000/-	If redeemed within and including 1 year from the date of allotment: 1% If redeemed after 1 year from the date of allotment : Nil
	Direct Plan	Growth			
Aditya Birla Sun Life Financial Planning FOF Prudent Plan	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 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
	Direct Plan	Growth			

@ Last Friday day of the month and penultimate business day if that day is March 31 of any Financial Year.

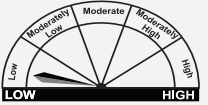




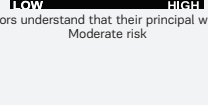






\*Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.

\*\*Default Plan: In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. The default option under the Regular or Direct Plan of the Scheme, as the case maybe, shall be applied accordingly.

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns. \*Every Tuesday of the week and next business day in case that day is a non-business day.



# Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
<b>Aditya Birla Sun Life Cash Plus</b> (An Open ended Liquid Scheme)	<ul style="list-style-type: none"> <li>reasonable returns with high levels of safety and convenience of liquidity over short term</li> <li>investments in high quality debt and money market instruments with maturity of upto 91 days only</li> </ul>	 <p>Investors understand that their principal will be at Low risk</p>
<b>Aditya Birla Sun Life Floating Rate Fund - Short Term Plan</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in debt and money market instruments with maturity of upto 91 days only</li> </ul>	 <p>Investors understand that their principal will be at Low risk</p>
<b>Aditya Birla Sun Life Cash Manager</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in a basket of debt and money market instruments of very short maturities</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<b>Aditya Birla Sun Life Savings Fund</b> (An Open ended Short Term Income Scheme)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<b>Aditya Birla Sun Life Floating Rate Fund - Long Term Plan</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>income with capital growth over short term</li> <li>investments in a mix of fixed and floating rate debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Aditya Birla Sun Life Enhanced Arbitrage Fund</b> (An Open ended Equity Scheme)	<ul style="list-style-type: none"> <li>income over short term</li> <li>investments in equity and equity related securities including derivatives for taking advantage from the price differentials/mis-pricing prevailing for stock/index in various segments (Cash &amp; Futures)</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Aditya Birla Sun Life Short Term Fund</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>income with capital growth over short term</li> <li>investments in debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<b>Aditya Birla Sun Life Short Term Opportunities Fund</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>income with capital growth over short to medium term</li> <li>investments in debt and money market instruments with short to medium term maturities across the credit spectrum within the investment grade</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Aditya Birla Sun Life Treasury Optimizer Plan</b> (An Open ended Short Term Income Scheme)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in debt and money market securities with relatively low levels of interest rate risk</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Aditya Birla Sun Life Medium Term Plan</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>income with capital growth over medium to long term</li> <li>investments in debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Aditya Birla Sun Life Corporate Bond Fund</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>Income with capital growth over short to medium term</li> <li>Investment in portfolio of corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade.</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Aditya Birla Sun Life Dynamic Bond Fund</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>income with capital growth over short term</li> <li>investments in actively managed portfolio of high quality debt and money market instruments including government securities</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Aditya Birla Sun Life Income Plus</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>income with capital growth over medium to long term</li> <li>investments in a combination of debt and money market instruments including government securities of varying maturities</li> </ul>	<p>Investors understand that their principal will be at Moderately Low risk</p>
<b>Aditya Birla Sun Life Constant Maturity 10 Year Gilt Fund</b> (An Open ended Government Securities Scheme)	<ul style="list-style-type: none"> <li>credit risk-free returns based on their own view on interest rate scenario over short to medium term</li> <li>investments in a portfolio of Central Government securities of around 10 year average maturity.</li> </ul>	<p>Investors understand that their principal will be at Moderately Low risk</p>
<b>Aditya Birla Sun Life Banking &amp; PSU Debt Fund</b> (An Open-ended Income Scheme)	<ul style="list-style-type: none"> <li>Generation of reasonable returns and liquidity over short term</li> <li>Investment primarily in securities issued by Banks, Public Sector Undertakings and Public Financial Institutions in India</li> </ul>	<p>Investors understand that their principal will be at Moderately Low risk</p>
<b>Aditya Birla Sun Life Gilt Plus - PF Plan</b> (An Open ended Government Securities Scheme)	<ul style="list-style-type: none"> <li>income with capital growth over medium to long term</li> <li>investments exclusively in Government Securities</li> </ul>	<p>Investors understand that their principal will be at Moderate risk</p>
<b>Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>Capital appreciation in the long term</li> <li>Investment in a dynamically managed portfolio of debt funds</li> </ul>	<p>Investors understand that their principal will be at Moderate risk</p>
<b>Aditya Birla Sun Life Financial Planning FOF - Conservative Plan</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>Capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Conservative) of investors in the long term</li> <li>Investment in portfolio of mutual fund schemes (predominantly in liquid / money market funds &amp; debt funds)</li> </ul>	<p>Investors understand that their principal will be at Moderate risk</p>
<b>Aditya Birla Sun Life Financial Planning FOF - Prudent Plan</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>Capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Prudent) of investors in the long term</li> <li>Investment in portfolio of mutual fund schemes (predominantly in a combination of equity funds, liquid / money market funds &amp; debt funds)</li> </ul>	<p>Investors understand that their principal will be at Moderately High risk</p>

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



## REGULAR INCOME SOLUTIONS

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN^	OPTION			
Aditya Birla Sun Life MIP II - Savings 5 Plan	Regular Plan	Monthly Dividend (Payout / Reinvestment /Sweep)	<ul style="list-style-type: none"> <li>Choice of Option : Growth</li> <li>Choice of Sub-Option within Monthly Dividend</li> <li>Option : Dividend Reinvestment</li> </ul>	₹ 1,000/-	For redemption / switchout of units within 730 days from the date of allotment: 1.00% of applicable NAV. For redemption / switchout of units after 730 days from the date of allotment: Nil (w.e.f May 27,2017)
	Direct Plan	Monthly Payment Growth			
Aditya Birla Sun Life MIP	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep)	<ul style="list-style-type: none"> <li>Choice of Option within Monthly Dividend : Dividend Reinvestment</li> <li>Choice of Option within Monthly Payment Plan : Instant</li> </ul>	₹ 1,000/-	For redemption / switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switchout of units after 365 days from the date of allotment:Nil (w.e.f May 27,2017)
	Direct Plan	Monthly Payment (Instant / Deferred) Growth			
Aditya Birla Sun Life Monthly Income	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep)	<ul style="list-style-type: none"> <li>Choice of Plan : Growth</li> <li>Choice of Option within Monthly Dividend : Dividend Reinvestment</li> <li>Choice of Plan within Quarterly Dividend : Dividend Reinvestment</li> </ul>	₹ 1,000/-	For redemption / switchout of units within 180 days from the date of allotment: 1.00% of applicable NAV. For redemption / switchout of units after 180 days from the date of allotment: Nil (w.e.f May 27,2017)
	Direct Plan	Quarterly Dividend (Payout/Reinvestment/Sweep) Growth			
Aditya Birla Sun Life MIP II - Wealth 25 Plan	Regular Plan	Monthly Dividend (Payout / Reinvestment /Sweep)	<ul style="list-style-type: none"> <li>Choice of Option : Growth</li> <li>Choice of Sub-Option within Monthly Dividend</li> <li>Option : Dividend Reinvestment</li> </ul>	₹ 1,000/-	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment.Any redemption in excess of the above limit shall be subject to the following 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. (w.e.f. October 10, 2016)
	Direct Plan				

^Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.

\*\*Default Plan: In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. The default option under the Regular or Direct Plan of the Scheme, as the case maybe, shall be applied accordingly.

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

## TAX SAVINGS SOLUTIONS

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN^	OPTION			
Aditya Birla Sun Life Tax Relief '96'	Regular Plan	Dividend (Payout/Sweep)	Dividend Payout	₹ 500/-	Nil (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life Tax Plan*	Regular Plan	Dividend (Payout/Sweep)	Dividend Payout	₹ 500/-	Nil (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life Tax Savings Fund	Regular Plan	Dividend (Payout)	N.A as the scheme does not accept fresh subscriptions / Switch-in		Nil
	Direct Plan	Growth Bonus			

\*The Dividend Reinvestment Facility under the scheme have been discontinued w.e.f. February 12, 2015. Please refer addendum no. 07/2015 dated February 09, 2015 for further details.

^Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.

\*\*Default Plan: In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. The default option under the Regular or Direct Plan of the Scheme, as the case maybe, shall be applied accordingly.

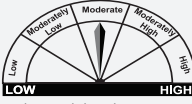

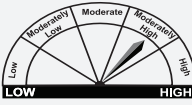






The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

## WEALTH SOLUTIONS

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN^	OPTION			
Aditya Birla Sun Life Equity Savings Fund	Regular Plan	Dividend (Payout, Reinvestment & Sweep)	Dividend Reinvestment	₹ 1,000/-	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption/switch out of units within 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. (w.e.f. May 27, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life Balanced Advantage Fund	Regular Plan	Dividend (Payout/ Reinvestment)	Dividend Reinvestment	₹ 1,000/-	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following 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. (w.e.f. October 10, 2016)
	Direct Plan	Growth			
Aditya Birla Sun Life Balanced '95 Fund	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following 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. (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life Index Fund	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	Nil (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life Frontline Equity Fund	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 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 (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life Top 100 Fund	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 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 (w.e.f. May 15, 2017)
	Direct Plan	Growth			



# Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
<b>Aditya Birla Sun Life MIP II - Savings 5 Plan</b> (An Open ended Income Scheme) Monthly income is not assured and is subject to availability of distributable surplus.	<ul style="list-style-type: none"> <li>regular income with capital growth over medium to long term</li> <li>investments in debt and money market instruments as well as equity and equity related securities [0-10%]</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Aditya Birla Sun Life MIP</b> (An Open ended Income Scheme) Monthly income is not assured and is subject to availability of distributable surplus.	<ul style="list-style-type: none"> <li>regular income with capital growth over medium to long term.</li> <li>investments in debt and money market instruments as well as equity and equity related securities [upto 15%]</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Aditya Birla Sun Life Monthly Income</b> (An Open ended Income Scheme) Monthly income is not assured and is subject to availability of distributable surplus.	<ul style="list-style-type: none"> <li>regular income with capital growth over medium to long term</li> <li>investments in debt and money market instruments as well as equity and equity related securities [upto 15%]</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Aditya Birla Sun Life MIP II - Wealth 25 Plan</b> (An Open ended Income Scheme) Monthly income is not assured and is subject to availability of distributable surplus.	<ul style="list-style-type: none"> <li>regular income with capital growth over medium to long term</li> <li>investments in debt and money market instruments as well as equity and equity related securities [20-30%]</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<b>Aditya Birla Sun Life Tax Relief '96</b> (An Open Ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Aditya Birla Sun Life Tax Plan</b> (An Open ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Aditya Birla Sun Life Tax Savings Fund</b> (An Open ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> <li>Investment in equity linked savings scheme (lock in period of 3 years) which aims to provide medium to long term capital appreciation along with income tax rebate</li> <li>Investment predominantly in equity and equity related securities</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Aditya Birla Sun Life Capital Protection Oriented Fund - Series 22</b> (A Close ended Capital Protection Oriented Scheme)	<ul style="list-style-type: none"> <li>capital protection and capital appreciation linked to equity market at the end of medium / long term tenure</li> <li>investments in highest rates debt and money market instruments maturing on or before the tenure of the scheme and equity and equity related securities</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<b>Aditya Birla Sun Life Capital Protection Oriented Fund - Series 25, 26, 29 &amp; 30</b> (A Close ended Capital Protection Oriented Scheme)	<ul style="list-style-type: none"> <li>capital protection and capital appreciation linked to equity market at the end of medium / long term tenure</li> <li>investments in highest rated debt and money market instruments maturing on or before the tenure of the scheme and exposure to derivative instruments (long call options)</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<b>Aditya Birla Sun Life Emerging Leaders Fund - Series 3 to Series 7</b> (A Close ended Equity Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities predominantly in small &amp; midcap companies.</li> </ul>	<p>Investors understand that their principal will be at Moderately High risk</p>
<b>Aditya Birla Sun Life Focused Equity Fund-Series 5 to Series 6</b> (A Close ended Equity Scheme investing in Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity securities specified as Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013, as amended from time to time</li> </ul>	<p>Investors understand that their principal will be at Moderately High risk</p>
<b>Aditya Birla Sun Life Dual Advantage Fund - Series I</b> (A Close ended Hybrid Scheme)	<ul style="list-style-type: none"> <li>Income and capital appreciation</li> <li>Investments primarily in Debt and Money market instruments for regular returns &amp; Equity and equity related instruments for capital appreciation</li> </ul>	<p>Investors understand that their principal will be at Moderately High risk</p>
<b>Aditya Birla Sun Life Resurgent India Fund - Series 1 &amp; 2</b> (A Close ended Equity Scheme)	<ul style="list-style-type: none"> <li>Income and capital appreciation</li> <li>Invests primarily in equity and equity related securities that are likely to benefit from recovery in the Indian economy.</li> </ul>	<p>Investors understand that their principal will be at Moderately High risk</p>

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



## WEALTH SOLUTIONS

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Aditya Birla Sun Life Equity Fund	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 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 (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life Advantage Fund	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 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 (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life MNC Fund	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 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 (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life Midcap Fund	Regular Plan	Dividend (Payout / Reinvestment / Sweep)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 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 (w.e.f. May 15, 2017)
	Direct Plan	Growth (Growth with Triggered Facility)			
Aditya Birla Sun Life Small & Midcap Fund	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Payout	₹ 1,000/-	For redemption/switch out of units within 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 (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life Pure Value Fund	Regular Plan	Dividend (Payout/ Reinvestment)	• Choice of Plan : Growth • Choice of Option : Reinvestment	₹ 1,000/-	For redemption/switch out of units within 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 (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life Manufacturing Equity Fund	Regular Plan	Dividend (Payout & Reinvestment)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 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.
	Direct Plan	Growth			
Aditya Birla Sun Life Banking and Financial Services Fund	Regular Plan	Dividend (Payout/ Reinvestment)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 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 (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life Dividend Yield Plus	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following 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. (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life Special Situations Fund	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	• Choice of Plan : Growth • Choice of Option : Reinvestment	₹ 1,000/-	For redemption/switch out of units within 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 (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life India Reforms Fund	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 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 (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life Infrastructure Fund	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 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 (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life New Millennium Fund	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 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 (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life India GenNext Fund	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 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 (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life India Opportunities Fund	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 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 (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life International Equity Fund (Plan A)	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 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 (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life International Equity Fund (Plan B)	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	Regular Plan	Dividend (Payout / Reinvestment /Sweep)	Growth / Reinvestment	₹ 1,000/-	For redemption/switch out of units within 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 (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life Global Commodities Fund	Regular Plan	Dividend (Payout/ Reinvestment)	Dividend Reinvestment	₹ 1,000/-	If redeemed on or before 365 days from the date of allotment - 1% - if redeemed after 365 days from the date of allotment - Nil
	Direct Plan	Growth			
Aditya Birla Sun Life Global Real Estate Fund	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Reinvestment	₹ 1,000/-	If redeemed on or before 365 days from the date of allotment - 1% - if redeemed after 365 days from the date of allotment - Nil
	Direct Plan	Growth			
Aditya Birla Sun Life Gold Fund	Regular Plan	N/A	N/A	₹ 1,000/-	For redemption/switch out of units within 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 **Exit Load is NIL for units issued in Bonus & Dividend Reinvestment
	Direct Plan				
Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	₹ 1,000/-	If redeemed on or before 365 days from the date of allotment - 1% - if redeemed after 365 days from the date of allotment - Nil
	Direct Plan	Growth			
Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	₹ 1,000/- ₹ 1,000/-	For redemption/switch out of units within 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
	Direct Plan	Growth			

\*Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.  
\*\*Default Plan: In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. The default option under the Regular or Direct Plan of the Scheme, as the case maybe, shall be applied accordingly.

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.





# Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer	
<b>Aditya Birla Sun Life Equity Savings Fund</b> (An Open ended Equity Scheme)	<ul style="list-style-type: none"> <li>long term capital growth and income</li> <li>An open ended equity scheme investing in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>	
<b>Aditya Birla Sun Life Balanced Advantage Fund</b> (An Open ended Asset Allocation Scheme)	<ul style="list-style-type: none"> <li>Capital appreciation and regular income in the long term</li> <li>Investment in equity &amp; equity related securities as well as fixed income securities (Debt &amp; Money Market securities)</li> </ul>		
<b>Aditya Birla Sun Life Balanced '95 Fund</b> (An Open ended Balanced Scheme)	<ul style="list-style-type: none"> <li>long term capital growth and income</li> <li>investment predominantly in equity and equity related securities as well as debt and money market instruments</li> </ul>		
<b>Aditya Birla Sun Life Index Fund</b> (An Open ended Index Linked Growth Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in stocks in line with Nifty 50 and / or in exchange traded derivatives on the Nifty 50 to generate comparable returns, subject to tracking errors.</li> </ul>		
<b>Aditya Birla Sun Life Frontline Equity Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities, diversified across various industries in line with the benchmark index, S&amp;P BSE 200</li> </ul>		
<b>Aditya Birla Sun Life Top 100 Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities of top 100 companies as measured by market capitalisation</li> </ul>		
<b>Aditya Birla Sun Life Equity Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities</li> </ul>		
<b>Aditya Birla Sun Life Advantage Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities</li> </ul>		
<b>Aditya Birla Sun Life MNC Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments primarily in equity and equity related securities of multinational companies (MNCs)</li> </ul>		
<b>Aditya Birla Sun Life Midcap Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments primarily in mid cap stocks</li> </ul>		
<b>Aditya Birla Sun Life Small &amp; Midcap Fund</b> (An Open ended Small and Mid Cap Equity Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments predominantly in equity and equity related securities of companies considered to be small and midcap.</li> </ul>		
<b>Aditya Birla Sun Life Pure Value Fund</b> (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities by following value investing strategy.</li> </ul>	 <p>Investors understand that their principal will be at High risk</p>	
<b>Aditya Birla Sun Life Manufacturing Equity Fund</b> (An Open ended Manufacturing Sector Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities of companies engaged in manufacturing sector.</li> </ul>		
<b>Aditya Birla Sun Life Banking and Financial Services Fund</b> (An Open ended Banking & Financial Services Sector Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>Investments in equity and equity related securities of companies engaged in banking and financial services</li> </ul>		
<b>Aditya Birla Sun Life Dividend Yield Plus</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities of companies having relatively high dividend yield</li> </ul>		 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Aditya Birla Sun Life Special Situations Fund</b> (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities by following investment strategy that would take advantage of Special Situations like buy backs, open offers, demerger etc. &amp; contrarian investment style.</li> </ul>		
<b>Aditya Birla Sun Life India Reforms Fund</b> (An Open ended Equity Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities of companies expected to benefit from the economic reforms, PSU divestment and increased government spending</li> </ul>		
<b>Aditya Birla Sun Life Infrastructure Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India</li> </ul>		
<b>Aditya Birla Sun Life New Millennium Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities with a focus on investing in IT, media, telecom related and other technology enabled companies</li> </ul>		
<b>Aditya Birla Sun Life India GenNext Fund</b> (An Open ended Growth scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities of companies that are expected to benefit from the rising consumption patterns in India fuelled by high disposable incomes</li> </ul>		
<b>Aditya Birla Sun Life India Opportunities Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities of companies that seek to leverage India's competitive advantages in global outsourcing theme.</li> </ul>		
<b>Aditya Birla Sun Life International Equity Fund-Plan A</b> (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments predominantly in equity and equity related securities in the international markets</li> </ul>		
<b>Aditya Birla Sun Life International Equity Fund-Plan B</b> (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities in the domestic market (65 to 75%) and in international markets (25 to 35%)</li> </ul>		
<b>Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in stocks of Agri commodity companies, i.e., companies engaged in or focusing on the Agri business, whether issued in India or overseas</li> </ul>		
<b>Aditya Birla Sun Life Global Commodities Fund</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>Capital appreciation in the long term</li> <li>Investment in units of global mutual funds which invest in commodity related securities</li> </ul>		
<b>Aditya Birla Sun Life Global Real Estate Fund</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>Capital appreciation in the long term</li> <li>Investment predominantly in units of Global Fund investing in Companies engaged in Real Estate Sector</li> </ul>		
<b>Aditya Birla Sun Life Gold ETF</b> (An Open ended Gold Exchange Traded Fund)	<ul style="list-style-type: none"> <li>returns that are in line with the performance of gold over long term, subject to tracking errors.</li> <li>investments in physical gold of 99.5% purity (fineness)</li> </ul>		
<b>Aditya Birla Sun Life Gold Fund</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>returns in line with performance of Aditya Birla Sun Life Gold ETF (BSL GETF) over long term</li> <li>investments predominantly in units of Aditya Birla Sun Life Gold ETF. BSL GETF invests in physical gold of 99.5% purity (fineness)</li> </ul>		
<b>Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>Capital appreciation in the long term</li> <li>Investment in portfolio of equity and debt funds</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>	
<b>Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>Capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Aggressive) of investors in the long term</li> <li>Investment in portfolio of mutual fund schemes (predominantly in equity funds)</li> </ul>		

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



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## Different solutions to suit your various needs



### SAVINGS SOLUTIONS

#### Benefits

- Preserve your money
- Provide ready liquidity
- Superior tax efficient returns compared to Savings Account and FDs

#### Principles

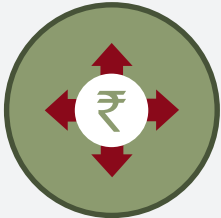
- High Capital safety.

#### Suitable for

- Meet daily expenses, seed capital for new business, Lifestyle Improvement

#### Focus:

- Short term to Medium term



### REGULAR INCOME SOLUTIONS

#### Benefits

- Provides regular income
- Superior tax efficient growth compared to Savings Accounts and FDs

#### Principles

- Any time liquidity

#### Suitable for

- Retirement planning, paying EMI

#### Focus:

- Short Term to Medium Term



### TAX PLANNING SOLUTIONS

#### Benefits

- Provides tax benefits under section 80C and reduce your tax burden
- Providing long term capital growth with tax savings

#### Principles

- Long term capital appreciation with tax benefits

#### Suitable for

- Minimizing taxes, tax planning

#### Focus:

- Medium to Long Term (with a minimum 3 yr. Lock-in period)



### WEALTH SOLUTIONS

#### Benefits

- Provide superior tax efficient growth of your capital through equity investments over a longer term

#### Principles

- Long term capital appreciation.

#### Suitable for

- House purchase, travel abroad, dream vacation, retirement planning, higher education for children, child's marriage

#### Focus:

- Long Term





## SAVINGS SOLUTIONS

### What are Saving Solutions?

Our Savings Solutions seek to preserve your money and provide you with ready liquidity while delivering you superior tax efficient returns compared to Bank accounts and FDs

### Who can benefit from Saving Solutions?

This is an ideal solution for investors who have low - medium propensity for risk and high liquidity. These can be ideal for first time investors in mutual funds.

## Benefits of Savings Solutions:

**Make Inflation work in your favour:** Inflation affects your returns from any investment including mutual funds. But, in case of savings solutions, you can use it to your advantage - through indexation - which can help you reduce the amount on which you have to pay tax. You can benefit from indexation, if investing for more than 1 year. Please consult your tax advisor on how to take advantage of indexation.

**Aim to preserve your money:** These schemes generally invest in instruments like bonds of reputed Indian companies and securities (bonds) issued by the Government of India which are considered relatively safe.

**Aim to provide Liquidity:** If you need to withdraw your money, all you have to do is submit a redemption slip and your money is normally credited to your bank account within one working day. You may also opt for an online redemption facility offered by many fund houses for added convenience.

**Tax-efficient returns:** You can earn returns in the form of monthly / quarterly dividends etc. which are completely tax-free in your hands. A dividend distribution tax of 28.325% is applicable and is deducted by the fund house.

There are various savings solutions available depending on the time period that you would like to invest for:

**a.** 1 day to 3 months **b.** 3 to 6 months **c.** 6 months to 1 year **d.** 1 year +

The DDT rate of 28.325% is effective June 01, 2013 and further, upto May 31, 2013 DDT rate applicable shall be 14.1625% as amended by Finance Bill/Act 2013.

Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future.

Investors are advised to consult their tax advisor in view of individual nature of tax benefits.

The Financial Solution (Savings Solution) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns. stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.





# Aditya Birla Sun Life Cash Plus

An Open-Ended Liquid Scheme



Savings Solutions

## What is it?

A fund that aims to provide the convenience of a savings account with the opportunity to earn higher post-tax returns. (Investors are advised to consult their tax advisor in view of individual nature of tax benefits.)

## Investment Objective

An Open-ended liquid scheme with the objective to provide reasonable returns at a high level of safety and liquidity through judicious investments in high quality debt and money market instruments.

### Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha
<b>Managing Fund Since:</b>	July 15, 2011
<b>Total Experience:</b>	9 years & 11 years
<b>Date of Allotment:</b>	June 16, 1997
<b>Type of Scheme:</b>	An Open-ended Liquid Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>NAV of Plans / Options (₹)^</b>	
<b>Retail Plan</b>	
<b>Growth:</b>	443.7306
<b>Dividend:</b>	163.6940
<b>Institutional Plan</b>	
<b>Growth:</b>	455.3592
<b>Dividend:</b>	108.0230
<b>Weekly Dividend:</b>	108.1138
<b>Regular Plan*</b>	
<b>Growth:</b>	273.4396
<b>Daily Dividend:</b>	100.1950
<b>Weekly Dividend:</b>	100.2675
<b>Dividend:</b>	114.4036
<b>Direct Plan*</b>	
<b>Growth:</b>	274.4448
<b>Daily Dividend:</b>	100.1950
<b>Weekly Dividend:</b>	100.2679
<b>Dividend:</b>	149.0039

^The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Cash Plus has been changed from ₹ 10/- to ₹ 100/- effective from October 07, 2011

**Benchmark:** CRISIL Liquid Fund Index  
**Monthly Average AUM:** ₹ 33753.66 Crores  
**AUM as on last day:** ₹ 30717.49 Crores (As on last day)

### Load Structure (as % of NAV)

**Entry Load:** Nil  
**Exit Load\*\*:** Nil  
 \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

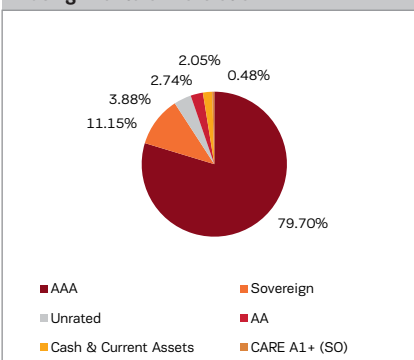
### Other Parameter

**Modified Duration:** 0.15 years  
**Average Maturity:** 0.15 years  
**Yield to Maturity:** 6.63%  
**Expense Ratio**  
**Regular** 0.20  
**Direct** 0.11

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	10.45%	SOV
Vedanta Limited	8.35%	CRISIL A1+
Steel Authority of India Limited	7.27%	CARE A1+
IDFC Bank Limited	4.46%	ICRA A1+
Axis Bank Limited	4.11%	CRISIL A1+
National Bank For Agriculture and Rural Development	4.10%	CRISIL A1+,ICRA A1+
Kotak Mahindra Bank Limited	3.88%	
Housing Development Finance Corporation Limited	3.63%	CRISIL AAA,ICRA A1+
LIC Housing Finance Limited	3.30%	CARE AAA,CRISIL A1+,CRISIL AAA
Indiabulls Housing Finance Limited	3.21%	CRISIL A1+

### Rating Profile of Portfolio



### Investment Performance - Retail Plan - Growth

NAV as on December 31, 2017: ₹ 443.7306

Inception - June 16, 1997	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Cash Plus</b>	6.69	7.58	8.10	7.52
<b>Value of Std Investment of ₹ 10,000</b>	10671	12452	14767	44373
<b>Benchmark - CRISIL Liquid Fund Index</b>	6.68	7.45	8.12	N/A
<b>Value of Std Investment of ₹ 10,000</b>	10670	12410	14777	N/A
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	5.87	7.11	7.15	6.68
<b>Value of Std Investment of ₹ 10,000</b>	10588	12290	14124	37746

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 2. Total Schemes managed by Mr. Kaustubh Gupta is 38. Total Schemes managed by Ms. Sunaina Da Cunha is 7. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- The scheme is currently managed by Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha since July 15, 2011 (6.5) years.**
- The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Floating Rate Fund - Short Term Plan



Savings Solutions

An Open-ended Income Scheme

## What is it?

A fund that provides the convenience of parking your savings with an opportunity to earn higher post-tax returns. (Investors are advised to consult their tax advisor in view of individual nature of tax benefits.)

## Investment Objective

The primary objective of the schemes is to generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments. The schemes may invest a portion of its net assets in fixed rate debt securities and money market instruments.

### Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Mr. Mohit Sharma
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	9 years & 1 year
<b>Date of Allotment:</b>	June 05, 2003
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>NAV of Plans / Options (₹)^</b>	(plus in multiples of ₹ 1)
<b>Retail Plan</b>	
<b>Growth:</b>	279.8365
<b>Daily Dividend:</b>	100.0150
<b>Weekly Dividend:</b>	103.7925
<b>Regular Plan<sup>s</sup></b>	
<b>Growth:</b>	227.0781
<b>Daily Dividend:</b>	100.0200
<b>Weekly Dividend:</b>	100.1219
<b>Direct Plan<sup>s</sup></b>	
<b>Growth:</b>	227.9044
<b>Daily Dividend:</b>	100.0200
<b>Weekly Dividend:</b>	100.1225

^The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Floating Rate Fund - Short Term Plan has been changed from ₹ 10/- to ₹ 100/- effective from October 07, 2011

**Benchmark:** CRISIL Liquid Fund Index  
**Monthly Average AUM:** ₹ 10935.26 Crores  
**AUM as on last day:** ₹ 8270.43 Crores (As on last day)

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

**Entry Load:** Nil

**Exit Load\*\*:** Nil

\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

**Other Parameter**

**Modified Duration:** 0.13 years

**Average Maturity:** 0.14 years

**Yield to Maturity:** 6.99%

**Expense Ratio**

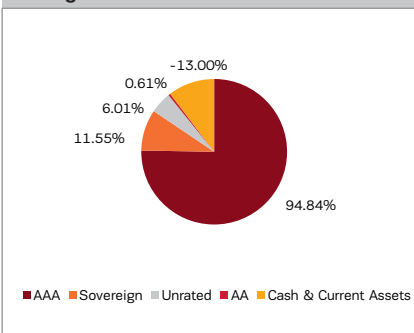
**Regular** 0.42

**Direct** 0.29

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	11.25%	SOV
Steel Authority of India Limited	8.45%	CARE A1+
Vedanta Limited	8.38%	CRISIL A1+
Bahadur Chand Investments Pvt Limited	7.21%	ICRA A1+
Godrej Properties Limited	6.47%	CRISIL A1+
National Bank For Agriculture and Rural Development	6.25%	CRISIL A1+,ICRA A1+
Kotak Mahindra Bank Limited	6.01%	
Adani Enterprises Limited	5.70%	BWR A1+
Indiabulls Real Estate Limited	4.81%	CARE A1+
JSW Steel Limited	4.79%	CARE A1+

### Rating Profile of Portfolio



### Investment Performance - Retail Plan - Growth

NAV as on December 31, 2017: ₹ 279.8365

Inception - June 05, 2003	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Floating Rate Fund - Short Term Plan	6.76	7.62	8.20	7.31
Value of Std Investment of ₹ 10,000	10678	12465	14830	27984
Benchmark - CRISIL Liquid Fund Index	6.68	7.45	8.12	6.86
Value of Std Investment of ₹ 10,000	10670	12410	14777	26331
Additional Benchmark - CRISIL 1 Year T-Bill Index	5.87	7.11	7.15	5.92
Value of Std Investment of ₹ 10,000	10588	12290	14124	23121

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 2. Total Schemes managed by Mr. Kaustubh Gupta is 38. Total Schemes managed by Mr. Mohit Sharma is 24. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.

• **The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Mohit Sharma since April 01, 2017 (0.8) year.**

• **The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Cash Manager

An Open-ended Income Scheme



Savings Solutions

## What is it?

A fund that aims to provide the convenience of a savings account with the opportunity to earn higher post-tax returns. (Investors are advised to consult their tax advisor in view of individual nature of tax benefits.)

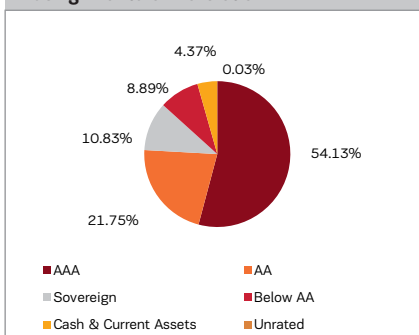
## Investment Objective

An Open ended Income scheme with the objective to provide income which is consistent with a portfolio through investments in a basket of debt and money market instruments of very short maturities with a view to provide reasonable returns.

Fund Details	
<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Mr. Mohit Sharma
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	9 years & 1 year
<b>Date of Allotment:</b>	
<b>Retail Plan:</b>	May 14, 1998
<b>Institutional Plan:</b>	September 27, 2004
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)^</b>	
<b>Regular Plan<sup>s</sup></b>	
<b>Growth:</b>	410.3104
<b>Daily Dividend:</b>	100.4595
<b>Weekly Dividend:</b>	100.4030
<b>Institutional Plan</b>	
<b>Growth:</b>	287.6853
<b>Daily Dividend:</b>	100.2131
<b>Weekly Dividend:</b>	100.4030
<b>Direct Plan<sup>s</sup></b>	
<b>Growth:</b>	427.5029
<b>Daily Dividend:</b>	100.2522
<b>Weekly Dividend:</b>	100.4065
^The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Cash Manager has been changed from ₹ 10/- to ₹ 100/- effective from October 07, 2011	
<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 9855.87 Crores
<b>AUM as on last day:</b>	₹ 9271.66 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	0.77 years
<b>Average Maturity:</b>	0.86 years
<b>Yield to Maturity:</b>	7.57%
<b>Expense Ratio</b>	
<b>Regular</b>	1.05
<b>Direct</b>	0.28

Top Ten Portfolio Holdings		
Issuer	% to net Assets	Rating
National Bank For Agriculture and Rural Development	9.09%	CRISIL A1+, CRISIL AAA, IND AAA
State Government Securities	7.10%	SOV
Tata Power Company Limited	5.67%	ICRA AA-
Reliance Jio Infocomm Limited	5.58%	CRISIL AAA
Housing Development Finance Corporation Limited	5.36%	CRISIL AAA
ONGC Petro Additions Limited	5.28%	CARE AAA(SO), ICRA AAA(SO)
Tata Capital Financial Services Limited	4.81%	CRISIL AA+, ICRA AA+
Power Finance Corporation Limited	4.33%	CRISIL AAA
Shriram Transport Finance Company Limited	4.06%	CRISIL AA+
Government of India	3.73%	SOV

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 410.3104

Inception - May 14, 1998	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Cash Manager	6.41	7.65	8.15	7.45
Value of Std Investment of ₹ 10,000	10639	12473	14794	41031
Benchmark - CRISIL Short Term Bond Fund Index	6.03	8.17	8.64	N/A
Value of Std Investment of ₹ 10,000	10601	12653	15134	N/A
Additional Benchmark - CRISIL 1 Year T-Bill Index	5.83	7.11	7.15	6.58
Value of Std Investment of ₹ 10,000	10581	12286	14120	34929

- **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 2. Total Schemes managed by Mr. Kaustubh Gupta is 38. Total Schemes managed by Mr. Mohit Sharma is 24. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- **The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Mohit Sharma since April 01, 2017 (0.8) year.**
- **The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Savings Fund

An Open-ended Short Term Income Scheme



Savings Solutions

## What is it?

A fund that aims to provide the convenience of a savings account with the opportunity to earn higher post-tax returns. (Investors are advised to consult their tax advisor in view of individual nature of tax benefits.)

## Investment Objective

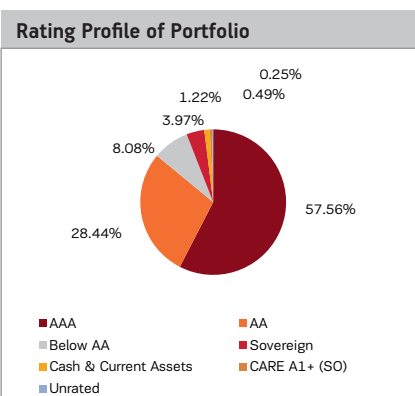
The primary objective of the schemes is to generate regular income through investments in debt and money market instruments. Income may be generated through the receipt of coupon payments or the purchase and sale of securities in the underlying portfolio. The schemes will under normal market conditions, invest its net assets in fixed income securities, money market instruments, cash and cash equivalents.

Fund Details	
<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha
<b>Managing Fund Since:</b>	July 15, 2011 & June 20, 2014
<b>Total Experience:</b>	9 years & 11 years
<b>Date of Allotment:</b>	
<b>Retail Plan:</b>	November 27, 2001
<b>Institutional Plan:</b>	April 16, 2003
<b>Type of Scheme:</b>	An Open-ended Short Term Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)^</b>	
<b>Retail Plan</b>	
<b>Growth:</b>	324.6228
<b>Daily Dividend:</b>	100.2234
<b>Weekly Dividend:</b>	100.2618
<b>Regular Plan*</b>	
<b>Growth:</b>	335.4875
<b>Daily Dividend:</b>	100.2845
<b>Weekly Dividend:</b>	100.2617
<b>Direct Plan*</b>	
<b>Growth:</b>	337.3694
<b>Daily Dividend:</b>	100.2271
<b>Weekly Dividend:</b>	100.2636
^The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Savings Fund has been changed from ₹ 10/- to ₹ 100/- effective from October 07, 2011	
<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 22139.15 Crores
<b>AUM as on last day:</b>	₹ 20121.45 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	0.74 years
<b>Average Maturity:</b>	0.84 years
<b>Yield to Maturity:</b>	7.50%
<b>Expense Ratio</b>	
<b>Regular</b>	0.30
<b>Direct</b>	0.17

Dividend			
Declared on date	11-Feb-11	28-Jan-11	31-Dec-10
Dividend Yield (Regular Plan)	0.34%	0.45%	0.51%
Dividend (₹) Per Unit	0.0350	0.0469	0.0529
Cum Dividend NAV	10.2848	10.3108	10.3105

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Top Ten Portfolio Holdings		
Issuer	% to net Assets	Rating
Power Finance Corporation Limited	8.88%	CARE AAA, CRISIL AAA
National Bank For Agriculture and Rural Development	7.39%	CRISIL AAA, IND AAA
Shriram Transport Finance Company Limited	6.48%	CRISIL AA+, IND AA+
Tata Power Company Limited	6.46%	ICRA AA-
Bharti Enterprises Holding Private Limited	4.55%	CRISIL A1+
Reliance Jio Infocomm Limited	4.06%	CRISIL AAA, CRISIL AAA (SO)
Tata Motors Limited	3.75%	CARE AA+, ICRA A1+
Vodafone Mobile Services Limited	3.59%	IND AA+
Cholamandalam Investment and Finance Company Limited	3.14%	ICRA AA
Dewan Housing Finance Corporation Limited	3.09%	CARE AAA



Investment Performance - Retail Plan - Growth		NAV as on December 29, 2017: ₹ 324.6228			
Inception - Nov 27, 2001	1 Year	3 Years	5 Years	Since Inception	
Aditya Birla Sun Life Savings Fund	7.19	8.45	8.84	7.59	
Value of Std Investment of ₹ 10,000	10717	12751	15270	32462	
Benchmark - CRISIL Short Term Bond Fund Index	6.03	8.17	8.64	N/A	
Value of Std Investment of ₹ 10,000	10601	12653	15134	N/A	
Additional Benchmark - CRISIL 1 Year T-Bill Index	5.83	7.11	7.15	6.00	
Value of Std Investment of ₹ 10,000	10581	12286	14120	25534	

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 2. Total Schemes managed by Mr. Kaustubh Gupta is 38. Total Schemes managed by Ms. Sunaina Da Cunha is 7. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- The scheme is currently managed by Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha since July 15, 2011 & June 20, 2014 (6.5) years & (3.6) years respectively.**
- The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.







### What is it?

A fund that aims to generate income by investing substantially into floating rate debt/ money market instruments.

### Investment Objective

The primary objective of the schemes is to generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments. The schemes may invest a portion of its net assets in fixed rate debt securities and money market instruments.

Fund Details	
<b>Fund Manager:</b>	Mr. Kaustubh Gupta
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	9 years
<b>Date of Allotment:</b>	June 05, 2003
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)^</b>	
<b>Retail Plan</b>	
<b>Growth:</b>	302.1289
<b>Weekly Dividend:</b>	100.3640
<b>Regular Plan<sup>s</sup></b>	
<b>Growth:</b>	208.8916
<b>Daily Dividend:</b>	100.9025
<b>Weekly Dividend:</b>	100.3639
<b>Direct Plan<sup>s</sup></b>	
<b>Growth:</b>	211.2552
<b>Daily Dividend:</b>	100.3040
<b>Weekly Dividend:</b>	100.3668

^The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Floating Rate Fund – Long Term Plan has been changed from ₹ 10/- to ₹ 100/- effective from October 07, 2011

**Benchmark:** CRISIL Liquid Fund Index  
**Monthly Average AUM:** ₹ 7890.85 Crores  
**AUM as on last day:** ₹ 7513.40 Crores  
 (As on last day)

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

**Entry Load:** Nil

**Exit Load\*\*:** Nil

\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

**Other Parameter**

**Modified Duration:** 0.73 years

**Average Maturity:** 0.82 years

**Yield to Maturity:** 7.37%

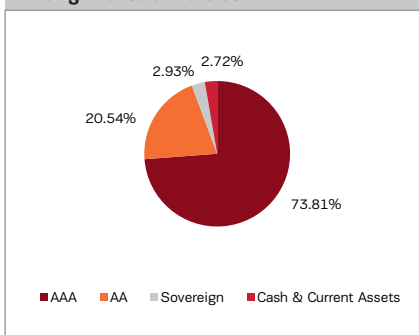
**Expense Ratio**

**Regular** 0.40

**Direct** 0.05

Top Ten Portfolio Holdings		
Issuer	% to net Assets	Rating
National Bank For Agriculture and Rural Development	9.73%	CRISIL A1+, CRISIL AAA, IND AAA
Shriram Transport Finance Company Limited	9.08%	CRISIL AA+, IND AA+
Power Finance Corporation Limited	8.76%	CRISIL AAA
Rural Electrification Corporation Limited	6.19%	CRISIL AAA
Axis Bank Limited	5.61%	CRISIL A1+, ICRA A1+
Housing Development Finance Corporation Limited	4.04%	CRISIL AAA
ICICI Bank Limited	3.94%	ICRA A1+
Housing & Urban Development Corporation Limited	3.24%	CARE A1+
LIC Housing Finance Limited	3.16%	CARE AAA, CRISIL AAA
Kotak Mahindra Prime Limited	3.10%	CRISIL AAA

### Rating Profile of Portfolio



### Investment Performance - Retail Plan - Growth

NAV as on December 29, 2017: ₹ 302.1289

Inception - June 05, 2003	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Floating Rate Fund - Long Term Plan	6.86	8.44	8.84	7.88
Value of Std Investment of ₹ 10,000	10684	12747	15269	30213
Benchmark - CRISIL Liquid Fund Index	6.64	7.46	8.12	6.86
Value of Std Investment of ₹ 10,000	10662	12405	14772	26322
Additional Benchmark - CRISIL 1 Year T-Bill Index	5.83	7.11	7.15	5.92
Value of Std Investment of ₹ 10,000	10581	12286	14120	23114

- **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Kaustubh Gupta is 38. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- **The scheme is currently managed by Mr. Kaustubh Gupta since April 01, 2017 (0.8) year.**
- **The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Enhanced Arbitrage Fund

An Open-ended Equity Scheme



Savings Solutions

## What is it?

A fund that aims to generate income by investing in equity and equity related instruments and take advantage of the price differentials or mis-pricing prevailing in a stock or index.

## Investment Objective

An Open ended Equity Scheme with an investment objective to generate income by investing predominantly in equity and equity related instruments. Scheme intends to take advantage from the price differentials / mis-pricing prevailing for stock / index in various market segments (Cash & Futures).

### Fund Details

<b>Fund Manager:</b>	Mr. Lovelish Solanki
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	7 years
<b>Date of Allotment:</b>	July 24, 2009
<b>Type of Scheme:</b>	An Open-ended Equity Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	17.5994
<b>Dividend:</b>	10.8534
<b>Direct Plan*</b>	
<b>Growth:</b>	18.0624
<b>Dividend:</b>	11.0484

<b>Benchmark:</b>	CRISIL Liquid Fund Index
<b>Monthly Average AUM:</b>	₹ 5230.89 Crores
<b>AUM as on last day:</b>	₹ 4543.07 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 30 days from the date of allotment: 0.50% of applicable NAV. For redemption/switch out of units after 30 days from the date of allotment: Nil. **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	0.76 years
<b>Average Maturity:</b>	1.10 years
<b>Yield to Maturity:</b>	7.74%
<b>Portfolio Turnover:</b>	11.73
<b>Expense Ratio</b>	
<b>Regular</b>	0.90
<b>Direct</b>	0.30

### Dividend

Declared on date	26-Dec-17	27-Nov-17	23-Oct-17
Dividend Yield (Regular Plan)	0.32%	0.44%	0.55%
Dividend (₹) Per Unit	0.0345	0.0478	0.0600
Cum Dividend NAV	10.8770	10.8798	10.8849
Dividend Yield (Direct Plan)	0.50%	0.50%	0.54%
Dividend (₹) Per Unit	0.0550	0.0550	0.0600
Cum Dividend NAV	11.0918	11.0957	11.0932

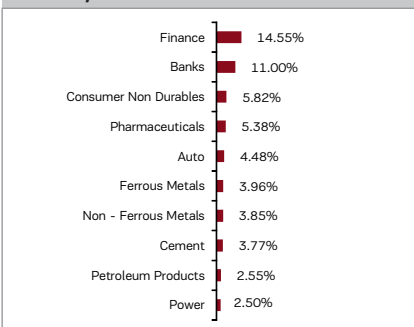
**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
HDFC Bank Limited	10.28%	UNRATED
RBL Bank Limited	3.85%	
Yes Bank Limited	3.76%	
L&T Finance Limited	2.13%	CARE A1+
Housing Development Finance Corporation Limited	1.09%	CRISIL AAA
IDFC Bank Limited	1.09%	
L & T Infrastructure Finance Company Limited	0.55%	CARE AA+
Cholamandalam Investment and Finance Company Limited	0.55%	ICRA AA
Tata Capital Limited	0.54%	CRISIL AA+
Kotak Mahindra Prime Limited	0.54%	CRISIL A1+

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 17.5994

Inception - July 24, 2009	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Enhanced Arbitrage Fund	5.61	6.57	7.50	6.93
Value of Std Investment of ₹ 10,000	10559	12102	14351	17599
Benchmark - CRISIL Liquid Fund Index	6.64	7.46	8.12	7.52
Value of Std Investment of ₹ 10,000	10662	12405	14772	18444
Additional Benchmark - S&P BSE SENSEX	27.91	7.40	11.89	9.88
Value of Std Investment of ₹ 10,000	12782	12385	17531	22145

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Lovelish Solanki is 4. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.

• **The scheme is currently managed by Mr. Lovelish Solanki since December 15, 2014 (3.1) years.**

• **The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Short Term Fund

An Open-ended Income Scheme



Savings Solutions

## What is it?

A moderate income scheme that invests in diversified portfolio of debt and money market instruments of short to medium term maturity which can offer superior levels of yields at relatively lower levels of risk.

## Investment Objective

An Open-ended income scheme with the objective to generate income and capital appreciation by investing 100% of the corpus in a diversified portfolio of debt and money market securities.

### Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Mr. Maneesh Dangi
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	9 years & 15 years
<b>Date of Allotment:</b>	March 3, 1997
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	65.2970
<b>Dividend:</b>	12.2321
<b>Monthly Dividend:</b>	11.5593
<b>Direct Plan*</b>	
<b>Growth:</b>	65.6443
<b>Dividend:</b>	12.2284
<b>Monthly Dividend:</b>	11.6006
<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index (w.e.f May 27, 2013)
<b>Monthly Average AUM:</b>	₹ 20808.25 Crores
<b>AUM as on last day:</b>	₹ 19445.41 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	1.67 years
<b>Average Maturity:</b>	2.00 years
<b>Yield to Maturity:</b>	7.72%
<b>Expense Ratio</b>	
<b>Regular</b>	0.16
<b>Direct</b>	0.02

### Dividend

Declared on date	15-Dec-17	15-Nov-17	16-Oct-17
Dividend Yield (Regular Plan)	0.37%	0.53%	0.55%
Dividend (₹) Per Unit	0.0434	0.0623	0.0646
Cum Dividend NAV	11.6219	11.6832	11.7367
Dividend Yield (Direct Plan)	0.37%	0.53%	0.55%
Dividend (₹) Per Unit	0.0436	0.0624	0.0647
Cum Dividend NAV	11.6628	11.7227	11.7750

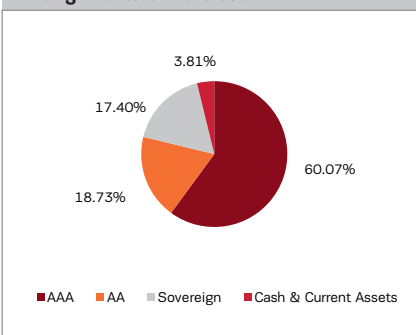
**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
State Government Securities	11.42%	SOV
Housing Development Finance Corporation Limited	10.18%	CRISIL AAA, ICRA A1+
Reliance Jio Infocomm Limited	6.10%	CRISIL AAA
Government of India	5.98%	SOV
Power Finance Corporation Limited	5.96%	CARE AAA, CRISIL AAA
Rural Electrification Corporation Limited	4.27%	CRISIL AAA
National Bank For Agriculture and Rural Development	4.09%	CRISIL AAA, IND AAA
Shriram Transport Finance Company Limited	3.83%	CRISIL AA+, IND AA+
Tata Capital Financial Services Limited	3.64%	CRISIL AA+, ICRA AA+
Vodafone Mobile Services Limited	3.46%	IND AA+

### Rating Profile of Portfolio



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 65.2970

Inception - March 3, 1997	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Short Term Fund	6.51	8.55	8.99	9.42
Value of Std Investment of ₹ 10,000	10650	12786	15375	65297
Benchmark - CRISIL Short Term Bond Fund Index	6.03	8.17	8.64	N/A
Value of Std Investment of ₹ 10,000	10601	12653	15134	N/A
Additional Benchmark - CRISIL 10 Year Gilt Index	-0.07	7.26	6.95	N/A
Value of Std Investment of ₹ 10,000	9993	12338	13988	N/A

- **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 3. Total Schemes managed by Mr. Kaustubh Gupta is 38. Total Schemes managed Mr. Maneesh Dangi is 6. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.
- **The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Maneesh Dangi since April 01, 2017 (0.8) year.**
- **The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Short Term Opportunities Fund

An Open-ended Income Scheme



Savings Solutions

## What is it?

A scheme that focuses on enhancing the portfolio returns by identifying and selectively investing in mispriced credit opportunities in the market.

## Investment Objective

An Open ended Income scheme with the objective to generate regular income by investing primarily in investment grade fixed income securities / money market instruments with short to medium term maturities and across the credit spectrum within the universe of investment grade rating.

### Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Mr. Maneesh Dangi
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	9 years & 15 years
<b>Date of Allotment:</b>	May 09, 2003
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹) ^</b>	
<b>Regular Plan<sup>s</sup></b>	
<b>Growth:</b>	28.4308
<b>Dividend:</b>	17.0005
<b>Quarterly Dividend:</b>	10.1724
<b>Direct Plan<sup>s</sup></b>	
<b>Growth:</b>	29.2508
<b>Dividend:</b>	17.4806
<b>Quarterly Dividend:</b>	10.3794

^The dividend options under the scheme have been renamed w.e.f July 02, 2012. Please refer addendum no. 28/2012 dated June 29, 2012 for further details.

**Benchmark:** CRISIL AA Short Term Bond Fund Index (w.e.f May 27, 2013)

**Monthly Average AUM:** ₹ 5620.53 Crores

**AUM as on last day:** ₹ 5533.08 Crores

(As on last day)

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

**Entry Load:** Nil

**Exit Load\*\*:** In respect of each purchase / switch-in of

Units, upto 15% of the units may be redeemed / switched out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 90 days from the date of allotment: 0.50% of applicable NAV. For redemption / switchout of units after 90 days from the date of allotment: Nil. (w.e.f June 15, 2017)

\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

**Modified Duration:** 2.27 years

**Average Maturity:** 2.80 years

**Yield to Maturity:** 8.12%

**Expense Ratio**

**Regular** 1.12

**Direct** 0.55

### Dividend

<b>Declared on date</b>	<b>15-Mar-17</b>
Dividend Yield (Regular Plan)	4.70%
Dividend (₹) Per Unit	0.8089
Cum Dividend NAV	17.2053
Dividend Yield (Direct Plan)	4.72%
Dividend (₹) Per Unit	0.8306
Cum Dividend NAV	17.5983

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

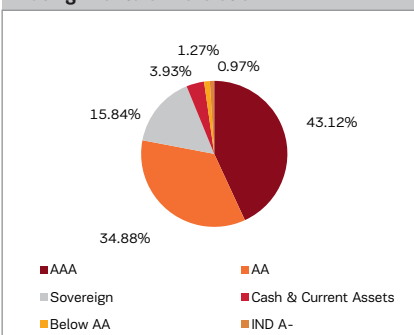
The Face Value - 10.00 Per Unit

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	8.13%	SOV
State Government Securities	7.71%	SOV
Idea Cellular Limited	5.32%	CARE AA+
Wadhawan Global Capital Pvt Limited	5.32%	CARE AAA(SO)
Cholamandalam Investment and Finance Company Limited	4.71%	ICRA AA
Dewan Housing Finance Corporation Limited	4.63%	CARE AAA
ONGC Petro Additions Limited	4.50%	ICRA AAA(SO)
National Bank For Agriculture and Rural Development	4.49%	CRISIL AAA,IND AAA
Shriram Transport Finance Company Limited	4.44%	CRISIL AA+
Indiabulls Housing Finance Limited	4.33%	CARE AAA,CRISIL AAA

### Rating Profile of Portfolio



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 28.4308

Inception - May 09, 2003	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Short Term Opportunities Fund	5.60	8.43	9.34	7.39
Value of Std Investment of ₹ 10,000	10559	12745	15626	28431
Benchmark - CRISIL AA Short Term Bond Fund Index	7.90	9.14	9.53	8.82
Value of Std Investment of ₹ 10,000	10788	12996	15759	34492
Additional Benchmark - CRISIL 1 Year T-Bill Index	5.83	7.11	7.15	5.91
Value of Std Investment of ₹ 10,000	10581	12286	14120	23188

- **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 3. Total Schemes managed by Mr. Kaustubh Gupta is 38. Total Schemes managed Mr. Maneesh Dangi is 6. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.
- **The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Maneesh Dangi since April 01, 2017 (0.8) year.**
- **The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.





# Aditya Birla Sun Life Treasury Optimizer Plan

An Open-ended Short Term Income Scheme



Savings Solutions

## What is it?

A fund that aims to provide the convenience of parking your savings with an opportunity to earn higher post-tax returns. (Investors are advised to consult their tax advisor in view of individual nature of tax benefits)

## Investment Objective

An Open-ended short term income scheme with the objective to generate income and capital appreciation by investing 100% of the corpus in a diversified portfolio of debt and money market securities with relatively low levels of interest rate risk.

### Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Mr. Maneesh Dangi
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	9 years & 15 years
<b>Date of Allotment:</b>	April 19, 2002
<b>Type of Scheme:</b>	An Open-ended Short Term Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹) ^</b>	
<b>Retail Plan</b>	
<b>Growth:</b>	327.4018
<b>Monthly Dividend:</b>	106.0381
<b>Quarterly Dividend:</b>	105.9597
<b>Regular Plan<sup>§</sup></b>	
<b>Growth:</b>	218.1012
<b>Monthly Dividend:</b>	106.1762
<b>Quarterly Dividend:</b>	103.3309
<b>Dividend:</b>	147.7087
<b>Direct Plan<sup>§</sup></b>	
<b>Growth:</b>	220.8619
<b>Monthly Dividend:</b>	107.4115
<b>Quarterly Dividend:</b>	104.4165
<b>Dividend:</b>	149.4545

^The Face Value per unit of all the plans/ options under Treasury Optimizer Plan has been changed from ₹.10/- to ₹ .100/- effective from October 07, 2011

<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 8437.74 Crores
<b>AUM as on last day:</b>	₹ 7758.24 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	1.91 years
<b>Average Maturity:</b>	2.30 years
<b>Yield to Maturity:</b>	7.65%
<b>Expense Ratio</b>	
<b>Regular</b>	0.44
<b>Direct</b>	0.31

### Dividend

Declared on date	29-Dec-17	24-Nov-17	27-Oct-17
Dividend Yield (Regular Plan)	0.43%	0.44%	0.44%
Dividend (₹) Per Unit	0.4557	0.4727	0.4737
Cum Dividend NAV	106.1762	106.7868	107.2902
Dividend Yield (Direct Plan)	0.43%	0.44%	0.44%
Dividend (₹) Per Unit	0.4609	0.4779	0.4789
Cum Dividend NAV	107.4115	108.0129	108.4916

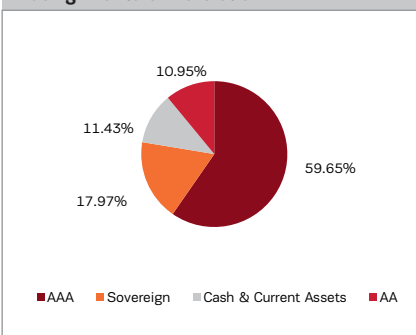
**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
State Government Securities	11.42%	SOV
Government of India	6.55%	SOV
Housing Development Finance Corporation Limited	6.35%	CRISIL AAA,ICRA A1+
Rural Electrification Corporation Limited	5.42%	CRISIL AAA
LIC Housing Finance Limited	5.40%	CARE AAA,CRISIL AAA
ONGC Petro Additions Limited	4.75%	ICRA AAA(SO)
National Bank For Agriculture and Rural Development	4.18%	CRISIL AAA,IND AAA
Power Finance Corporation Limited	4.10%	CARE AAA,CRISIL AAA
Indiabulls Housing Finance Limited	3.69%	CARE AAA
PNB Housing Finance Limited	3.33%	CARE AAA,IND AAA

### Rating Profile of Portfolio



### Investment Performance - Retail Plan - Growth

NAV as on December 29, 2017: ₹ 327.4018

Inception - April 19, 2002	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Treasury Optimizer Plan	5.61	8.79	9.60	7.84
Value of Std Investment of ₹ 10,000	10560	12873	15812	32740
Benchmark - CRISIL Short Term Bond Fund Index	6.03	8.17	8.64	7.23
Value of Std Investment of ₹ 10,000	10601	12653	15134	29921
Additional Benchmark - CRISIL 1 Year T-Bill Index	5.83	7.11	7.15	5.95
Value of Std Investment of ₹ 10,000	10581	12286	14120	24798

- **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 3. Total Schemes managed by Mr. Kaustubh Gupta is 38. Total Schemes managed Mr. Maneesh Dangi is 6. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.
- **The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Maneesh Dangi since April 01, 2017 (0.8) year.**
- **The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Medium Term Plan

An Open-ended Income Scheme



Savings Solutions

## What is it?

An income scheme that aims to optimize returns by identifying mispriced credit opportunities in medium term securities in the market and then selectively investing in them.

## Investment Objective

The primary investment objective of the Scheme is to generate regular income through investments in debt & money market instruments in order to make regular dividend payments to unit holders & secondary objective is growth of capital.

### Fund Details

<b>Fund Manager:</b>	Mr. Maneesh Dangi & Ms. Sunaina Da Cunha
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	15 years & 11 years
<b>Date of Allotment:</b>	March 25, 2009
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan<sup>s</sup></b>	
<b>Growth:</b>	21.5743
<b>Quarterly Dividend:</b>	10.2210
<b>Half Yearly Dividend:</b>	11.1695
<b>Dividend:</b>	14.8049
<b>Institutional Plan</b>	
<b>Growth:</b>	20.9452
<b>Direct Plan<sup>s</sup></b>	
<b>Growth:</b>	22.2599
<b>Quarterly Dividend:</b>	10.3770
<b>Half Yearly Dividend:</b>	11.5229
<b>Dividend:</b>	15.3337

<b>Benchmark:</b>	CRISIL AA Short Term Bond Fund Index (w.e.f May 27, 2013)
<b>Monthly Average AUM:</b>	₹ 11712.02 Crores
<b>AUM as on last day:</b>	₹ 11695.56 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of

Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following 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. (w.e.f October 10, 2016.) \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

### Other Parameter

<b>Modified Duration:</b>	2.30 years
<b>Average Maturity:</b>	2.77 years
<b>Yield to Maturity:</b>	9.42%
<b>Expense Ratio</b>	
<b>Regular</b>	1.53
<b>Direct</b>	0.75

### Dividend

<b>Declared on date</b>	<b>24-Mar-17 25-Mar-13</b>	
Dividend Yield (Regular Plan)	5.36%	7.28%
Dividend (₹) Per Unit	0.8089	0.8000
Cum Dividend NAV	15.0797	10.9834
Dividend Yield (Direct Plan)	5.09%	7.28%
Dividend (₹) Per Unit	0.7872	0.8000
Cum Dividend NAV	15.4615	10.9909

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

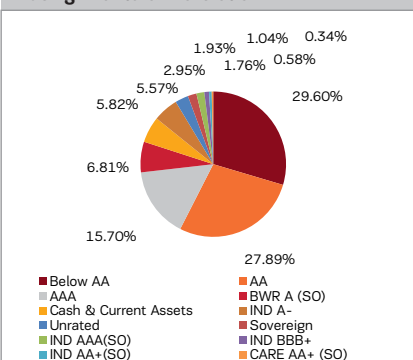
The Face Value - 10.00 Per Unit

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Wadhawan Global Capital Pvt Limited	7.02%	CARE AAA(SO)
U.P. Power Corporation Limited	6.68%	BWR AA- (SO)
Jharkand Road Projects Implementation Company Limited	6.20%	CARE AA(SO),CRISIL AA(SO)
RKN Retail Pvt Limited	5.57%	IND A-
Sprit Textile Pvt Limited	5.06%	BWR A (SO)
Piramal Finance Limited	4.79%	ICRA AA
Adani Power Limited	3.69%	BWR AA-(SO)
SP Imperial Star Private Limited	3.69%	CARE A,CARE AA+(SO)
Indiabulls Infraestates Ltd	3.19%	CARE AA- (SO)
Indiabulls Housing Finance Limited	3.09%	CARE AAA,CRISIL AAA

### Rating Profile of Portfolio



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 21.5743

Inception - Mar 25, 2009	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Medium Term Plan	7.02	9.13	9.92	9.16
Value of Std Investment of ₹ 10,000	10700	12995	16042	21574
<b>Benchmark - CRISIL AA Short Term Bond Fund Index</b>	<b>7.90</b>	<b>9.14</b>	<b>9.53</b>	<b>9.58</b>
Value of Std Investment of ₹ 10,000	10788	12996	15759	22303
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	<b>-0.07</b>	<b>7.26</b>	<b>6.95</b>	<b>5.93</b>
Value of Std Investment of ₹ 10,000	9993	12338	13988	16573

- **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 2. Total Schemes managed by Mr. Maneesh Dangi is 6. Total Schemes managed by Ms. Sunaina Da Cunha is 7. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.
- **The scheme is currently managed by Mr. Maneesh Dangi & Ms. Sunaina Da Cunha since April 01, 2017 (0.8) year.**
- **The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Corporate Bond Fund

An Open ended Income Scheme



Savings Solutions

## What is it?

An income scheme that intends to generate returns by investing in corporate debt securities with short to medium term maturities across the credit curve and would endeavour to take benefit from mispriced credit opportunities.

## Investment Objective

The investment objective of the Scheme is to generate returns by predominantly investing in a portfolio of corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.

Fund Details	
<b>Fund Manager:</b>	Mr. Maneesh Dangi & Ms. Sunaina Da Cunha
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	15 years & 11 years
<b>Date of Allotment:</b>	April 17, 2015
<b>Type of Scheme:</b>	An Open ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)²</b>	
<b>Regular Plan\$</b>	
<b>Growth:</b>	12.6614
<b>Dividend:</b>	11.1954
<b>Bonus:</b>	12.6767
<b>Direct Plan\$</b>	
<b>Growth:</b>	12.9783
<b>Dividend:</b>	11.4914
<b>Bonus:</b>	12.9781
<b>Benchmark:</b>	CRISIL AA Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 4785.26 Crores
<b>AUM as on last day:</b>	₹ 5004.71 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of
	Units, upto 15% of the units may be redeemed / switchedout without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load:
	For redemption / switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switchout of units after 365 days from the date of allotment: Nil**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	2.05 years
<b>Average Maturity:</b>	2.40 years
<b>Yield to Maturity:</b>	9.80%
<b>Expense Ratio</b>	
<b>Regular</b>	1.93
<b>Direct</b>	0.64

## Dividend

Declared on date	22-Dec-17	25-Sep-17	27-Jun-17
Dividend Yield (Regular Plan)	1.45%	1.50%	1.49%
Dividend (₹) Per Unit	0.1661	0.1733	0.1733
Cum Dividend NAV	11.4206	11.5686	11.6097
Dividend Yield (Direct Plan)	1.48%	1.46%	1.46%
Dividend (₹) Per Unit	0.1733	0.1733	0.1733
Cum Dividend NAV	11.7236	11.8332	11.8339

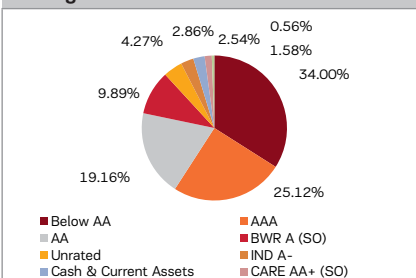
**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Sprit Textile Pvt Limited	7.45%	BWR A (SO)
National Bank For Agriculture and Rural Development	4.78%	CRISIL A1+,CRISIL AAA,IND AAA
Wadhawan Global Capital Pvt Limited	4.54%	CARE AAA(SO)
U.P. Power Corporation Limited	4.30%	BWR AA- (SO)
SP Imperial Star Private Limited	4.29%	CARE A
JM Financial Products Limited	3.79%	ICRA AA
Indiabulls Infraestates Ltd	3.48%	CARE AA- (SO)
IL&FS Tamil Nadu Power Company Limited	3.46%	ICRA A+(SO)
Shriram Properties Pvt Ltd	3.17%	ICRA BBB
Jharkand Road Projects Implementation Company Limited	3.15%	CARE AA(SO),CRISIL AA(SO)

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 12.6614

Inception - Apr 17, 2015	1 Year	Since Inception
Aditya Birla Sun Life Corporate Bond Fund	8.09	9.12
Value of Std Investment of ₹ 10,000	10807	12661
Benchmark - CRISIL AA Short Term Bond Fund Index	7.90	8.97
Value of Std Investment of ₹ 10,000	10788	12616
Additional Benchmark - CRISIL 10 Year Gilt Index	-0.07	7.02
Value of Std Investment of ₹ 10,000	9993	12015

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 2. Total Schemes managed by Mr. Maneesh Dangi is 6. Total Schemes managed by Ms. Sunaina Da Cunha is 7. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Maneesh Dangi & Ms. Sunaina Da Cunha since April 01, 2017 (0.8) year.**
- The scheme is in existence for more than 1 years but less than 3 years**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Dynamic Bond Fund

An Open-ended Income Scheme



Savings Solutions

## What is it?

An income solution that aims to generate optimal returns through active management by capturing positive price and credit spread movements.

## Investment Objective

An Open-ended income scheme with the objective to generate optimal returns with high liquidity through active management of the portfolio by investing in high quality debt and money market instruments.

### Fund Details

<b>Fund Manager:</b>	Mr. Maneesh Dangi & Mr. Pranay Sinha
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	15 years & 10 years
<b>Date of Allotment:</b>	September 27, 2004
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹) ^</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	29.7788
<b>Monthly Dividend:</b>	10.7575
<b>Quarterly Dividend:</b>	10.0807
<b>Dividend:</b>	12.0680
<b>Direct Plan<sup>s</sup></b>	
<b>Growth:</b>	30.6027
<b>Monthly Dividend:</b>	10.9499
<b>Quarterly Dividend:</b>	10.3200
<b>Dividend:</b>	12.3112

^The dividend option under the scheme have been introduced w.e.f October 29 2014. Please refer addendum no 44/2014 dated October 12, 2014 for further details.

**Benchmark:** CRISIL Short Term Bond Fund Index (w.e.f May 27, 2013)

**Monthly Average AUM:** ₹ 10703.42 Crores

**AUM as on last day:** ₹ 10381.28 Crores (As on last day)

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

**Entry Load:** Nil

**Exit Load\*\*:** In respect of each purchase / switch-in of

Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment.

Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 90 days from the date of allotment: 0.50% of applicable NAV.

For redemption / switch-out of units after 90 days from the date of allotment: Nil (w.e.f October 10, 2016) \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

**Other Parameter**

**Modified Duration:** 5.35 years

**Average Maturity:** 9.36 years

**Yield to Maturity:** 7.82%

**Expense Ratio**

**Regular** 1.45

**Direct** 0.96

### Dividend

Declared on date	29-Dec-17	24-Nov-17	27-Oct-17
Dividend Yield (Regular Plan)	0.45%	0.45%	0.44%
Dividend (₹) Per Unit	0.0488	0.0487	0.0491
Cum Dividend NAV	10.7575	10.9211	11.0541
Dividend Yield (Direct Plan)	0.45%	0.45%	0.44%
Dividend (₹) Per Unit	0.0497	0.0495	0.0500
Cum Dividend NAV	10.9499	11.1113	11.2424

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

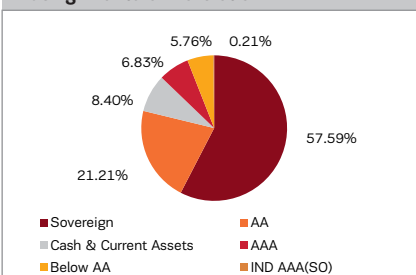
The Face Value - 10.00 Per Unit

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	57.30%	SOV
Piramal Finance Limited	5.00%	ICRA AA
Indiabulls Housing Finance Limited	4.58%	CRISIL AAA
Tata Motors Finance Limited	3.97%	CRISIL AA
Adani Power Limited	3.43%	BWR AA-(SO)
Shriram Transport Finance Company Limited	3.15%	CRISIL AA+
Edelweiss Commodities Services Limited	2.25%	ICRA AA
JM Financial Credit Solution Limited	1.70%	ICRA AA
Tata Motors Finance Solutions Limited	1.46%	CRISIL AA
Hinduja Leyland Finance Limited	1.35%	CARE AA-

### Rating Profile of Portfolio



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 29.7788

Inception - Sept 27, 2004	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Dynamic Bond Fund	2.16	7.78	8.96	8.58
Value of Std Investment of ₹ 10,000	10215	12517	15352	29779
<b>Benchmark - CRISIL Short Term Bond Fund Index</b>	6.03	8.17	8.64	7.51
Value of Std Investment of ₹ 10,000	10601	12653	15134	26131
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	-0.07	7.26	6.95	5.94
Value of Std Investment of ₹ 10,000	9993	12338	13988	21503

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Maneesh Dangi is 6. Total Schemes managed by Pranay Sinha is 8. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.

- **The scheme is currently managed by Mr. Maneesh Dangi & Pranay Sinha since April 01, 2017 (0.8) year.**
- **The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Income Plus

An Open-ended Income Scheme



Savings Solutions

## What is it?

A fund that invests in a combination of bonds and Government securities of varying maturities from time to time with an aim to optimize returns.

## Investment Objective

An Open-ended Income Scheme to generate consistent income through superior yields on its investments at moderate levels of risk through a diversified investment approach. This income may be complemented by price changes of instruments in the portfolio.

### Fund Details

<b>Fund Manager:</b>	Mr. Pranay Sinha & Mr. Ashish Kela
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	10 years & 4 Years
<b>Date of Allotment:</b>	October 21, 1995
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)^</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	75.5578
<b>Quarterly Dividend:</b>	12.5181
<b>Dividend:</b>	11.2894
<b>Direct Plan*</b>	
<b>Growth:</b>	78.2721
<b>Quarterly Dividend:</b>	13.0502
<b>Dividend:</b>	11.5511

^The dividend option under the scheme have been renamed w.e.f December 26, 2014. Please refer addendum no, 59/2014 dated December 17, 2014 for further details.

**Benchmark:** CRISIL Composite Bond Fund Index

**Monthly Average AUM:** ₹ 2519.62 Crores

**AUM as on last day:** ₹ 2496.14 Crores  
(As on last day)

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

**Entry Load:** Nil

**Exit Load\*\*:** Nil

\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

**Other Parameter**

**Modified Duration:** 5.73 years

**Average Maturity:** 8.59 years

**Yield to Maturity:** 7.51%

**Expense Ratio**

**Regular** 1.29

**Direct** 0.71

### Dividend

<b>Declared on date</b>	<b>27-Oct-17</b>
Dividend Yield (Regular Plan)	4.35%
Dividend (₹) Per Unit	0.5273
Cum Dividend NAV	12.1341
Dividend Yield (Direct Plan)	4.37%
Dividend (₹) Per Unit	0.5417
Cum Dividend NAV	12.4065

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

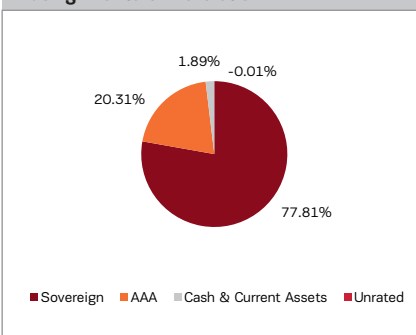
The Face Value - 10.00 Per Unit

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	75.13%	SOV
Sun Pharmaceutical Industries Limited	4.00%	ICRA A1+
LIC Housing Finance Limited	3.98%	CARE AAA
State Government Securities	2.68%	SOV
Reliance Ports and Terminals Limited	2.55%	CRISIL AAA
Kotak Mahindra Prime Limited	2.00%	CRISIL A1+
HDB Financial Services Limited	1.99%	CRISIL AAA
Dewan Housing Finance Corporation Limited	1.99%	CARE AAA
Small Industries Dev Bank of India	1.01%	CARE AAA
National Bank For Agriculture and Rural Development	1.00%	IND AAA

### Rating Profile of Portfolio



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 75.5578

Inception - Oct 21, 1995	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Income Plus	2.77	7.13	7.93	9.53
Value of Std Investment of ₹ 10,000	10276	12293	14642	75558
Benchmark - CRISIL Composite Bond Fund Index	4.69	8.71	8.79	N/A
Value of Std Investment of ₹ 10,000	10468	12844	15237	N/A
Additional Benchmark - CRISIL 10 Year Gilt Index	-0.07	7.26	6.95	N/A
Value of Std Investment of ₹ 10,000	9993	12338	13988	N/A

- **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 3. Total Schemes managed by Mr. Pranay Sinha is 8. Total Schemes managed by Mr. Ashish Kela is 3. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.
- **The scheme is currently managed by Mr. Pranay Sinha & Mr. Ashish Kela since, April 01, 2017 (0.8) year.**
- **The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.







### What is it?

A fund that aims to generate income and capital appreciation by investing exclusively in Government Securities.

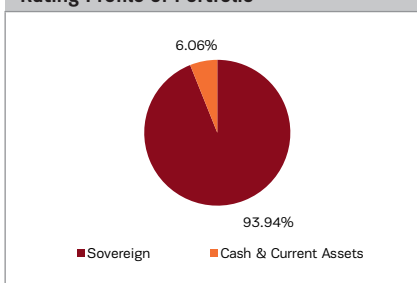
### Investment Objective

The investment objective of the scheme is to enable investors to invest in Central Government Securities, based on their own view on the interest rate scenario & generate credit risk-free returns.

Fund Details	
<b>Fund Manager:</b>	Mr. Pranay Sinha & Mr. Ashish Kela
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	10 years & 4 Years
<b>Date of Allotment:</b>	October 12, 1999
<b>Type of Scheme:</b>	An Open-ended Government Securities Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	49.5767
<b>Quarterly Dividend:</b>	11.8199
<b>Direct Plan*</b>	
<b>Growth:</b>	49.9543
<b>Quarterly Dividend:</b>	10.0791
<b>Benchmark:</b>	I-Sec LI-BEX
<b>Monthly Average AUM:</b>	₹ 29.25 Crores
<b>AUM as on last day:</b>	₹ 31.62 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	6.28 years
<b>Average Maturity:</b>	8.75 years
<b>Yield to Maturity:</b>	7.39%
<b>Expense Ratio</b>	
<b>Regular</b>	0.47
<b>Direct</b>	0.27

Top Portfolio Holdings		
Issuer	% to net Assets	Rating
6.79% GOI (MD 15/05/2027)	92.27%	SOV
8.40% GOI (MD 28/07/2024)	1.66%	SOV
Cash & Current Assets	6.06%	

### Rating Profile of Portfolio



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 49.5767

Inception - Oct 12, 1999	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Constant Maturity 10 Year Gilt Fund	0.04	6.84	6.55	9.18
Value of Std Investment of ₹ 10,000	10004	12194	13733	49577
Benchmark - I-Sec LIBEX	2.23	8.67	9.27	N/A
Value of Std Investment of ₹ 10,000	10222	12829	15574	N/A
Additional Benchmark - CRISIL 10 Year Gilt Index	-0.07	7.26	6.95	N/A
Value of Std Investment of ₹ 10,000	9993	12338	13988	N/A

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 3. Total Schemes managed by Mr. Pranay Sinha is 8. Total Schemes managed by Mr. Ashish Kela is 3. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Pranay Sinha & Mr. Ashish Kela since, April 01, 2017 (0.8) year.**
- The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Banking & PSU Debt Fund

erstwhile Aditya Birla Sun Life Government Securities Fund - Long Term Plan (w.e.f November 07, 2017)

An open-ended Income Scheme.



Savings Solutions

## What is it?

A fund that aims to generate current income consistent with the portfolio invested exclusively in Government Securities.

## Investment Objective

To generate reasonable returns by primarily investing in debt and money market securities that are issued by Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs) in India. **The Scheme does not guarantee/indicate any returns. There can be no assurance that the scheme's objectives will be achieved.**

### Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta
<b>Managing Fund Since:</b>	June 20, 2014
<b>Total Experience:</b>	9 years
<b>Date of Allotment:</b>	October 28, 1999
<b>Type of Scheme:</b>	An open-ended Income Scheme.
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	50.0551
<b>Weekly Dividend:</b>	10.0304
<b>Monthly Dividend:</b>	12.4037
<b>Direct Plan*</b>	
<b>Growth:</b>	51.4235
<b>Weekly Dividend:</b>	10.5388
<b>Monthly Dividend:</b>	12.7813

^The dividend option under the scheme have been renamed w.e.f December 26, 2014. Please refer addendum no. 59/2014 dated December 17, 2014 for further details.

**Benchmark:** CRISIL Short Term Bond Fund Index

**Monthly Average AUM:** ₹ 1226.26 Crores  
**AUM as on last day:** ₹ 1810.55 Crores

(As on last day)

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

**Entry Load:** Nil

**Exit Load\*\*:** Nil

\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

**Other Parameter**

**Modified Duration:** 0.33 years

**Average Maturity:** 0.35 years

**Yield to Maturity:** 6.90%

**Expense Ratio**

**Regular** 0.70

**Direct** 0.05

### Dividend

<b>Declared on date</b>	<b>29-Dec-17</b>
Dividend Yield (Regular Plan)	0.37%
Dividend (₹) Per Unit	0.0462
Cum Dividend NAV	12.4037
Dividend Yield (Direct Plan)	0.37%
Dividend (₹) Per Unit	0.0475
Cum Dividend NAV	12.7813

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

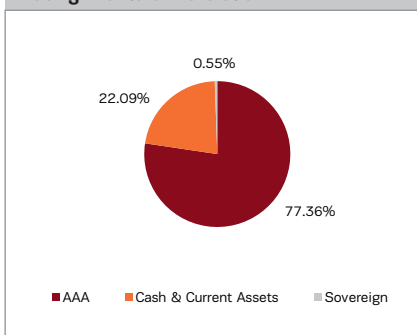
The Face Value - 10.00 Per Unit

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
National Bank For Agriculture and Rural Development	8.27%	IND AAA
IDFC Bank Limited	8.25%	ICRA AAA
LIC Housing Finance Limited	8.05%	CARE AAA, CRISIL AAA
IndusInd Bank Limited	7.60%	CRISIL A1+
Axis Bank Limited	7.08%	CRISIL A1+, ICRA A1+
Housing Development Finance Corporation Limited	5.52%	CRISIL AAA
Small Industries Dev Bank of India	4.14%	CARE A1+, CARE AAA
ICICI Bank Limited	4.09%	ICRA A1+
Export Import Bank of India	3.84%	CRISIL A1+
Steel Authority of India Limited	2.75%	CARE A1+

### Rating Profile of Portfolio



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 50.0551

Inception - Oct 28, 1999	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Banking &amp; PSU Debt Fund</b>	1.76	7.39	8.45	9.26
<b>Value of Std Investment of ₹ 10,000</b>	10175	12383	14997	50055
<b>Benchmark - CRISIL Short Term Bond Fund Index</b>	6.03	8.17	8.64	N/A
<b>Value of Std Investment of ₹ 10,000</b>	10601	12653	15134	N/A
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	-0.07	7.26	6.95	N/A
<b>Value of Std Investment of ₹ 10,000</b>	9993	12338	13988	N/A

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Kaustubh Gupta is 38. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers.

\*These Plan/Options continue for fresh subscriptions under the scheme.

• **The scheme is currently managed by Mr. Kaustubh Gupta since June 20, 2014 (3.6) years.**

• **The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Gilt Plus - PF Plan

An Open-ended Government Securities Scheme



Savings Solutions

## What is it?

A fund that aims to generate income and capital appreciation by investing exclusively in Government Securities.

## Investment Objective

An Open - ended government securities scheme with the objective to generate income and capital appreciation through investments exclusively in Government Securities.

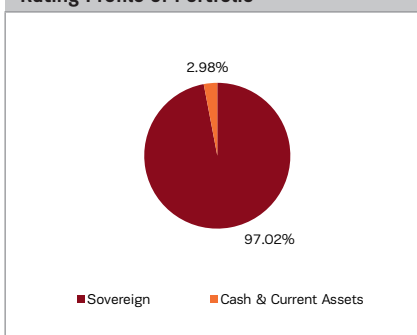
### Fund Details

<b>Fund Manager:</b>	Mr. Pranay Sinha & Mr. Ashish Kela
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	10 years & 4 Years
<b>Date of Allotment:</b>	October 12, 1999
<b>Type of Scheme:</b>	An Open-ended Government Securities Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	47.9158
<b>Quarterly Dividend:</b>	9.9584
<b>Direct Plan*</b>	
<b>Growth:</b>	49.1148
<b>Quarterly Dividend:</b>	10.1522
<b>Benchmark:</b>	I-Sec LI-BEX
<b>Monthly Average AUM:</b>	₹ 156.29 Crores
<b>AUM as on last day:</b>	₹ 149.27 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption / switchout of units within 90 days from the date of allotment: 0.50% of applicable NAV. For redemption /switch-out of units after 90 days from the date of allotment: Nil.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	5.98 years
<b>Average Maturity:</b>	8.41 years
<b>Yield to Maturity:</b>	7.40%
<b>Expense Ratio</b>	
<b>Regular</b>	1.39
<b>Direct</b>	0.89

### Top Portfolio Holdings

Issuer	% to net Assets	Rating
6.79% GOI (MD 15/05/2027)	46.81%	SOV
8.83% GOI (MD 25/11/2023)	17.98%	SOV
6.84% GOI (MD 19/12/2022)	16.54%	SOV
6.68% GOI (MD 17/09/2031)	15.68%	SOV
8.30% GOI (MD 02/07/2040)	0.00%	SOV
Cash & Current Assets	2.98%	

### Rating Profile of Portfolio



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 47.9158

Inception - Oct 12, 1999	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Gilt Plus - PF Plan</b>	4.45	8.80	9.84	8.98
<b>Value of Std Investment of ₹ 10,000</b>	10444	12878	15985	47916
<b>Benchmark - I-Sec LIBEX</b>	2.23	8.67	9.27	N/A
<b>Value of Std Investment of ₹ 10,000</b>	10222	12829	15574	N/A
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	-0.07	7.26	6.95	N/A
<b>Value of Std Investment of ₹ 10,000</b>	9993	12338	13988	N/A

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 3. Total Schemes managed by Mr. Pranay Sinha is 8. Total Schemes managed by Mr. Ashish Kela is 3. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- The scheme is currently managed by Mr. Pranay Sinha & Mr. Ashish Kela since, April 01, 2017 (0.8) year.**
- The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme



Savings Solutions

An Open ended Fund of Funds Scheme

## What is it?

An open ended fund-of-funds Scheme that invests in debt funds having diverse investment styles. These funds are selected using the ABSLAMC process. It is actively managed to capture duration and credit opportunities.

## Investment Objective

The primary objective of the Scheme is to generate returns from a portfolio of pure debt oriented funds accessed through the diverse investment styles of underlying schemes selected in accordance with the ABSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.

Fund Details	
<b>Fund Manager:</b>	Mr. Shravan Sreenivasula
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	14 years
<b>Date of Allotment:</b>	December 29, 2006
<b>Type of Scheme:</b>	An Open ended Fund of Funds Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	23.0387
<b>Dividend:</b>	14.4469
<b>Direct Plan*</b>	
<b>Growth:</b>	23.5553
<b>Dividend:</b>	14.7567
<b>Benchmark:</b>	CRISIL Composite Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 79.44 Crores
<b>AUM as on last day:</b>	₹ 77.96 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption / switchout of units within 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
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Expense Ratio</b>	
<b>Regular</b>	1.11
<b>Direct</b>	0.61

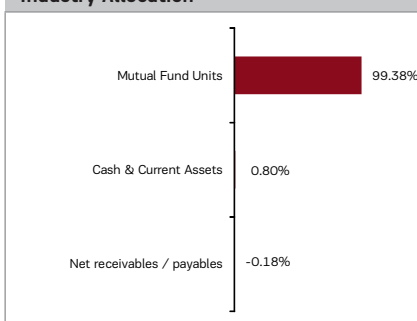
## Dividend

Declared on date	25-Sep-14	25-Jun-14	20-Mar-14
Dividend Yield (Regular Plan)	1.40%	0.28%	0.58%
Dividend (₹) Per Unit	0.1559	0.0312	0.0623
Cum Dividend NAV	11.1669	11.0097	10.7957

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Top Portfolio Holdings	
Issuer	% to net Assets
IDFC Dynamic Bond Fund-Direct Plan-Growth	26.89%
Aditya Birla SL MediumTerm Plan -Gr - Direct Plan	24.54%
SBI Dynamic Bond Fund - Direct Plan - Growth	16.53%
Aditya Birla SL Dynamic Bond Fund- Grwth-Dir Plan	16.39%
SBI Magnum Gilt Fund - Long Term-Dir Pl - Growth	11.82%
Aditya Birla SL Short Term Fund Grwth -Direct Plan	3.21%
Kotak Low Duration Fund- Direct Plan- Grth Opt	0.01%
Cash & Current Assets	0.80%
Net receivables / payables	-0.18%

## Industry Allocation



Investment Performance - Regular Plan - Growth		NAV as on December 29, 2017: ₹ 23.0387			
Inception - Dec 29, 2006		1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme</b>		2.53	7.39	7.93	7.88
<b>Value of Std Investment of ₹ 10,000</b>		10252	12383	14643	23039
<b>Benchmark - CRISIL Composite Bond Fund Index</b>		4.69	8.71	8.79	7.68
<b>Value of Std Investment of ₹ 10,000</b>		10468	12844	15237	22578
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>		-0.07	7.26	6.95	6.58
<b>Value of Std Investment of ₹ 10,000</b>		9993	12338	13988	20163

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Shravan Sreenivasula is 6. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers.
- \*These Plan/Options continue for fresh subscriptions under the scheme\*.
- The scheme is currently managed by Mr. Shravan Sreenivasula since December 15, 2014 (3.1) years.**
- The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.





### What is it?

An open ended fund-of-funds Scheme following the financial planning discipline with exposure to equity, debt and gold funds. It is suitable for investors with conservative risk profile. It aims to provide income through limited exposure to equity. (Please consult your financial advisor for your risk profile)

### Investment Objective

The Scheme aims to generate returns by investing in mutual fund schemes selected in accordance with the ABSLAMC process, as per the risk-return profile of investors. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors. There can be no assurance that the investment objective of the Scheme will be realized.

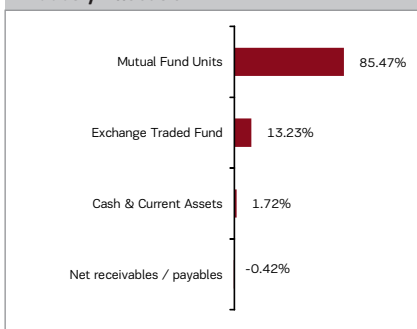
### Fund Details

<b>Fund Manager:</b>	Mr. Shравan Sreenivasula
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	14 years
<b>Date of Allotment:</b>	May 09, 2011
<b>Type of Scheme:</b>	An Open ended Fund of Funds Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	17.4234
<b>Dividend:</b>	15.8534
<b>Direct Plan*</b>	
<b>Growth:</b>	17.8740
<b>Dividend:</b>	12.1277
<b>Benchmark:</b>	20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold
<b>Monthly Average AUM:</b>	₹ 4.63 Crores
<b>AUM as on last day:</b>	₹ 4.65 Crores
<b>Load Structure (as % of NAV)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption / switchout of units within and including 1 year from the date of allotment: 1% of applicable NAV. For redemption/ switch-out of units after 1 year from the date of allotment: Nil**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Expense Ratio</b>	
<b>Regular</b>	1.25
<b>Direct</b>	0.72

### Top Ten Portfolio Holdings

Issuer	% to net Assets
Aditya Birla SL Cash Plus - Growth - Direct Plan	40.06%
Aditya Birla SL MediumTerm Plan -Gr - Direct Plan	18.09%
Kotak MF Gold ETF	6.94%
Aditya Birla Sun Life Advantage Fund - Gr - Dir Pl	6.52%
IDFC Dynamic Bond Fund-Direct Plan-Growth	6.36%
Reliance ETF Gold BeES	6.29%
Aditya Birla SL Frontline Eq Fd - Gr - Di Pl	5.58%
MOST Focused Multicap 35-Direct Plan-Growth Option	5.52%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	2.16%
Reliance Pharma Fund-Direct Plan Gr Plan-Grth Opt	1.19%

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 17.4234

Inception - May 09, 2011	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Financial Planning FOF - Conservative Plan</b>	11.00	7.89	8.43	8.71
<b>Value of Std Investment of ₹ 10,000</b>	11097	12555	14982	17423
<b>Benchmark - 20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold</b>	10.05	7.43	7.99	8.33
<b>Value of Std Investment of ₹ 10,000</b>	11002	12397	14684	17023
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	-0.07	7.26	6.95	7.17
<b>Value of Std Investment of ₹ 10,000</b>	9993	12338	13988	15842
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	27.91	7.40	11.89	9.59
<b>Value of Std Investment of ₹ 10,000</b>	12782	12385	17531	18380

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Shравan Sreenivasula is 6. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.

- **The scheme is currently managed by Mr. Shравan Sreenivasula since December 15, 2014 (3.1) years.**
- **The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	1 Year	3 Years	5 Years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	800000
<b>Market Value of amount Invested</b>	125477	408550	751476	1079623
<b>Scheme Returns (CAGR)</b>	8.67	8.42	8.96	8.87
<b>20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold returns# (CAGR)</b>	8.26	8.03	8.25	8.27
<b>CRISIL 10 Year Gilt Index returns## (CAGR)</b>	-2.53	5.47	7.04	7.18
<b>S&amp;P BSE SENSEX returns### (CAGR)</b>	22.13	12.99	12.19	12.08
<b>Date of First Installment: June 01, 2011 &amp; Scheme Inception Date: May 09, 2011 . Past Performance may or may not be sustained in future.</b>				

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above. 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.







### What is it?

An open ended fund-of-funds Scheme following the financial planning discipline with exposure to equity, debt and gold funds. It is suitable for investors with prudent risk profile. It aims to provide long term capital appreciation. (Please consult your financial advisor for your risk profile)

### Investment Objective

The Scheme aims to generate returns by investing in mutual fund schemes selected in accordance with the ABSLAMC process, as per the risk-return profile of investors. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors. There can be no assurance that the investment objective of the Scheme will be realized.

### Fund Details

<b>Fund Manager:</b>	Mr. Shravan Sreenivasula
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	14 years
<b>Date of Allotment:</b>	May 09, 2011
<b>Type of Scheme:</b>	An Open ended Fund of Funds Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	19.3408
<b>Dividend:</b>	17.3467
<b>Direct Plan*</b>	
<b>Growth:</b>	19.8121
<b>Dividend:</b>	17.9615

**Benchmark:** 40% Nifty 50 + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold

**Monthly Average AUM:** ₹ 17.28 Crores

**AUM as on last day:** ₹ 17.29 Crores

(As on last day)

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

**Entry Load:** Nil

**Exit Load\*\*:** For redemption / switchout of units within 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\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

**Other Parameter**

**Expense Ratio**

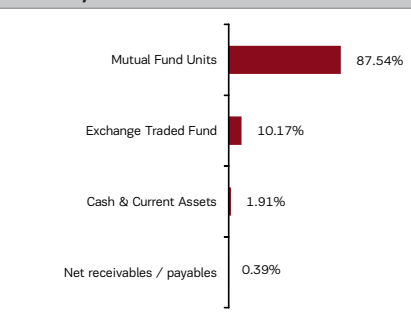
**Regular** 1.34

**Direct** 0.81

### Top Ten Portfolio Holdings

Issuer	% to net Assets
Aditya Birla SL Cash Plus - Growth - Direct Plan	25.38%
Aditya Birla SL MediumTerm Plan -Gr - Direct Plan	13.08%
Aditya Birla Sun Life Advantage Fund - Gr - Dir Pl	10.14%
MOST Focused Multicap 35-Direct Plan-Growth Option	8.97%
Aditya Birla SL Frontline Eq Fd - Gr - Di Pl	8.69%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	8.43%
Reliance ETF Gold BeES	5.99%
Aditya Birla SL Short Term Fund Grwth -Direct Plan	4.97%
Kotak MF Gold ETF	4.18%
IDFC Dynamic Bond Fund-Direct Plan-Growth	3.32%

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 19.3408

Inception - May 09, 2011	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Financial Planning FOF - Prudent Plan</b>	17.10	9.55	10.76	10.43
<b>Value of Std Investment of ₹ 10,000</b>	11705	13144	16666	19341
<b>Benchmark - 40% Nifty 50 + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold</b>	14.48	7.66	8.98	8.77
<b>Value of Std Investment of ₹ 10,000</b>	11444	12475	15365	17487
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	-0.07	7.26	6.95	7.17
<b>Value of Std Investment of ₹ 10,000</b>	9993	12338	13988	15842
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	27.91	7.40	11.89	9.59
<b>Value of Std Investment of ₹ 10,000</b>	12782	12385	17531	18380

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Shravan Sreenivasula is 6. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.

- **The scheme is currently managed by Mr. Shravan Sreenivasula since December 15, 2014 (3.1) years.**
- **The scheme is in existence for more than 5 years.**

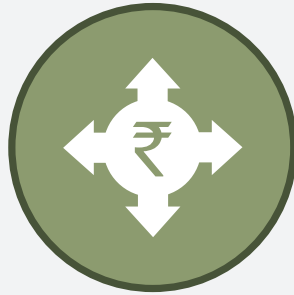
**Note:** The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	1 Year	3 Years	5 Years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	800000
<b>Market Value of amount Invested</b>	128309	425217	806485	1179092
<b>Scheme Returns (CAGR)</b>	13.24	11.16	11.80	11.48
<b>40% Nifty 50 + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold returns# (CAGR)</b>	11.51	9.42	9.39	9.31
<b>CRISIL 10 Year Gilt Index returns## (CAGR)</b>	-2.53	5.47	7.04	7.18
<b>S&amp;P BSE SENSEX returns### (CAGR)</b>	22.13	12.99	12.19	12.08
<b>Date of First Installment: June 01, 2011 &amp; Scheme Inception Date: May 09, 2011 . Past Performance may or may not be sustained in future.</b>				

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above. 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.





## REGULAR INCOME SOLUTIONS

### What are Regular Income Solutions?

Our Regular Income Solutions seek to invest your money so as to provide regular income and superior tax efficient growth compared to bank accounts and FDs

### Who can benefit from Regular Income Solutions?

This is an ideal solutions for investors who are interested in alternative modes of regular income, either in present of after retirement stage, and have low propensity for risk.

(Regular income is not assured & is subject to availability of distributable surplus.)

## Benefits of Regular Income Solutions:

**They aim to preserve your money & provide regular income:** These schemes generally invest in instruments like bonds of reputed Indian companies and securities (bonds) issued by the Government of India which are considered relatively safe in order to generate regular income for you.

**They aim to fight Inflation:** A small part is invested in equity i.e. stocks of Indian companies to help you stay ahead of inflation.

**Tax-efficient Returns:** You may opt for a monthly dividend option where, in addition to the growth of your invested amount, a portion of the same comes to you as monthly income which is given in the form of dividends. These dividends are completely tax-free in your hands!

A dividend distribution tax of 28.325% is applicable and is deducted by the fund house.

The DDT rate of 28.325% is effective June 01, 2013 and further, upto May 31, 2013 DDT rate applicable shall be 14.1625% as amended by Finance Bill/Act 2013. Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future.

Investors are advised to consult their tax advisor in view of individual nature of tax benefits

Wherever mentioned, Regular Income / Second Income / Monthly Dividend is not assured and is subject to availability of distributable surplus. The Financial Solution (Regular Income Solution) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.



# Aditya Birla Sun Life MIP II -Savings 5 Plan



Regular Income Solutions

An Open-ended Income Scheme

Monthly income is not assured and is subject to availability of distributable surplus

## What is it?

A fund that seeks to provide you regular income with an opportunity to grow your money through fixed income investments and a limited exposure to the equity markets.

## Investment Objective

An Open-ended income scheme with the objective to generate regular income so as to make monthly payment or distribution to unit holders with the secondary objective being growth of capital. Monthly Income is not assured and is subject to availability of distributable surplus.

### Fund Details

<b>Fund Manager:</b>	Ms. Sunaina da Cunha
<b>Managing Fund Since:</b>	March 27, 2017
<b>Total Experience:</b>	11 years
<b>Date of Allotment:</b>	May 22, 2004
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	33.0527
<b>Monthly Dividend:</b>	13.2835
<b>Direct Plan*</b>	
<b>Growth:</b>	33.8972
<b>Monthly Dividend:</b>	14.0900

<b>Benchmark:</b>	CRISIL MIP Blended Index
<b>Monthly Average AUM:</b>	₹ 304.94 Crores
<b>AUM as on last day:</b>	₹ 302.38 Crores

<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption / switchout of units within

730 days from the date of allotment: 1.00% of applicable NAV. For redemption / switchout of units after 730 days from the date of allotment: Nil \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

### Other Parameter

<b>Modified Duration:</b>	2.15 years
<b>Average Maturity:</b>	2.39 years
<b>Yield to Maturity:</b>	9.55%
<b>Portfolio Turnover:</b>	2.03
<b>Expense Ratio</b>	
<b>Regular</b>	1.86
<b>Direct</b>	0.86

### Dividend

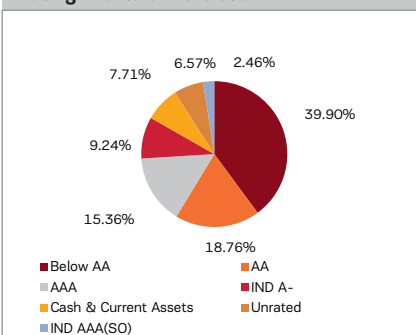
Declared on date	29-Dec-17	24-Nov-17	27-Oct-17
Dividend Yield (Regular Plan)	0.58%	0.39%	0.39%
Dividend (₹) Per Unit	0.0764	0.0518	0.0519
Cum Dividend NAV	13.2835	13.3651	13.4228
Dividend Yield (Direct Plan)	0.57%	0.39%	0.39%
Dividend (₹) Per Unit	0.0810	0.0548	0.0548
Cum Dividend NAV	14.0900	14.1627	14.2102

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
SP Imperial Star Private Limited	9.61%	CARE A
RKN Retail Pvt Limited	9.24%	IND A-
IL&FS Tamil Nadu Power Company Limited	8.41%	ICRA A+(SO)
Rural Electrification Corporation Limited	8.13%	CRISIL AAA
Wadhawan Global Capital Pvt Limited	7.23%	CARE AAA(SO)
Sterlite Power Grid Ventures Limited	6.62%	IND A+
Piramal Finance Limited	5.34%	ICRA AA
Adani Power Limited	5.32%	BWR AA-(SO)
S.D. Corporation Pvt Limited	4.92%	CARE AA+(SO)
IL & FS Education and Technology Services Limited	4.69%	IND AA-(SO)

### Rating Profile of Portfolio



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 33.0527

Inception - May 22, 2004	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life MIP II -Savings 5 Plan	6.65	8.32	9.86	9.18
Value of Std Investment of ₹ 10,000	10664	12707	15999	33053
Benchmark - CRISIL MIP Blended Index	8.04	8.78	9.45	8.26
Value of Std Investment of ₹ 10,000	10802	12870	15699	29452
Additional Benchmark - CRISIL 10 Year Gilt Index	-0.07	7.26	6.95	5.42
Value of Std Investment of ₹ 10,000	9993	12338	13988	20528

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Ms. Sunaina Da Cunha is 7. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers.
- \*These Plan/Options continue for fresh subscriptions under the scheme'.
- The scheme is currently managed by Ms. Sunaina Da Cunha since March 27, 2017 (0.9) year.**
- The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life MIP

An Open-ended Income Scheme

Monthly income is not assured and is subject to availability of distributable surplus



Regular Income Solutions

## What is it?

A fund that seeks to provide you regular income with an opportunity to grow your money through fixed income investments and a limited exposure to the equity markets.

## Investment Objective

The primary objective of the scheme is to generate regular income so as to make monthly distributions to unit holders with the secondary objective being growth of capital. Income may be generated through the receipt of coupon payments, the amortization of the discount on debt instruments, receipt of dividends or the purchase and sale of securities in the underlying portfolio. The schemes will under normal market conditions, invest its net assets primarily in fixed income securities, money market instruments, cash and cash equivalents while at the same time maintaining a small exposure to equity markets. (Monthly income is not assured and is subject to availability of distributable surplus.)

## Fund Details

<b>Fund Manager:</b>	Ms. Sunaina da Cunha
<b>Managing Fund Since:</b>	March 27, 2017
<b>Total Experience:</b>	11 years
<b>Date of Allotment:</b>	November 20, 2000
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	45.5710
<b>Monthly Dividend:</b>	12.2379
<b>Direct Plan*</b>	
<b>Growth:</b>	47.0184
<b>Monthly Dividend:</b>	13.7146
<b>Benchmark:</b>	CRISIL MIP Blended Index
<b>Monthly Average AUM:</b>	₹ 96.42 Crores
<b>AUM as on last day:</b>	₹ 94.87 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption / switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switchout of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	4.75 years
<b>Average Maturity:</b>	7.13 years
<b>Yield to Maturity:</b>	8.36%
(for Debt Component)	
<b>Portfolio Turnover:</b>	8.59
(for Equity Component)	
<b>Expense Ratio</b>	
<b>Regular</b>	2.19
<b>Direct</b>	1.19

## Dividend

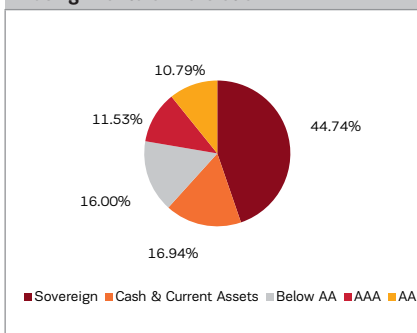
Declared on date	29-Dec-17	24-Nov-17	27-Oct-17
Dividend Yield (Regular Plan)	0.53%	0.39%	0.39%
Dividend (₹) Per Unit	0.0645	0.0486	0.0488
Cum Dividend NAV	12.2379	12.4897	12.5944
Dividend Yield (Direct Plan)	0.53%	0.39%	0.39%
Dividend (₹) Per Unit	0.0722	0.0543	0.0545
Cum Dividend NAV	13.7146	13.9833	14.0866

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

## Top Portfolio Holdings

Issuer	% to net Assets	Rating
6.68% GOI (MD 17/09/2031)	39.48%	SOV
Wadhawan Global Capital Pvt Limited	11.53%	CARE AAA(SO)
IL&FS Tamil Nadu Power Company Limited	10.72%	ICRA A+(SO)
S.D. Corporation Pvt Limited	9.40%	CARE AA+(SO)
Sterlite Power Grid Ventures Limited	5.28%	IND A+
7.61% GOI(MD 09/05/2030)	5.26%	SOV
Jharkand Road Projects Implementation Company Limited	1.38%	CRISIL AA(SO)
NTPC Limited	0.01%	CRISIL AAA
Cash & Current Assets	16.94%	

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 45.5710

Inception - Nov 20, 2000	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life MIP</b>	5.92	7.18	8.40	9.26
Value of Std Investment of ₹ 10,000	10591	12311	14964	45571
<b>Benchmark - CRISIL MIP Blended Index</b>	8.04	8.78	9.45	N/A
Value of Std Investment of ₹ 10,000	10802	12870	15699	N/A
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	-0.07	7.26	6.95	N/A
Value of Std Investment of ₹ 10,000	9993	12338	13988	N/A

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Ms. Sunaina Da Cunha is 7. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- The scheme is currently managed by Ms. Sunaina Da Cunha since March 27, 2017 (0.9) year.**
- The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Monthly Income



Regular Income Solutions

An Open-ended Income Scheme

Monthly income is not assured and is subject to availability of distributable surplus

## What is it?

A fund that seeks to provide you regular income with an opportunity to grow your money through fixed income investments and a limited exposure to the equity markets.

## Investment Objective

An Open-ended income scheme with the primary investment objective to generate regular income so as to make monthly and quarterly distributions to Unit holders and the secondary objective as growth of capital. Monthly income is not assured and is subject to availability of distributable surplus.

### Fund Details

<b>Fund Manager:</b>	Ms. Sunaina da Cunha
<b>Managing Fund Since:</b>	March 27, 2017
<b>Total Experience:</b>	11 years
<b>Date of Allotment:</b>	July 14, 1999
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	66.0427
<b>Dividend:</b>	12.8197
<b>Quarterly Dividend:</b>	12.5337
<b>Direct Plan*</b>	
<b>Growth:</b>	68.4190
<b>Dividend:</b>	14.0193
<b>Quarterly Dividend:</b>	13.3353

<b>Benchmark:</b>	CRISIL MIP Blended Index
<b>Monthly Average AUM:</b>	₹ 266.72 Crores
<b>AUM as on last day:</b>	₹ 263.69 Crores
(As on last day)	

<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption / switchout of units within 180 days from the date of allotment: 1.00% of applicable NAV. For redemption / switchout of units after 180 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.

### Other Parameter

<b>Modified Duration:</b>	0.58 years
<b>Average Maturity:</b>	0.68 years
<b>Yield to Maturity:</b>	7.17%
(for Debt Component)	
<b>Portfolio Turnover:</b>	2.68
(for Equity Component)	
<b>Expense Ratio</b>	
<b>Regular</b>	1.14
<b>Direct</b>	0.42

### Dividend

Declared on date	29-Dec-17	30-Nov-17	31-Oct-17
Dividend Yield (Regular Plan)	0.38%	0.41%	0.44%
Dividend (₹) Per Unit	0.0491	0.0532	0.0568
Cum Dividend NAV	12.8197	12.8515	12.8861
Dividend Yield (Direct Plan)	0.38%	0.41%	0.44%
Dividend (₹) Per Unit	0.0537	0.0581	0.0620
Cum Dividend NAV	14.0193	14.0461	14.0736

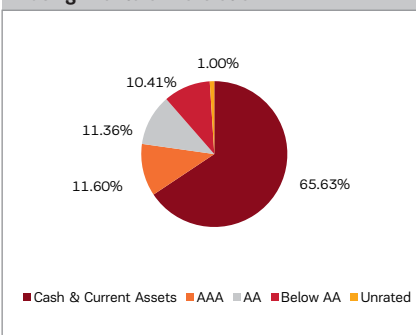
**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
IDFC Bank Limited	9.44%	ICRA AAA
High Point Properties Private Limited	7.22%	ICRA AA(SO)
SP Imperial Star Private Limited	6.61%	CARE A
S.D. Corporation Pvt Limited	4.13%	CARE AA+(SO)
Sterlite Power Grid Ventures Limited	3.80%	IND A+
IDFC Bank Limited	1.88%	ICRA A1+
IRB InvT Fund	1.00%	
Power Finance Corporation Limited	0.28%	CRISIL AAA
Magnasound (I) Ltd	0.00%	
Cash & Current Assets	65.63%	

### Rating Profile of Portfolio



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 66.0427

Inception - July 14, 1999	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Monthly Income	8.33	8.17	9.58	10.76
Value of Std Investment of ₹ 10,000	10830	12655	15793	66043
Benchmark - CRISIL MIP Blended Index	8.04	8.78	9.45	N/A
Value of Std Investment of ₹ 10,000	10802	12870	15699	N/A
Additional Benchmark - CRISIL 10 Year Gilt Index	-0.07	7.26	6.95	N/A
Value of Std Investment of ₹ 10,000	9993	12338	13988	N/A

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Ms. Sunaina Da Cunha is 7. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- The scheme is currently managed by Ms. Sunaina Da Cunha since March 27, 2017 (0.9) year.**
- The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.





# Aditya Birla Sun Life MIP II - Wealth 25 Plan



Regular Income Solutions

An Open-ended Income Scheme

Monthly income is not assured and is subject to availability of distributable surplus

## What is it?

A fund that seeks to provide you regular income with an opportunity to grow your money through fixed income investments and a limited exposure to the equity markets.

## Investment Objective

An Open-ended income scheme with the objective to generate regular income so as to make monthly payment or distribution to unit holders with the secondary objective being growth of capital. Monthly Income is not assured and is subject to availability of distributable surplus.

Fund Details	
<b>Fund Manager:</b>	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Vineet Maloo
<b>Managing Fund Since:</b>	June 18, 2009, August 26, 2015 & August 26, 2015 respectively
<b>Total Experience:</b>	16 years, 10 years & 11 years respectively
<b>Date of Allotment:</b>	May 22, 2004
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	39.0703
<b>Monthly Dividend:</b>	15.5479
<b>Direct Plan*</b>	
<b>Growth:</b>	40.8193
<b>Monthly Dividend:</b>	21.7476
<b>Benchmark:</b>	CRISIL MIP Blended Index
<b>Monthly Average AUM:</b>	₹ 2513.67 Crores
<b>AUM as on last day:</b>	₹ 2526.56 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of
Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following 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. (w.e.f October 10, 2016) **Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	3.85 years
<b>Average Maturity:</b>	7.22 years
<b>Yield to Maturity:</b>	7.40%
(for Debt Component)	
<b>Portfolio Turnover:</b>	1.79
(for Equity Component)	
<b>Expense Ratio</b>	
<b>Regular</b>	2.10
<b>Direct</b>	0.81

## Dividend

Declared on date	29-Dec-17	24-Nov-17	27-Oct-17
Dividend Yield (Regular Plan)	0.43%	0.39%	0.38%
Dividend (₹) Per Unit	0.0675	0.0603	0.0600
Cum Dividend NAV	15.5479	15.5422	15.6326
Declared on date	29-Jul-16	24-Jun-16	27-May-16
Dividend Yield (Direct Plan)	0.26%	0.16%	0.38%
Dividend (₹) Per Unit	0.0476	0.0277	0.0655
Cum Dividend NAV	18.4088	17.2661	17.0510

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

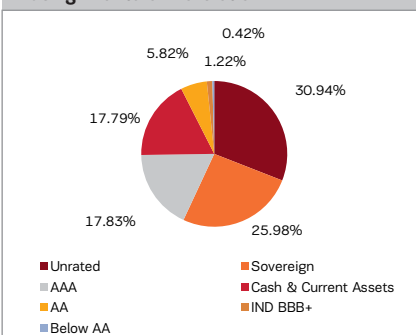
The Face Value - 10.00 Per Unit

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	18.48%	SOV
State Government Securities	7.50%	SOV
National Bank For Agriculture and Rural Development	5.92%	CRISIL AAA,IND AAA
Idea Cellular Limited	3.89%	CARE AA+
Housing Development Finance Corporation Limited	3.86%	ICRA A1+
ONGC Petro Additions Limited	1.97%	ICRA AAA(SO)
Yes Bank Limited	1.96%	ICRA AA+
NHPC Limited	1.95%	ICRA AAA
Eicher Motors Limited	1.69%	
Rural Electrification Corporation Limited	1.62%	CRISIL AAA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 39.0703

Inception - May 22, 2004	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life MIP II - Wealth 25 Plan	15.52	11.27	13.41	10.53
Value of Std Investment of ₹ 10,000	11548	13773	18757	39070
Benchmark - CRISIL MIP Blended Index	8.04	8.78	9.45	8.26
Value of Std Investment of ₹ 10,000	10802	12870	15699	29452
Additional Benchmark - CRISIL 10 Year Gilt Index	-0.07	7.26	6.95	5.42
Value of Std Investment of ₹ 10,000	9993	12338	13988	20528

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Satyabrata Mohanty is 11. Total Schemes managed by Mr. Pranay Sinha is 8. Total Schemes managed by Mr. Vineet Maloo is 10. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- The scheme is currently managed by Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Vineet Maloo since June 18, 2009, August 26, 2015 & August 26, 2015 (8.6) years, (2.4) years & (2.4) years Respectively.**
- The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.





## TAX PLANNING SOLUTIONS

### What are Tax Savings Solutions?

Our tax saving solution provides tax benefits under section 80C and reduce your tax burden, while also providing long term capital growth to your money through equity investments.

### Who can benefit from Tax Savings Solutions?

Tax saving is important, especially when investors can save up to ₹ 30,900 in taxes! Section 80C of the Income Tax Act, 1961 provides options to save tax by reducing the taxable income by up to ₹ 1 lakh. But, wealth creation is also important. Isn't it?

That's why this solution is ideal for investors who would like to create wealth along with tax saving.

Tax savings of ₹ 30,900 is calculated assuming qualifying amount of deduction is ₹ 1 lakh & investor falls in the top income tax slab of 30% & includes applicable cess. Investors are advised to consult their tax advisor in view of individual nature of tax benefits. Further, Tax deduction(s) available u/s 80C of the Income Tax Act, 1961 is subject to conditions specified therein. Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future.

## Benefits of Tax Savings Solutions:

**Low lock-in period:** Your money is locked-in for just 3 years, as against the much longer lock-in periods in other options.

**Potential to earn dividends:** While your money is locked-in for 3 years, you may opt for the dividend option and can receive returns in the form of tax-free dividends during this time. This feature is unique only to tax saving solutions from mutual funds.

**Earn market linked returns:** Since investments are made in stocks of Indian companies, the value of your investment moves with the stock market. Although it comes with market related risks, your money is diversified i.e. spread out across stocks of multiple companies and is being monitored by an investment expert with an aim to minimize such risks.

**Tax-free returns:** When you withdraw your investment after 3 years, the returns are totally tax free. Yes, you save taxes on both, your initial investment and also on the returns.

Tax deduction(s) available u/s 80C of the Income Tax Act, 1961 is subject to conditions specified therein.

Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future.

Investors are advised to consult their tax advisor in view of individual nature of tax benefits.

The Financial Solution (Savings Solution) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.



# Aditya Birla Sun Life Tax Relief '96 (U/S 80C)

An Open-ended ELSS Scheme with a lock - in of 3 years from the date of allotment.



**TAX PLANNING SOLUTIONS**

## What is it?

A fund that provides an opportunity to save tax while growing your money through Equity investments.

## Investment Objective

An Open-ended equity linked savings scheme (ELSS) with the objective of long term growth of capital through a portfolio with a target allocation of 80% equity, 20% debt and money market securities

### Fund Details

<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	October 01, 2006
<b>Total Experience:</b>	22 years
<b>Date of Allotment:</b>	March 29, 1996
<b>Type of Scheme:</b>	An Open-ended ELSS Scheme with a lock - in of 3 years from the date of allotment.
<b>Application Amount for fresh subscription*:</b>	₹ 500 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 500 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth (w.e.f. 06/03/08):</b>	32.37
<b>Dividend:</b>	164.76
<b>Direct Plan*</b>	
<b>Growth:</b>	33.79
<b>Dividend:</b>	233.03
<b>Benchmark:</b>	S&P BSE 200
<b>Monthly Average AUM:</b>	₹ 4539.24 Crores
<b>AUM as on last day: (As on last day)</b>	₹ 4758.91 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameter</b>	
<b>Standard Deviation</b>	13.56%
<b>Sharpe Ratio**:</b>	0.82
<b>Beta</b>	0.94
<b>Portfolio Turnover:</b>	0.02
<b>Expense Ratio</b>	
<b>Regular</b>	2.32
<b>Direct</b>	1.17

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

\*\* Risk Free Rate assumed to be 6.20% (FBIL Overnight MIBOR for 29th Dec 2017) for calculating Sharpe Ratio

### Dividend

Declared on date	24-Nov-17	25-Nov-16	11-Mar-16
Dividend Yield (Regular Plan)	9.85%	5.02%	5.16%
Dividend (₹) Per Unit	17.10	6.62	6.50
Cum Dividend NAV	173.58	131.94	126.09

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

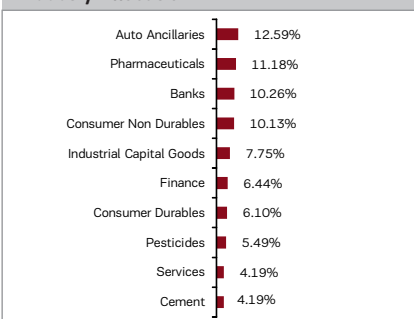
The Face Value - 10.00 Per Unit

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

### Top Ten Portfolio Holdings

Issuer	% to net Assets
Sundaram Clayton Limited	8.06%
Honeywell Automation India Limited	7.63%
Gillette India Limited	6.55%
Bayer Cropsience Limited	5.49%
Johnson Controls - Hitachi Air Conditioning India Limited	5.10%
Thomas Cook (India) Limited	4.19%
Reliance Industries Limited	4.06%
Pfizer Limited	3.95%
GlaxoSmithKline Pharmaceuticals Limited	3.83%
Shoppers Stop Limited	3.37%

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 32.37

Inception - Mar 06, 2008	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Tax Relief '96	43.17	17.37	22.21	12.70
Value of Std Investment of ₹ 10,000	14303	16161	27247	32370
Benchmark - S&P BSE 200	33.26	10.94	14.06	8.67
Value of Std Investment of ₹ 10,000	13316	13649	19299	22641
Additional Benchmark - Nifty 50	28.65	8.34	12.27	8.05
Value of Std Investment of ₹ 10,000	12856	12714	17833	21398

- **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Ajay Garg is 8. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'. All dividends declared prior to the splitting of the Scheme into Dividend & Growth Options are assumed to be reinvested in the units of the Scheme at the then prevailing NAV (ex-dividend NAV).
- **The scheme is currently managed by Mr. Ajay Garg since October 01, 2006 (11.3) years.**
- **The scheme is in existence for more than 5 years.**

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	1 Year	3 Years	5 Years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	1180000
Market Value of amount Invested	144782	500424	1095296	3157920
Scheme Returns (CAGR)	40.86	22.67	24.36	19.07
S&P BSE 200 returns# (CAGR)	26.07	16.52	15.79	13.14
Nifty 50 returns## (CAGR)	21.70	13.66	13.02	11.60

Date of First Installment: April 01, 2008 & Scheme Inception Date: March 06, 2008. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

The Dividend Reinvestment Facility under the scheme have been discontinued w.e.f. February 12, 2015. Please refer addendum no. 07/2015 dated February 09, 2015 for further details.



# Aditya Birla Sun Life Tax Plan (U/S 80C)

An Open-ended ELSS Scheme with a lock - in of 3 years from the date of allotment.



TAX PLANNING SOLUTIONS

## What is it?

A fund that provides an opportunity to save tax while growing your money through Equity investments.

## Investment Objective

An Open-ended Equity Linked Savings Scheme (ELSS) with the objective to achieve long-term growth of capital along with income tax relief for investment.

### Fund Details

<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	October 17, 2011
<b>Total Experience:</b>	22 years
<b>Date of Allotment:</b>	February 16, 1999
<b>Type of Scheme:</b>	An Open-ended ELSS Scheme with a lock - in of 3 years from the date of allotment.
<b>Application Amount for fresh subscription*:</b>	₹ 500 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 500 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	40.52
<b>Dividend:</b>	97.55
<b>Direct Plan*</b>	
<b>Growth:</b>	42.59
<b>Dividend:</b>	140.20
<b>Benchmark:</b>	S&P BSE SENSEX
<b>Monthly Average AUM:</b>	₹ 669.27 Crores
<b>AUM as on last day: (As on last day)</b>	₹ 692.44 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameter</b>	
<b>Standard Deviation</b>	13.31%
<b>Sharpe Ratio**:</b>	0.79
<b>Beta</b>	0.90
<b>Portfolio Turnover:</b>	0.06
<b>Expense Ratio</b>	
<b>Regular</b>	2.56
<b>Direct</b>	1.49

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

\*\* Risk Free Rate assumed to be 6.20% (FBIL Overnight MIBOR for 29th Dec 2017) for calculating Sharpe Ratio

### Dividend

Declared on date	14-Mar-17	23-Mar-16	20-Mar-15
Dividend Yield (Regular Plan)	5.90%	7.92%	5.52%
Dividend (₹) Per Unit	4.67	5.75	4.50
Cum Dividend NAV	79.12	72.57	81.45

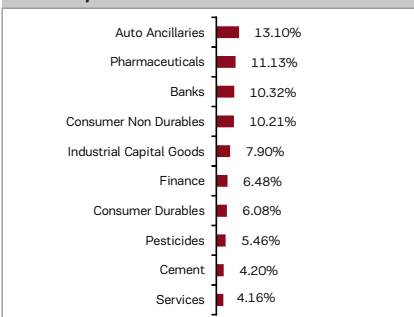
**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

### Top Ten Portfolio Holdings

Issuer	% to net Assets
Sundaram Clayton Limited	8.54%
Honeywell Automation India Limited	7.79%
Gillette India Limited	6.61%
Bayer Cropsience Limited	5.46%
Johnson Controls - Hitachi Air Conditioning India Limited	5.09%
Thomas Cook (India) Limited	4.16%
Reliance Industries Limited	4.00%
Pfizer Limited	3.93%
GlaxoSmithKline Pharmaceuticals Limited	3.79%
Shoppers Stop Limited	3.36%

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 40.52

Inception - Oct 03, 2006	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Tax Plan	42.48	16.72	21.42	13.25
Value of Std Investment of ₹ 10,000	14234	15896	26380	40520
Benchmark - S&P BSE SENSEX	27.91	7.40	11.89	9.43
Value of Std Investment of ₹ 10,000	12782	12385	17531	27540
Additional Benchmark - Nifty 50	28.65	8.34	12.27	10.10
Value of Std Investment of ₹ 10,000	12856	12714	17833	29501

- **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Ajay Garg is 8. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- **The scheme is currently managed by Mr. Ajay Garg since October 17, 2011 (6.3) years.**
- **The scheme is in existence for more than 5 years.**

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	1 Year	3 Years	5 Years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	1350000
Market Value of amount Invested	144473	496738	1075764	3678074
Scheme Returns (CAGR)	40.33	22.14	23.61	16.78
S&P BSE SENSEX returns# (CAGR)	22.12	13.01	12.21	10.25
Nifty 50 returns## (CAGR)	21.70	13.66	13.02	10.74
Date of First Installment: March 01, 1999 & Scheme Inception Date: February 16, 1999. Past Performance may or may not be sustained in future.				

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

The Dividend Reinvestment Facility under the scheme have been discontinued w.e.f. February 12, 2015. Please refer addendum no. 07/2015 dated February 09, 2015 for further details.



# Aditya Birla Sun Life Tax Savings Fund (U/S 80C)

An Open-ended Equity Linked Savings Scheme



TAX PLANNING SOLUTIONS

## What is it?

A fund that provides an opportunity to save tax and aims to create wealth through Equity investments.

## Investment Objective

Aditya Birla Sun Life Tax Savings Fund is an open ended equity linked savings scheme which aims to provide medium to long term growth of capital along with income tax rebate.

### Fund Details

<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	October 11, 2014
<b>Total Experience:</b>	22 years
<b>Date of Allotment:</b>	March 28, 2004
<b>Type of Scheme:</b>	An Open-ended Equity Linked Savings Scheme
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	74.14
<b>Dividend:</b>	34.42
<b>Bonus:</b>	74.25
<b>Direct Plan*</b>	
<b>Growth:</b>	76.25
<b>Dividend:</b>	35.27
<b>Bonus:</b>	76.46

### Application Amount for fresh subscription\*:

NA as the scheme does not accept fresh subscriptions / Switch-in

### Min. Addl. Investment:

NA as the scheme does not accept fresh subscriptions / Switch-in

**Benchmark:** S&P BSE 100

**Monthly Average AUM:** ₹ 27.42 Crores

**AUM as on last day:** ₹ 27.96 Crores  
(As on last day)

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

**Entry Load:** Nil

**Exit Load:** Nil

**Other Parameter**

**Standard Deviation** 13.59%

**Sharpe Ratio##:** 0.79

**Beta** 0.93

**Portfolio Turnover:** 0.10

**Expense Ratio**

**Regular** 2.70

**Direct** 2.40

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

## Risk Free Rate assumed to be 6.20% (FBIL Overnight MIBOR for 29th Dec 2017) for calculating Sharpe Ratio

### Dividend

**Declared on date** 14-Mar-17

**Dividend Yield (Regular Plan)** 5.91%

**Dividend (₹) Per Unit** 1.65

**Cum Dividend NAV** 27.92

**Dividend Yield (Direct Plan)** 5.91%

**Dividend (₹) Per Unit** 1.69

**Cum Dividend NAV** 28.59

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

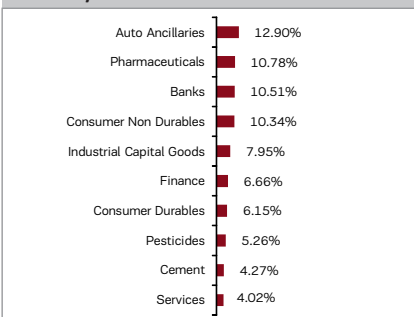
The Face Value - 10.00 Per Unit

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

### Top Ten Portfolio Holdings

Issuer	% to net Assets
Sundaram Clayton Limited	8.26%
Honeywell Automation India Limited	7.80%
Gillette India Limited	6.68%
Bayer Cropsience Limited	5.26%
Johnson Controls – Hitachi Air Conditioning India Limited	5.13%
Thomas Cook (India) Limited	4.02%
Pfizer Limited	3.74%
GlaxoSmithKline Pharmaceuticals Limited	3.58%
Shoppers Stop Limited	3.26%
ICRA Limited	3.23%

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 74.14

Inception - Mar 28, 2004	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Tax Savings Fund</b>	43.40	17.01	19.54	15.67
<b>Value of Std Investment of ₹ 10,000</b>	14326	16013	24396	74140
<b>Benchmark - S&amp;P BSE 100</b>	31.52	9.65	13.05	14.59
<b>Value of Std Investment of ₹ 10,000</b>	13142	13179	18458	65153
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	27.91	7.40	11.89	14.12
<b>Value of Std Investment of ₹ 10,000</b>	12782	12385	17531	61597

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Ajay Garg is 8. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- The scheme is currently managed by Mr. Ajay Garg since October 11, 2014 (3.3) years.**
- The scheme is in existence for more than 5 years.**

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	1 Year	3 Years	5 Years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1660000
<b>Market Value of amount Invested</b>	144605	499333	1046955	5016353
<b>Scheme Returns (CAGR)</b>	40.56	22.51	22.48	14.78
<b>S&amp;P BSE 100 returns# (CAGR)</b>	24.04	15.29	14.35	12.47
<b>S&amp;P BSE SENSEX returns## (CAGR)</b>	22.12	13.01	12.21	11.70

Date of First Installment: April 01, 2004 & Scheme Inception Date: March 28, 2004. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.





# Tax Reckoner 2017-18

## Snapshot of Tax rates specific to Mutual Funds

The rates are applicable for the financial year 2017-18.

Tax Implications on Dividend received by Unit holders.

	Individual/ HUF	Domestic Company	NRI
<b>Dividend</b>			
Equity oriented schemes	Nil	Nil	Nil
Debt oriented schemes	Nil	Nil	Nil
<b>Tax on distributed income (payable by the scheme) rates**</b>			
Equity oriented schemes*	Nil	Nil	Nil
Money market and Liquid schemes	25% + 12% Surcharge + 3% Cess = 28.84%	30% + 12% Surcharge + 3% Cess = 34.608%	25% + 12% Surcharge + 3% Cess = 28.84%
Debt schemes (other than Infrastructure Debt Fund)	25% + 12% Surcharge + 3% Cess = 28.84%	30% + 12% Surcharge + 3% Cess = 34.608%	25% + 12% Surcharge + 3% Cess = 28.84%
Infrastructure Debt Fund	25% + 12% Surcharge + 3% Cess = 28.84%	30% + 12% Surcharge + 3% Cess = 34.608%	5% + 12% Surcharge + 3% Cess = 5.768%

\* Securities transaction tax (STT) will be deducted on equity funds at the time of redemption/ switch to the other schemes/ sale of units.

\*\* With effect from 1 October 2014, for the purpose of determining the tax payable, the amount of distributed income has to be increased to such amount as would, after reduction of tax from such increased amount, be equal to the income distributed by the Mutual Fund.

## Capital Gains Taxation

	Individual/ HUF\$	Domestic Company@	NRI\$ / #
<b>Equity Oriented Schemes</b>			
<b>• Long Term Capital Gains (units held for more than 12 months) • Short Term Capital Gains (units held for 12 months or less)</b>			
Long Term Capital Gains	Nil	Nil	Nil
Short Term Capital Gains	15%	15%	15%
<b>Other Than Equity Oriented Schemes - For the period July 11, 2014 onwards</b>			
<b>Long Term Capital Gains (units held for more than 36 months) • Short Term Capital Gains (units held for 36 months or less)</b>			
Long Term Capital Gains	20%&	20%&	Listed - 20% & Unlisted - 10%*
Short Term Capital Gains	30%^	30% / 25% ^^	30%^
<b>Tax Deducted at Source (Applicable only to NRI Investors)</b>			
		Short term capital gains	Long term capital gains
Equity oriented schemes		15%	Nil
Other than equity oriented schemes		30%^	10%* (for unlisted) & 20% & (for listed)

\$ Surcharge at 15%, is applicable where income of Individual/HUF unit holders exceeds ₹ 1 crore. As per Finance Bill, 2017, surcharge at 10% to be levied in case of individual/ HUF unit holders where income of such unit holders exceeds ₹ 50 lakhs but does not exceed ₹ 1 crore.

@ Surcharge at 7 to be levied for domestic corporate unit holders where income exceeds ₹ 1 crore but less than ₹ 10 crores and at 12%, where income exceeds ₹ 10 crores.

# Short term/long term capital gain tax will be deducted at the time of redemption of units in case of NRI investors only.

& After providing indexation.

\* Without indexation

^ Assuming the investor falls into highest tax bracket.

^^ If total turnover or gross receipts during the financial year 2015-16 does not exceed ₹ 50 crores.

Education Cess at 3% will continue to apply on aggregate of tax and surcharge.

Transfer of units upon consolidation of mutual fund schemes of two or more schemes of equity oriented fund or two or more schemes of a fund other than equity oriented fund in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains.

Transfer of units upon consolidation of plans within mutual fund schemes in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains.

**Dividend Stripping:** The loss due to sale of units in the schemes (where dividend is tax free) will not be available for set off to the extent of tax free dividend declared; if units are: (A) bought within three months prior to the record date fixed for dividend declaration; and (B) sold within nine months after the record date fixed for dividend declaration.

**Bonus Stripping:** The loss due to sale of original units in the schemes, where bonus units are issued, will not be available for set off; if original units are: (A) bought within three months prior to the record date fixed for allotment of bonus units; and (B) sold within nine months after the record date fixed for allotment of bonus units. However, the amount of loss so ignored shall be deemed to be the cost of purchase or acquisition of such unsold bonus units.



## 1. Income Tax Rates

### For Individuals, Hindu Undivided Family, Association of Persons, Body of Individuals and Artificial juridical persons

Total Income	Tax Rates
Up to ₹ 250,000 <sup>(a)(b)</sup>	NIL
₹ 250,001 to ₹ 500,000 <sup>(d)(e)</sup>	5%
₹ 500,001 to ₹ 1,000,000 <sup>(d)</sup>	20%
₹ 1,000,001 and above <sup>(c)(d)</sup>	30%

- (a) In the case of a resident individual of the age of 60 years or above but below 80 years, the basic exemption limit is ₹ 300,000.  
 (b) In case of a resident individual of age of 80 years or above, the basic exemption limit is ₹ 500,000.  
 (c) Surcharge at 15%, is applicable where income exceeds ₹ 1 crore. Finance Bill, 2017 provides for surcharge at 10% to be levied where income exceeds ₹ 50 lakhs but does not exceed ₹ 1 crore.  
 (d) Education Cess at 3% will continue to apply on aggregate of tax and surcharge  
 (e) Finance Bill, 2017 provides a rebate of lower of actual tax liability or ₹2,500 (against earlier rebate of ₹ 5,000) in case of individuals having total income of less than ₹ 350,000.

## 2. Securities Transaction Tax (STT)

STT is levied on the value of taxable securities transactions as under.

Transaction	Rates	Payable By
Purchase/Sale of equity shares	0.1%	Purchaser/Seller
Purchase of units of equity oriented mutual fund	Nil	Purchaser
Sale of units of equity oriented mutual fund	0.001%	Seller
Sale of equity shares, units of equity oriented mutual fund (non-delivery based)	0.025%	Seller
Sale of an option in securities	0.05%*	Seller
Sale of an option in securities, where option is exercised	0.125%	Purchaser
Sale of a future in securities	0.010%	Seller
Sale of unit of an equity oriented fund to the Mutual Fund	0.001%	Seller
Sale of unlisted equity shares and units of business trust under an initial offer	0.2%	Seller

\*with effect from 1 June, 2016

## 3. Special rates for non-residents

(1) The following incomes in the case of non-resident are taxed at special rates on gross basis:

Transaction	Rates <sup>(a)</sup>
Dividend <sup>(b)</sup>	20%
Interest received on loans given in foreign currency to Indian concern or Government of India	20%
Income received in respect of units purchased in foreign currency of specific Mutual Funds / UTI	20%
Royalty or fees for technical services	10%
Interest income from a notified Infrastructure Debt Fund	5%
Interest on FCCB, FCEB / Dividend on GDRs <sup>(b)</sup>	10%a

- (a) These rates will further increase by applicable surcharge and education cess.  
 (b) Other than dividends on which DDT has been paid.  
 (c) In case the non-resident has a Permanent Establishment (PE) in India and the royalty/ fees for technical services paid is effectively connected with such PE, the same could be taxed at 40% (plus applicable surcharge and education cess) on net basis.  
 (2) Tax on non-resident sportsmen or sports association on specified income @ 20% plus applicable surcharge and education cess.

## 4. Capital Gains

Transaction	Short Term Capital Gains <sup>(a)</sup>	Long Term Capital Gains <sup>(a)(b)</sup>
Sale transactions of equity shares/unit of an equity oriented fund which attract STT	15%	Nil*
Sale transaction other than mentioned above:		
Individuals (resident and non-resident)	Progressive slab rates	20% / 10% <sup>(c)</sup>
Partnerships (resident and non-resident)	30%	
Resident companies	30% <sup>(d)</sup> / 25% <sup>(e)</sup>	
Overseas financial organisations specified in section 115AB	40% (corporate) 30% non corporate)	10%
FII's	30%	10%
Other Foreign companies	40%	20% / 10% <sup>(c)</sup>
Local authority	30%	20% / 10%
Co-operative society rates	Progressive slab	

- \* Finance Bill, 2017 proposes to exempt income arising on transfer of equity share (subject to certain exceptions) acquired on or after 1st October 2004 only if the acquisition of such shares is chargeable to STT.  
 (a) These rates will further increase by applicable surcharge & education cess.  
 (b) Indexation benefit, as applicable.  
 (c) Long term capital gains arising to a non-resident from transfer of unlisted securities or shares of a company, not being a company in which the public are substantially interested, subject to 10 per cent tax (without benefit of indexation and foreign currency fluctuation).  
 (d) This rate applies to companies other than companies engaged in manufacturing business who are to be taxed at lower rate subject to fulfillment of certain conditions.  
 (e) If total turnover or gross receipts of the financial year 2015-16 does not exceed ₹ 50 crores.

## 5. Dividend Income

Additional tax of 10% (plus applicable surcharge and education cess) is applicable in case of individual, HUF or firm resident in India for dividend income of more than Rs. 10,00,000 received from a domestic company or companies. Finance Bill, 2017 extended the said tax to all resident tax payers, excluding domestic companies and certain funds, trusts, institutions, etc.

### Personal Tax Scenarios (Amount in Rupees)

Individual	Income Level		
	10,00,000	55,00,000	1,10,00,000
Tax in FY 2016-17	1,28,750	15,19,250	37,01,563
Tax in FY 2017-18	1,15,875	16,57,013	36,86,756
Effective Tax (Saving)/Burden	(12,875)	1,37,763	(14,807)
Effective Tax (Saving)/Burden(%)	(10.00)	9.07	(0.40)

Resident Senior Citizen (age of 60 years but below 80 years)	Income Level		
	10,00,000	55,00,000	1,10,00,000
Tax in FY 2016-17	1,23,600	15,14,100	36,95,640
Tax in FY 2017-18	1,13,300	16,54,180	36,83,795
Effective Tax (Saving)/Burden	(10,300)	1,40,080	(11,845)
Effective Tax (Saving)/Burden(%)	(8.33)	9.25	(0.32)

Resident very Senior Citizen (age of 80 years and above)	Income Level		
	10,00,000	55,00,000	1,10,00,000
Tax in FY 2016-17	1,03,000	14,93,500	36,71,950
Tax in FY 2017-18	1,03,000	16,42,850	36,71,950
Effective Tax (Saving)/Burden	-	1,49,350	-
Effective Tax (Saving)/Burden(%)	-	10.00	-

Marginal relief as applicable would be available.

The tax rates mentioned above are those provided in the Income tax Act, 1961 and amended as per Finance Act, 2017, applicable for the financial year 2017-18 relevant to assessment year 2018-19. In the event of any change, we do not assume any responsibility to update the tax rates consequent to such changes. The tax rates mentioned above may not be exhaustive rates applicable to all types of assesses / taxpayers. The information contained herein is neither a complete disclosure of every material fact of Income tax Act, 1961, nor does constitute tax or legal advice.

**Disclaimer:** The tax rates mentioned above are only intended to provide general information and are neither designed nor intended to be a substitute for professional tax advice. Applicability of the tax rates would depend upon nature of the transaction, the tax consequences thereon and the tax laws in force at the relevant point in time. Therefore, users are advised that before making any decision or taking any action that might affect their finances or business, they should take professional advice.

A non-resident tax payer has an option to be governed by the provisions of the Income tax Act, 1961 or the provisions of the relevant DTAA, whichever is more beneficial. As per the provisions of the Income tax Act, 1961, submission of tax residency certificate ("TRC") along with Form No. 10F will be necessary for granting DTAA benefits to non-residents. A taxpayer claiming DTAA benefit shall furnish a TRC of his residence obtained by him from the Government of that country or specified territory. Further, in addition to the TRC, the non-resident may be required to provide such other documents and information subsequently, as may be prescribed by the Indian Tax Authorities.

**Aditya Birla Sun Life AMC Limited** (Investment Manager to Aditya Birla Sun Life Mutual Fund)  
 (Formerly known as Birla Sun Life Asset Management Company Limited)

Regn. No.: 109. Regd Office: One Indiabulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013  
 +91 22 4356 7000 | care.mutualfunds@adityabirlacapital.com | www.adityabirlasunlifemf.com | CIN: U99999MH2000PLC128110

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.





## WEALTH SOLUTIONS

### What are Wealth Solutions?

Our Wealth Creation Solutions seek to provide superior tax efficient growth of your capital through equity investments over a longer term.

### Who can benefit from Wealth Creation Solutions?

These solutions can be ideal for investors who are planning for future expenses, like higher education of children, marriage, buying a home etc. These solutions are available in the range of aggressive to conservative options to suit the needs of the investor.

## Benefits of Wealth Creation Solutions:

**Tax Free Returns:** No capital gains tax (on withdrawal) if you stay invested for over a year as per current tax laws. Invest in the long-term to overcome short-term ups and downs.

**Risk is lowered:** Mutual funds invest in many companies and funds are managed by experts; which can be considered as an alternative to direct investment in shares.

Investors are requested to consult their tax advisor before investing for individual nature of tax benefit. The Financial Solution (Wealth Creation Solution) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.



# Aditya Birla Sun Life Equity Savings Fund

An Open ended Equity Scheme



Wealth Solutions

## What is it?

Aditya Birla Sun Life Equity Savings Fund uses a unique combination of equity derivative strategies, arbitrage opportunities, pure equity investments, debt & money market instruments which together intends to deliver Tax Efficient Growth with Low Volatility.

## Investment Objective

To provide capital appreciation and income distribution to the investors by using a blend of equity derivatives strategies, arbitrage opportunities and pure equity investments. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.

### Fund Details

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Lovelish Solanki
<b>Managing Fund Since:</b>	Since Inception, August 26, 2015 & August 26, 2015 respectively
<b>Total Experience:</b>	16 years, 10 Years & 7 years
<b>Date of Allotment:</b>	November 28, 2014
<b>Type of Scheme:</b>	An Open ended Equity Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	13.23
<b>Dividend:</b>	11.76
<b>Direct Plan*</b>	
<b>Growth:</b>	13.70
<b>Dividend:</b>	12.42

**Benchmark:** 30% S&P BSE 200 + 30% Crisil Short Term Bond Fund Index + 40% Crisil Liquid Fund Index

**Monthly Average AUM:** ₹ 1252.92 Crores  
**AUM as on last day:** ₹ 1314.45 Crores (As on last day)

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

**Entry Load:** Nil  
**Exit Load\*\*:** In respect of each purchase / switch-in of

Units, upto 15% of the units may be redeemed /switched out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load:For redemption / switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption /switchout of units after 365 days from the date of allotment: Nil \*\*Exit Load is NIL for units issued in Dividend Reinvestment. (w.e.f May 27,2017)

### Other Parameter

<b>Modified Duration:</b>	1.58 years
<b>Average Maturity:</b>	2.29 years
<b>Yield to Maturity:</b>	7.21%
<b>Portfolio Turnover:</b>	6.27
<b>Expense Ratio</b>	
<b>Regular</b>	2.49
<b>Direct</b>	1.19

### Dividend

Declared on date	29-Dec-17	29-Sep-17	30-Jun-17
Dividend Yield (Regular Plan)	2.04%	2.05%	2.05%
Dividend (₹) Per Unit	0.24	0.24	0.24
Cum Dividend NAV	11.76	11.73	11.70
Dividend Yield (Direct Plan)	-	2.08%	2.03%
Dividend (₹) Per Unit	-	0.25	0.24
Cum Dividend NAV	-	12.03	11.83

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 10.00 Per Unit

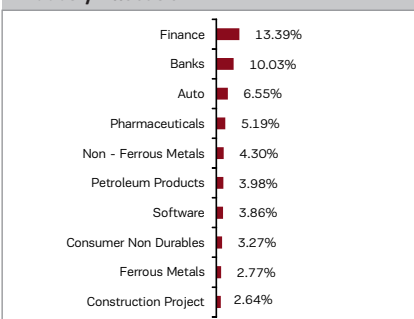
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Housing Development Finance Corporation Limited	6.47%	CRISIL AAA
Government of India	5.15%	SOV
HDFC Bank Limited	4.09%	UNRATED
Kotak Mahindra Prime Limited	3.79%	CRISIL AAA
IDFC Bank Limited	3.45%	ICRA AAA
Maruti Suzuki India Limited	3.03%	
Shriram Transport Finance Company Limited	2.02%	IND AA+
Yes Bank Limited	1.99%	
ICICI Bank Limited	1.97%	
Tata Steel Limited	1.67%	

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 13.23

Inception - Nov 28, 2014	1 Year	3 Years	Since Inception
<b>Aditya Birla Sun Life Equity Savings Fund</b>	17.29	9.42	9.49
<b>Value of Std Investment of ₹ 10,000</b>	11724	13099	13230
<b>Benchmark - 30% S&amp;P BSE 200 + 30% Crisil Short Term Bond Fund Index + 40% Crisil Liquid Fund Index</b>	13.92	8.93	8.61
<b>Value of Std Investment of ₹ 10,000</b>	11388	12923	12904
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	-0.07	7.26	7.80
<b>Value of Std Investment of ₹ 10,000</b>	9993	12338	12610
<b>Additional Benchmark - Nifty 50</b>	28.65	8.34	6.83
<b>Value of Std Investment of ₹ 10,000</b>	12856	12714	12262

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Satyabrata Mohanty is 11. Total Schemes managed by Mr. Pranay Sinha is 8. Total Schemes managed by Mr. Lovelish Solanki is 4. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.

• **The scheme is currently managed by Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Lovelish Solanki since (Since Inception), August 26, 2015 & August 26, 2015 (3.1) years, (2.4) years & (2.4) years Respectively.**

• **The scheme is in existence for more than 3 years but less than 5 years.**

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	1 Year	3 Years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	380000
<b>Market Value of amount Invested</b>	126892	423964	450424
<b>Scheme Returns (CAGR)</b>	10.94	10.95	10.79
<b>30% S&amp;P BSE 200 + 30% Crisil Short Term Bond Fund Index + 40% Crisil Liquid Fund Index returns# (CAGR)</b>	11.77	27.41	10.05
<b>CRISIL 10 Year Gilt Index returns# (CAGR)</b>	-2.54	5.48	5.72
<b>Nifty 50 returns## (CAGR)</b>	21.70	13.66	12.94

Date of First Installment: December 01, 2014 & Scheme Inception Date: November 28, 2014. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

# Aditya Birla Sun Life Balanced Advantage Fund

An Open ended Asset Allocation Scheme



Wealth Solutions

## What is it?

An open ended Asset allocation scheme which balances the portfolio between Equity and Fixed income securities based on market valuations to generate long term wealth at a relatively low volatility.

## Investment Objective

The primary objective of the Scheme is to generate long term growth of capital and income distribution with relatively lower volatility by investing in a dynamically balanced portfolio of Equity & Equity linked investments and fixed-income securities.

### Fund Details

<b>Fund Manager:</b>	Mr. Mohit Sharma & Mr. Vineet Maloo
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	1 year & 11 years
<b>Date of Allotment:</b>	April 25, 2000
<b>Type of Scheme:</b>	An Open ended Asset Allocation Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	51.10
<b>Dividend:</b>	22.03
<b>Direct Plan<sup>§</sup></b>	
<b>Growth:</b>	53.17
<b>Dividend:</b>	22.98

<b>Benchmark:</b>	CRISIL Balanced Fund - Aggressive Index
<b>Monthly Average AUM:</b>	₹ 2992.21 Crores
<b>AUM as on last day:</b>	₹ 3104.78 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of

Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following 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. (w.e.f October 10, 2016)

\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

<b>Other Parameter</b>	
<b>Modified Duration:</b>	1.62 years
<b>Average Maturity:</b>	1.60 years
<b>Yield to Maturity:</b>	7.40%
<b>Standard Deviation:</b>	10.10%
<b>Sharpe Ratio**:</b>	0.53
<b>Beta:</b>	0.98
<b>Portfolio Turnover:</b>	5.13
<b>Expense Ratio</b>	
<b>Regular</b>	2.35
<b>Direct</b>	1.05

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

## Risk Free Rate assumed to be 6.20% (FBIL Overnight MIBOR for 29th Dec 2017) for calculating Sharpe Ratio

### Dividend

Declared on date	26-Dec-17	24-Nov-17	23-Oct-17
Dividend Yield (Regular Plan)	0.72%	0.72%	0.72%
Dividend (₹) Per Unit	0.16	0.16	0.16
Cum Dividend NAV	22.19	22.10	22.23
Dividend Yield (Direct Plan)	0.73%	0.74%	0.73%
Dividend (₹) Per Unit	0.17	0.17	0.17
Cum Dividend NAV	23.15	23.03	23.14

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

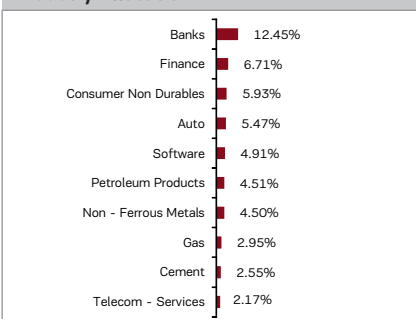
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Housing Development Finance Corporation Limited	4.60%	CRISIL AAA
HDFC Bank Limited	4.51%	
Infosys Limited	2.68%	
ITC Limited	2.67%	
Tata Motors Limited	2.52%	CARE AA+
ICICI Bank Limited	2.06%	
PNB Housing Finance Limited	1.92%	CARE AAA
Sundaram Finance Limited	1.91%	ICRA AAA
Reliance Industries Limited	1.72%	CRISIL AAA
Cholamandalam Investment and Finance Company Limited	1.61%	ICRA AA

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 51.10

Inception - Apr 25, 2000	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Balanced Advantage Fund</b>	15.22	11.58	13.45	9.66
<b>Value of Std Investment of ₹ 10,000</b>	11518	13886	18787	51100
<b>Benchmark - CRISIL Balanced Fund - Aggressive Index</b>	19.82	8.70	11.29	N/A
<b>Value of Std Investment of ₹ 10,000</b>	11976	12841	17069	N/A
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	27.91	7.40	11.89	12.07
<b>Value of Std Investment of ₹ 10,000</b>	12782	12385	17531	75114

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 5. Total Schemes managed by Mr. Mohit Sharma is 24. Total Schemes managed by Mr. Vineet Maloo is 10. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.

- **The scheme is currently managed by Mr. Mohit Sharma & Mr. Vineet Maloo since April 01, 2017 (0.8) year.**
- **The scheme is in existence for more than 5 years.**

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	2120000
<b>Market Value of amount Invested</b>	126723	443089	857757	7302810
<b>Scheme Returns (CAGR)</b>	10.66	14.00	14.30	12.67
<b>CRISIL Balanced Fund - Aggressive Index returns# (CAGR)</b>	15.05	11.71	11.74	NA
<b>S&amp;P BSE SENSEX returns## (CAGR)</b>	22.12	13.01	12.21	13.84

Date of First Installment: May 01, 2000 & Scheme Inception Date: April 25, 2000. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.





# Aditya Birla Sun Life Balanced '95 Fund

An Open-ended Balanced Scheme



Wealth Solutions

## What is it?

A fund that seeks to achieve long-term growth of your investment at moderate levels of risk by striking a balance between potential growth of equity and relative safety of debt.

## Investment Objective

An Open ended Balanced Scheme with the objective to generate long term growth of capital and current income, through a portfolio with a target allocation of 60% equity and 40% debt and money market securities. The secondary objective is income generation and distribution of dividend.

### Fund Details

<b>Fund Manager:</b>	Mr. Mahesh Patil, Mr. Pranay Sinha & Mr. Dhaval Shah
<b>Managing Fund Since:</b>	January 16, 2014, August 26, 2015 & November 23, 2016
<b>Total Experience:</b>	24 years, 10 years & 12 years
<b>Date of Allotment:</b>	February 10, 1995
<b>Type of Scheme:</b>	An Open-ended Balanced Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	772.84
<b>Dividend:</b>	151.65
<b>Direct Plan<sup>§</sup></b>	
<b>Growth:</b>	813.19
<b>Dividend:</b>	217.46

<b>Benchmark:</b>	CRISIL Balanced Fund - Aggressive Index
<b>Monthly Average AUM:</b>	₹ 13202.57 Crores
<b>AUM as on last day:</b>	₹ 13595.43 Crores
<b>(As on last day)</b>	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of
	Units, upto 15% of the units may be redeemed / switched- out without any exit load from the date of allotment.
	Any redemption in excess of the above limit shall be subject to the following 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.**Exit Load is NIL for units issued in Dividend Reinvestment.

<b>Other Parameter</b>	
<b>Modified Duration:</b>	4.23 years
<b>Average Maturity:</b>	7.20 years
<b>Yield to Maturity:</b>	7.44%
<b>Standard Deviation:</b>	10.17%
<b>Sharpe Ratio**:</b>	0.60
<b>Beta:</b>	1.10
<b>Portfolio Turnover:</b>	1.70
<b>Expense Ratio</b>	
<b>Regular</b>	2.27
<b>Direct</b>	0.97

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk Free Rate assumed to be 6.20% (FBIL Overnight MIBOR for 29th Dec 2017) for calculating Sharpe Ratio

### Dividend

Declared on date	22-Dec-17	22-Sep-17	23-Jun-17
Dividend Yield (Regular Plan)	2.95%	2.56%	3.06%
Dividend (₹) Per Unit	4.60	3.90	4.60
Cum Dividend NAV	156.08	152.53	150.38
Dividend Yield (Direct Plan)	2.95%	2.57%	3.03%
Dividend (₹) Per Unit	6.60	5.60	6.50
Cum Dividend NAV	223.75	217.99	214.17

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

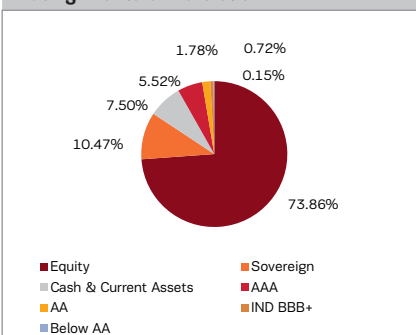
The Face Value - 10.00 Per Unit  
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**Note:** The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

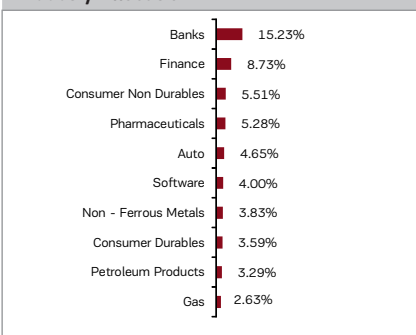
### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	9.63%	
HDFC Bank Limited	5.15%	UNRATED
ICICI Bank Limited	3.69%	
Infosys Limited	1.92%	
Eris Lifesciences Limited	1.71%	
Hindalco Industries Limited	1.60%	
ITC Limited	1.59%	
IndusInd Bank Limited	1.54%	
Eicher Motors Limited	1.51%	
Whirlpool of India Limited	1.49%	

### Rating Profile of Portfolio



### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 772.84

Inception - Feb 10, 1995	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Balanced '95 Fund</b>	25.91	12.33	17.44	20.91
<b>Value of Std Investment of ₹ 10,000</b>	12584	14168	22331	772840
<b>Benchmark - CRISIL Balanced Fund - Aggressive Index</b>	19.82	8.70	11.29	N/A
<b>Value of Std Investment of ₹ 10,000</b>	11976	12841	17069	N/A
<b>Additional Benchmark - Nifty 50</b>	28.65	8.34	12.27	10.65
<b>Value of Std Investment of ₹ 10,000</b>	12856	12714	17833	101534

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 7. Total Schemes managed by Mr. Pranay Sinha is 8. Total Schemes managed by Mr. Dhaval Shah is 1. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.
- The scheme is currently managed by Mr. Mahesh Patil, Mr. Pranay Sinha & Mr. Dhaval Shah since January 16, 2014, August 26, 2015 & November 23, 2016 (4.0) years, (2.4) years & (1.2) years Respectively.**
- The scheme is in existence for more than 5 years.**

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	2740000
<b>Market Value of amount Invested</b>	132501	454795	940094	47427622
<b>Scheme Returns (CAGR)</b>	20.09	15.83	18.04	20.82
<b>CRISIL Balanced Fund - Aggressive Index returns# (CAGR)</b>	15.05	11.71	11.74	NA
<b>Nifty 50 returns## (CAGR)</b>	21.70	13.66	13.02	12.69

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, \* As on start of period considered above.  
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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.



# Aditya Birla Sun Life Index Fund

An Open-ended Index Linked Growth Scheme



Wealth Solutions

## What is it?

A fund that is designed to mirror the market performance of the 50 companies in the Nifty Index.

## Investment Objective

An Open-ended index-linked growth scheme with the objective to generate returns commensurate with the performance of Nifty subject to tracking errors.

Fund Details	
<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	October 01, 2006
<b>Total Experience:</b>	22 years
<b>Date of Allotment:</b>	September 18, 2002
<b>Type of Scheme:</b>	An Open-ended Index Linked Growth Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	103.0929
<b>Dividend:</b>	13.5112
<b>Direct Plan*</b>	
<b>Growth:</b>	103.3329
<b>Dividend:</b>	13.6874
<b>Benchmark:</b>	Nifty 50
<b>Monthly Average AUM:</b>	₹ 190.96 Crores
<b>AUM as on last day:</b>	₹ 197.67 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	13.29%
<b>Sharpe Ratio#:</b>	0.17
<b>Beta:</b>	0.99
<b>Portfolio Turnover:</b>	3.15
<b>Expense Ratio</b>	
<b>Regular</b>	0.75
<b>Direct</b>	0.45
<b>Tracking Error:</b>	0.34%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk Free Rate assumed to be 6.20% (FBIL Overnight MIBOR for 29th Dec 2017) for calculating Sharpe Ratio  
Tracking Ratio for BSL Index Fund is computed based on Nifty TR Index

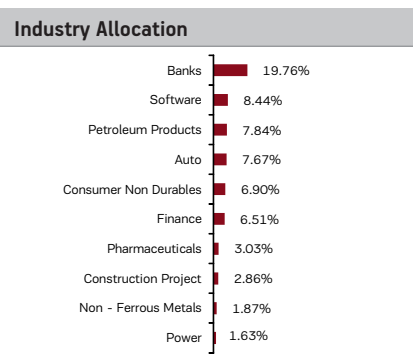
Dividend			
Declared on date	15-Mar-17	28-Mar-16	02-Nov-15
<b>Dividend Yield (Regular Plan)</b>	6.95%	9.84%	20.62%
<b>Dividend (₹) Per Unit</b>	0.87	1.15	3.20
<b>Cum Dividend NAV</b>	12.52	11.69	15.52
<b>Dividend Yield (Direct Plan)</b>	6.87%	10.52%	20.37%
<b>Dividend (₹) Per Unit</b>	0.87	1.25	3.20
<b>Cum Dividend NAV</b>	12.66	11.88	15.71

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

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Top Ten Portfolio Holdings	
Issuer	% to net Assets
Nifty Index	24.75%
HDFC Bank Limited	7.01%
Reliance Industries Limited	5.64%
Housing Development Finance Corporation Limited	5.01%
ITC Limited	4.13%
ICICI Bank Limited	3.72%
Infosys Limited	3.58%
Larsen & Toubro Limited	2.86%
Tata Consultancy Services Limited	2.65%
State Bank of India	2.40%



Investment Performance - Regular Plan - Growth		NAV as on December 29, 2017: ₹ 103.0929			
Inception - Sept 18, 2002	1 Year	3 Years	5 Years	Since Inception	
<b>Aditya Birla Sun Life Index Fund</b>	28.53	8.42	12.30	16.48	
<b>Value of Std Investment of ₹ 10,000</b>	12844	12741	17854	103093	
<b>Benchmark - Nifty 50</b>	28.65	8.34	12.27	16.68	
<b>Value of Std Investment of ₹ 10,000</b>	12856	12714	17833	105847	
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	27.91	7.40	11.89	16.96	
<b>Value of Std Investment of ₹ 10,000</b>	12782	12385	17531	109723	

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Ajay Garg is 8. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.
- The scheme is currently managed by Mr. Ajay Garg since October 01, 2006 (11.3) years.**
- The scheme is in existence for more than 5 years.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1840000
<b>Market Value of amount Invested</b>	133340	440165	830556	5450538
<b>Scheme Returns (CAGR)</b>	21.48	13.54	12.99	13.02
<b>Nifty 50 returns# (CAGR)</b>	21.70	13.66	13.02	13.40
<b>S&amp;P BSE SENSEX returns## (CAGR)</b>	22.12	13.01	12.21	13.36
Date of First Installment: October 01, 2002, & Scheme Inception Date: September 18, 2002. Past Performance may or may not be sustained in future.				

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.



# Aditya Birla Sun Life Frontline Equity Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

A diversified equity fund that invests across sectors in line with S&P BSE 200 Index, with a bias for large caps but not exclusively focused on them.

## Investment Objective

An Open-ended growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 100% equity by aiming at being as diversified across various industries and or sectors as its chosen benchmark index, S&P BSE 200.

Fund Details	
<b>Fund Manager:</b>	Mr. Mahesh Patil
<b>Managing Fund Since:</b>	November 17, 2005
<b>Total Experience:</b>	24 years
<b>Date of Allotment:</b>	August 30, 2002
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	222.71
<b>Dividend:</b>	28.02
<b>Direct Plan*</b>	
<b>Growth:</b>	233.26
<b>Dividend:</b>	52.04

<b>Benchmark:</b>	S&P BSE 200
<b>Monthly Average AUM:</b>	₹ 20300.55 Crores
<b>AUM as on last day:</b>	₹ 20702.23 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 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 **Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	12.94%
<b>Sharpe Ratio**:</b>	0.48
<b>Beta:</b>	0.96
<b>Portfolio Turnover:</b>	0.69
<b>Expense Ratio</b>	
<b>Regular</b>	2.13
<b>Direct</b>	1.05

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk Free Rate assumed to be 6.20% (FBIL Overnight MIBOR for 29th Dec 2017) for calculating Sharpe Ratio

## Dividend

Declared on date	27-Oct-17	25-Oct-16	30-Oct-15
<b>Dividend Yield (Regular Plan)</b>	7.95%	9.89%	12.57%
<b>Dividend (₹) Per Unit</b>	2.35	2.77	3.50
<b>Cum Dividend NAV</b>	29.57	28.00	27.84

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

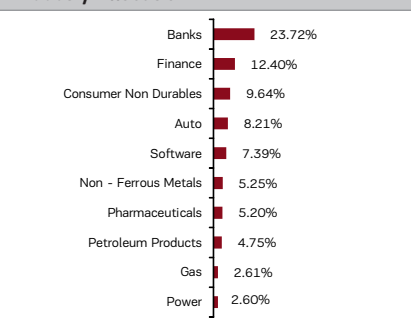
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

## Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	7.30%
ICICI Bank Limited	5.42%
ITC Limited	3.94%
Infosys Limited	3.90%
Maruti Suzuki India Limited	3.29%
Housing Development Finance Corporation Limited	2.59%
Hindalco Industries Limited	2.46%
Larsen & Toubro Limited	2.41%
GAIL (India) Limited	2.13%
Vedanta Limited	2.08%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 222.71

Inception - Aug 30, 2002	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Frontline Equity Fund</b>	30.58	12.36	17.54	22.42
<b>Value of Std Investment of ₹ 10,000</b>	13048	14182	22423	222710
<b>Benchmark - S&amp;P BSE 200</b>	33.26	10.94	14.06	17.83
<b>Value of Std Investment of ₹ 10,000</b>	13316	13649	19299	123878
<b>Additional Benchmark - Nifty 50</b>	28.65	8.34	12.27	16.50
<b>Value of Std Investment of ₹ 10,000</b>	12856	12714	17833	104202

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Mahesh Patil is 7. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.

- **The scheme is currently managed by Mr. Mahesh Patil since November 17, 2005 (12.2) years.**
- **The scheme is in existence for more than 5 years.**

## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1840000
<b>Market Value of amount Invested</b>	134121	459275	939383	9523956
<b>Scheme Returns (CAGR)</b>	22.77	16.52	18.01	19.25
<b>S&amp;P BSE 200 returns# (CAGR)</b>	26.07	16.52	15.79	14.46
<b>Nifty 50 returns## (CAGR)</b>	21.70	13.66	13.02	13.39
Date of First Installment: September 01, 2002 & Scheme Inception Date: August 30, 2002. Past Performance may or may not be sustained in future.				

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.



# Aditya Birla Sun Life Top 100 Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

A large cap focused fund that invests in equity and equity related securities of top 100 companies in India as measured by market capitalization.

## Investment Objective

An Open-ended growth scheme with the objective to provide medium to long term capital appreciation, by investing predominantly in a diversified portfolio of equity and equity related securities of top 100 companies as measured by market capitalization.

### Fund Details

<b>Fund Manager:</b>	Mr. Mahesh Patil
<b>Managing Fund Since:</b>	July 29, 2010
<b>Total Experience:</b>	24 years
<b>Date of Allotment:</b>	October 24, 2005
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	58.9193
<b>Dividend:</b>	18.3369
<b>Direct Plan*</b>	
<b>Growth:</b>	61.7843
<b>Dividend:</b>	35.1943

<b>Benchmark:</b>	Nifty 50
<b>Monthly Average AUM:</b>	₹ 3808.55 Crores
<b>AUM as on last day:</b>	₹ 3930.03 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 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 **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	12.80%
<b>Sharpe Ratio**:</b>	0.44
<b>Beta:</b>	0.93
<b>Portfolio Turnover:</b>	0.69
<b>Expense Ratio</b>	
<b>Regular</b>	2.29
<b>Direct</b>	1.02

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk Free Rate assumed to be 6.20% (FBIL Overnight MIBOR for 29th Dec 2017) for calculating Sharpe Ratio

### Dividend

Declared on date	28-Jul-17	22-Jul-16	24-Jul-15
Dividend Yield (Regular Plan)	9.95%	8.13%	12.10%
Dividend (₹) Per Unit	1.91	1.41	2.30
Cum Dividend NAV	19.20	17.34	19.01

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

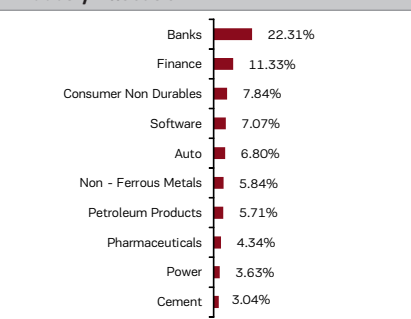
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

### Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	7.70%
ICICI Bank Limited	4.50%
ITC Limited	4.11%
Infosys Limited	3.73%
Maruti Suzuki India Limited	2.77%
Housing Development Finance Corporation Limited	2.74%
Tata Motors Limited	2.63%
Vedanta Limited	2.45%
Hindalco Industries Limited	2.28%
State Bank of India	2.13%

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 58.9193

Inception - Oct 24, 2005	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Top 100 Fund</b>	30.94	11.79	17.82	15.66
Value of Std Investment of ₹ 10,000	13085	13964	22697	58919
<b>Benchmark - Nifty 50</b>	28.65	8.34	12.27	12.92
Value of Std Investment of ₹ 10,000	12856	12714	17833	43972
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	27.91	7.40	11.89	12.71
Value of Std Investment of ₹ 10,000	12782	12385	17531	42997

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Mahesh Patil is 7. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.

- **The scheme is currently managed by Mr. Mahesh Patil since July 29, 2010 (7.5) years.**
- **The scheme is in existence for more than 5 years.**

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1470000
<b>Market Value of amount Invested</b>	134055	459749	947117	3952860
<b>Scheme Returns (CAGR)</b>	22.66	16.60	18.34	15.12
<b>Nifty 50 returns# (CAGR)</b>	21.70	13.66	13.02	10.87
<b>S&amp;P BSE SENSEX returns## (CAGR)</b>	22.12	13.01	12.21	10.41

Date of First Installment: November 01, 2005 & Scheme Inception Date: October 24, 2005. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.



# Aditya Birla Sun Life Equity Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

A Diversified Equity Fund that looks for opportunities without any sectoral or market cap bias with the aim to give you long term growth of capital.

## Investment Objective

An Open-ended growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 90% equity and 10% debt and money market securities.

### Fund Details

<b>Fund Manager:</b>	Mr. Anil Shah
<b>Managing Fund Since:</b>	October 03, 2012
<b>Total Experience:</b>	26 years
<b>Date of Allotment:</b>	August 27, 1998
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	732.70
<b>Dividend:</b>	107.82
<b>Direct Plan<sup>§</sup></b>	
<b>Growth:</b>	766.09
<b>Dividend:</b>	134.73

<b>Benchmark:</b>	S&P BSE 200
<b>Monthly Average AUM:</b>	₹ 8235.01 Crores
<b>AUM as on last day:</b>	₹ 8537.94 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 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 \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

### Other Parameter

<b>Standard Deviation:</b>	14.30%
<b>Sharpe Ratio**:</b>	0.72
<b>Beta:</b>	1.01
<b>Portfolio Turnover:</b>	0.48
<b>Expense Ratio</b>	
<b>Regular</b>	2.22
<b>Direct</b>	0.98

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. **##** Risk Free Rate assumed to be 6.20% (FBIL Overnight MIBOR for 29th Dec 2017) for calculating Sharpe Ratio

### Dividend

Declared on date	17-Nov-17	30-Nov-16	30-Nov-15
Dividend Yield (Regular Plan)	9.00%	7.81%	10.74%
Dividend (₹) Per Unit	10.30	7.70	10.00
Cum Dividend NAV	114.41	98.57	93.15
Dividend Yield (Direct Plan)	9.03%	-	8.76%
Dividend (₹) Per Unit	12.90	-	9.00
Cum Dividend NAV	142.80	-	102.77

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 10.00 Per Unit

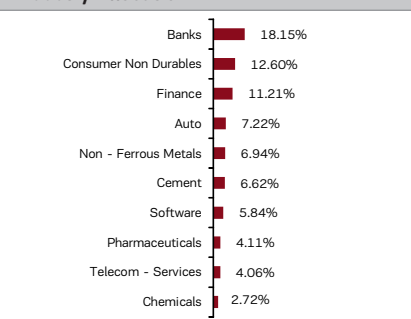
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

### Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	5.69%
ICICI Bank Limited	4.66%
Vedanta Limited	4.61%
ITC Limited	4.07%
Maruti Suzuki India Limited	3.12%
Dabur India Limited	2.60%
Tata Communications Limited	2.39%
Hindalco Industries Limited	2.33%
IndusInd Bank Limited	2.30%
Century Textiles & Industries Limited	2.27%

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 732.70

Inception - Aug 27, 1998	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Equity Fund</b>	33.51	16.57	21.59	24.84
<b>Value of Std Investment of ₹ 10,000</b>	13341	15834	26561	732700
<b>Benchmark - S&amp;P BSE 200</b>	33.26	10.94	14.06	15.04
<b>Value of Std Investment of ₹ 10,000</b>	13316	13649	19299	150639
<b>Additional Benchmark - Nifty 50</b>	28.65	8.34	12.27	13.70
<b>Value of Std Investment of ₹ 10,000</b>	12856	12714	17833	120015

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Anil Shah is 4. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.

- **The scheme is currently managed by Mr. Anil Shah since October 03, 2012 (5.3) years.**
- **The scheme is in existence for more than 5 years.**

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	2330000
<b>Market Value of amount Invested</b>	135588	490502	1067469	27444724
<b>Scheme Returns (CAGR)</b>	25.22	21.22	23.28	21.75
<b>S&amp;P BSE 200 returns# (CAGR)</b>	26.07	16.52	15.79	14.88
<b>Nifty 50 returns## (CAGR)</b>	21.70	13.66	13.02	13.49

Date of First Installment: September 01, 1998 & Scheme Inception Date: August 27, 1998. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.





# Aditya Birla Sun Life Advantage Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

A Diversified Equity Fund that aims to achieve long-term growth of capital, at relatively moderate levels of risk through a research-based investment approach.

## Investment Objective

An Open-ended growth scheme with the objective to achieve long-term growth of capital at relatively moderate levels of risk through a diversified research based investment approach.

Fund Details	
<b>Fund Manager:</b>	Mr. Satyabrata Mohanty
<b>Managing Fund Since:</b>	October 17, 2011
<b>Total Experience:</b>	16 years
<b>Date of Allotment:</b>	February 24, 1995
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	450.33
<b>Dividend:</b>	110.13
<b>Direct Plan<sup>§</sup></b>	
<b>Growth:</b>	468.19
<b>Dividend:</b>	138.56

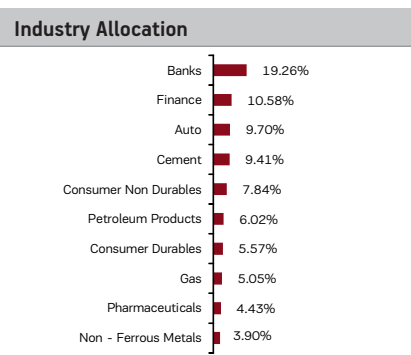
<b>Benchmark:</b>	S&P BSE 200
<b>Monthly Average AUM:</b>	₹ 5460.57 Crores
<b>AUM as on last day:</b>	₹ 5737.97 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	15.25%
<b>Sharpe Ratio**:</b>	0.74
<b>Beta:</b>	1.13
<b>Portfolio Turnover:</b>	0.49
<b>Expense Ratio</b>	
<b>Regular</b>	2.30
<b>Direct</b>	1.00

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
**##** Risk Free Rate assumed to be 6.20% (FBIL Overnight MIBOR for 29th Dec 2017) for calculating Sharpe Ratio

Dividend			
Declared on date	18-Aug-17	26-Aug-16	31-Aug-15
Dividend Yield (Regular Plan)	9.99%	7.44%	18.75%
Dividend (₹) Per Unit	11.33	7.47	20.00
Cum Dividend NAV	113.37	100.38	106.68
Declared on date	18-Aug-17	31-Aug-15	05-Sep-14
Dividend Yield (Direct Plan)	9.99%	9.25%	14.25%
Dividend (₹) Per Unit	14.18	10.00	15.00
Cum Dividend NAV	141.96	108.05	105.26

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
 The Face Value - 10.00 Per Unit  
 The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.  
**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings	
Issuer	% to net Assets
HDFC Bank Limited	4.62%
Maruti Suzuki India Limited	4.56%
Hindustan Petroleum Corporation Limited	4.41%
State Bank of India	4.27%
ICICI Bank Limited	3.46%
Voltas Limited	3.39%
Eicher Motors Limited	3.30%
Natco Pharma Limited	2.84%
Dalmia Bharat Limited	2.74%
Yes Bank Limited	2.72%



Investment Performance - Regular Plan - Growth		NAV as on December 29, 2017: ₹ 450.33			
Inception - Feb 24, 1995		1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Advantage Fund</b>		41.85	17.45	22.71	18.12
<b>Value of Std Investment of ₹ 10,000</b>		14171	16193	27805	450330
<b>Benchmark - S&amp;P BSE 200</b>		33.26	10.94	14.06	11.58
<b>Value of Std Investment of ₹ 10,000</b>		13316	13649	19299	122531
<b>Additional Benchmark - Nifty 50</b>		28.65	8.34	12.27	10.74
<b>Value of Std Investment of ₹ 10,000</b>		12856	12714	17833	103055

- **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Satyabrata Mohanty is 11. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.
- **The scheme is currently managed by Mr. Satyabrata Mohanty since October 17, 2011 (6.3) years.**
- **The scheme is in existence for more than 5 years.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	2750000
<b>Market Value of amount Invested</b>	138773	496736	1105963	39239415
<b>Scheme Returns (CAGR)</b>	30.58	22.13	24.76	19.44
<b>S&amp;P BSE 200 returns# (CAGR)</b>	26.07	16.52	15.79	13.98
<b>Nifty 50 returns## (CAGR)</b>	21.70	13.66	13.02	12.66

Date of First Installment: March 01, 1995 & Scheme Inception Date: February 24, 1995. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.



# Aditya Birla Sun Life MNC Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

The fund that invests in securities of multinational companies in order to achieve long-term growth of capital with relatively moderate levels of risk.

## Investment Objective

An Open-ended growth scheme with the objective to achieve long-term growth of capital at relatively moderate levels of risk by making investments in securities of multi-national companies through a research based investment approach.

### Fund Details

<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	June 18, 2009
<b>Total Experience:</b>	22 years
<b>Date of Allotment:</b>	December 27, 1999
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	786.76
<b>Dividend:</b>	177.11
<b>Direct Plan*</b>	
<b>Growth:</b>	823.79
<b>Dividend:</b>	279.38

<b>Benchmark:</b>	Nifty MNC
<b>Monthly Average AUM:</b>	₹ 3416.79 Crores
<b>AUM as on last day:</b>	₹ 3536.50 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 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**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	12.76%
<b>Sharpe Ratio**:</b>	0.78
<b>Beta:</b>	0.74
<b>Portfolio Turnover:</b>	0.00
<b>Expense Ratio</b>	
<b>Regular</b>	2.19
<b>Direct</b>	1.16

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
**##** Risk Free Rate assumed to be 6.20% (FBIL Overnight MIBOR for 29th Dec 2017) for calculating Sharpe Ratio

### Dividend

Declared on date	27-Oct-17	09-Oct-15	22-Apr-15
Dividend Yield (Regular Plan)	9.82%	6.33%	6.02%
Dividend (₹) Per Unit	17.40	10.00	10.00
Cum Dividend NAV	177.18	158.07	166.22

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

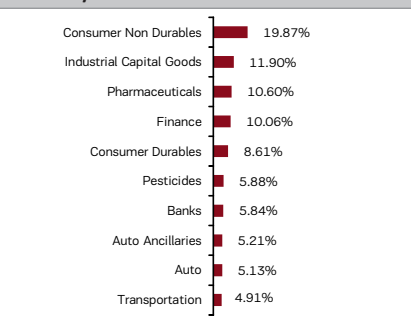
The Face Value - 10.00 Per Unit  
 The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

### Top Ten Portfolio Holdings

Issuer	% to net Assets
Honeywell Automation India Limited	10.85%
Gillette India Limited	9.15%
Johnson Controls – Hitachi Air Conditioning India Limited	6.37%
Bayer Cropscience Limited	5.88%
Kotak Mahindra Bank Limited	5.84%
Pfizer Limited	5.57%
ICRA Limited	5.29%
GlaxoSmithKline Pharmaceuticals Limited	4.80%
Maruti Suzuki India Limited	4.76%
Jet Airways (India) Limited	4.75%

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 786.76

Inception - Dec 27, 1999	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life MNC Fund</b>	38.05	16.10	24.13	18.65
<b>Value of Std Investment of ₹ 10,000</b>	13793	15645	29451	217879
<b>Benchmark - Nifty MNC</b>	53.10	18.52	20.64	12.59
<b>Value of Std Investment of ₹ 10,000</b>	15293	16640	25540	84749
<b>Additional Benchmark - Nifty 50</b>	28.65	8.34	12.27	11.71
<b>Value of Std Investment of ₹ 10,000</b>	12856	12714	17833	73533

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Ajay Garg is 8. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.

- **The scheme is currently managed by Mr. Ajay Garg since June 18, 2009 (8.6) years.**
- **The scheme is in existence for more than 5 years.**

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	2170000
<b>Market Value of amount Invested</b>	144328	470642	1111142	21766878
<b>Scheme Returns (CAGR)</b>	40.08	18.26	24.96	22.08
<b>Nifty MNC returns# (CAGR)</b>	48.54	25.25	23.84	16.60
<b>Nifty 50 returns## (CAGR)</b>	21.70	13.66	13.02	13.57

Date of First Installment: January 01, 2000 & Scheme Inception Date: December 27, 1999 . Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.



# Aditya Birla Sun Life Midcap Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

A fund that provides an opportunity to invest in mid-sized companies which can be potential leaders of tomorrow.

## Investment Objective

An Open ended Growth Scheme with the objective to achieve long term growth of capital at controlled level of risk by investing primarily in 'Mid-Cap' Stocks. The level of risk is somewhat higher than a fund focused on large and liquid stocks. Concomitantly, the aim is to generate higher returns than a fund focused on large and liquid stocks.

Fund Details	
<b>Fund Manager:</b>	Mr. Jayesh Gandhi
<b>Managing Fund Since:</b>	January 01, 2015
<b>Total Experience:</b>	15 years
<b>Date of Allotment:</b>	October 03, 2002
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	339.74
<b>Dividend:</b>	39.66
<b>Direct Plan*</b>	
<b>Growth:</b>	353.94
<b>Dividend:</b>	59.87

<b>Benchmark:</b>	Nifty Free Float Midcap 100
<b>Monthly Average AUM:</b>	₹ 2466.60 Crores
<b>AUM as on last day:</b> (As on last day)	₹ 2568.13 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 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**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	15.79%
<b>Sharpe Ratio**:</b>	0.82
<b>Beta:</b>	1.00
<b>Portfolio Turnover:</b>	0.85
<b>Expense Ratio</b>	
<b>Regular</b>	2.29
<b>Direct</b>	1.32

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk Free Rate assumed to be 6.20% (FBIL Overnight MIBOR for 29th Dec 2017) for calculating Sharpe Ratio

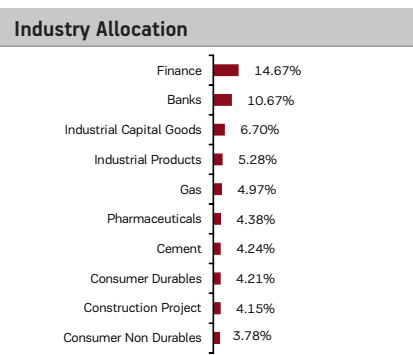
Dividend			
Declared on date	24-Aug-17	31-Aug-16	28-Aug-15
Dividend Yield (Regular Plan)	10.03%	7.82%	10.94%
Dividend (₹) Per Unit	3.91	2.80	3.75
Cum Dividend NAV	39.00	35.79	34.29
Dividend Yield (Direct Plan)	10.02%	-	-
Dividend (₹) Per Unit	5.88	-	-
Cum Dividend NAV	58.67	-	-

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Gujarat State Petronet Limited	2.88%
TeamLease Services Limited	2.66%
Bharat Electronics Limited	2.48%
TI Financial Holdings Limited	2.41%
PNB Housing Finance Limited	2.38%
KEC International Limited	2.36%
Mahindra CIE Automotive Limited	2.32%
Solar Industries India Limited	2.30%
The Federal Bank Limited	2.16%
Mangalore Refinery and Petrochemicals Limited	2.16%



Investment Performance - Regular Plan - Growth		NAV as on December 29, 2017: ₹ 339.74			
Inception - Oct 03, 2002	1 Year	3 Years	5 Years	Since Inception	
<b>Aditya Birla Sun Life Midcap Fund</b>	44.85	19.11	23.37	26.01	
<b>Value of Std Investment of ₹ 10,000</b>	14470	16892	28564	339740	
<b>Benchmark - Nifty Free Float Midcap 100</b>	47.26	18.88	19.98	23.00	
<b>Value of Std Investment of ₹ 10,000</b>	14710	16794	24848	234903	
<b>Additional Benchmark - Nifty 50</b>	28.65	8.34	12.27	17.10	
<b>Value of Std Investment of ₹ 10,000</b>	12856	12714	17833	111060	

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Jayesh Gandhi is 7. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.

- **The scheme is currently managed by Mr. Jayesh Gandhi since January 01, 2015 (3.0) years.**
- **The scheme is in existence for more than 5 years.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1830000
<b>Market Value of amount Invested</b>	142174	510713	1167467	12003412
<b>Scheme Returns (CAGR)</b>	36.37	24.16	27.03	21.99
<b>Nifty Free Float Midcap 100 returns# (CAGR)</b>	40.09	25.48	25.16	18.52
<b>Nifty 50 returns## (CAGR)</b>	21.70	13.66	13.02	13.33

Date of First Installment: November 01, 2002 & Scheme Inception Date: October 03, 2002 . Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.



# Aditya Birla Sun Life Small & Midcap Fund

An Open-ended Small & Mid Cap Equity Scheme



Wealth Solutions

## What is it?

An Equity fund that aims to generate growth and capital appreciation by investing predominantly in equity and equity related securities of companies considered to be small and mid cap.

## Investment Objective

An Open ended Small and Mid Cap Equity Scheme with an objective to generate consistent long-term capital appreciation by investing predominantly in equity and equity related securities of companies considered to be small and midcap. The Scheme may also invest a certain portion of its corpus in fixed income securities including money market instruments, in order to meet liquidity requirements from time to time.

Fund Details	
<b>Fund Manager:</b>	Mr. Jayesh Gandhi
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	15 years
<b>Date of Allotment:</b>	May 31, 2007
<b>Type of Scheme:</b>	An Open-ended Small & Mid Cap Equity Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	44.7928
<b>Dividend:</b>	28.5106
<b>Direct Plan*</b>	
<b>Growth:</b>	46.8387
<b>Dividend:</b>	45.3726

<b>Benchmark:</b>	Nifty Free Float Midcap 100
<b>Monthly Average AUM:</b>	₹ 1695.49 Crores
<b>AUM as on last day:</b>	₹ 1865.78 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 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**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	17.06%
<b>Sharpe Ratio**:</b>	1.10
<b>Beta:</b>	1.07
<b>Portfolio Turnover:</b>	0.43
<b>Expense Ratio</b>	
<b>Regular</b>	2.43
<b>Direct</b>	1.13

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
**##** Risk Free Rate assumed to be 6.20% (FBIL Overnight MIBOR for 29th Dec 2017) for calculating Sharpe Ratio

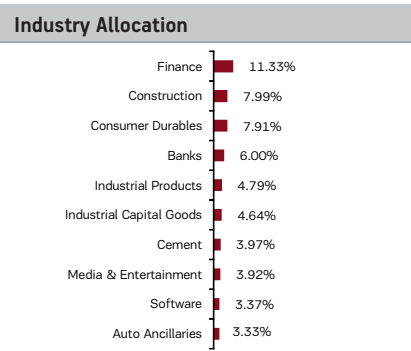
Dividend			
Declared on date	24-Aug-17	31-Aug-16	28-Aug-15
Dividend Yield (Regular Plan)	9.99%	7.83%	10.90%
Dividend (₹) Per Unit	2.61	1.85	2.30
Cum Dividend NAV	26.11	23.62	21.10

**Note:** The NAV of the scheme, pursuant to payout of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 10.00 Per Unit  
 The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings	
Issuer	% to net Assets
DCB Bank Limited	2.86%
PNC Infratech Limited	2.73%
Repcos Home Finance Limited	2.56%
Gujarat State Petronet Limited	2.44%
Chennai Petroleum Corporation Limited	2.42%
Johnson Controls - Hitachi Air Conditioning India Limited	2.37%
Jyothy Laboratories Limited	2.35%
CG Power and Industrial Solutions Limited	2.34%
S Chand And Company Limited	2.31%
Satin Creditcare Network Limited	2.24%



## Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 44.7928

Inception - May 31, 2007	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Small &amp; Midcap Fund</b>	56.70	24.94	27.73	15.21
Value of Std Investment of ₹ 10,000	15651	19491	33978	44793
<b>Benchmark - Nifty Free Float Midcap 100</b>	47.26	18.88	19.98	13.28
Value of Std Investment of ₹ 10,000	14710	16794	24848	37443
<b>Additional Benchmark - Nifty 50</b>	28.65	8.34	12.27	8.84
Value of Std Investment of ₹ 10,000	12856	12714	17833	24514

**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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Jayesh Gandhi is 7. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.

- The scheme is currently managed by Mr. Jayesh Gandhi since December 15, 2014 (3.1) years.**
- The scheme is in existence for more than 5 years.**

## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1280000
<b>Market Value of amount Invested</b>	148789	567455	1325094	4507864
<b>Scheme Returns (CAGR)</b>	47.85	32.00	32.39	22.17
<b>Nifty Free Float Midcap 100 returns# (CAGR)</b>	40.09	25.48	25.16	17.17
<b>Nifty 50 returns## (CAGR)</b>	21.70	13.66	13.02	10.90

Date of First Installment: June 01, 2007 & Scheme Inception Date: May 31, 2007. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark. \* As on start of period considered above.  
 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.



# Aditya Birla Sun Life Pure Value Fund

An Open-ended Diversified Equity Scheme



Wealth Solutions

## What is it?

An Open ended Diversified Equity fund that follows value investing strategy to generate consistent long-term capital appreciation.

## Investment Objective

An Open ended Diversified Equity Scheme with the objective to generate consistent long-term capital appreciation by investing predominantly in equity and equity related securities by following value investing strategy.

Fund Details	
<b>Fund Manager:</b>	Mr. Mahesh Patil & Mr. Milind Bafna
<b>Managing Fund Since:</b>	January 16, 2014
<b>Total Experience:</b>	24 years & 15 years
<b>Date of Allotment:</b>	March 27, 2008
<b>Type of Scheme:</b>	An Open-ended Diversified Equity Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	67.7548
<b>Dividend:</b>	36.3655
<b>Direct Plan<sup>§</sup></b>	
<b>Growth:</b>	70.7748
<b>Dividend:</b>	55.8047
<b>Benchmark:</b>	S&P BSE 200
<b>Monthly Average AUM:</b>	₹ 2518.80 Crores
<b>AUM as on last day:</b>	₹ 2777.70 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 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**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	17.67%
<b>Sharpe Ratio**:</b>	0.84
<b>Beta:</b>	1.15
<b>Portfolio Turnover:</b>	2.58
<b>Expense Ratio</b>	
<b>Regular</b>	2.37
<b>Direct</b>	1.07

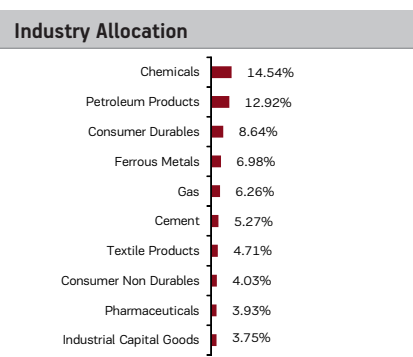
**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk Free Rate assumed to be 6.20% (FBIL Overnight MIBOR for 29th Dec 2017) for calculating Sharpe Ratio

Dividend			
Declared on date	20-Jul-17	22-Jul-16	24-Jul-15
Dividend Yield (Regular Plan)	9.94%	7.87%	10.43%
Dividend (₹) Per Unit	3.23	2.20	3.00
Cum Dividend NAV	32.50	27.94	28.75
Declared on date	20-Jul-17		
Dividend Yield (Direct Plan)	9.92%		
Dividend (₹) Per Unit	4.92		
Cum Dividend NAV	49.58		

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Hindustan Petroleum Corporation Limited	5.79%
Gujarat Alkalies and Chemicals Limited	4.45%
Tata Global Beverages Limited	4.03%
Tata Chemicals Limited	3.97%
Chennai Petroleum Corporation Limited	3.31%
GAIL (India) Limited	3.17%
Steel Authority of India Limited	3.14%
Bata India Limited	2.68%
Mangalore Refinery and Petrochemicals Limited	2.50%
Gujarat Narmada Valley Fertilizers and Chemicals Limited	2.41%



Investment Performance - Regular Plan - Growth		NAV as on December 29, 2017: ₹ 67.7548			
Inception - Mar 27, 2008	1 Year	3 Years	5 Years	Since Inception	
<b>Aditya Birla Sun Life Pure Value Fund</b>	56.04	21.02	30.04	21.65	
Value of Std Investment of ₹ 10,000	15585	17713	37161	67755	
<b>Benchmark - S&amp;P BSE 200</b>	33.26	10.94	14.06	9.33	
Value of Std Investment of ₹ 10,000	13316	13649	19299	23894	
<b>Additional Benchmark - Nifty 50</b>	28.65	8.34	12.27	8.31	
Value of Std Investment of ₹ 10,000	12856	12714	17833	21802	

- **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 3. Total Schemes managed by Mr. Mahesh Patil is 7. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- **The scheme is currently managed by Mr. Mahesh Patil & Mr. Milind Bafna since January 16, 2014 (4.0) years.**
- **The scheme is in existence for more than 5 years.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1180000
<b>Market Value of amount Invested</b>	150598	558623	1337624	4441681
<b>Scheme Returns (CAGR)</b>	51.04	30.82	32.79	25.51
<b>S&amp;P BSE 200 returns# (CAGR)</b>	26.07	16.52	15.79	13.14
<b>Nifty 50 returns## (CAGR)</b>	21.70	13.66	13.02	11.60

Date of First Installment: April 01, 2008 & Scheme Inception Date: March 27, 2008. Past Performance may or may not be sustained in future. This scheme is jointly managed with Mr. Milind Bafna.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.





# Aditya Birla Sun Life Manufacturing Equity Fund

An Open ended Manufacturing Sector Scheme



Wealth Solutions

## What is it?

India's first Manufacturing Oriented Fund, it is a thematic strategy geared to benefit from Indian economy's next big leap - Resurgence of the Indian manufacturing sector.

## Investment Objective

The primary investment objective of the Schemes is to generate long-term capital appreciation to unit holders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in Manufacturing activity. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.

### Fund Details

<b>Fund Manager:</b>	Mr. Anil Shah
<b>Managing Fund Since:</b>	Since Inception
<b>Total Experience:</b>	26 years
<b>Date of Allotment:</b>	January 31, 2015
<b>Type of Scheme:</b>	An Open ended Manufacturing Sector Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	15.33
<b>Dividend:</b>	14.11
<b>Direct Plan<sup>§</sup></b>	
<b>Growth:</b>	15.78
<b>Dividend:</b>	14.56
<b>Benchmark:</b>	S&P BSE 500
<b>Monthly Average AUM:</b>	₹ 828.87 Crores
<b>AUM as on last day:</b>	₹ 857.87 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 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**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Portfolio Turnover:</b>	0.45
<b>Expense Ratio</b>	
<b>Regular</b>	2.44
<b>Direct</b>	1.52

### Dividend

<b>Declared on date</b>	<b>29-Mar-17</b>
Dividend Yield (Regular Plan)	7.96%
Dividend (₹) Per Unit	0.99
Cum Dividend NAV	12.43
Dividend Yield (Direct Plan)	7.94%
Dividend (₹) Per Unit	1.01
Cum Dividend NAV	12.72

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

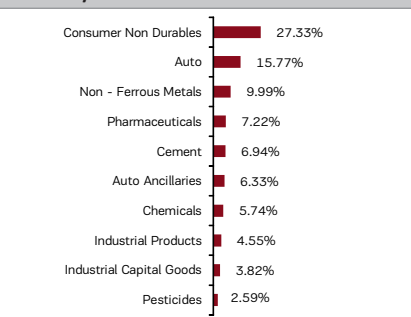
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

### Top Ten Portfolio Holdings

Issuer	% to net Assets
Maruti Suzuki India Limited	8.51%
Tata Chemicals Limited	5.29%
Vedanta Limited	4.81%
United Spirits Limited	4.20%
Hindustan Unilever Limited	3.83%
MRF Limited	3.80%
Century Textiles & Industries Limited	3.78%
Hindustan Zinc Limited	3.75%
Kansai Nerolac Paints Limited	3.55%
Eicher Motors Limited	3.54%

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 15.33

Inception - Jan 31, 2015	1 Year	Since Inception
<b>Aditya Birla Sun Life Manufacturing Equity Fund</b>	41.68	15.80
Value of Std Investment of ₹ 10,000	14155	15330
<b>Benchmark - S&amp;P BSE 500</b>	35.94	10.07
Value of Std Investment of ₹ 10,000	13582	13223
<b>Additional Benchmark - Nifty 50</b>	28.65	6.32
Value of Std Investment of ₹ 10,000	12856	11955

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Anil Shah is 4. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.

- **The scheme is currently managed by Mr. Anil Shah Since (Since Inception) (3.0) years.**
- **The scheme is in existence for more than 1 year but less than 3 years**

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	1 Year	Since Inception
<b>Total Amount Invested (₹)</b>	120000	350000
<b>Market Value of amount Invested</b>	142448	489064
<b>Scheme Returns (CAGR)</b>	36.84	23.77
<b>S&amp;P BSE 500 returns# (CAGR)</b>	28.67	18.32
<b>Nifty 50 returns## (CAGR)</b>	21.70	14.00

Date of First Installment: February 01, 2015 & Scheme Inception Date: January 31, 2015. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.





### What is it?

A fund that aims to generate growth and capital appreciation by building a portfolio that predominantly invest in the Banking and Financial Services related companies in India.

### Investment Objective

The primary investment objective of the Scheme is to generate long-term capital appreciation to unit holders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.

Fund Details	
<b>Fund Manager:</b>	Mr. Satyabrata Mohanty & Mr. Dhaval Gala
<b>Managing Fund Since:</b>	Since Inception & August 26, 2015
<b>Total Experience:</b>	16 years & 9 years
<b>Date of Allotment:</b>	December 14, 2013
<b>Type of Scheme:</b>	An Open ended Banking & Financial Services Sector Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	28.05
<b>Dividend:</b>	19.70
<b>Direct Plan<sup>§</sup></b>	
<b>Growth:</b>	29.14
<b>Dividend:</b>	24.68
<b>Benchmark:</b>	Nifty Financial Services
<b>Monthly Average AUM:</b>	₹ 1550.29 Crores
<b>AUM as on last day:</b>	₹ 1569.76 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 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**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	19.21%
<b>Sharpe Ratio**:</b>	0.68
<b>Beta:</b>	1.05
<b>Portfolio Turnover:</b>	0.24
<b>Expense Ratio</b>	
<b>Regular</b>	2.44
<b>Direct</b>	1.14

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. **##** Risk Free Rate assumed to be 6.20% (FBIL Overnight MIBOR for 29th Dec 2017) for calculating Sharpe Ratio

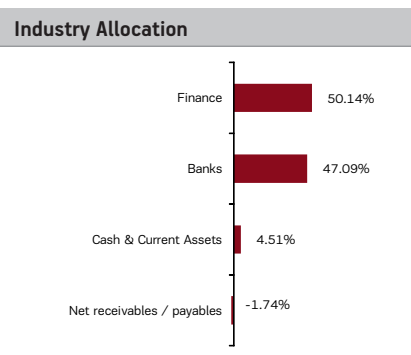
Dividend		
<b>Declared on date</b>	<b>27-Mar-17</b>	<b>29-Dec-15</b>
<b>Dividend Yield (Regular Plan)</b>	9.95%	7.93%
<b>Dividend (₹) Per Unit</b>	1.79	1.10
<b>Cum Dividend NAV</b>	17.99	13.87

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings	
Issuer	% to net Assets
ICICI Bank Limited	11.78%
HDFC Bank Limited	8.05%
Bajaj Finance Limited	8.01%
Yes Bank Limited	7.48%
L&T Finance Holdings Limited	5.28%
IndusInd Bank Limited	4.68%
PNB Housing Finance Limited	4.34%
DCB Bank Limited	3.95%
Cholamandalam Investment and Finance Company Limited	3.72%
Bharat Financial Inclusion Limited	3.55%



Investment Performance - Regular Plan - Growth		NAV as on December 29, 2017: ₹ 28.05		
Inception - Dec 14, 2013		1 Year	3 Years	Since Inception
<b>Aditya Birla Sun Life Banking and Financial Services Fund</b>	47.63	19.34	29.05	
<b>Value of Std Investment of ₹ 10,000</b>	14747	16990	28050	
<b>Benchmark - Nifty Financial Services</b>	41.42	11.98	21.77	
<b>Value of Std Investment of ₹ 10,000</b>	14129	14037	22177	
<b>Additional Benchmark - Nifty 50</b>	28.65	8.34	14.14	
<b>Value of Std Investment of ₹ 10,000</b>	12856	12714	17072	

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Satyabrata Mohanty is 11. Total Scheme managed by Mr. Dhaval Gala is 1. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Satyabrata Mohanty & Mr. Dhaval Gala Since (Since Inception) & August 26, 2015 (4.1) years & (2.4) years.**
- The scheme is in existence for more than 3 years but less than 5 years.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)			
Particulars	1 Year	3 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	490000
<b>Market Value of amount Invested</b>	136464	519577	825159
<b>Scheme Returns (CAGR)</b>	26.68	25.42	26.24
<b>Nifty Financial Services returns# (CAGR)</b>	26.65	19.71	19.43
<b>Nifty 50 returns## (CAGR)</b>	21.70	13.66	12.66
Date of First Installment: January 01, 2014 & Scheme Inception Date: December 14, 2013. Past Performance may or may not be sustained in future.			

**#** Scheme Benchmark, **##** Additional Benchmark, \* As on start of period considered above.  
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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.



# Aditya Birla Sun Life Dividend Yield Plus

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

A fund that invests in high dividend paying companies across market cap which typically have steady cash flow generation.

## Investment Objective

An Open-ended growth scheme with the objective to provide capital growth and income by investing primarily in a well-diversified portfolio of dividend paying companies that have a relatively high dividend yield.

Fund Details	
<b>Fund Manager:</b>	Mr. Satyabrata Mohanty & Mr. Vineet Maloo
<b>Managing Fund Since:</b>	July 16, 2015 & January 16, 2014
<b>Total Experience:</b>	16 years & 11 years
<b>Date of Allotment:</b>	February 26, 2003
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	184.66
<b>Dividend:</b>	17.43
<b>Direct Plan*</b>	
<b>Growth:</b>	191.98
<b>Dividend:</b>	27.62

<b>Benchmark:</b>	Nifty 500
<b>Monthly Average AUM:</b>	₹ 1076.67 Crores
<b>AUM as on last day:</b>	₹ 1094.21 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of

Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following 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. \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

<b>Other Parameter</b>	
<b>Standard Deviation:</b>	14.19%
<b>Sharpe Ratio**:</b>	0.19
<b>Beta:</b>	0.98
<b>Portfolio Turnover:</b>	0.38
<b>Expense Ratio</b>	
<b>Regular</b>	2.29
<b>Direct</b>	1.48

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 6.20% (FBIL Overnight MIBOR for 29th Dec 2017) for calculating Sharpe Ratio

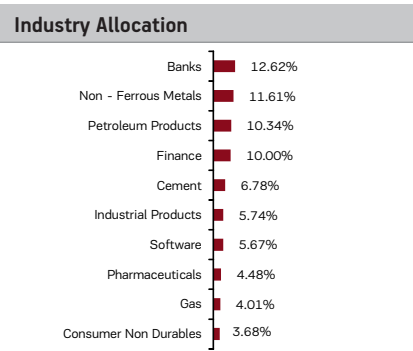
Dividend			
Declared on date	22-Dec-17	22-Sep-17	27-Jun-17
Dividend Yield (Regular Plan)	2.42%	2.56%	2.58%
Dividend (₹) Per Unit	0.43	0.44	0.43
Cum Dividend NAV	17.76	17.16	16.64

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Vedanta Limited	7.56%
ICICI Bank Limited	6.88%
Hindustan Petroleum Corporation Limited	4.48%
Dalmia Bharat Limited	3.51%
Bharat Petroleum Corporation Limited	3.12%
Mahanagar Gas Limited	2.87%
Hindustan Zinc Limited	2.68%
IIFL Holdings Limited	2.62%
Tamil Nadu Newsprint & Papers Limited	2.39%
Sanofi India Limited	2.30%



Investment Performance - Regular Plan - Growth		NAV as on December 29, 2017: ₹ 184.66			
Inception - Feb 26, 2003	1 Year	3 Years	5 Years	Since Inception	
<b>Aditya Birla Sun Life Dividend Yield Plus</b>	33.19	8.91	14.32	21.70	
<b>Value of Std Investment of ₹ 10,000</b>	13309	12914	19520	184660	
<b>Benchmark - Nifty 500</b>	35.91	11.91	14.89	18.61	
<b>Value of Std Investment of ₹ 10,000</b>	13580	14011	20008	126055	
<b>Additional Benchmark - Nifty 50</b>	28.65	8.34	12.27	16.80	
<b>Value of Std Investment of ₹ 10,000</b>	12856	12714	17833	100326	

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 2. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Total Schemes managed by Mr. Vineet Maloo is 10. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Satyabrata Mohanty & Mr. Vineet Maloo since July 16, 2015 & January 16, 2014 (2.5) years & (4.0) years.**
- The scheme is in existence for more than 5 years.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1790000
<b>Market Value of amount Invested</b>	134358	455266	913065	7074582
<b>Scheme Returns (CAGR)</b>	23.17	15.91	16.84	16.75
<b>Nifty 500 returns# (CAGR)</b>	28.71	17.93	17.01	14.20
<b>Nifty 50 returns## (CAGR)</b>	21.70	13.66	13.02	12.99

Date of First Installment: March 01, 2003 & Scheme Inception Date: February 26, 2003. Past Performance may or may not be sustained in future. This scheme is jointly managed with Mr. Vineet Maloo.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.



# Aditya Birla Sun Life Special Situations Fund

An Open-ended Diversified Equity Scheme



Wealth Solutions

## What is it?

A Fund that endeavors to generate long term growth by identifying stocks that may have the potential for special situation like buy backs, open offers, demerger, etc. and a contrarian investment style.

## Investment Objective

An Open-ended diversified equity scheme with an objective of the scheme is to generate long-term growth of capital by investing in a portfolio of equity and equity related securities. The Scheme would follow an investment strategy that would take advantage of Special Situations & Contrarian investment style.

Fund Details	
<b>Fund Manager:</b>	Mr. Satyabrata Mohanty
<b>Managing Fund Since:</b>	October 05, 2016
<b>Total Experience:</b>	16 years
<b>Date of Allotment:</b>	January 31, 2008
<b>Type of Scheme:</b>	An Open-ended Diversified Equity Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	26.2644
<b>Dividend:</b>	18.1565
<b>Direct Plan<sup>§</sup></b>	
<b>Growth:</b>	27.0913
<b>Dividend:</b>	24.2555
<b>Benchmark:</b>	S&P BSE 200
<b>Monthly Average AUM:</b>	₹ 175.58 Crores
<b>AUM as on last day:</b>	₹ 178.61 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 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 **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	16.20%
<b>Sharpe Ratio**:</b>	0.65
<b>Beta:</b>	1.12
<b>Portfolio Turnover:</b>	0.95
<b>Expense Ratio</b>	
<b>Regular</b>	2.64
<b>Direct</b>	1.97

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
**##** Risk Free Rate assumed to be 6.20% (FBIL Overnight MIBOR for 29th Dec 2017) for calculating Sharpe Ratio

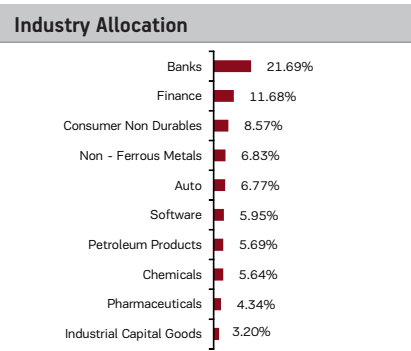
## Dividend

Declared on date	25-Sep-17	26-Sep-16	29-Sep-15
Dividend Yield (Regular Plan)	10.44%	7.87%	8.17%
Dividend (₹) Per Unit	1.93	1.37	1.30
Cum Dividend NAV	18.48	17.41	15.91
Dividend Yield (Direct Plan)	10.43%	-	-
Dividend (₹) Per Unit	2.57	-	-
Cum Dividend NAV	24.65	-	-

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
 The Face Value - 10.00 Per Unit  
 The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings	
Issuer	% to net Assets
ICICI Bank Limited	6.67%
Gujarat Alkalies and Chemicals Limited	4.48%
HDFC Bank Limited	4.19%
Yes Bank Limited	4.13%
IndusInd Bank Limited	4.04%
Hindalco Industries Limited	3.57%
Maruti Suzuki India Limited	3.54%
Muthoot Capital Services Limited	3.52%
Hindustan Petroleum Corporation Limited	3.05%
Satin Creditcare Network Limited	2.79%



Investment Performance - Regular Plan - Growth		NAV as on December 29, 2017: ₹ 26.2644			
Inception - Jan 31, 2008	1 Year	3 Years	5 Years	Since Inception	
<b>Aditya Birla Sun Life Special Situations Fund</b>	37.34	16.71	21.27	10.23	
<b>Value of Std Investment of ₹ 10,000</b>	13722	15892	26211	26264	
<b>Benchmark - S&amp;P BSE 200</b>	33.26	10.94	14.06	7.76	
<b>Value of Std Investment of ₹ 10,000</b>	13316	13649	19299	20978	
<b>Additional Benchmark - Nifty 50</b>	28.65	8.34	12.27	7.21	
<b>Value of Std Investment of ₹ 10,000</b>	12856	12714	17833	19941	

**• 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Satyabrata Mohanty is 11. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers.  
**\* These Plan/Options continue for fresh subscriptions under the scheme.**  
**• The scheme is currently managed by Mr. Satyabrata Mohanty since October 05, 2016 (1.3) years.**  
**• The scheme is in existence for more than 5 years.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1200000
<b>Market Value of amount Invested</b>	139129	492108	1079221	2955248
<b>Scheme Returns (CAGR)</b>	31.18	21.46	23.74	17.18
<b>S&amp;P BSE 200 returns# (CAGR)</b>	26.07	16.52	15.79	12.92
<b>Nifty 50 returns## (CAGR)</b>	21.70	13.66	13.02	11.43

Date of First Installment: February 01, 2008 & Scheme Inception Date: January 31, 2008. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.



# Aditya Birla Sun Life India Reforms Fund

An Open-ended Equity Scheme



Wealth Solutions

## What is it?

An Equity fund that aims to generate growth and capital appreciation by building a portfolio of companies that are expected to benefit from the economic reforms, PSU divestment and increased government spending.

## Investment Objective

An Open ended Equity Scheme with an investment objective is to generate growth and capital appreciation by building a portfolio of companies that are expected to benefit from the economic reforms, PSU divestment and increased government spending.

Fund Details	
<b>Fund Manager:</b>	Mr. Satyabrata Mohanty
<b>Managing Fund Since:</b>	July 16, 2015
<b>Total Experience:</b>	16 years
<b>Date of Allotment:</b>	June 25, 2010
<b>Type of Scheme:</b>	An Open-ended Equity Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	21.05
<b>Dividend:</b>	16.55
<b>Direct Plan*</b>	
<b>Growth:</b>	21.78
<b>Dividend:</b>	21.79
<b>Benchmark:</b>	Nifty 500
<b>Monthly Average AUM:</b>	₹ 145.60 Crores
<b>AUM as on last day:</b>	₹ 147.28 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 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 **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	14.69%
<b>Sharpe Ratio**:</b>	0.57
<b>Beta:</b>	0.98
<b>Portfolio Turnover:</b>	0.59
<b>Expense Ratio</b>	
<b>Regular</b>	2.78
<b>Direct</b>	1.58

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk Free Rate assumed to be 6.20% (FBIL Overnight MIBOR for 29th Dec 2017) for calculating Sharpe Ratio

## Dividend

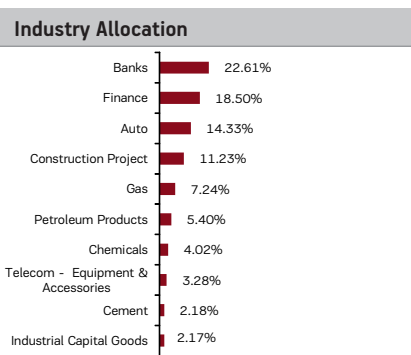
Declared on date	26-Dec-16	30-Nov-15	08-Aug-14
Dividend Yield (Regular Plan)	6.24%	10.16%	6.72%
Dividend (₹) Per Unit	0.73	1.30	0.80
Cum Dividend NAV	11.69	12.80	11.90

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Voltas Limited	8.91%
Eicher Motors Limited	7.73%
Yes Bank Limited	7.06%
Maruti Suzuki India Limited	6.61%
Hindustan Petroleum Corporation Limited	5.40%
Bajaj Finserv Limited	5.33%
HDFC Bank Limited	5.09%
IndusInd Bank Limited	5.04%
Repc Home Finance Limited	4.85%
ICICI Bank Limited	4.26%



Investment Performance - Regular Plan - Growth		NAV as on December 29, 2017: ₹ 21.05			
Inception - June 25, 2010	1 Year	3 Years	5 Years	Since Inception	
<b>Aditya Birla Sun Life India Reforms Fund</b>	45.07	14.58	16.46	10.41	
Value of Std Investment of ₹ 10,000	14492	15036	21414	21050	
<b>Benchmark - Nifty 500</b>	35.91	11.91	14.89	10.88	
Value of Std Investment of ₹ 10,000	13580	14011	20008	21738	
<b>Additional Benchmark - Nifty 50</b>	28.65	8.34	12.27	9.65	
Value of Std Investment of ₹ 10,000	12856	12714	17833	19986	

**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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Satyabrata Mohanty is 11. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers.  
\*These Plan/Options continue for fresh subscriptions under the scheme.

- The scheme is currently managed by Mr. Satyabrata Mohanty since July 16, 2015 (2.5) years.
- The scheme is in existence for more than 5 years.

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	910000
<b>Market Value of amount Invested</b>	138795	494211	1031602	1722079
<b>Scheme Returns (CAGR)</b>	30.61	21.77	21.87	16.44
<b>Nifty 500 returns# (CAGR)</b>	28.71	17.93	17.01	14.47
<b>Nifty 50 returns## (CAGR)</b>	21.70	13.66	13.02	11.77

Date of First Installment: July 01, 2010 & Scheme Inception Date: June 25, 2010. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.





# Aditya Birla Sun Life Infrastructure Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

A fund that seeks to participate in growth and development of infrastructure in India by investing in equity and equity related securities of companies in the infra sector.

## Investment Objective

An Open-ended growth scheme with the objective of providing for medium to long-term capital appreciation by investing predominantly in a diversified portfolio of equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India.

Fund Details	
<b>Fund Manager:</b>	Mr. Mahesh Patil & Mr. Vineet Maloo
<b>Managing Fund Since:</b>	July 16, 2015
<b>Total Experience:</b>	24 years & 11 years
<b>Date of Allotment:</b>	March 17, 2006
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	39.66
<b>Dividend:</b>	19.60
<b>Direct Plan<sup>§</sup></b>	
<b>Growth:</b>	41.12
<b>Dividend:</b>	28.22

**Benchmark:** Nifty 50  
**Monthly Average AUM:** ₹ 686.52 Crores  
**AUM as on last day:** ₹ 717.76 Crores (As on last day)

**Load Structure (as % of NAV) (Incl. for SIP)**  
**Entry Load:** Nil  
**Exit Load\*\*:** For redemption/switch out of units within 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 \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

### Other Parameter

**Standard Deviation:** 16.58%  
**Sharpe Ratio\*\*:** 0.54  
**Beta:** 1.13  
**Portfolio Turnover:** 0.66

### Expense Ratio

**Regular** 2.68  
**Direct** 1.63

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

**## Risk Free Rate** assumed to be 6.20% (FBIL Overnight MIBOR for 29th Dec 2017) for calculating Sharpe Ratio

## Dividend

Declared on date	15-Mar-17	11-Jun-15	27-Jun-14
Dividend Yield (Regular Plan)	9.84%	10.48%	0.00%
Dividend (₹) Per Unit	1.61	1.60	0.00
Cum Dividend NAV	16.37	15.27	15.48

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 10.00 Per Unit

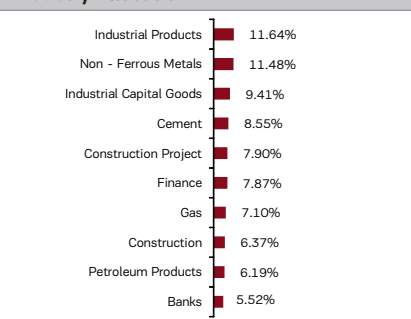
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Honeywell Automation India Limited	5.43%
Vedanta Limited	4.24%
PNC Infratech Limited	3.93%
Hindalco Industries Limited	3.81%
Indraprastha Gas Limited	3.44%
Housing Development Finance Corporation Limited	2.96%
Hindustan Petroleum Corporation Limited	2.68%
Carborundum Universal Limited	2.66%
NTPC Limited	2.47%
KEC International Limited	2.46%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 39.66

Inception - Mar 17, 2006	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Infrastructure Fund</b>	52.71	15.23	19.86	12.39
<b>Value of Std Investment of ₹ 10,000</b>	15254	15295	24726	39660
<b>Benchmark - Nifty 50</b>	28.65	8.34	12.27	10.53
<b>Value of Std Investment of ₹ 10,000</b>	12856	12714	17833	32562
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	27.91	7.40	11.89	10.18
<b>Value of Std Investment of ₹ 10,000</b>	12782	12385	17531	31360

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 7. Total Schemes managed by Mr. Vineet Maloo is 10. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.

- **The scheme is currently managed by Mr. Mahesh Patil & Mr. Vineet Maloo since July 16, 2015 (2.5) years.**
- **The scheme is in existence for more than 5 years.**

## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1420000
<b>Market Value of amount Invested</b>	144165	511012	1093128	3560097
<b>Scheme Returns (CAGR)</b>	39.80	24.20	24.27	14.62
<b>Nifty 50 returns# (CAGR)</b>	21.70	13.66	13.02	10.72
<b>S&amp;P BSE SENSEX returns## (CAGR)</b>	22.12	13.01	12.21	10.24

Date of First Installment: April 01, 2006 & Scheme Inception Date: March 17, 2006. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.



# Aditya Birla Sun Life New Millennium Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

A thematic fund that invests in companies related to the IT sector like hardware, peripherals and components, software, telecom, media, internet and e-commerce and other technology enabled companies.

## Investment Objective

A multi-sector open-ended growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 100% equity, focusing on investing in technology and technology dependent companies, hardware, peripherals and components, software, telecom, media, internet and e-commerce and other technology enabled companies. The secondary objective is income generation and distribution of dividend.

Fund Details	
<b>Fund Manager:</b>	Mr. Kunal Sangoi
<b>Managing Fund Since:</b>	January 16, 2014
<b>Total Experience:</b>	8 years
<b>Date of Allotment:</b>	January 15, 2000
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	43.19
<b>Dividend:</b>	19.27
<b>Direct Plan<sup>§</sup></b>	
<b>Growth:</b>	44.76
<b>Dividend:</b>	22.95
<b>Benchmark:</b>	S&P BSE Teck
<b>Monthly Average AUM:</b>	₹ 78.98 Crores
<b>AUM as on last day:</b>	₹ 82.39 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 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 **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	16.97%
<b>Sharpe Ratio**:</b>	0.20
<b>Beta:</b>	1.04
<b>Portfolio Turnover:</b>	1.03
<b>Expense Ratio</b>	
<b>Regular</b>	2.80
<b>Direct</b>	1.94

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 6.20% (FBIL Overnight MIBOR for 29th Dec 2017) for calculating Sharpe Ratio

## Dividend

Declared on date	28-Jul-17	29-Jul-16	31-Jul-15
Dividend Yield (Regular Plan)	5.94%	7.00%	10.02%
Dividend (₹) Per Unit	1.05	1.27	2.00
Cum Dividend NAV	17.68	18.14	19.96

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

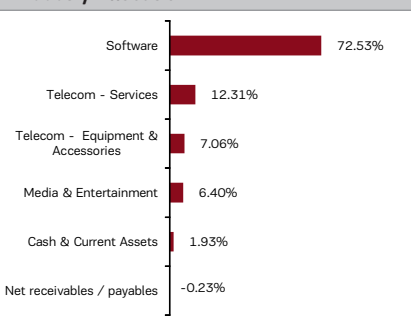
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Infosys Limited	24.26%
HCL Technologies Limited	9.08%
Bharti Airtel Limited	9.00%
Tech Mahindra Limited	8.81%
NIIT Technologies Limited	6.11%
Sterlite Technologies Limited	5.86%
Tata Consultancy Services Limited	5.58%
Sonata Software Limited	4.39%
Larsen & Toubro Infotech Limited	4.07%
Cyient Limited	3.89%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 43.19

Inception - Jan 15, 2000	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life New Millennium Fund</b>	22.35	9.53	19.05	8.48
<b>Value of Std Investment of ₹ 10,000</b>	12228	13136	23901	43190
<b>Benchmark - S&amp;P BSE Teck</b>	16.55	3.14	13.34	N/A
<b>Value of Std Investment of ₹ 10,000</b>	11650	10970	18694	N/A
<b>Additional Benchmark - Nifty 50</b>	28.65	8.34	12.27	10.97
<b>Value of Std Investment of ₹ 10,000</b>	12856	12714	17833	64894

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Kunal Sangoi is 2. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \$These Plan/Options continue for fresh subscriptions under the scheme.

- **The scheme is currently managed by Mr. Kunal Sangoi since January 16, 2014 (4.0) years.**
- **The scheme is in existence for more than 5 years.**

## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	2160000
<b>Market Value of amount Invested</b>	142662	438290	863140	8509823
<b>Scheme Returns (CAGR)</b>	37.21	13.25	14.55	13.67
<b>S&amp;P BSE Teck returns# (CAGR)</b>	24.76	5.74	7.72	NA
<b>Nifty 50 returns## (CAGR)</b>	21.70	13.66	13.02	13.59

Date of First Installment: February 01, 2000 & Scheme Inception Date: January 15, 2000. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.



# Aditya Birla Sun Life India GenNext Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

A Fund that strives to benefit from the rising consumption pattern in India, fuelled by high disposable incomes of the young generation (Generation Next).

## Investment Objective

An Open-ended growth scheme with the objective to target growth of capital by investing in equity/equity related instruments of companies that are expected to benefit from the rising consumption patterns in India, which in turn is getting fuelled by high disposable incomes of the young generation (Generation Next). The scheme will invest in companies that have the following characteristics: 1. Companies that seek growth in revenues arising out of demand from the younger generation (GenNext) for their products or services. 2. They should be engaged in manufacturing of products or rendering of services that go directly to the consumer. 3. The products and services should have distinct brand identity, thereby enabling choice.

## Fund Details

<b>Fund Manager:</b>	Mr. Anil Shah & Mr. Chanchal Khandelwal
<b>Managing Fund Since:</b>	September 23, 2013 & August 26, 2015
<b>Total Experience:</b>	26 years & 10 years
<b>Date of Allotment:</b>	August 05, 2005
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	81.20
<b>Dividend:</b>	26.67
<b>Direct Plan*</b>	
<b>Growth:</b>	85.22
<b>Dividend:</b>	30.34

<b>Benchmark:</b>	Nifty 50
<b>Monthly Average AUM:</b>	₹ 740.71 Crores
<b>AUM as on last day:</b>	₹ 759.17 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 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 \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

## Other Parameter

<b>Standard Deviation:</b>	13.88%
<b>Sharpe Ratio**:</b>	0.79
<b>Beta:</b>	0.93
<b>Portfolio Turnover:</b>	0.19
<b>Expense Ratio</b>	
<b>Regular</b>	2.60
<b>Direct</b>	1.35

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

## Risk Free Rate assumed to be 6.20% (FBIL Overnight MIBOR for 29th Dec 2017) for calculating Sharpe Ratio

## Dividend

Declared on date	30-May-17	27-May-16	18-Jun-15
<b>Dividend Yield (Regular Plan)</b>	8.92%	8.26%	11.10%
<b>Dividend (₹) Per Unit</b>	2.25	1.80	2.60
<b>Cum Dividend NAV</b>	25.23	21.80	23.42
<b>Dividend Yield (Direct Plan)</b>	8.91%	8.22%	10.14%
<b>Dividend (₹) Per Unit</b>	2.54	2.00	2.60
<b>Cum Dividend NAV</b>	28.50	24.33	25.63

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 10.00 Per Unit

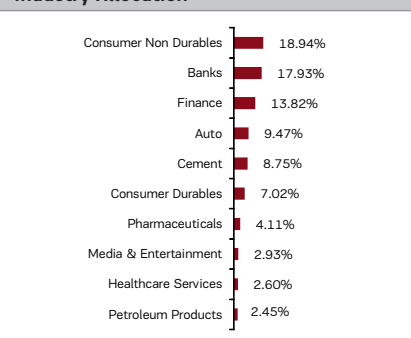
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Maruti Suzuki India Limited	5.14%
HDFC Bank Limited	4.93%
ICICI Bank Limited	3.93%
Century Textiles & Industries Limited	3.79%
IndusInd Bank Limited	3.28%
Eicher Motors Limited	3.20%
ITC Limited	3.12%
Kotak Mahindra Bank Limited	2.48%
Yes Bank Limited	2.44%
Whirlpool of India Limited	2.43%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 81.20

Inception - Aug 05, 2005	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life India GenNext Fund</b>	39.40	17.22	20.58	18.39
<b>Value of Std Investment of ₹ 10,000</b>	13927	16102	25479	81200
<b>Benchmark - Nifty 50</b>	28.65	8.34	12.27	12.81
<b>Value of Std Investment of ₹ 10,000</b>	12856	12714	17833	44599
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	27.91	7.40	11.89	12.67
<b>Value of Std Investment of ₹ 10,000</b>	12782	12385	17531	43922

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 Anil Shah is 4. Total Schemes managed by Mr. Chanchal Khandelwal is 4. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.

• **The scheme is currently managed by Mr. Anil Shah & Mr. Chanchal Khandelwal since September 23, 2013 & August 26, 2015 (4.3) years & (2.4) years Respectively.**

• **The scheme is in existence for more than 5 years.**

## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1490000
<b>Market Value of amount Invested</b>	138849	491944	1056204	5209646
<b>Scheme Returns (CAGR)</b>	30.71	21.43	22.84	18.68
<b>Nifty 50 returns# (CAGR)</b>	21.70	13.66	13.02	10.93
<b>S&amp;P BSE SENSEX returns## (CAGR)</b>	22.12	13.01	12.21	10.49

Date of First Installment: September 01, 2005 & Scheme Inception Date: August 05, 2005. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.



# Aditya Birla Sun Life India Opportunities Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

A fund that allows investors to participate in India's global outsourcing theme by identifying companies that seek to utilize India's low cost and high quality resources to service the needs of global customers.

## Investment Objective

An Open ended Growth Scheme with the objective to achieve superior long-term growth of capital by investing in shares of companies that do one or more of the following: 1. Leverage India's intellectual capital for providing services, research and creative inputs. 2. Seek to use current and impending changes in patent laws / import tariffs / quotas to supply goods and services. 3. Leverage India's lower labour costs for providing services and manufactured goods 4. Leverage India's large population of English speaking people for providing services.

### Fund Details

<b>Fund Manager:</b>	Mr. Kunal Sangoi
<b>Managing Fund Since:</b>	July 16, 2015
<b>Total Experience:</b>	8 years
<b>Date of Allotment:</b>	December 27, 1999
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	155.70
<b>Dividend:</b>	32.34
<b>Direct Plan<sup>§</sup></b>	
<b>Growth:</b>	160.75
<b>Dividend:</b>	44.56

<b>Benchmark:</b>	Nifty 500
<b>Monthly Average AUM:</b>	₹ 129.64 Crores
<b>AUM as on last day:</b>	₹ 135.09 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 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 \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

### Other Parameter

<b>Standard Deviation:</b>	11.78%
<b>Sharpe Ratio**:</b>	0.75
<b>Beta:</b>	0.67
<b>Portfolio Turnover:</b>	0.72
<b>Expense Ratio</b>	
<b>Regular</b>	2.73
<b>Direct</b>	1.88

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

## Risk Free Rate assumed to be 6.20% (FBIL Overnight MIBOR for 29th Dec 2017) for calculating Sharpe Ratio

### Dividend

Declared on date	28-Apr-17	30-Nov-15	13-Nov-14
Dividend Yield (Regular Plan)	7.94%	10.38%	9.81%
Dividend (₹) Per Unit	2.24	3.00	2.76
Cum Dividend NAV	28.22	28.90	28.13
Dividend Yield (Direct Plan)	7.94%		
Dividend (₹) Per Unit	3.07		
Cum Dividend NAV	38.66		

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 10.00 Per Unit

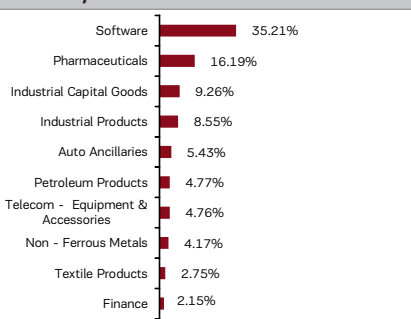
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**Note:** The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

### Top Ten Portfolio Holdings

Issuer	% to net Assets
Honeywell Automation India Limited	9.26%
Sanofi India Limited	6.32%
Sonata Software Limited	5.93%
HCL Technologies Limited	5.60%
WABCO India Limited	5.43%
NIIT Technologies Limited	5.30%
Persistent Systems Limited	5.10%
Tech Mahindra Limited	4.93%
Reliance Industries Limited	4.77%
Sterlite Technologies Limited	4.76%

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 155.70

Inception - Dec 27, 1999	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life India Opportunities Fund</b>	33.80	15.02	24.02	11.01
<b>Value of Std Investment of ₹ 10,000</b>	13369	15210	29328	65696
<b>Benchmark - Nifty 500</b>	35.91	11.91	14.89	12.41
<b>Value of Std Investment of ₹ 10,000</b>	13580	14011	20008	82355
<b>Additional Benchmark - Nifty 50</b>	28.65	8.34	12.27	11.71
<b>Value of Std Investment of ₹ 10,000</b>	12856	12714	17833	73533

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Kunal Sangoi is 2. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.

• **The scheme is currently managed by Mr. Kunal Sangoi since July 16, 2015 (2.5) years.**

• **The scheme is in existence for more than 5 years.**

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	2170000
<b>Market Value of amount Invested</b>	145136	476437	1056610	11565478
<b>Scheme Returns (CAGR)</b>	41.48	19.13	22.86	16.38
<b>Nifty 500 returns* (CAGR)</b>	28.71	17.93	17.01	15.07
<b>Nifty 50 returns** (CAGR)</b>	21.70	13.66	13.02	13.58

Date of First Installment: January 01, 2000 & Scheme Inception Date: December 27, 1999. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.



# Aditya Birla Sun Life International Equity Fund - Plan A

An Open-ended Diversified Equity Scheme



Wealth Solutions

## What is it?

A fund that provides an opportunity to grow your money by investing in world class companies across the globe.

## Investment Objective

An Open-ended diversified equity scheme with an objective to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the international markets

### Fund Details

<b>Fund Manager:</b>	Mr. Vineet Maloo
<b>Managing Fund Since:</b>	Since Inception
<b>Total Experience:</b>	11 years
<b>Date of Allotment:</b>	October 31, 2007
<b>Type of Scheme:</b>	An Open-ended Diversified Equity Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	18.1944
<b>Dividend:</b>	14.7620
<b>Direct Plan<sup>§</sup></b>	
<b>Growth:</b>	18.6742
<b>Dividend:</b>	18.6887
<b>Benchmark:</b>	S&P Global 1200
<b>Monthly Average AUM:</b>	₹ 51.54 Crores
<b>AUM as on last day:</b>	₹ 51.06 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 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 **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Portfolio Turnover:</b>	0.28
<b>Expense Ratio</b>	
<b>Regular</b>	2.70
<b>Direct</b>	2.18

### Dividend

<b>Declared on date</b>	<b>25-Apr-17</b>	<b>27-Nov-14</b>
Dividend Yield (Regular Plan)	8.55%	8.05%
Dividend (₹) Per Unit	1.26	1.30
Cum Dividend NAV	14.70	16.15

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Face Value - 10.00 Per Unit

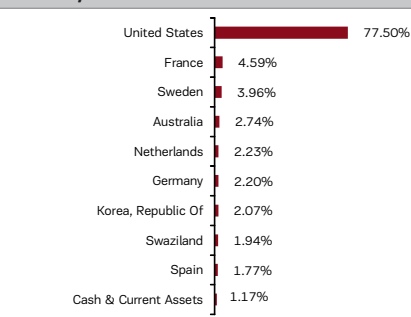
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**Note:** The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

### Top Ten Portfolio Holdings

Issuer	% to net Assets
Apple Inc.	5.56%
Aetna Inc New	5.21%
Valero Energy Corporation Ltd	4.50%
THE BOEING CO	4.45%
Fedex Corp	4.19%
AXA SA	4.08%
EASTMAN CHEMICAL CO	3.15%
NORDEA BANK AB	3.04%
ESTEE LAUDER CL A ORD	3.04%
Amazon Com Inc	2.97%

### Country Allocation



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 18.1944

Inception - Oct 31, 2007	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life International Equity Fund - Plan A</b>	13.47	3.58	9.04	6.06
Value of Std Investment of ₹ 10,000	11343	11111	15412	18194
<b>Benchmark - S&amp;P Global 1200</b>	13.49	7.74	12.73	7.20
Value of Std Investment of ₹ 10,000	11345	12503	18203	20280
<b>Additional Benchmark - Nifty 50</b>	28.65	8.34	12.27	5.86
Value of Std Investment of ₹ 10,000	12856	12714	17833	17847

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Vineet Maloo is 10. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.

- **The scheme is currently managed by Mr. Vineet Maloo since Inception (10.2) years.**
- **The scheme is in existence for more than 5 years.**

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1230000
<b>Market Value of amount Invested</b>	130724	402218	703591	1966647
<b>Scheme Returns (CAGR)</b>	17.16	7.36	6.32	8.86
<b>S&amp;P Global 1200 returns# (CAGR)</b>	14.63	10.81	9.87	11.59
<b>Nifty 50 returns## (CAGR)</b>	21.70	13.66	13.02	11.10

Date of First Installment: November 01, 2007 & Scheme Inception Date: October 31, 2007. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.





# Aditya Birla Sun Life International Equity Fund - Plan B

An Open-ended Diversified Equity Scheme



Wealth Solutions

## What is it?

A fund that provides an opportunity to grow your money by investing in worldclass companies across the globe, with at least 65% exposure to domestic markets.

## Investment Objective

An Open-ended diversified equity scheme with an objective to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the domestic and international markets.

### Fund Details

<b>Fund Manager:</b>	Mr. Vineet Maloo
<b>Managing Fund Since:</b>	Since Inception
<b>Total Experience:</b>	11 years
<b>Date of Allotment:</b>	October 31, 2007
<b>Type of Scheme:</b>	An Open-ended Diversified Equity Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	18.7032
<b>Dividend:</b>	16.8579
<b>Direct Plan<sup>§</sup></b>	
<b>Growth:</b>	19.2040
<b>Dividend:</b>	19.1939

**Benchmark:** Customised Index †  
† A customized benchmark created using S&P BSE 200 to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.

**Monthly Average AUM:** ₹ 100.89 Crores

**AUM as on last day:** (As on last day) ₹ 101.44 Crores

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

**Entry Load:** Nil  
**Exit Load\*\*:** 1% if redeemed / switched out within 365 days from the date of allotment. Nil if redeemed / switched after 365 days from the date of allotment. \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

### Other Parameter

<b>Portfolio Turnover:</b>	0.25
<b>Expense Ratio</b>	
<b>Regular</b>	2.70
<b>Direct</b>	2.14

### Dividend

<b>Declared on date</b>	<b>25-Apr-17</b>
<b>Dividend Yield (Regular Plan)</b>	9.86%
<b>Dividend (₹) Per Unit</b>	1.64
<b>Cum Dividend NAV</b>	16.63

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

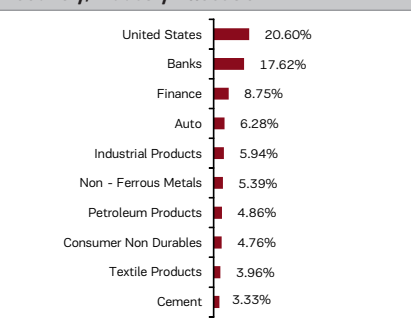
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

### Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	8.45%
Indian Oil Corporation Limited	3.83%
Repcos Home Finance Limited	3.39%
IndusInd Bank Limited	3.10%
ICICI Bank Limited	3.03%
Eicher Motors Limited	2.99%
Housing Development Finance Corporation Limited	2.87%
IFGL Refractories Limited	2.63%
Vedanta Limited	2.56%
Dalmia Bharat Limited	2.50%

### Country/Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 18.7032

Inception - Oct 31, 2007	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life International Equity Fund - Plan B</b>	27.69	9.82	12.88	6.35
<b>Value of Std Investment of ₹ 10,000</b>	12761	13241	18318	18703
<b>Benchmark - Customised Index †</b>	26.15	10.10	13.97	7.52
<b>Value of Std Investment of ₹ 10,000</b>	12607	13342	19224	20907
<b>Additional Benchmark - Nifty 50</b>	28.65	8.34	12.27	5.86
<b>Value of Std Investment of ₹ 10,000</b>	12856	12714	17833	17847

- **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Vineet Maloo is 10. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'. † 65% BSE 200 + 35% S&P Global 1200
- **The scheme is currently managed by Mr. Vineet Maloo since (Since Inception) (10.2) years.**
- **The scheme is in existence for more than 5 years.**

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1230000
<b>Market Value of amount Invested</b>	133065	449354	862983	2281832
<b>Scheme Returns (CAGR)</b>	21.02	14.99	14.54	11.59
<b>Customised Index † returns# (CAGR)</b>	22.07	14.72	13.95	12.63
<b>Nifty 50 returns## (CAGR)</b>	21.70	13.66	13.02	11.10

Date of First Installment: November 01, 2007 & Scheme Inception Date: October 31, 2007. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.





An Open-ended Growth Scheme

### What is it?

A Fund that provides exposure to commodities, by investing in handpicked commodity companies worldwide, that have business exposure to Agricultural commodities.

### Investment Objective

The objective of the Scheme is to offer long term growth of capital, by investing in (1) stocks of Agri commodity companies, i.e., companies engaged in or focusing on the Agri business and/or (2) overseas mutual fund scheme(s) that have similar investment objectives. These securities could be issued in India or overseas.

### Fund Details

<b>Fund Manager:</b>	Mr. Milind Bafna
<b>Managing Fund Since:</b>	August 26, 2015
<b>Total Experience:</b>	15 years
<b>Date of Allotment:</b>	November 07, 2008
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	23.2683
<b>Dividend:</b>	16.5040
<b>Direct Plan<sup>§</sup></b>	
<b>Growth:</b>	23.7700
<b>Dividend:</b>	16.8902

<b>Benchmark:</b>	S&P Global Agribusiness Index
<b>Monthly Average AUM:</b>	₹ 7.72 Crores
<b>AUM as on last day:</b> (As on last day)	₹ 7.76 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 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 **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Portfolio Turnover:</b>	0.14
<b>Expense Ratio</b>	
<b>Regular</b>	1.61
<b>Direct</b>	1.16

### Dividend

<b>Declared on date</b>	<b>30-May-17</b>	<b>21-May-15</b>	<b>23-May-14</b>
<b>Dividend Yield (Regular Plan)</b>	5.67%	7.48%	8.24%
<b>Dividend (₹) Per Unit</b>	0.95	1.44	1.50
<b>Cum Dividend NAV</b>	16.69	19.26	18.20
<b>Dividend Yield (Direct Plan)</b>	5.68%	7.38%	8.19%
<b>Dividend (₹) Per Unit</b>	0.97	1.44	1.50
<b>Cum Dividend NAV</b>	17.04	19.51	18.32

**Note:** The NAV of the scheme, pursuant to payout of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

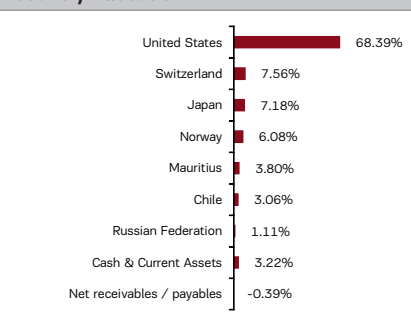
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

### Top Ten Portfolio Holdings

Issuer	% to net Assets
Deere And Co Ltd	10.12%
Potash Corp Of Saskatchewan Inc	8.86%
TYSON FOODS INC	7.98%
Monsanto Co	7.65%
ASSOCIATED BRITISH FOODS PLC	7.56%
ARCHER-DANIELS-MIDLAND CO	7.42%
BUNGE LTD	7.29%
Kubota Corp	5.98%
BRF SA	5.75%
CF Industries Holdings Inc Ord Shs	5.61%

### Country Allocation



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 23.2683

Inception - Nov 07, 2008	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)</b>	6.28	3.16	5.73	9.67
<b>Value of Std Investment of ₹ 10,000</b>	10627	10976	13212	23268
<b>Benchmark - S&amp;P Global Agribusiness Index</b>	11.19	6.14	11.02	16.78
<b>Value of Std Investment of ₹ 10,000</b>	11116	11956	16863	41323
<b>Additional Benchmark - Nifty 50</b>	28.65	8.34	12.27	14.83
<b>Value of Std Investment of ₹ 10,000</b>	12856	12714	17833	35421

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Milind Bafna is 4. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.

- **The scheme is currently managed by Mr. Milind Bafna since August 26, 2015 (2.4) years.**
- **The scheme is in existence for more than 5 years.**

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1100000
<b>Market Value of amount Invested</b>	126626	397342	691625	1491337
<b>Scheme Returns (CAGR)</b>	10.51	6.54	5.63	6.49
<b>S&amp;P Global Agribusiness Index returns# (CAGR)</b>	16.21	10.60	9.25	12.44
<b>Nifty 50 returns## (CAGR)</b>	21.70	13.66	13.02	12.03

Date of First Installment: December 01, 2008 & Scheme Inception Date: November 07, 2008. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.



# Aditya Birla Sun Life Global Commodities Fund

An Open-ended Fund of Funds Scheme



Wealth Solutions

## What is it?

An open ended fund-of-funds Scheme that invests in global funds that primarily invest in commodity securities. It aims to provide long term capital growth.

## Investment Objective

The primary objective of the Scheme is to achieve long-term capital growth by investing primarily in units of global mutual funds which invest in commodity related securities. There can be no assurance that the investment objective of the Scheme will be realized.

### Fund Details

<b>Fund Manager:</b>	Mr. Shravan Sreenivasula
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	14 years
<b>Date of Allotment:</b>	September 17, 2008
<b>Type of Scheme:</b>	An Open-ended Fund of Funds Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	12.9836
<b>Dividend:</b>	12.9870
<b>Direct Plan<sup>§</sup></b>	
<b>Growth:</b>	13.1216
<b>Dividend:</b>	11.6111

**Benchmark:** 40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms

**Monthly Average AUM:** ₹ 2.60 Crores  
**AUM as on last day:** ₹ 2.64 Crores  
 (As on last day)

**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% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

**Other Parameter**

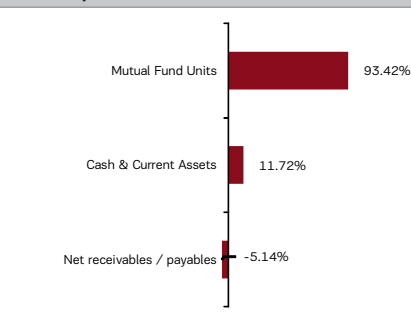
**Expense Ratio**

<b>Regular</b>	0.77
<b>Direct</b>	0.66

### Top Portfolio Holdings

Issuer	% to net Assets
First State Glob Umbrella Fund Global Res Fund - I	93.42%
Cash & Current Assets	11.72%
Net receivables / payables	-5.14%

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 12.9836

Inception - Sep 17, 2008	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Global Commodities Fund	5.93	2.05	-0.16	2.85
<b>Value of Std Investment of ₹ 10,000</b>	10591	10627	9922	12984
<b>Benchmark - 40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms</b>	10.44	4.95	5.24	5.48
<b>Value of Std Investment of ₹ 10,000</b>	11041	11558	12906	16418
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	27.91	7.40	11.89	10.69
<b>Value of Std Investment of ₹ 10,000</b>	12782	12385	17531	25678

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Shravan Sreenivasula is 6. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.

- **The scheme is currently managed by Mr. Shravan Sreenivasula since December 15, 2014 (3.1) years.**
- **The scheme is in existence for more than 5 years.**

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1120000
<b>Market Value of amount Invested</b>	129607	411354	648043	1238227
<b>Scheme Returns (CAGR)</b>	15.34	8.88	3.05	2.12
<b>40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms* (CAGR)</b>	16.41	10.80	6.00	6.67
<b>S&amp;P BSE SENSEX returns## (CAGR)</b>	22.12	13.01	12.21	11.49

Date of First Installment: October 01, 2008 & Scheme Inception Date: September 17, 2008. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Global Real Estate Fund

An Open-ended Fund of Funds Scheme



Wealth Solutions

## What is it?

An open ended fund-of-funds Scheme that predominantly invests in "ING (L) Invest Global Real Estate Fund", a global real estate fund that has flexibility to invest in real estate securities across the world. It aims to provide capital appreciation.

## Investment Objective

The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in ING (L) Invest Global Real Estate. The Scheme may also invest a certain portion of its corpus in Money Market Instruments / liquid funds / money market mutual funds, in order to meet liquidity requirements from time to time. There can be no assurance that the investment objective of the Scheme will be realized.

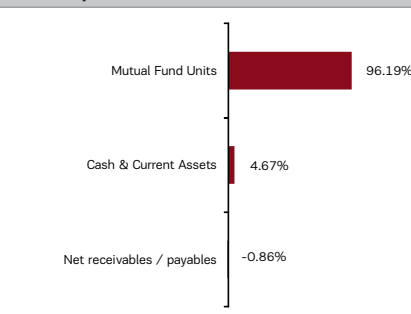
## Fund Details

<b>Fund Manager:</b>	Mr. Shravan Sreenivasula
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	14 years
<b>Date of Allotment:</b>	December 31, 2007
<b>Type of Scheme:</b>	An Open-ended Fund of Funds Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	17.4567
<b>Dividend:</b>	17.4678
<b>Direct Plan<sup>s</sup></b>	
<b>Growth:</b>	17.8591
<b>Dividend:</b>	17.8732
<b>Benchmark:</b>	10/40 GPR 250 Global Net Index
<b>Monthly Average AUM:</b>	₹ 16.19 Crores
<b>AUM as on last day:</b>	₹ 16.07 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units on or before 365 days from the date of allotment: 1% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Expense Ratio</b>	
<b>Regular</b>	1.74
<b>Direct</b>	1.28

## Top Portfolio Holdings

Issuer	% to net Assets
ING (L) Invest Global Real Estate - I Cap USD	96.19%
Cash & Current Assets	4.67%
Net receivables / payables	-0.86%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 17.4567

Inception - Dec 31, 2007	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Global Real Estate Fund	-0.14	0.38	4.76	5.73
Value of Std Investment of ₹ 10,000	9986	10114	12613	17457
Benchmark - 10/40 GPR 250 Global Net Index	2.57	4.79	9.26	N/A
Value of Std Investment of ₹ 10,000	10257	11505	15564	N/A
Additional Benchmark - S&P BSE SENSEX	27.91	7.40	11.89	5.32
Value of Std Investment of ₹ 10,000	12782	12385	17531	16788

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Shravan Sreenivasula is 6. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. <sup>s</sup>These Plan/Options continue for fresh subscriptions under the scheme'
- The scheme is currently managed by Mr. Shravan Sreenivasula since December 15, 2014 (3.1) years.**
- The scheme is in existence for more than 5 years.**

## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	1210000
Market Value of amount Invested	120810	357004	628249	1747801
Scheme Returns (CAGR)	1.27	-0.54	1.82	7.09
10/40 GPR 250 Global Net Index returns# (CAGR)	5.02	4.09	6.30	NA
S&P BSE SENSEX returns## (CAGR)	22.12	13.01	12.20	10.83

Date of First Installment: January 01, 2008 & Scheme Inception Date: December 31, 2007. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above. 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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. **Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Gold Fund

An Open ended Fund of Funds Scheme



Wealth Solutions

## What is it?

An open ended Fund of Funds scheme that predominantly invests in units of Aditya Birla Sun Life Gold ETF (underlying scheme) and one doesn't require a Demat Account to invest in it.

## Investment Objective

An Open ended Fund of Funds Scheme with the investment objective to provide returns that tracks returns provided by Aditya Birla Sun Life Gold ETF (BSL Gold ETF).

### Fund Details

<b>Fund Manager:</b>	Mr. Shravan Sreenivasula
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	14 years
<b>Date of Allotment:</b>	March 20, 2012
<b>Type of Scheme:</b>	An Open ended Fund of Funds Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	9.5024
<b>Dividend:</b>	9.5011
<b>Direct Plan*</b>	
<b>Growth:</b>	9.6237
<b>Dividend:</b>	9.6201

<b>Benchmark:</b>	Domestic price of physical gold
<b>Monthly Average AUM:</b>	₹ 47.25 Crores
<b>AUM as on last day:</b>	₹ 47.89 Crores (As on last day)

<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365

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 \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

#### Other Parameter

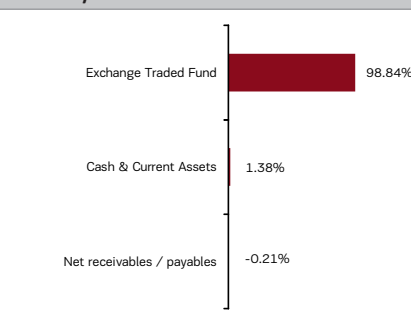
<b>Standard Deviation:</b>	16.01%
<b>Sharpe Ratio**:</b>	-0.28
<b>Beta:</b>	1.07
<b>Expense Ratio</b>	
<b>Regular</b>	0.50
<b>Direct</b>	0.23
<b>Tracking Error:</b>	8.04%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 6.20% (FBIL Overnight MIBOR for 29th Dec 2017) for calculating Sharpe Ratio

### Top Portfolio Holdings

Issuer	% to net Assets
Birla Sun Life Gold ETF	98.84%
Cash & Current Assets	1.38%
Net receivables / payables	-0.21%

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 9.5024

Inception - Mar 20, 2012	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Gold Fund</b>	1.59	1.68	-2.38	-0.88
<b>Value of Std Investment of ₹ 10,000</b>	10159	10511	8866	9502
<b>Benchmark - Domestic price of physical gold</b>	3.87	2.44	-0.96	0.85
<b>Value of Std Investment of ₹ 10,000</b>	10386	10749	9532	10502

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Shravan Sreenivasula is 6. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- The scheme is currently managed by Mr. Shravan Sreenivasula since December 15, 2014 (3.1) years.**
- The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.





# Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme

An Open ended Fund of Funds Scheme



Wealth Solutions

## What is it?

An open ended fund-of-funds Scheme that invests in equity and debt funds having diverse investment styles. These funds are selected using the ABSLAMC process. It is actively managed by changing asset allocation of equity and debt categories. It aims to provide long term capital appreciation.

## Investment Objective

The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity and debt funds accessed through the diversified investment styles of underlying schemes selected in accordance with the ABSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.

### Fund Details

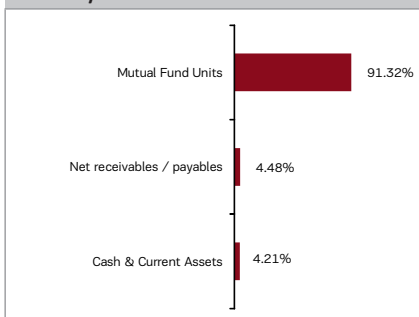
<b>Fund Manager:</b>	Mr. Shравan Sreenivasula
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	14 years
<b>Date of Allotment:</b>	August 17, 2006
<b>Type of Scheme:</b>	An Open ended Fund of Funds Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	28.2466
<b>Dividend:</b>	26.0099
<b>Direct Plan*</b>	
<b>Growth:</b>	14.1242
<b>Dividend:</b>	13.4572

<b>Benchmark:</b>	CRISIL Balanced Fund - Aggressive Index
<b>Monthly Average AUM:</b>	₹ 5.75 Crores
<b>AUM as on last day:</b> (As on last day)	₹ 6.42 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	If redeemed on or before 365 days from the date of allotment: 1%. If redeemed after 365 days from the date of allotment: NIL **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Expense Ratio</b>	
<b>Regular</b>	1.37
<b>Direct</b>	1.32

### Top Ten Portfolio Holdings

Issuer	% to net Assets
Kotak Low Duration Fund- Direct Plan- Grth Opt	32.94%
SBI Magnum Gilt Fund - Long Term-Dir Pl - Growth	31.69%
Aditya Birla SL Frontline Eq Fd - Gr - Di Pl	5.97%
Aditya Birla SL Pure Value Fund - Grth -Dirct Plan	4.94%
SBI Blue Chip Fund-Direct Plan -Growth	4.59%
MOST Focused Multicap 35-Direct Plan-Growth Option	3.94%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	3.67%
Reliance Pharma Fund-Direct Plan Gr Plan-Grth Opt	3.45%
Aditya Birla SL Cash Plus - Growth - Direct Plan	0.11%
Cash & Current Assets	4.21%

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 28.2466

Inception - Aug 17, 2006	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme</b>	17.97	11.54	13.93	9.56
<b>Value of Std Investment of ₹ 10,000</b>	11792	13874	19186	28247
<b>Benchmark - CRISIL Balanced Fund - Aggressive Index</b>	19.82	8.70	11.29	10.12
<b>Value of Std Investment of ₹ 10,000</b>	11976	12841	17069	29951
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	27.91	7.40	11.89	10.03
<b>Value of Std Investment of ₹ 10,000</b>	12782	12385	17531	29673

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Shравan Sreenivasula is 6. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers.

- \*These Plan/Options continue for fresh subscriptions under the scheme\*.
- **The scheme is currently managed by Mr. Shравan Sreenivasula since December 15, 2014 (3.1) years.**
- **The scheme is in existence for more than 5 years.**

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1370000
<b>Market Value of amount Invested</b>	128768	438922	881124	2455602
<b>Scheme Returns (CAGR)</b>	13.99	13.35	15.39	9.79
<b>CRISIL Balanced Fund - Aggressive Index returns# (CAGR)</b>	15.06	11.69	11.73	10.22
<b>S&amp;P BSE SENSEX returns## (CAGR)</b>	22.13	12.99	12.19	10.21

Date of First Installment: September 01, 2006 & Scheme Inception Date: August 17, 2006 . Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

Note: The exit load 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 / 1800-22- 7000 or from any of our Investor Service Centers.

\*The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments.\*



# Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan

An Open ended Fund of Funds Scheme



Wealth Solutions

## What is it?

An open ended fund-of-funds Scheme following the financial planning discipline with exposure to equity, debt and gold funds. It is suitable for investors with aggressive risk profile. It aims to provide long term capital appreciation. (Please consult your financial advisor for your risk profile)

## Investment Objective

The Scheme aims to generate returns by investing in mutual fund schemes selected in accordance with the ABSLAMC process, as per the risk-return profile of investors. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors. There can be no assurance that the investment objective of the Scheme will be realized.

### Fund Details

<b>Fund Manager:</b>	Mr. Shravan Sreenivasula
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	14 years
<b>Date of Allotment:</b>	May 09, 2011
<b>Type of Scheme:</b>	An Open ended Fund of Funds Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	22.4826
<b>Dividend:</b>	20.5791
<b>Direct Plan*</b>	
<b>Growth:</b>	23.1937
<b>Dividend:</b>	21.2565

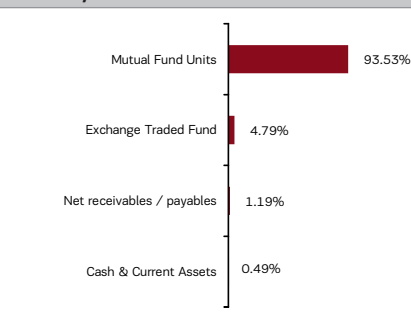
<b>Benchmark:</b>	70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold
<b>Monthly Average AUM:</b>	₹ 130.76 Crores
<b>AUM as on last day:</b> (As on last day)	₹ 132.57 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 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 **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Expense Ratio</b>	
<b>Regular</b>	1.33
<b>Direct</b>	0.58

\*The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments.\*

### Top Ten Portfolio Holdings

Issuer	% to net Assets
Aditya Birla Sun Life Advantage Fund - Gr - Dir Pl	16.49%
MOST Focused Multicap 35-Direct Plan-Growth Option	14.76%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	14.68%
Aditya Birla SL Frontline Eq Fd - Gr - Di Pl	14.57%
Aditya Birla SL Cash Plus - Growth - Direct Plan	13.48%
Aditya Birla SL Medium Term Plan -Gr - Direct Plan	5.84%
SBI Blue Chip Fund-Direct Plan -Growth	5.83%
Reliance Pharma Fund-Direct Plan Gr Plan-Grth Opt	3.76%
Reliance ETF Gold BeES	3.32%
Aditya Birla SL Short Term Fund Grwth -Direct Plan	2.08%

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on December 29, 2017: ₹ 22.4826

Inception - May 09, 2011	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan</b>	26.46	12.41	14.53	12.96
<b>Value of Std Investment of ₹ 10,000</b>	12638	14198	19696	22483
<b>Benchmark - 70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold</b>	21.44	8.01	10.62	9.45
<b>Value of Std Investment of ₹ 10,000</b>	12137	12598	16558	18229
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	-0.07	7.26	6.95	7.17
<b>Value of Std Investment of ₹ 10,000</b>	9993	12338	13988	15842
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	27.91	7.40	11.89	9.59
<b>Value of Std Investment of ₹ 10,000</b>	12782	12385	17531	18380

- **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Shravan Sreenivasula is 6. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.
- **The scheme is currently managed by Mr. Shravan Sreenivasula since December 15, 2014 (3.1) years.**
- **The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	1 Year	3 Years	5 Years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	800000
<b>Market Value of amount Invested</b>	132455	452015	901875	1351050
<b>Scheme Returns (CAGR)</b>	20.04	15.41	16.34	15.51
<b>70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold returns# (CAGR)</b>	16.61	11.54	11.19	11.00
<b>CRISIL 10 Year Gilt Index returns## (CAGR)</b>	-2.53	5.47	7.04	7.18
<b>S&amp;P BSE SENSEX returns### (CAGR)</b>	22.13	12.99	12.19	12.08
Date of First Installment: June 01, 2011 & Scheme Inception Date: May 09, 2011. Past Performance may or may not be sustained in future.				

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above. 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.



# Close Ended Scheme Performance

Aditya Birla Sun Life Capital Protection Oriented Fund - Series 22 - Regular Plan NAV as on December 29, 2017: ₹ 12.4459

Inception - Aug 13, 2014	1 Year	3 Years	Since Inception
Aditya Birla Sun Life Capital Protection Oriented Fund - Series 22 - Regular Plan	6.45	5.85	6.69
Value of Std Investment of ₹ 10,000	10643	11859	12446
Benchmark - CRISIL MIP Blended Index	8.04	8.78	9.84
Value of Std Investment of ₹ 10,000	10802	12870	13733
Additional Benchmark - CRISIL 10 Year Gilt Index	-0.07	7.26	8.80
Value of Std Investment of ₹ 10,000	9993	12338	13301

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Mohit Sharma is 24. Total Schemes managed by Mr. Vineet Maloo is 10. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Mohit Sharma & Mr. Vineet Maloo since April 01, 2017 (0.8) year.**
- **The scheme is in existence for more than 3 years but less than 5 years.**

Aditya Birla Sun Life Capital Protection Oriented Fund - Series 26 - Regular Plan NAV as on December 29, 2017: ₹ 11.4139

Inception - Mar 30, 2015	1 Year	Since Inception
Aditya Birla Sun Life Capital Protection Oriented Fund - Series 26 - Regular Plan	14.14	4.92
Value of Std Investment of ₹ 10,000	11410	11414
Benchmark - CRISIL MIP Blended Index	8.04	8.56
Value of Std Investment of ₹ 10,000	10802	12537
Additional Benchmark - CRISIL 10 Year Gilt Index	-0.07	6.96
Value of Std Investment of ₹ 10,000	9993	12035

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Mohit Sharma is 24. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Mohit Sharma & Mr. Ajay Garg since April 01, 2017 (0.8) year.**
- **The scheme is in existence for more than 1 year but less than 3 years.**

Aditya Birla Sun Life Capital Protection Oriented Fund - Series 30 - Regular Plan NAV as on December 29, 2017: ₹ 11.3942

Inception - Mar 16, 2016	1 Year	Since Inception
Aditya Birla Sun Life Capital Protection Oriented Fund - Series 30 - Regular Plan	7.37	7.57
Value of Std Investment of ₹ 10,000	10735	11394
Benchmark - CRISIL MIP Blended Index	8.04	10.75
Value of Std Investment of ₹ 10,000	10802	12004
Additional Benchmark - CRISIL 10 Year Gilt Index	-0.07	6.79
Value of Std Investment of ₹ 10,000	9993	11247

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Mohit Sharma is 24. Total Schemes managed by Mr. Vineet Maloo is 10. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Mohit Sharma & Mr. Vineet Maloo since April 01, 2017 (0.8) year.**
- **The scheme is in existence for more than 1 year but less than 3 years.**

Aditya Birla Sun Life Emerging Leaders Fund - Series 4 - Regular Plan - Growth NAV as on December 29, 2017: ₹ 19.6200

Inception - Aug 06, 2014	1 Year	3 Years	Since Inception
Aditya Birla Sun Life Emerging Leaders Fund - Series 4 - Regular Plan - Growth	48.75	19.03	21.92
Value of Std Investment of ₹ 10,000	14859	16856	19620
Benchmark - S&P BSE MidCap	48.13	19.79	21.46
Value of Std Investment of ₹ 10,000	14797	17182	19370
Additional Benchmark - Nifty 50	28.65	8.34	9.76
Value of Std Investment of ₹ 10,000	12856	12714	13726

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Mahesh Patil is 7. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Mahesh Patil & Mr. Milind Bafna since Aug 06, 2014 (3.5) years.**
- **The scheme is in existence for more than 3 years but less than 5 years.**

Aditya Birla Sun Life Capital Protection Oriented Fund - Series 25 - Regular Plan NAV as on December 29, 2017: ₹ 12.0157

Inception - Nov 26, 2014	1 Year	3 Years	Since Inception
Aditya Birla Sun Life Capital Protection Oriented Fund - Series 25 - Regular Plan	19.17	6.92	6.12
Value of Std Investment of ₹ 10,000	11912	12220	12016
Benchmark - CRISIL MIP Blended Index	8.04	8.78	8.82
Value of Std Investment of ₹ 10,000	10802	12870	12987
Additional Benchmark - CRISIL 10 Year Gilt Index	-0.07	7.26	7.92
Value of Std Investment of ₹ 10,000	9993	12338	12660

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Mohit Sharma is 24. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Mohit Sharma & Mr. Ajay Garg since April 01, 2017 (0.8) year.**
- **The scheme is in existence for more than 3 years but less than 5 years.**

Aditya Birla Sun Life Capital Protection Oriented Fund - Series 29 - Regular Plan NAV as on December 29, 2017: ₹ 11.6888

Inception - Dec 10, 2015	1 Year	Since Inception
Aditya Birla Sun Life Capital Protection Oriented Fund - Series 29 - Regular Plan	7.52	7.89
Value of Std Investment of ₹ 10,000	10750	11689
Benchmark - CRISIL MIP Blended Index	8.04	9.94
Value of Std Investment of ₹ 10,000	10802	12151
Additional Benchmark - CRISIL 10 Year Gilt Index	-0.07	7.29
Value of Std Investment of ₹ 10,000	9993	11555

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Mohit Sharma is 24. Total Schemes managed by Mr. Vineet Maloo is 10. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Mohit Sharma & Mr. Vineet Maloo since April 01, 2017 (0.8) year.**
- **The scheme is in existence for more than 1 year but less than 3 years.**

Aditya Birla Sun Life Emerging Leaders Fund - Series 3 - Regular Plan - Growth NAV as on December 29, 2017: ₹ 18.7700

Inception - Jul 08, 2014	1 Year	3 Years	Since Inception
Aditya Birla Sun Life Emerging Leaders Fund - Series 3 - Regular Plan - Growth	48.15	19.37	19.84
Value of Std Investment of ₹ 10,000	14799	17002	18770
Benchmark - S&P BSE MidCap	48.13	19.79	20.89
Value of Std Investment of ₹ 10,000	14797	17182	19351
Additional Benchmark - Nifty 50	28.65	8.34	9.73
Value of Std Investment of ₹ 10,000	12856	12714	13814

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Mahesh Patil is 7. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Mahesh Patil & Mr. Milind Bafna since Jul 08, 2014 (3.5) years.**
- **The scheme is in existence for more than 3 years but less than 5 years.**

Aditya Birla Sun Life Emerging Leaders Fund - Series 5 - Regular Plan - Growth NAV as on December 29, 2017: ₹ 18.3200

Inception - Jan 01, 2015	1 Year	Since Inception
Aditya Birla Sun Life Emerging Leaders Fund - Series 5 - Regular Plan - Growth	57.93	22.41
Value of Std Investment of ₹ 10,000	15773	18320
Benchmark - S&P BSE MidCap	48.13	19.55
Value of Std Investment of ₹ 10,000	14797	17071
Additional Benchmark - Nifty 50	28.65	8.34
Value of Std Investment of ₹ 10,000	12856	12712

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Jayesh Gandhi is 7. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Jayesh Gandhi since Jan 01, 2015 (3.0) years.**
- **The scheme is in existence for more than 1 year but less than 3 years.**



# Close Ended Scheme Performance

Aditya Birla Sun Life Emerging Leaders Fund - Series 6 - Regular Plan - Growth		NAV as on December 29, 2017: ₹ 15,71,000	
Inception - Apr 17, 2015	1 Year	Since Inception	
Aditya Birla Sun Life Emerging Leaders Fund - Series 6 - Regular Plan - Growth	45.33	18.18	
Value of Std Investment of ₹ 10,000	14518	15710	
Benchmark - S&P BSE MidCap	48.13	20.47	
Value of Std Investment of ₹ 10,000	14797	16545	
Additional Benchmark - Nifty 50	28.65	7.75	
Value of Std Investment of ₹ 10,000	12856	12236	

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Satyabrata Mohanty since Apr 17, 2015 (2.9) years.**
- **The scheme is in existence for more than 1 year but less than 3 years.**

Aditya Birla Sun Life Focused Equity Fund - Series 5 - Regular Plan - Growth		NAV as on December 29, 2017: ₹ 13,02,000	
Inception - Mar 25, 2015	1 Year	Since Inception	
Aditya Birla Sun Life Focused Equity Fund - Series 5 - Regular Plan - Growth	31.25	10.01	
Value of Std Investment of ₹ 10,000	13115	13020	
Benchmark - Nifty 100	31.05	9.50	
Value of Std Investment of ₹ 10,000	13095	12854	
Additional Benchmark - Nifty 50	28.65	7.91	
Value of Std Investment of ₹ 10,000	12856	12344	

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes managed by Anil Shah is 4. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Anil Shah since Mar 25, 2015 (2.9) years.**
- **the scheme is in existence for more than 1 year but less than 3 years.**

Aditya Birla Sun Life Resurgent India Fund - Series 1 - Regular Plan - Growth		NAV as on December 29, 2017: ₹ 12,92,000	
Inception - Sep 14, 2016	1 Year	Since Inception	
Aditya Birla Sun Life Resurgent India Fund - Series 1 - Regular Plan - Growth	46.82	21.96	
Value of Std Investment of ₹ 10,000	14666	12920	
Benchmark - S&P BSE 200	33.26	18.69	
Value of Std Investment of ₹ 10,000	13316	12475	
Additional Benchmark - Nifty 50	28.65	15.68	
Value of Std Investment of ₹ 10,000	12856	12067	

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Satyabrata Mohanty since Sep 14, 2016 (1.3) years.**
- **The scheme is in existence for more than 1 year but less than 3 years.**

Aditya Birla Sun Life Dual Advantage Fund - Series I - Regular Plan - Growth		NAV as on December 29, 2017: ₹ 11,19,633	
Inception - Jun 28, 2016	1 Year	Since Inception	
Aditya Birla Sun Life Dual Advantage Fund - Series I - Regular Plan - Growth	9.28	7.80	
Value of Std Investment of ₹ 10,000	10925	11196	
Benchmark - 80% CRISIL Composite Bond Fund Index+ 20% Nifty 50	14.81	13.00	
Value of Std Investment of ₹ 10,000	11477	12018	
Additional Benchmark - CRISIL 10 Year Gilt Index	-0.07	6.08	
Value of Std Investment of ₹ 10,000	9993	10928	

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Mohit Sharma is 24. Total Schemes managed by Mr. Vineet Maloo is 10. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Mohit Sharma, Mr. Vineet Maloo & Mr. Ajay Garg since Jun 28, 2016 (1.6) years.**
- **The scheme is in existence for more than 1 year but less than 3 years.**

Aditya Birla Sun Life Emerging Leaders Fund - Series 7 - Regular Plan - Growth		NAV as on December 29, 2017: ₹ 17,13,000	
Inception - Feb 24, 2016	1 Year	Since Inception	
Aditya Birla Sun Life Emerging Leaders Fund - Series 7 - Regular Plan - Growth	44.92	33.84	
Value of Std Investment of ₹ 10,000	14478	17130	
Benchmark - Nifty Free Float Midcap 100	47.26	38.06	
Value of Std Investment of ₹ 10,000	14710	18140	
Additional Benchmark - Nifty 50	28.65	24.57	
Value of Std Investment of ₹ 10,000	12856	15004	

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Jayesh Gandhi is 7. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Jayesh Gandhi since Feb 24, 2016 (1.10) years.**
- **The scheme is in existence for more than 1 year but less than 3 years.**

Aditya Birla Sun Life Focused Equity Fund - Series 6 - Regular Plan - Growth		NAV as on December 29, 2017: ₹ 14,29,000	
Inception - Oct 16, 2015	1 Year	Since Inception	
Aditya Birla Sun Life Focused Equity Fund - Series 6 - Regular Plan - Growth	33.55	17.57	
Value of Std Investment of ₹ 10,000	13345	14290	
Benchmark - Nifty 100	31.05	13.30	
Value of Std Investment of ₹ 10,000	13095	13171	
Additional Benchmark - Nifty 50	28.65	11.78	
Value of Std Investment of ₹ 10,000	12856	12783	

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Satyabrata Mohanty since Oct 16, 2015 (2.3) years.**
- **The scheme is in existence for more than 1 year but less than 3 years.**

Aditya Birla Sun Life Resurgent India Fund - Series 2 - Growth		NAV as on December 29, 2017: ₹ 14,14,000	
Inception - Nov 29, 2016	1 Year	Since Inception	
Aditya Birla Sun Life Resurgent India Fund - Series 2 - Growth	43.70	37.73	
Value of Std Investment of ₹ 10,000	14356	14140	
Benchmark - S&P BSE 200	33.26	30.06	
Value of Std Investment of ₹ 10,000	13316	13290	
Additional Benchmark - Nifty 50	28.65	26.83	
Value of Std Investment of ₹ 10,000	12856	12934	

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Refer annexure on page no. 65 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Satyabrata Mohanty since Nov 29, 2016 (1.1) year.**
- **The scheme is in existence for more than 1 year but less than 3 years.**

Performance details for close ended Capital Protection Oriented Schemes with less than 1 year of existence have not been disclosed.

Schemes mentioned in order of performance for the period December 30, 2016 - December 29, 2017. Due to inherent difference in nature of schemes above (i.e. equity, hybrid, debt schemes) as may be managed by Fund Manager, performance of such schemes may not be strictly comparable. Further, for the schemes in existence for less than a year, the past performance details have not been provided. Further, performance of Fixed Term Plans (FTPs) / Fixed Maturity Plans (FMP) / Interval Income Schemes are not considered above, as FMPs / FTPs / Interval Income Schemes are close ended / interval schemes of varying maturities and performance of such schemes may not be strictly comparable with open ended schemes managed by Fund Managers.



# Fund Manager-wise Scheme Details

Sr. no	Funds Managed By Mr. Ajay Garg	Refer page No
1	Aditya Birla Sun Life Capital Protection Oriented Fund - Series 25*	63
2	Aditya Birla Sun Life Capital Protection Oriented Fund - Series 26*	63
3	Aditya Birla Sun Life Index Fund	37
4	Aditya Birla Sun Life MNC Fund	42
5	Aditya Birla Sun Life Dual Advantage Fund - Series I*	64
6	Aditya Birla Sun Life Tax Plan	29
7	Aditya Birla Sun Life Tax Relief '96	28
8	Aditya Birla Sun Life Tax Savings Fund	30

\* Funds co-managed by Mr. Mohit Sharma

\* Funds co-managed by Mr. Vineet Maloo

Sr. no	Funds Managed By Mr. Anil Shah	Refer page No
1	Aditya Birla Sun Life Equity Fund	40
2	Aditya Birla Sun Life Focused Equity Fund - Series 5	64
3	Aditya Birla Sun Life India GenNext Fund*	53
4	Aditya Birla Sun Life Manufacturing Equity Fund	46

\* Funds co-managed by Mr. Chanchal Khandelwal

Sr. no	Funds Managed By Mr. Chanchal Khandelwal	Refer page No
1	Aditya Birla Sun Life India GenNext Fund*	53

\* Funds co-managed by Mr. Anil Shah

Sr. no	Funds Managed By Mr. Dhaval Gala	Refer page No
1	Aditya Birla Sun Life Banking and Financial Services Fund*	47

@ Funds co-managed by Mr. Satyabrata Mohanty

Sr. no	Funds Managed By Mr. Jayesh Gandhi	Refer page No
1	Aditya Birla Sun Life Emerging Leaders Fund - Series 5	63
2	Aditya Birla Sun Life Emerging Leaders Fund - Series 7	64
3	Aditya Birla Sun Life Midcap Fund	43
4	Aditya Birla Sun Life Small & Midcap Fund	44

Sr. no	Funds Managed By Mr. Kunal Sangoli	Refer page No
1	Aditya Birla Sun Life India Opportunities Fund	54
2	Aditya Birla Sun Life New Millennium Fund	52

Sr. no	Funds Managed By Mr. Lovelish Solanki	Refer page No
1	Aditya Birla Sun Life Enhanced Arbitrage Fund	8
2	Aditya Birla Sun Life Equity Savings Fund**	34

\* Funds co-managed by Mr. Satyabrata Mohanty

@ Funds co-managed by Mr. Pranay Sinha

Sr. no	Funds Managed By Mr. Mahesh Patil	Refer page No
1	Aditya Birla Sun Life Balanced '95 Fund**	36
2	Aditya Birla Sun Life Emerging Leaders Fund - Series 3*	63
3	Aditya Birla Sun Life Emerging Leaders Fund - Series 4*	63
4	Aditya Birla Sun Life Frontline Equity Fund	38
5	Aditya Birla Sun Life Infrastructure Fund*	51
6	Aditya Birla Sun Life Pure Value Fund*	45
7	Aditya Birla Sun Life Top 100 Fund	39

\* Funds co-managed by Mr. Pranay Sinha

@ Funds co-managed by Mr. Milind Bafna

^ Funds co-managed by Mr. Dhaval Shah

\* Funds co-managed by Mr. Vineet Maloo

Sr. no	Funds Managed By Mr. Milind Bafna	Refer page No
1	Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	57
2	Aditya Birla Sun Life Emerging Leaders Fund - Series 3*	63
3	Aditya Birla Sun Life Emerging Leaders Fund - Series 4*	63
4	Aditya Birla Sun Life Pure Value Fund*	45

\* Funds co-managed by Mr. Mahesh Patil

Sr. no	Funds Managed By Mr. Shravan Sreenivasula	Refer page No
1	Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	19
2	Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme	61
3	Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan	62
4	Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	20
5	Aditya Birla Sun Life Financial Planning FOF - Prudent Plan	21
6	Aditya Birla Sun Life Global Commodities Fund	58
7	Aditya Birla Sun Life Global Real Estate Fund	59
8	Aditya Birla Sun Life Gold Fund	60

Sr. no	Funds Managed By Mr. Vineet Maloo	Refer page No
1	Aditya Birla Sun Life Balanced Advantage Fund*	35
2	Aditya Birla Sun Life Capital Protection Oriented Fund - Series 22*	63
3	Aditya Birla Sun Life Capital Protection Oriented Fund - Series 29*	63
4	Aditya Birla Sun Life Capital Protection Oriented Fund - Series 30*	63
5	Aditya Birla Sun Life Dividend Yield Plus*	48
6	Aditya Birla Sun Life Infrastructure Fund*	35
7	Aditya Birla Sun Life International Equity Fund - Plan A	55
8	Aditya Birla Sun Life International Equity Fund - Plan B	56
9	Aditya Birla Sun Life MIP II - Wealth 25 Plan**	26
10	Aditya Birla Sun Life Dual Advantage Fund - Series I*	65

\* Funds co-managed by Mr. Satyabrata Mohanty

\* Funds co-managed by Mr. Mohit Sharma

@ Funds co-managed by Mr. Pranay Sinha

\* Funds co-managed by Mr. Mahesh Patil

^ Funds co-managed by Mr. Ajay Garg

The Fund Manager-wise Scheme Details appearing above are As on December 29, 2017.

Sr. no	Funds Managed By Mr. Kaustubh Gupta	Refer page No
1	Aditya Birla Sun Life Cash Manager*	5
2	Aditya Birla Sun Life Cash Plus*	3
3	Aditya Birla Sun Life Floating Rate Fund - Long Term Plan	7
4	Aditya Birla Sun Life Floating Rate Fund - Short Term Plan*	4
5	Aditya Birla Sun Life Banking & PSU Debt Fund	17
6	Aditya Birla Sun Life Savings Fund*	6
7	Aditya Birla Sun Life Short Term Fund*	9
8	Aditya Birla Sun Life Short Term Opportunities Fund	10
9	Aditya Birla Sun Life Treasury Optimizer Plan*	11

\* Funds co-managed by Ms. Sunaina Da Cunha

\* Funds co-managed by Mr. Mohit Sharma

\* Funds co-managed by Mr. Maneesh Dangi

Sr. no	Funds Managed By Mr. Maneesh Dangi	Refer page No
1	Aditya Birla Sun Life Corporate Bond Fund*	13
2	Aditya Birla Sun Life Dynamic Bond Fund*	14
3	Aditya Birla Sun Life Medium Term Plan*	12
4	Aditya Birla Sun Life Short Term Fund*	9
5	Aditya Birla Sun Life Short Term Opportunities Fund*	10
6	Aditya Birla Sun Life Treasury Optimizer Plan*	11

\* Funds co-managed by Ms. Sunaina Da Cunha

\* Funds co-managed by Mr. Pranay Sinha

\* Funds co-managed by Mr. Kaustubh Gupta

Sr. no	Funds Managed By Mr. Pranay Sinha	Refer page No
1	Aditya Birla Sun Life Balanced '95 Fund**	36
2	Aditya Birla Sun Life Constant Maturity 10 Year Gilt Fund*	16
3	Aditya Birla Sun Life Dynamic Bond Fund*	14
4	Aditya Birla Sun Life Equity Savings Fund**	34
5	Aditya Birla Sun Life Gilt Plus - PF Plan*	18
6	Aditya Birla Sun Life Income Plus*	15
7	Aditya Birla Sun Life MIP II - Wealth 25 Plan**	26

\* Funds co-managed by Mr. Vineet Maloo

\* Funds co-managed by Mr. Mahesh Patil

\* Funds co-managed by Mr. Satyabrata Mohanty

^ Funds co-managed by Mr. Lovelish Solanki

\* Funds co-managed by Mr. Dhaval Shah

\* Funds co-managed by Mr. Ashish Kela

\* Funds co-managed by Mr. Maneesh Dangi

Sr. no	Funds Managed By Mr. Mohit Sharma	Refer page No
1	Aditya Birla Sun Life Balanced Advantage Fund*	35
2	Aditya Birla Sun Life Cash Manager*	5
3	Aditya Birla Sun Life Capital Protection Oriented Fund - Series 22*	63
4	Aditya Birla Sun Life Capital Protection Oriented Fund - Series 25*	63
5	Aditya Birla Sun Life Capital Protection Oriented Fund - Series 26*	63
6	Aditya Birla Sun Life Capital Protection Oriented Fund - Series 29*	63
7	Aditya Birla Sun Life Capital Protection Oriented Fund - Series 30*	63
8	Aditya Birla Sun Life Floating Rate Fund - Short Term Plan*	4
9	Aditya Birla Sun Life Dual Advantage Fund - Series II	65

\* Funds co-managed by Mr. Ajay Garg

\* Funds co-managed by Mr. Vineet Maloo

\* Funds co-managed by Mr. Kaustubh Gupta

Sr. no	Funds Managed By Mr. Satyabrata Mohanty	Refer page No
1	Aditya Birla Sun Life Advantage Fund	41
2	Aditya Birla Sun Life Banking and Financial Services Fund*	47
3	Aditya Birla Sun Life Dividend Yield Plus*	48
4	Aditya Birla Sun Life Emerging Leaders Fund - Series 6	64
5	Aditya Birla Sun Life Equity Savings Fund**	34
6	Aditya Birla Sun Life Focused Equity Fund - Series 6	64
7	Aditya Birla Sun Life India Reforms Fund	50
8	Aditya Birla Sun Life MIP II - Wealth 25 Plan**	26
9	Aditya Birla Sun Life Resurgent India Fund - Series 1	64
10	Aditya Birla Sun Life Resurgent India Fund - Series 2	64
11	Aditya Birla Sun Life Special Situations Fund	49

\* Funds co-managed by Mr. Pranay Sinha

\* Funds co-managed by Mr. Vineet Maloo

\* Funds co-managed by Mr. Lovelish Solanki

\* Funds co-managed by Mr. Dhaval Gala

Sr. no	Funds Managed By Ms. Sunaina Da Cunha	Refer page No
1	Aditya Birla Sun Life Cash Plus*	3
2	Aditya Birla Sun Life Corporate Bond Fund*	13
3	Aditya Birla Sun Life Medium Term Plan*	12
4	Aditya Birla Sun Life MIP	24
5	Aditya Birla Sun Life MIP II - Savings 5 Plan	23
6	Aditya Birla Sun Life Monthly Income	25
7	Aditya Birla Sun Life Savings Fund*	6

\* Funds co-managed by Mr. Kaustubh Gupta

\* Funds co-managed by Mr. Maneesh Dangi

Sr. no	Funds Managed By Mr. Dhaval Shah	Refer page No
1	Aditya Birla Sun Life Balanced '95 Fund**	36

\* Funds co-managed by Mr. Mahesh Patil

\* Funds co-managed by Mr. Pranay Sinha

Sr. no	Funds Managed By Mr. Ashish Kela	Refer page No
1	Aditya Birla Sun Life Constant Maturity 10 Year Gilt Fund*	16
2	Aditya Birla Sun Life Gilt Plus - PF Plan*	18
3	Aditya Birla Sun Life Income Plus*	15

\* Funds co-managed by Mr. Pranay Sinha





## Savings Solutions

Aditya Birla Sun Life Cash Plus		
Allocation as a % of Net Assets	Rating	%
Kotak Mahindra Bank Limited	SOV	3.88%
91 Days Tbill (MD 01/03/2018)	CRISIL A1+	3.25%
Indiabulls Housing Finance Limited	CRISIL A1+	3.21%
Vedanta Limited	CRISIL A1+	2.66%
182 Days Tbill (MD 08/03/2018)	SOV	2.64%
Steel Authority of India Limited	CARE A1+	2.58%
Steel Authority of India Limited	CARE A1+	2.58%
Bharti Enterprises Holding Private Limited	CRISIL A1+	2.51%
Steel Authority of India Limited	CARE A1+	2.11%
National Bank For Agriculture and Rural Development	ICRA A1+	1.93%
Vedanta Limited	CRISIL A1+	1.93%
Vedanta Limited	CRISIL A1+	1.70%
91 Days Tbill (MD 08/03/2018)	SOV	1.67%
The South Indian Bank Limited	CARE A1+	1.61%
Nabha Power Limited	CRISIL A1+	1.60%
ICICI Bank Limited	ICRA A1+	1.60%
329 Days Tbill (MD 12/03/2018)	SOV	1.48%
IDFC Bank Limited	ICRA A1+	1.41%
Vedanta Limited	CRISIL A1+	1.41%
PNB Housing Finance Limited	CRISIL A1+	1.38%
National Bank For Agriculture and Rural Development	ICRA A1+	1.29%
LIC Housing Finance Limited	CRISIL A1+	1.29%
Housing Development Finance Corporation Limited	ICRA A1+	1.28%
323 Days Tbill (MD 13/03/2018)	SOV	1.12%
Citicorp Finance India Limited	ICRA A1+	1.12%
Nabha Power Limited	CRISIL A1+	1.11%
IDFC Bank Limited	ICRA A1+	0.97%
Reliance Jio Infocomm Limited	CRISIL A1+	0.97%
Axis Bank Limited	CRISIL A1+	0.97%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	0.97%
STCI Finance Limited	CRISIL A1+	0.96%
Axis Bank Limited	CRISIL A1+	0.96%
IIFL Wealth Finance Limited	ICRA A1+	0.81%
Piramal Finance Limited	ICRA A1+	0.81%
Piramal Finance Limited	ICRA A1+	0.81%
LIC Housing Finance Limited	CRISIL A1+	0.81%
Sundaram Finance Limited	CRISIL A1+	0.80%
JSW Steel Limited	CARE A1+	0.80%
L&T Finance Limited	CARE A1+	0.80%
Housing Development Finance Corporation Limited	ICRA A1+	0.79%
IDFC Bank Limited	ICRA A1+	0.79%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.73%
Axis Bank Limited	CRISIL A1+	0.73%
JSW Steel Limited	CARE A1+	0.69%
Housing Development Finance Corporation Limited	CRISIL AAA	0.65%
Axis Bank Limited	CRISIL A1+	0.65%
L&T Finance Holdings Limited	CARE A1+	0.65%
Deutsche Investments India Pvt Limited	CRISIL A1+	0.65%
Adani Ports and Special Economic Zone Limited	ICRA A1+	0.65%
IDFC Bank Limited	ICRA A1+	0.65%
Volkswagen Finance Pvt Limited	IND A1+	0.65%
GIC Housing Finance Limited	ICRA A1+	0.64%
The South Indian Bank Limited	CARE A1+	0.64%
Vedanta Limited	CRISIL A1+	0.64%
Larsen & Toubro Limited	CRISIL A1+	0.64%
IIFL Wealth Finance Limited	ICRA A1+	0.64%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	0.63%
ONGC Mangalore Petrochemicals Limited	CRISIL A1+	0.63%
GIC Housing Finance Limited	ICRA A1+	0.57%
Edelweiss Finance & Investments Limited	ICRA AA	0.54%
ICICI Bank Limited	CARE AAA	0.49%
LIC Housing Finance Limited	CRISIL AAA	0.49%
India Infoline Finance Limited	CRISIL A1+	0.49%
Muthoot Finance Limited	CRISIL A1+	0.48%
India Infoline Finance Limited	CRISIL A1+	0.48%
India Infoline Finance Limited	CRISIL A1+	0.48%
Housing Development Finance Corporation Limited	ICRA A1+	0.48%
GIC Housing Finance Limited	ICRA A1+	0.48%
HT Media Limited	CRISIL A1+	0.45%
Kotak Mahindra Prime Limited	CRISIL A1+	0.40%
IndusInd Bank Limited	CRISIL A1+	0.40%
LIC Housing Finance Limited	CARE AAA	0.39%
Tube Investment of India Limited	CRISIL A1+	0.39%
Hero Fincorp Limited	ICRA AA+	0.38%
IndusInd Bank Limited	CRISIL A1+	0.37%
HDB Financial Services Limited	CRISIL AAA	0.33%
Kotak Mahindra Prime Limited	CRISIL AAA	0.33%
LIC Housing Finance Limited	CARE AAA	0.33%
JM Financial Limited	ICRA A1+	0.33%
Axis Bank Limited	CRISIL A1+	0.32%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	0.32%
IDFC Bank Limited	ICRA A1+	0.32%
Kotak Mahindra Prime Limited	CRISIL A1+	0.32%
Adani Ports and Special Economic Zone Limited	ICRA A1+	0.32%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	0.32%
Axis Bank Limited	CRISIL A1+	0.32%
Dalmia Cement (Bharat) Limited	ICRA A1+	0.32%

IDFC Bank Limited	ICRA A1+	0.32%
DCB Bank Limited	CRISIL A1+	0.32%
Industrial And Commercial Bank Of China Limited	CRISIL A1+	0.32%
Coromandel International Limited	CRISIL A1+	0.32%
Coromandel International Limited	CRISIL A1+	0.32%
Barclays Invest & Loans India Limited	CRISIL A1+	0.32%
Housing Development Finance Corporation Limited	ICRA A1+	0.32%
ICICI Securities Limited	CRISIL A1+	0.32%
Sadbhav Engineering Limited	CARE A1+	0.32%
IIFL Wealth Finance Limited	CRISIL A1+	0.32%
Julius Baer Capital India Pvt Ltd.	ICRA A1+	0.32%
Tata Capital Housing Finance Limited	CRISIL AA+	0.31%
IndusInd Bank Limited	CRISIL A1+	0.31%
Godrej Properties Limited	CRISIL A1+	0.26%
Tata Capital Financial Services Limited	CRISIL AAA	0.24%
Sundaram Finance Limited	ICRA AA+	0.24%
JM Financial Capital Limited	ICRA A1+	0.24%
JM Financial Products Limited	ICRA A1+	0.24%
HDB Financial Services Limited	CRISIL A1+	0.24%
JM Financial Products Limited	ICRA A1+	0.24%
Julius Baer Capital India Pvt Ltd.	ICRA A1+	0.24%
Tata Capital Financial Services Limited	ICRA AA+	0.23%
Tata Capital Housing Finance Limited	CRISIL AA+	0.20%
L&T Finance Limited	CARE AA+	0.20%
ECL Finance Limited	ICRA AA	0.18%
Sundaram Finance Limited	CRISIL AAA	0.16%
8.25% Uttar Pradesh SDL (MD 25/02/2018)	SOV	0.16%
8.14% Gujarat SDL (MD 25/02/2018)	SOV	0.16%
8.00% Maharashtra SDL (MD 18/02/2018)	SOV	0.16%
Tata Capital Financial Services Limited	CRISIL AA+	0.16%
Bajaj Finance Limited	CRISIL AAA	0.16%
Gruh Finance Limited	ICRA AAA	0.16%
Barclays Invest & Loans India Limited	CRISIL A1+	0.16%
MAHINDRA RURAL HOUSING FINANCE	CRISIL A1+	0.16%
Abu Dhabi Commercial Bank (ADCB)	CRISIL A1+	0.16%
Tata Steel Limited	IND A1+	0.16%
ICICI Bank Limited	ICRA A1+	0.16%
DCB Bank Limited	CRISIL A1+	0.16%
Axis Bank Limited	CRISIL A1+	0.16%
Abu Dhabi Commercial Bank (ADCB)	CRISIL A1+	0.16%
Sadbhav Engineering Limited	CARE A1+	0.16%
JM Financial Capital Limited	ICRA A1+	0.16%
S.D. Corporation Pvt Limited	CARE A1+ (SO)	0.16%
S.D. Corporation Pvt Limited	CARE A1+ (SO)	0.16%
S.D. Corporation Pvt Limited	CARE A1+ (SO)	0.16%
91 Days Tbill (MD 04/01/2018)	SOV	0.15%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.15%
JM Financial Products Limited	ICRA A1+	0.13%
91 Days Tbill (MD 08/02/2018)	SOV	0.12%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.08%
Tata Capital Financial Services Limited	CRISIL AA+	0.08%
Housing Development Finance Corporation Limited	CRISIL AAA	0.08%
Kotak Mahindra Prime Limited	CRISIL AAA	0.08%
Kotak Mahindra Prime Limited	CRISIL AAA	0.08%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.08%
8.08% Maharashtra SDL (MD 08/01/2018)	SOV	0.08%
8.07% Uttar Pradesh SDL (MD 08/01/2018)	SOV	0.08%
Power Finance Corporation Limited	CRISIL A1+	0.08%
Yes Bank Limited	ICRA A1+	0.08%
JM Financial Products Limited	ICRA A1+	0.08%
Shriram Transport Finance Company Limited	IND AA+	0.07%
7.96% Tamil Nadu SDL GOI (MD 18/02/2018)	SOV	0.05%
Power Finance Corporation Limited	CRISIL AAA	0.02%
Housing Development Finance Corporation Limited	CRISIL AAA	0.02%
Cash & Current Assets		2.05%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Floating Rate Fund - Short Term Plan		
Allocation as a % of Net Assets	Rating	%
Steel Authority of India Limited	CARE A1+	8.45%
91 Days Tbill (MD 15/03/2018)	SOV	8.25%
Kotak Mahindra Bank Limited		6.01%
Vedanta Limited	CRISIL A1+	5.98%
Indiabulls Real Estate Limited	CARE A1+	4.81%
JSW Steel Limited	CARE A1+	4.79%
Bahadur Chand Investments Pvt Limited	ICRA A1+	4.32%
Tata Capital Housing Finance Limited	CRISIL A1+	3.58%
TMF Holdings Limited	ICRA A1+	2.99%
LIC Housing Finance Limited	CRISIL A1+	2.96%
Bahadur Chand Investments Pvt Limited	ICRA A1+	2.89%
Adani Enterprises Limited	BWR A1+	2.71%
Citicorp Finance India Limited	ICRA A1+	2.41%
Larsen & Toubro Limited	CRISIL A1+	2.41%
IDFC Bank Limited	ICRA A1+	2.40%
Vedanta Limited	CRISIL A1+	2.40%
Tata Motors Finance Limited	ICRA A1+	2.40%
National Bank For Agriculture and Rural Development	ICRA A1+	2.39%
Can Fin Homes Limited	ICRA A1+	2.09%
National Bank For Agriculture and Rural Development	CRISIL A1+	1.92%
L&T Finance Holdings Limited	CARE A1+	1.80%
STCI Finance Limited	CRISIL A1+	1.80%

323 Days Tbill (MD 13/03/2018)	SOV	1.79%
India Infoline Finance Limited	CRISIL A1+	1.79%
Citicorp Finance India Limited	ICRA A1+	1.75%
Axis Bank Limited	CRISIL A1+	1.49%
Housing Development Finance Corporation Limited	CRISIL AAA	1.21%
Adani Enterprises Limited	BWR A1+	1.20%
Godrej Properties Limited	CRISIL A1+	1.20%
Abu Dhabi Commercial Bank (ADCB)	CRISIL A1+	1.19%
Bharti Enterprises Holding Private Limited	CRISIL A1+	1.08%
National Bank For Agriculture and Rural Development	CRISIL A1+	1.02%
Godrej Properties Limited	CRISIL A1+	0.96%
364 Days Tbill (MD 01/02/2018)	SOV	0.90%
Adani Enterprises Limited	BWR A1+	0.90%
Godrej Properties Limited	CRISIL A1+	0.90%
Godrej Properties Limited	CRISIL A1+	0.90%
Godrej Properties Limited	CRISIL A1+	0.90%
HDFC Credila Financial Services Pvt Limited	CRISIL A1+	0.90%
Adani Enterprises Limited	BWR A1+	0.90%
Sundaram BNP Paribas Home Finance Limited	CRISIL A1+	0.90%
Godrej Properties Limited	CRISIL A1+	0.84%
Godrej Properties Limited	CRISIL A1+	0.78%
JM Financial Services Limited	ICRA A1+	0.60%
JM Financial Products Limited	ICRA A1+	0.60%
JM Financial Capital Limited	ICRA A1+	0.60%
Tata Power Company Limited	ICRA A1+	0.60%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.60%
Abu Dhabi Commercial Bank (ADCB)	CRISIL A1+	0.60%
Mahindra Lifespace Developers Limited	ICRA A1+	0.60%
Abu Dhabi Commercial Bank (ADCB)	CRISIL A1+	0.60%
IndusInd Bank Limited	CRISIL A1+	0.60%
Kotak Mahindra Prime Limited	CRISIL A1+	0.60%
JM Financial Services Limited	ICRA A1+	0.36%
Export Import Bank of India	CRISIL A1+	0.36%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.31%
7.87% West Bengal SDL (MD 25/01/2018)	SOV	0.30%
Aditya Birla Finance Limited	ICRA AA+	0.30%
Aditya Birla Finance Limited	ICRA AA+	0.30%
NHPC Limited	CARE AAA	0.30%
364 Days Tbill (MD 04/01/2018)	SOV	0.30%
JM Financial Capital Limited	ICRA A1+	0.30%
Kotak Mahindra Prime Limited	CRISIL A1+	0.30%
JM Financial Services Limited	ICRA A1+	0.30%
Kotak Mahindra Prime Limited	CRISIL A1+	0.30%
Cash & Current Assets		-13.00%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Cash Manager		
Allocation as a % of Net Assets	Rating	%
Tata Power Company Limited	ICRA AA-	5.67%
Reliance Jio Infocomm Limited	CRISIL AAA	4.17%
ONGC Petro Additions Limited	ICRA AAA(SO)	4.03%
317 Days Tbill (MD 15/03/2018)	SOV	3.73%
Indiabulls Infraestates Ltd	CARE AA- (SO)	3.22%
8.39% Rajasthan UDAY BOND (MD 15/03/2018)	SOV	2.71%
National Bank For Agriculture and Rural Development	IND AAA	2.69%
Kotak Mahindra Prime Limited	CRISIL AAA	2.63%
National Bank For Agriculture and Rural Development	CRISIL AAA	2.48%
Tata Capital Financial Services Limited	CRISIL AA+	2.16%
National Bank For Agriculture and Rural Development	IND AAA	2.15%
Shriram Transport Finance Company Limited	CRISIL AA+	1.78%
Tata Sons Ltd	CRISIL AAA	1.77%
Bharti Enterprises Holding Private Limited	CRISIL A1+	1.53%
Power Finance Corporation Limited	CRISIL AAA	1.51%
Dewan Housing Finance Corporation Limited	CARE AAA	1.47%
Reliance Jio Infocomm Limited	CRISIL AAA	1.41%
Export Import Bank of India	CRISIL AAA	1.39%
Tata Capital Financial Services Limited	CRISIL AA+	1.35%
Indiabulls Housing Finance Limited	CARE AAA	1.34%
Power Finance Corporation Limited	CRISIL AAA	1.34%
ONGC Petro Additions Limited	CARE AAA(SO)	1.25%
7.86% Rajasthan UDAY BOND (MD 23/06/2019)	SOV	1.20%
Cholamandalam Investment and Finance Company Limited	ICRA AA	1.19%
Grand View Estates Pvt Limited	ICRA AA(SO)	1.14%
8.85% Punjab SDL (MD 09/07/2019)	SOV	1.10%
Indiabulls Housing Finance Limited	CARE AAA	1.10%
Fullerton India Credit Company Limited	ICRA AA+	1.08%
REC_FLOAT & PAY_5.99_03/10/2019_HSBCHK_FL		1.08%
Edelweiss Commodities Services Limited	ICRA AA	1.08%
Shriram Transport Finance Company Limited	CRISIL AA+	1.07%
Axis Bank Limited	CRISIL A1+	1.07%
Tata Motors Finance Limited	CRISIL AA	1.06%
Standard Chartered Invest & Loans Limited	CRISIL A1+	1.05%
8.67% Punjab SDL (29/10/2019)	SOV	1.04%
Housing Development Finance Corporation Limited	CRISIL AAA	1.03%
Grasim Industries Limited	ICRA AAA	0.97%
Housing Development Finance Corporation Limited	CRISIL AAA	0.96%
Power Finance Corporation Limited	CRISIL AAA	0.93%
Small Industries Dev Bank of India	CARE AAA	0.93%
Housing Development Finance Corporation Limited	CRISIL AAA	0.81%

Housing Development Finance Corporation Limited	CRISIL AAA	0.81%
Nirma Limited	CRISIL AA	0.81%
Grand View Estates Pvt Limited	ICRA AA(SO)	0.80%
Tata Capital Limited	CRISIL AA+	0.80%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.79%
High Point Properties Private Limited	ICRA AA(SO)	0.76%
Rural Electrification Corporation Limited	CRISIL AAA	0.72%
8.39% Rajasthan UDAY BOND (MD 15/03/2019)	SOV	0.65%
Piramal Finance Limited	ICRA AA	0.62%
Shriram Transport Finance Company Limited	CRISIL AA+	0.55%
Tata Motors Finance Solutions Limited	CRISIL AA	0.54%
Housing Development Finance Corporation Limited	CRISIL AAA	0.54%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.54%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.54%
Small Industries Dev Bank of India	CARE AAA	0.54%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.54%
Tata Capital Financial Services Limited	CRISIL AA+	0.54%
PNB Housing Finance Limited	CARE AAA	0.54%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.54%
PNB Housing Finance Limited	CARE AAA	0.53%
Housing & Urban Development Corporation Limited	CARE A1+	0.53%
LIC Housing Finance Limited	CRISIL AAA	0.52%
Axis Bank Limited	ICRA A1+	0.52%
HDB Financial Services Limited	CRISIL AAA	0.48%
Rural Electrification Corporation Limited	CRISIL AAA	0.44%
Housing Development Finance Corporation Limited	CRISIL AAA	0.43%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.43%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.38%
Housing Development Finance Corporation Limited	CRISIL AAA	0.38%
Shriram Transport Finance Company Limited	CRISIL AA+	0.38%
Hero Fincorp Limited	ICRA AA+	0.31%
LIC Housing Finance Limited	CRISIL AAA	0.28%
Rural Electrification Corporation Limited	CRISIL AAA	0.27%
LIC Housing Finance Limited	CRISIL AAA	0.27%
LIC Housing Finance Limited	CRISIL AAA	0.27%
LIC Housing Finance Limited	CRISIL AAA	0.27%
Small Industries Dev Bank of India	CARE AAA	0.27%
Adani Transmission Limited	IND AA+	0.27%
Power Finance Corporation Limited	CRISIL AAA	0.27%
Shriram Transport Finance Company Limited	CRISIL AA+	0.27%
Tata Capital Financial Services Limited	CRISIL AA+	0.27%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.27%
Sundaram Finance Limited	ICRA AAA	0.27%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.27%
Tata Capital Financial Services Limited	ICRA AA+	0.27%
HDB Financial Services Limited	CRISIL A1+	0.27%
Tata Motors Limited	CARE AA+	0.27%
Sundaram BNP Paribas Home Finance Limited	ICRA AA+	0.26%
8.21% Rajasthan UDAY BOND ( MD 31/03/2018)	SOV	0.26%
LIC Housing Finance Limited	CRISIL AAA	0.22%
Tata Capital Financial Services Limited	ICRA AA+	0.22%
Oriental Nagpur Betul Highway Limited	CRISIL AAA(SO)	0.20%
Oriental Nagpur Betul Highway Limited	CRISIL AAA(SO)	0.20%
Nabha Power Limited	ICRA AAA(SO)	0.18%
Housing Development Finance Corporation Limited	CRISIL AAA	0.16%
Power Grid Corporation of India Limited	CRISIL AAA	0.11%
Export Import Bank of India	CRISIL AAA	0.11%
Power Grid Corporation of India Limited	CRISIL AAA	0.11%
Small Industries Dev Bank of India	CARE AAA	0.11%
Housing Development Finance Corporation Limited	CRISIL AAA	0.11%
Power Finance Corporation Limited	CRISIL AAA	0.11%
Power Finance Corporation Limited	CRISIL AAA	0.11%
Housing Development Finance Corporation Limited	CRISIL AAA	0.11%
Oriental Nagpur Betul Highway Limited	CRISIL AAA(SO)	0.09%
Power Grid Corporation of India Limited	CRISIL AAA	0.06%
9.90% West Bengal SDL (MD 01/08/2018)	SOV	0.05%
8.57% Uttar Pradesh SDL (MD 12/03/2019)	SOV	0.05%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.05%
Power Finance Corporation Limited	CRISIL AAA	0.05%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.05%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.05%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.05%
IDBI Bank Limited	IND AA	0.03%
Dewan Housing Finance Corporation Limited	CARE AAA	0.03%
8.39% Rajasthan UDAY BOND (MD 15/03/2020)	SOV	0.02%
REC_FLOAT & PAY_6.01_30/09/2019		
HSBCBK		0.01%
REC_FLOAT & PAY_6.0325_30/09/2019		
HDFCBANK		0.01%
9.86% Kerala SDL (MD 01/08/2018)	SOV	0.01%
REC_FLOAT & PAY_5.9925_03/10/2019		
ICICIBK		0.004%
REC_FLOAT & PAY_5.99_03/10/2019		
HSBCBK		-1.07%
Cash & Current Assets		4.37%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Savings Fund		
Allocation as a % of Net Assets	Rating	%
Tata Power Company Limited	ICRA AA-	6.46%
Bharti Enterprises Holding Private Limited	CRISIL A1+	3.14%
Vodafone Mobile Services Limited	IND AA+	2.24%
Power Finance Corporation Limited	CRISIL AAA	2.13%
National Bank For Agriculture and Rural Development	IND AAA	1.98%
Reliance Jio Infocomm Limited	CRISIL AAA	1.92%
Dewan Housing Finance Corporation Limited	CARE AAA	1.82%
Piramal Finance Limited	ICRA AA	1.75%
Steel Authority of India Limited	CARE A1+	1.73%
National Bank For Agriculture and Rural Development	IND AAA	1.61%
Reliance Jio Infocomm Limited	CRISIL AAA	1.50%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.49%
Bharti Enterprises Holding Private Limited	CRISIL A1+	1.41%
Power Finance Corporation Limited	CRISIL AAA	1.30%
Shriram Transport Finance Company Limited	IND AA+	1.29%
Nirma Limited	CRISIL AA	1.27%
Housing Development Finance Corporation Limited	CRISIL AAA	1.24%
Hinduja Leyland Finance Limited	CARE AA-	1.24%
JSW Steel Limited	CARE A1+	1.24%
Kotak Mahindra Bank Limited	CRISIL A1+	1.23%
PNB Housing Finance Limited	CARE AAA	1.23%
ONGC Petro Additions Limited	CARE AAA(SO)	1.17%
Adani Transmission Limited	IND AA+	1.12%
Tata Motors Limited	CARE AA+	1.12%
Power Finance Corporation Limited	CARE AAA	1.11%
Dewan Housing Finance Corporation Limited	CARE AAA	1.01%
8.79% GOI (MD 08/11/2021)	SOV	1.00%
Mahindra & Mahindra Financial Services Limited	IND AAA	1.00%
L&T Finance Limited	CARE A1+	0.99%
Tata Sons Ltd	CRISIL AAA	0.99%
Tata Motors Limited	ICRA A1+	0.98%
Vodafone Mobile Services Limited	IND AA+	0.97%
ICICI Home Finance Company Limited	ICRA AAA	0.87%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.87%
ICICI Bank Limited	ICRA A1+	0.86%
Power Finance Corporation Limited	CRISIL AAA	0.81%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.75%
Tata Motors Finance Limited	CRISIL AA	0.75%
Vedanta Limited	CRISIL AA	0.75%
Tata Capital Financial Services Limited	ICRA AA+	0.74%
Tata Capital Financial Services Limited	ICRA AA+	0.74%
HDB Financial Services Limited	CRISIL AAA	0.74%
Indiabulls Housing Finance Limited	CARE AAA	0.70%
Shriram Transport Finance Company Limited	CRISIL AA+	0.70%
Shriram Transport Finance Company Limited	IND AA+	0.67%
8.55% Jammu And Kashmir SDL(MD 17/02/2021)	SOV	0.67%
Shriram Transport Finance Company Limited	CRISIL AA+	0.65%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.65%
Reliance Jio Infocomm Limited	CRISIL AAA (SO)	0.64%
Small Industries Dev Bank of India	CARE AAA	0.63%
Power Finance Corporation Limited	CRISIL AAA	0.62%
Tata Capital Financial Services Limited	ICRA AA+	0.62%
LIC Housing Finance Limited	CARE AAA	0.60%
Shriram Transport Finance Company Limited	CRISIL AA+	0.57%
Power Finance Corporation Limited	CRISIL AAA	0.56%
Export Import Bank of India	CRISIL AAA	0.55%
JSW Steel Limited	CARE A1+	0.54%
Tata Motors Finance Limited	CRISIL AA	0.54%
Tata Motors Limited	CARE AA+	0.53%
Standard Chartered Invest & Loans Limited	CRISIL A1+	0.53%
Shriram Transport Finance Company Limited	IND AA+	0.53%
Power Finance Corporation Limited	CRISIL AAA	0.52%
Shriram Transport Finance Company Limited	IND AA+	0.52%
Indiabulls Housing Finance Limited	CARE AAA	0.51%
LIC Housing Finance Limited	CRISIL AAA	0.50%
Tata Capital Limited	CRISIL AA+	0.50%
Tata Capital Limited	CRISIL AA+	0.50%
Barclays Invest & Loans India Limited	ICRA A1+	0.50%
Tata Industries Limited	CRISIL A1+	0.50%
LIC Housing Finance Limited	CARE AAA	0.50%
Sundaram BNP Paribas Home Finance Limited	ICRA AA+	0.50%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.50%
Kotak Mahindra Prime Limited	CRISIL AAA	0.50%
Sundaram Finance Limited	CRISIL AAA	0.49%
PNB Housing Finance Limited	CARE AAA	0.49%
Shriram Transport Finance Company Limited	CRISIL AA+	0.49%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.49%
Sundaram Finance Limited	ICRA AAA	0.49%
RBL Bank Limited	ICRA A1+	0.49%
Tata Motors Limited	CARE AA+	0.49%
S.D. Corporation Pvt Limited	CARE A1+ (SO)	0.49%
Barclays Invest & Loans India Limited	ICRA A1+	0.48%
Shapoorji Pallonji and Company Pvt Limited	ICRA A1+	0.48%
Shapoorji Pallonji and Company Pvt Limited	ICRA A1+	0.48%
Tata Capital Limited	CRISIL AA+	0.47%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.45%
Tata Capital Housing Finance Limited	CRISIL AA+	0.42%
Shriram City Union Finance Limited	CARE AA+	0.42%
Power Finance Corporation Limited	CRISIL AAA	0.40%

Housing Development Finance Corporation Limited	CRISIL AAA	0.39%
ONGC Petro Additions Limited	ICRA AAA(SO)	0.38%
Vodafone Mobile Services Limited	IND AA+	0.37%
Tata Capital Financial Services Limited	CRISIL AA+	0.37%
Power Finance Corporation Limited	CRISIL AAA	0.37%
Indiabulls Infraestates Ltd	CARE AA- (SO)	0.37%
Idea Cellular Limited	CARE AA+	0.37%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.32%
8.72% Maharashtra SDL (MD 11/01/2022)	SOV	0.31%
Power Finance Corporation Limited	CRISIL AAA	0.28%
Shriram Transport Finance Company Limited	IND AA+	0.26%
8.66% Tamilnadu SDL (MD 25/01/2022)	SOV	0.26%
8.53% Puduchery SDL(MD 02/02/2021)	SOV	0.26%
8.39% Punjab SDL (MD 05/01/2021)	SOV	0.25%
Dewan Housing Finance Corporation Limited	CARE AAA	0.25%
Housing Development Finance Corporation Limited	CRISIL AAA	0.25%
Shriram Transport Finance Company Limited	IND AA+	0.25%
Tata Motors Limited	CARE AA+	0.25%
Power Finance Corporation Limited	CRISIL AAA	0.25%
Shriram Transport Finance Company Limited	IND AA+	0.25%
Tata Motors Limited	CARE AA+	0.25%
LIC Housing Finance Limited	CRISIL AAA	0.25%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.25%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.25%
Small Industries Dev Bank of India	CARE AAA	0.25%
National Bank For Agriculture and Rural Development	IND AAA	0.25%
Shriram Transport Finance Company Limited	IND AA+	0.25%
8.51% Andhra Pradesh SDL (MD 17/02/2021)	SOV	0.25%
Kotak Mahindra Bank Limited		0.25%
Housing Development Finance Corporation Limited	ICRA A1+	0.25%
Tata Capital Housing Finance Limited	CRISIL A1+	0.24%
Standard Chartered Invest & Loans Limited	CRISIL A1+	0.24%
Barclays Invest & Loans India Limited	ICRA A1+	0.24%
Kotak Mahindra Prime Limited	CRISIL AAA	0.22%
L&T Finance Limited	CARE AA+	0.22%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.22%
Standard Chartered Invest & Loans Limited	CRISIL A1+	0.22%
Novo Ahan 2017 Trust	ICRA A1+(SO)	0.21%
Housing Development Finance Corporation Limited	CRISIL AAA	0.20%
Rural Electrification Corporation Limited	CRISIL AAA	0.20%
ECL Finance Limited	ICRA AA	0.19%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.13%
8.79% Maharashtra SDL (MD 21/12/2021)	SOV	0.13%
Tata Motors Limited	CARE AA+	0.13%
8.35% Gujarat SDL (MD 06/10/2020)	SOV	0.13%
Power Finance Corporation Limited	CRISIL AAA	0.13%
8.21% Haryana UDAY BOND (MD 31/03/2022)	SOV	0.13%
8.31% Uttar Pradesh SDL(MD 04/10/2019)	SOV	0.13%
Housing Development Finance Corporation Limited	CRISIL AAA	0.13%
Export Import Bank of India	CRISIL AAA	0.12%
Housing Development Finance Corporation Limited	CRISIL AAA	0.12%
National Bank For Agriculture and Rural Development	IND AAA	0.12%
LIC Housing Finance Limited	CRISIL AAA	0.12%
Power Finance Corporation Limited	CRISIL AAA	0.12%
Tata Capital Limited	CRISIL AA+	0.12%
Small Industries Dev Bank of India	CARE A1+	0.12%
Standard Chartered Invest & Loans Limited	CRISIL A1+	0.12%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.10%
Power Grid Corporation of India Limited	CRISIL AAA	0.10%
Power Finance Corporation Limited	CRISIL AAA	0.10%
Essel Lucknow Raebareilly Toll Roads Limited	CARE AAA(SO)	0.09%
Essel Lucknow Raebareilly Toll Roads Limited	CARE AAA(SO)	0.09%
Oriental Nagpur Betul Highway Limited	CRISIL AAA(SO)	0.09%
Oriental Nagpur Betul Highway Limited	CRISIL AAA(SO)	0.09%
8.44% Punjab SDL (MD 10/11/2020)	SOV	0.09%
Essel Lucknow Raebareilly Toll Roads Limited	CARE AAA(SO)	0.09%
Power Finance Corporation Limited	CRISIL AAA	0.08%
8.38% Maharashtra SDL (MD 25/03/2020)	SOV	0.08%
L&T Finance Limited	CARE AA+	0.07%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.07%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.07%
Housing Development Finance Corporation Limited	CRISIL AAA	0.07%
Oriental Nagpur Betul Highway Limited	CRISIL AAA(SO)	0.05%
8.74% Rajasthan SDL (MD 11/01/2022)	SOV	0.05%
8.69% Karnataka SDL (MD 11/01/2022)	SOV	0.05%
8.49% Bihar SDL (MD 07/10/2019)	SOV	0.05%
Power Grid Corporation of India Limited	CRISIL AAA	0.05%
Power Finance Corporation Limited	CRISIL AAA	0.05%
Power Finance Corporation Limited	CRISIL AAA	0.05%
Shriram Transport Finance Company Limited	CRISIL AA+	0.04%
Bhopal Dhruv Transmission Company Limited	CRISIL AAA	0.04%
9.99% Tamilnadu SDL (MD 19/10/2021)	SOV	0.03%
8.66% Maharashtra SDL (MD 21/09/2021)	SOV	0.03%
8.63% Andhra Pradesh SDL(MD 07/09/2021)	SOV	0.03%
8.59% Gujrat SDL (MD 24/08/2021)	SOV	0.03%
ONGC Mangalore Petrochemicals Limited	IND AAA	0.03%





National Aluminium Company Ltd	0.12%	TATACHEM_25/01/2018	-0.51%	8.21% Rajasthan UDAY BOND (MD 31/03/2022)	SOV	0.86%
Chennai Petroleum Corporation Ltd	0.11%	JETAIRWAYS_25/01/2018	-0.52%	Housing Development Finance Corporation Limited	CRISIL AAA	0.80%
Union Bank of India	0.10%	IBULHSGFIN_25/01/2018	-0.53%	Dewan Housing Finance Corporation Limited	CARE AAA	0.78%
Glenmark Pharmaceuticals Ltd	0.10%	WOCKPHARMA_25/01/2018	-0.54%	Small Industries Dev Bank of India	CARE AAA	0.78%
Cipla Ltd	0.09%	NCC_25/01/2018	-0.56%	Housing Development Finance Corporation Limited	CRISIL AAA	0.77%
Bharat Electronics Ltd	0.09%	JSWENERGY_25/01/2018	-0.57%	National Bank For Agriculture and Rural Development	CRISIL AAA	0.77%
Oriental Bank Of Commerce	0.08%	EICHERMOT_25/01/2018	-0.57%	Housing Development Finance Corporation Limited	CRISIL AAA	0.77%
Canara Bank Ltd	0.08%	HDFC_25/01/2018	-0.58%	LIC Housing Finance Limited	CARE AA	0.77%
Shriram Transport Finance Company Ltd	0.08%	BHARTIARTL_25/01/2018	-0.61%	Cholamandalam Investment and Finance Company Limited	ICRA AA	0.77%
Bosch Ltd	0.08%	KTKBANK_25/01/2018	-0.62%	PNB Housing Finance Limited	CARE AAA	0.76%
Multi Commodity Exchange of India Ltd	0.07%	SAIL_25/01/2018	-0.63%	Tata Motors Limited	CARE AA+	0.76%
Adani Ports and Special Economic Zone Ltd	0.06%	ASHOKLEY_25/01/2018	-0.64%	Vodafone Mobile Services Limited	IND AA+	0.75%
SREI Infrastructure Finance Ltd	0.06%	GMRINFRA_25/01/2018	-0.64%	Tata Capital Financial Services Limited	ICRA AA+	0.74%
Petronet LNG Ltd	0.05%	TATAGLOBAL_25/01/2018	-0.64%	8.69% Kerala SDL (MD 08/02/2022)	SOV	0.72%
PTC India Ltd	0.05%	LICHSGFIN_25/01/2018	-0.66%	Indiabulls Housing Finance Limited	CARE AAA	0.71%
RBL Bank Limited	0.05%	ONGC_25/01/2018	-0.69%	8.69% Karnataka SDL (MD 11/01/2022)	SOV	0.69%
Titan Company Limited	0.05%	CAPP_25/01/2018	-0.73%	Tata Motors Limited	CARE AA+	0.68%
Bharti Infratel Limited	0.04%	DRREDDY_25/01/2018	-0.74%	Housing Development Finance Corporation Limited	CRISIL AAA	0.67%
Tata Consultancy Services Ltd	0.03%	SOUTHANK_25/01/2018	-0.76%	8.79% GOI (MD 08/11/2021)	SOV	0.62%
Apollo Tyres Ltd	0.03%	IRB_25/01/2018	-0.77%	Power Grid Corporation of India Limited	CRISIL AAA	0.61%
Hindustan Const Company Ltd	0.03%	ICICIBANK_25/01/2018	-0.78%	Idea Cellular Limited	CARE AA+	0.61%
NHPC Ltd	0.03%	MCDOWELL-N_25/01/2018	-0.81%	Reliance Ports and Terminals Limited	CRISIL AAA	0.57%
Castrol India Ltd	0.02%	RELINFRA_25/01/2018	-0.82%	Food Corporation Of India (SO)	CRISIL AAA	0.56%
Divis Laboratories Ltd	0.02%	IDFC_25/01/2018	-0.84%	Shriram Transport Finance Company Limited	IND AA+	0.55%
Syndicate Bank	0.02%	INFIBEAM_25/01/2018	-0.86%	Kotak Mahindra Prime Limited	CRISIL AAA	0.54%
Dish TV India Ltd	0.02%	SUNTV_25/01/2018	-0.87%	8.71% TAMILNADU SDL (MD 08/02/2022)	SOV	0.53%
Allahabad Bank Ltd	0.01%	INDIACEM_25/01/2018	-0.88%	8.93% Punjab SDL (MD 23/07/19)	SOV	0.53%
Oracle Financial Services Software Ltd	0.01%	PFC_25/01/2018	-0.98%	Reliance Jio Infocomm Limited	CRISIL AAA	0.53%
Equitas Holdings Limited	0.002%	SUNPHARMA_25/01/2018	-1.02%	Small Industries Dev Bank of India	CARE AAA	0.52%
EQUITAS_25/01/2018	-0.002%	TATAMTRDVR_25/01/2018	-1.02%	Tata Capital Limited	CRISIL AA+	0.52%
OFSS_25/01/2018	-0.01%	MARUTI_25/01/2018	-1.02%	Tata Motors Limited	CARE AA+	0.52%
ALBK_25/01/2018	-0.01%	PEL_25/01/2018	-1.03%	Housing Development Finance Corporation Limited	CRISIL AAA	0.51%
DISHTV_25/01/2018	-0.02%	LT_25/01/2018	-1.06%	HDB Financial Services Limited	CRISIL AAA	0.51%
SYNDIBANK_25/01/2018	-0.02%	IDFCBANK_25/01/2018	-1.08%	Housing Development Finance Corporation Limited	CRISIL AAA	0.51%
DIVISLAB_25/01/2018	-0.02%	TATAMOTORS_25/01/2018	-1.08%	Rural Electrification Corporation Limited	CRISIL AAA	0.51%
CASTROLIND_25/01/2018	-0.02%	FORTIS_25/01/2018	-1.08%	Power Finance Corporation Limited	CRISIL AAA	0.48%
NHPC_25/01/2018	-0.03%	BAJFINANCE_25/01/2018	-1.11%	IDFC Bank Limited	ICRA AA	0.47%
HCC_25/01/2018	-0.03%	MRF_25/01/2018	-1.19%	Reliance Jio Infocomm Limited	CRISIL AAA	0.47%
APOLLOTYRE_25/01/2018	-0.03%	TATASTEEL_25/01/2018	-1.20%	8.52% Punjab SDL (MD 17/02/2021)	SOV	0.46%
TCS_25/01/2018	-0.03%	YESBANK_25/01/2018	-1.21%	IDFC Bank Limited	ICRA AA	0.44%
INFRATEL_25/01/2018	-0.04%	DLF_25/01/2018	-1.21%	8.40% GOI (MD 28/07/2024)	SOV	0.43%
TITAN_25/01/2018	-0.05%	AUROPHARMA_25/01/2018	-1.21%	8.95% Maharashtra SDL (MD 07/03/2022)	SOV	0.43%
RBLBANK_25/01/2018	-0.05%	RELCAPITAL_25/01/2018	-1.27%	8.99% Gujrat SDL (MD 14/03/2022)	SOV	0.42%
PTC_25/01/2018	-0.05%	FEDERALBNK_25/01/2018	-1.44%	LIC Housing Finance Limited	CRISIL AAA	0.42%
PETRONET_25/01/2018	-0.05%	CENTURYTEX_25/01/2018	-1.65%	8.20% GOI (MD 15/02/2022)	SOV	0.40%
SREINFRA_25/01/2018	-0.06%	AXISBANK_25/01/2018	-1.66%	LIC Housing Finance Limited	CRISIL AAA	0.39%
ADANIPTS_25/01/2018	-0.06%	L&TFH_25/01/2018	-1.75%	PNB Housing Finance Limited	CARE AA+	0.39%
MCX_25/01/2018	-0.07%	JSWSTEEL_25/01/2018	-1.75%	Tata Capital Limited	CRISIL AA+	0.38%
BOSCHLTD_25/01/2018	-0.08%	SHARATFIN_25/01/2018	-1.98%	8.15% Rajasthan UDAY BOND (MD 23/06/2021)	SOV	0.38%
SRTRANSFIN_25/01/2018	-0.08%	SBIN_25/01/2018	-2.06%	Power Finance Corporation Limited	CRISIL AAA	0.37%
CANBK_25/01/2018	-0.08%	DHF_25/01/2018	-2.24%	Powergrid Vizag Transmission Limited (SO)	CRISIL AAA	0.37%
ORIENTBANK_25/01/2018	-0.08%	RELIANCE_25/01/2018	-2.43%	Tata Sons Ltd	CRISIL AAA	0.36%
BEL_25/01/2018	-0.09%	VEDL_25/01/2018	-3.09%	LIC Housing Finance Limited	CRISIL AAA	0.35%
CIPLA_25/01/2018	-0.09%	ITC_25/01/2018	-3.74%	8.94% Gujarat SDL (MD 07/03/2022)	SOV	0.35%
GLENMARK_25/01/2018	-0.10%	Cash & Current Assets	0.70%	8.15% GOI (MD 24/11/2026)	SOV	0.35%
UNIONBANK_25/01/2018	-0.10%	Net receivables / payables	75.29%	Housing Development Finance Corporation Limited	CRISIL AAA	0.34%
CHENNPETRO_25/01/2018	-0.11%	<b>Total</b>	<b>100.00%</b>	Cholamandalam Investment and Finance Company Limited	ICRA AA	0.34%
NATIONALUM_25/01/2018	-0.12%			IDFC Bank Limited	ICRA AAA	0.33%
CEATLTD_25/01/2018	-0.13%			IDFC Bank Limited	ICRA AA	0.32%
MANAPPURAM_25/01/2018	-0.13%			Tata Capital Financial Services Limited	ICRA AA+	0.32%
SUZLON_25/01/2018	-0.14%			Small Industries Dev Bank of India	CARE AAA	0.29%
TORNTPOWER_25/01/2018	-0.15%			PNB Housing Finance Limited	CARE AAA	0.29%
MGL_25/01/2018	-0.15%			NHPC Limited	ICRA AA	0.25%
BRITANNIA_25/01/2018	-0.15%			Idea Cellular Limited	CARE AA+	0.25%
MINDTREE_25/01/2018	-0.15%			Rural Electrification Corporation Limited	CRISIL AAA	0.25%
GODREJIND_25/01/2018	-0.16%			8.72% Tamilnadu SDL (MD 11/01/2022)	SOV	0.24%
JUBLFOOD_25/01/2018	-0.17%			8.67% Andhra Pradesh SDL(MD 26/05/2021)	SOV	0.23%
IGL_25/01/2018	-0.17%			8.6% Haryana SDL (MD 06/03/2023)	SOV	0.21%
BAJAJFINSV_25/01/2018	-0.17%			Power Grid Corporation of India Limited	ICRA AAA	0.21%
MFSL_25/01/2018	-0.17%			Cholamandalam Investment and Finance Company Limited	ICRA AA	0.21%
BAJAJ-AUTO_25/01/2018	-0.17%			PNB Housing Finance Limited	CARE AAA	0.21%
NESTLEIND_25/01/2018	-0.18%			8.64% GOI (MD 19/12/2022)	SOV	0.20%
RPOWER_25/01/2018	-0.18%			Tata Motors Limited	CARE AA+	0.20%
ADANIPOWER_25/01/2018	-0.18%			8.88% Gujarat SDL 2022 (MD 06/06/2022)	SOV	0.19%
AMBUJACEM_25/01/2018	-0.19%			8.72% Bihar SDL (MD 25/01/2022)	SOV	0.19%
EXIDEIND_25/01/2018	-0.20%					
HINDALCO_25/01/2018	-0.20%					
ICIL_25/01/2018	-0.20%					
TV18BRDCST_25/01/2018	-0.21%					
KPIT_25/01/2018	-0.22%					
TATAPOWER_25/01/2018	-0.22%					
JPASSOCIAT_25/01/2018	-0.22%					
ARVIND_25/01/2018	-0.22%					
ANDHRABANK_25/01/2018	-0.23%					
ICICIPRULI_25/01/2018	-0.24%					
TATACOMM_25/01/2018	-0.27%					
NMDC_25/01/2018	-0.28%					
IFCL_25/01/2018	-0.29%					
STAR_25/01/2018	-0.32%					
CESC_25/01/2018	-0.33%					
LUPIN_25/01/2018	-0.33%					
HDIL_25/01/2018	-0.34%					
UJIVAN_25/01/2018	-0.35%					
GSFC_25/01/2018	-0.35%					
ACC_25/01/2018	-0.39%					
RECLTD_25/01/2018	-0.39%					
JINDALSTEL_25/01/2018	-0.40%					
PCJEWELLER_25/01/2018	-0.41%					
BHEL_25/01/2018	-0.42%					
PNB_25/01/2018	-0.43%					
BANKBARODA_25/01/2018	-0.44%					
UPL_25/01/2018	-0.45%					
GRASIM_25/01/2018	-0.45%					
BEML_25/01/2018	-0.45%					
HINDZINC_25/01/2018	-0.47%					
CGPOWER_25/01/2018	-0.50%					



# Portfolio

8.68% Uttar Pradesh UDAY BOND (MD 10/03/2022)	SOV	0.19%
Power Finance Corporation Limited Cholamandalam Investment and Finance Company Limited	CRISIL AAA	0.18%
8.24% GOI (MD 15/02/2027)	SOV	0.16%
8.6% Kerala SDL (MD 23/01/2023)	SOV	0.16%
Tata Motors Finance Limited	CRISIL AA	0.16%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.15%
8.78% Gujarat SDL (MD 21/12/2021)	SOV	0.13%
8.74% Karnataka SDL (MD 22/02/2022)	SOV	0.13%
8.65% Karnataka SDL(MD 25/01/2022)	SOV	0.13%
8.60% Maharashtra SDL (MD 20/07/2021)	SOV	0.13%
8.35% Gujarat SDL (MD 06/10/2020)	SOV	0.13%
8.38% Gujarat SDL - (MD 05/01/2021)	SOV	0.13%
Rural Electrification Corporation Limited Housing Development Finance Corporation Limited	CRISIL AAA	0.13%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.13%
8.39% Rajasthan UDAY BOND (MD 15/03/2020)	SOV	0.13%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.13%
Export Import Bank of India	CRISIL AAA	0.13%
Power Finance Corporation Limited	CARE AAA	0.13%
Housing Development Finance Corporation Limited	CRISIL AAA	0.13%
HDB Financial Services Limited LIC Housing Finance Limited	CRISIL AAA	0.13%
Shriram Transport Finance Company Limited	CRISIL AA+	0.13%
Reliance Jio Infocomm Limited	CRISIL AAA	0.13%
Housing Development Finance Corporation Limited	CRISIL AAA	0.13%
Tata Sons Ltd	CRISIL AAA	0.13%
Kotak Mahindra Prime Limited	CRISIL AAA	0.13%
L&T Finance Limited	CARE AA+	0.13%
8.38% Gujarat SDL (MD 22/09/2020)	SOV	0.12%
8.76% Maharashtra SDL (MD 22/02/2022)	SOV	0.11%
8.66% Maharashtra SDL (MD 25/01/2022)	SOV	0.11%
Tata Motors Finance Solutions Limited	CRISIL AA	0.10%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.10%
Power Finance Corporation Limited	CRISIL AAA	0.10%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.10%
9.47% Haryana SDL (MD 26/03/2024)	SOV	0.08%
8.63% KERLA SDL - (MD 06/03/2023)	SOV	0.08%
8.65% Kerala SDL (MD 09/01/2023)	SOV	0.08%
Power Finance Corporation Limited	CRISIL AAA	0.08%
7.16% GOI (MD 20/05/2023)	SOV	0.08%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.08%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.08%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.07%
LIC Housing Finance Limited	CRISIL AAA	0.07%
8.39% Punjab SDL (MD 05/01/2021)	SOV	0.06%
Tata Capital Financial Services Limited	ICRA AA+	0.06%
9.23% Rajasthan SDL (MD 23/11/2021)	SOV	0.05%
Export Import Bank of India	CRISIL AAA	0.05%
8.93% Jharkhand SDL (MD 08/08/2022)	SOV	0.05%
8.20% GOI (MD 24/09/2025)	SOV	0.05%
Power Grid Corporation of India Limited	CRISIL AAA	0.05%
Power Grid Corporation of India Limited	CRISIL AAA	0.05%
Housing Development Finance Corporation Limited	CRISIL AAA	0.05%
HDB Financial Services Limited	CARE AAA	0.05%
Shriram Transport Finance Company Limited	CRISIL AA+	0.05%
Tata Capital Financial Services Limited	CRISIL AA+	0.05%
Housing & Urban Development Corporation Limited	ICRA AAA	0.05%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.05%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.05%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.05%
8.32% Uttar Pradesh Uday BOND (MD 21/03/2020)	SOV	0.05%
Export Import Bank of India	CRISIL AAA	0.03%
Rural Electrification Corporation Limited	CRISIL AAA	0.03%
Export Import Bank of India	CRISIL AAA	0.03%
Power Grid Corporation of India Limited	CRISIL AAA	0.03%
8.97% Andhra Pradesh SDL (MD 07/03/2022)	SOV	0.03%
Power Grid Corporation of India Limited	CRISIL AAA	0.03%
8.92% Karnataka SDL (MD 07/03/2022)	SOV	0.03%
8.69% Karnataka SDL (MD 08/02/2022)	SOV	0.03%
8.13% GOI (MD 21/09/2022)	SOV	0.03%
Rural Electrification Corporation Limited	CRISIL AAA	0.03%
GOI 7.94PCT 24/05/2021	SOV	0.03%
8.44% Punjab SDL (MD 10/11/2020)	SOV	0.03%
Power Finance Corporation Limited	CRISIL AAA	0.03%
Power Finance Corporation Limited	CRISIL AAA	0.03%
Power Finance Corporation Limited	CRISIL AAA	0.03%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.03%
Tata Capital Financial Services Limited	CRISIL AA+	0.03%
Power Finance Corporation Limited	CRISIL AAA	0.03%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.03%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.03%
7.47% Chhattisgarh SDL (MD 27/09/2027)	SOV	0.02%
8.51% Gujarat SDL(MD 27/10/2020)	SOV	0.02%
8.40% Gujarat SDL (MD 24/11/2020)	SOV	0.02%
Housing Development Finance Corporation Limited	CRISIL AAA	0.02%
8.39% MAHARASHTRA SDL (08/09/2020)	SOV	0.02%
8.12% Maharashtra SDL (MD 13/11/2025)	SOV	0.01%
8.60% GOI (MD 02/06/2028)	SOV	0.01%
Export Import Bank of India	CRISIL AAA	0.01%

8.65% Haryana SDL(MD 11/05/2021)	SOV	0.01%
Rural Electrification Corporation Limited	CRISIL AAA	0.01%
Export Import Bank of India	CRISIL AAA	0.003%
REC_FLOAT & PAY_6.59_24/05/2022	HSBCBK	0.002%
8.44% Rajasthan SDL (25/08/2020)	SOV	0.001%
REC_FLOAT & PAY_6.675_21/12/2022	HSBCBK	0.001%
REC_FLOAT & PAY_6.6125_23/05/2022	HSBCBK	0.000%
6.3275% Pay Fix & Rec Mibor (14/09/2018) ICICIBK		0.000%
6.3025% Pay Fix & Rec Mibor (08/09/2018) HDFCBK		0.000%
Aditya Birla SL Cash Plus - Growth - Direct Plan		0.000%
Cash & Current Assets		3.81%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Short Term Opportunities Fund		
Allocation as a % of Net Assets	Rating	%
Dewan Housing Finance Corporation Limited	CARE AAA	4.59%
ONGC Petro Additions Limited	ICRA AAA(SO)	4.50%
Idea Cellular Limited	CARE AA+	4.44%
8.83% GOI (MD 25/11/2023)	SOV	3.98%
Vedanta Limited	CRISIL AA	3.25%
Tata Motors Finance Limited	CRISIL AA	3.19%
Shriram Transport Finance Company Limited	CRISIL AA+	2.79%
Tata Power Company Limited	CARE AA	2.72%
National Bank For Agriculture and Rural Development	IND AAA	2.70%
Indiabulls Housing Finance Limited	CARE AAA	2.70%
Wadhawan Global Capital Pvt Limited	CARE AAA(SO)	2.67%
Wadhawan Global Capital Pvt Limited	CARE AAA(SO)	2.65%
8.56% RAJASTHAN SDL - (MD 23/01/2023)	SOV	2.43%
Tata Motors Limited	CARE AA+	2.41%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	2.12%
Cholamandalam Investment and Finance Company Limited	ICRA AA	1.90%
Housing Development Finance Corporation Limited	CRISIL AAA	1.88%
TATA Realty & Infrastructure Limited	CRISIL AA	1.83%
Punjab National Bank	IND AA+	1.81%
PNB Housing Finance Limited	CARE AAA	1.79%
Bharti Enterprises Holding Private Limited	CRISIL A1+	1.71%
6.68% GOI (MD 17/09/2031)	SOV	1.69%
Indiabulls Housing Finance Limited	CRISIL AAA	1.63%
6.84% GOI (MD 19/12/2022)	SOV	1.43%
Reliance Jio Infocomm Limited	CRISIL AAA	1.36%
Nuvoco Vistas Corporation Limited	CRISIL AA	1.34%
Grand View Estates Pvt Limited	ICRA AA(SO)	1.34%
8.95% Maharashtra SDL (MD 07/03/2022)	SOV	1.04%
RKN Retail Pvt Limited	IND A-	0.97%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.95%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.94%
8.53% Maharashtra SDL (MD 27/10/2020)	SOV	0.93%
8.21% Haryana UDAY BOND(MD 31/03/2023)	SOV	0.92%
Reliance Jio Infocomm Limited	CRISIL AAA	0.92%
LIC Housing Finance Limited	CRISIL AAA	0.91%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.90%
Indiabulls Infraestates Ltd	CARE AA- (SO)	0.90%
PNB Housing Finance Limited	CARE AAA	0.90%
7.4% Maharashtra SDL (MD 13/12/2023)	SOV	0.89%
Kotak Mahindra Prime Limited	CRISIL A1+	0.89%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.89%
Idea Cellular Limited	CARE AA+	0.89%
IDFC Bank Limited	ICRA A1+	0.88%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.82%
Power Grid Corporation of India Limited	ICRA AAA	0.70%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.63%
Tata Capital Limited	CRISIL AA+	0.54%
Essel Lucknow Raebareli Toll Roads Limited	CARE AAA(SO)	0.48%
8.63% Tamilnadu SDL (MD 09/01/2023)	SOV	0.47%
8.20% GOI (MD 15/02/2022)	SOV	0.47%
8.15% GOI (MD 11/06/2022)	SOV	0.47%
8.36% Gujarat SDL(MD 16/03/2021)	SOV	0.46%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.46%
Essel Lucknow Raebareli Toll Roads Limited	CARE AAA(SO)	0.46%
8.25% Himachal Pradesh SDL(MD 20/01/2020)	SOV	0.46%
Shriram Transport Finance Company Limited	CRISIL AA+	0.46%
Small Industries Dev Bank of India	CARE AAA	0.46%
Housing Development Finance Corporation Limited	CRISIL AAA	0.45%
Shriram Transport Finance Company Limited	CRISIL AA+	0.45%
Shriram Transport Finance Company Limited	CRISIL AA+	0.45%
Tata Capital Financial Services Limited	CRISIL AA+	0.45%
Essel Lucknow Raebareli Toll Roads Limited	CARE AAA(SO)	0.45%
PNB Housing Finance Limited	CARE AAA	0.45%
Jharkand Road Projects Implementation Company Limited	CARE AA(SO)	0.44%
Oriental Bank of Commerce	ICRA AA-	0.37%
Jharkand Road Projects Implementation Company Limited	CARE AA(SO)	0.35%
Oriental Nagpur Betul Highway Limited	CRISIL AAA(SO)	0.34%

Oriental Nagpur Betul Highway Limited	CRISIL AAA(SO)	0.33%
Shriram Transport Finance Company Limited	CRISIL AA+	0.29%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.29%
Jharkand Road Projects Implementation Company Limited	CARE AA(SO)	0.25%
Reliance Jio Infocomm Limited	CRISIL AAA	0.19%
Power Finance Corporation Limited	CRISIL AAA	0.18%
Export Import Bank of India	CRISIL AAA	0.18%
Essel Lucknow Raebareli Toll Roads Limited	CARE AAA(SO)	0.16%
Jharkand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.15%
Jharkand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.12%
8.79% GOI (MD 08/11/2021)	SOV	0.10%
9.12% Gujrat SDL MD (23/05/2022)	SOV	0.10%
Powergrid Vizag Transmission Limited	CRISIL AAA (SO)	0.09%
IDBI Bank Limited	IND AA	0.09%
NHPC Limited	CARE AAA	0.09%
Housing Development Finance Corporation Limited	CRISIL AAA	0.09%
Jharkand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.09%
Dewan Housing Finance Corporation Limited	CARE AAA	0.04%
India Infradebt Limited	CRISIL AAA	0.04%
Power Finance Corporation Limited	CRISIL AAA	0.04%
HDB Financial Services Limited	CRISIL AAA	0.04%
Power Finance Corporation Limited	CRISIL AAA	0.02%
Punjab National Bank	IND AA+	0.02%
REC_6.295 & PAY_FLOAT_04/12/2018		-0.002%
HDFCBK		
Cash & Current Assets		3.93%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Treasury Optimizer Plan		
Allocation as a % of Net Assets	Rating	%
ONGC Petro Additions Limited	ICRA AAA(SO)	4.75%
6.84% GOI (MD 19/12/2022)	SOV	2.42%
National Bank For Agriculture and Rural Development	IND AAA	2.25%
Indiabulls Housing Finance Limited	CARE AAA	2.09%
Housing Development Finance Corporation Limited	CRISIL AAA	1.99%
Shriram Transport Finance Company Limited	CRISIL AA+	1.99%
Small Industries Dev Bank of India	CARE AAA	1.95%
Bajaj Finance Limited	CRISIL AAA	1.92%
Bharti Enterprises Holding Private Limited	CRISIL A1+	1.83%
Rural Electrification Corporation Limited	CRISIL AAA	1.78%
Indiabulls Housing Finance Limited	CARE AAA	1.60%
8.83% GOI (MD 25/11/2023)	SOV	1.59%
Rural Electrification Corporation Limited	CRISIL AAA	1.44%
Reliance Jio Infocomm Limited	CRISIL AAA	1.42%
LIC Housing Finance Limited	CRISIL AAA	1.33%
Tata Capital Financial Services Limited	CRISIL AA+	1.29%
Aditya Birla Housing Finance Limited	ICRA AA+	1.29%
Kotak Mahindra Investments Limited	CRISIL AAA	1.29%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.29%
LIC Housing Finance Limited	CRISIL AAA	1.29%
8.39% Rajasthan UDAY BOND(MD 15/03/2022)	SOV	1.25%
Tata Motors Finance Limited	CRISIL AA	1.23%
8.32% Gujrat SDL (MD 04/08/2020)	SOV	1.16%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	1.12%
7.68% GOI (MD 15/12/2023)	SOV	1.05%
Housing Development Finance Corporation Limited	CRISIL AAA	1.01%
Rural Electrification Corporation Limited	CRISIL AAA	0.99%
Rural Electrification Corporation Limited	CRISIL AAA	0.98%
Power Finance Corporation Limited	CRISIL AAA	0.97%
LIC Housing Finance Limited	CRISIL AAA	0.97%
Housing Development Finance Corporation Limited	CRISIL AAA	0.97%
PNB Housing Finance Limited	CARE AAA	0.97%
HDB Financial Services Limited	CRISIL AAA	0.96%
8.51% Haryana SDL(MD 27/10/2020)	SOV	0.87%
Power Finance Corporation Limited	CRISIL AAA	0.79%
Shriram Transport Finance Company Limited	CRISIL AA+	0.78%
ICICI Bank Limited	CARE AAA	0.75%
8.53% Maharashtra SDL (MD 27/10/2020)	SOV	0.72%
8.63% Tamilnadu SDL (MD 09/01/2023)	SOV	0.69%
Reliance Jio Infocomm Limited	CRISIL AAA (SO)	0.66%
8.50% Punjab SDL(MD 27/10/2020)	SOV	0.66%
Power Finance Corporation Limited	CRISIL AAA	0.66%
Tata Capital Financial Services Limited	CRISIL AA+	0.66%
8.30% Maharashtra SDL (MD 09/09/2019)	SOV	0.66%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.65%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.65%
Tata Capital Financial Services Limited	ICRA AA+	0.64%
LIC Housing Finance Limited	CRISIL AAA	0.64%
PNB Housing Finance Limited	CARE AAA	0.64%
HDB Financial Services Limited	CRISIL AAA	0.64%
PNB Housing Finance Limited	CARE AAA	0.64%
Idea Cellular Limited	CARE AA+	0.63%
Yes Bank Limited	ICRA AA	0.63%
HDB Financial Services Limited	CRISIL AAA	0.62%
8.39% MAHARASHTRA SDL (08/09/2020)	SOV	0.59%
Powergrid Vizag Transmission Limited	CRISIL AAA (SO)	0.59%









Dewan Housing Finance Corporation Limited	CARE AAA	1.99%
8.79% GOI (MD 08/11/2021)	SOV	1.40%
Small Industries Dev Bank of India	CARE AAA	1.01%
National Bank For Agriculture and Rural Development	IND AAA	1.00%
Housing Development Finance Corporation Limited	CRISIL AAA	1.00%
Tata Sons Ltd	CRISIL AAA	0.81%
8.56% Tamilnadu SDL (MD 23/01/2023)	SOV	0.62%
6.62% GOI (MD 28/11/2051)	SOV	0.55%
8.21% Haryana UDAY BOND(MD 31/03/2023)	SOV	0.33%
9.23% GOI (MD 23/12/2043)	SOV	0.23%
8.25% Madhya Pradesh UDAY BOND (MD 22/03/2028)	SOV	0.20%
8.06% Madhya Pradesh UDAY BOND (MD 22/03/2031)	SOV	0.20%
8.05% Madhya Pradesh UDAY BOND (MD 22/03/2029)	SOV	0.20%
8.02% Madhya Pradesh UDAY BOND (MD 22/03/2030)	SOV	0.20%
8.03% Madhya Pradesh UDAY BOND (MD 22/03/2025)	SOV	0.20%
7.93% Madhya Pradesh UDAY BOND (MD 22/03/2032)	SOV	0.20%
7.92% Madhya Pradesh UDAY BOND (MD 22/03/2024)	SOV	0.20%
7.68% Madhya Pradesh UDAY BOND (MD 22/03/2023)	SOV	0.20%
8.17% GOI (MD 01/12/2044)	SOV	0.05%
9.56% Maharashtra SDL (MD 28/08/2023)	SOV	0.04%
9.45% Rajasthan SDL (MD 26/03/2024)	SOV	0.04%
7.59% GOI(MD 11/01/2026)	SOV	0.03%
8.51% Punjab SDL (MD 10/04/2023)	SOV	0.01%
6.57% GOI (MD 05/12/2033)	SOV	0.01%
7.88% Chattisgarh SDL (MD 15/03/2027)	SOV	0.01%
8.64% Jharkhand SDL (MD 06/03/2023)	SOV	0.01%
7.73% GOI (MD 19/12/2034)	SOV	0.002%
REC_6.64 & PAY_FLOAT_16/05/2022		-0.004%
HSBCBK		
REC_6.63 & PAY_FLOAT_16/05/2022		-0.005%
ICICISECPD		
Cash & Current Assets		1.89%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Constant Maturity 10 Year Gilt Fund (erstwhile Birla Sun Life Gilt Plus - Regular Plan)		
Allocation as a % of Net Assets	Rating	%
6.79% GOI (MD 15/05/2027)	SOV	92.27%
8.40% GOI (MD 28/07/2024)	SOV	1.66%
Cash & Current Assets		6.06%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Banking & PSU Debt Fund		
Allocation as a % of Net Assets	Rating	%
IDFC Bank Limited	ICRA AAA	8.25%
National Bank For Agriculture and Rural Development	IND AAA	5.51%
Axis Bank Limited	CRISIL A1+	4.10%
ICICI Bank Limited	ICRA A1+	4.09%
LIC Housing Finance Limited	CRISIL AAA	3.90%
Export Import Bank of India	CRISIL A1+	3.84%
Small Industries Dev Bank of India	CARE AAA	2.78%
National Bank For Agriculture and Rural Development	IND AAA	2.76%
Steel Authority of India Limited	CARE A1+	2.75%
LIC Housing Finance Limited	CARE AAA	2.75%
Housing Development Finance Corporation Limited	CRISIL AAA	2.75%
DCB Bank Limited	CRISIL A1+	2.75%
ICICI Securities Limited	ICRA A1+	2.74%
Yes Bank Limited	ICRA A1+	2.74%
HDB Financial Services Limited	CRISIL A1+	2.73%
Sundaram Finance Limited	ICRA A1+	2.73%
Housing & Urban Development Corporation Limited	CARE A1+	2.68%
IndusInd Bank Limited	CRISIL A1+	2.14%
IndusInd Bank Limited	CRISIL A1+	1.91%
IndusInd Bank Limited	CRISIL A1+	1.91%
Axis Bank Limited	ICRA A1+	1.65%
IndusInd Bank Limited	CRISIL A1+	1.63%
LIC Housing Finance Limited	CRISIL AAA	1.40%
Housing Development Finance Corporation Limited	CRISIL AAA	1.39%
Housing Development Finance Corporation Limited	CRISIL AAA	1.38%
Indian Railway Finance Corporation Limited	CRISIL AAA	1.38%
Small Industries Dev Bank of India	CARE A1+	1.36%
Axis Bank Limited	ICRA A1+	1.34%
8.21% Rajasthan UDAY BOND ( MD 31/03/2018)	SOV	0.28%
8.39% Rajasthan UDAY BOND (MD 15/03/2018)	SOV	0.28%
Cash & Current Assets		22.09%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Gilt Plus - PF Plan		
Allocation as a % of Net Assets	Rating	%
6.79% GOI (MD 15/05/2027)	SOV	46.81%
8.83% GOI (MD 25/11/2023)	SOV	17.98%
6.84% GOI (MD 19/12/2022)	SOV	16.54%
6.68% GOI (MD 17/09/2031)	SOV	15.68%
8.30% GOI (MD 02/07/2040)	SOV	0.002%
Cash & Current Assets		2.98%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme		
Allocation as a % of Net Assets	Rating	%
IDFC Dynamic Bond Fund-Direct Plan-Growth		26.89%
Aditya Birla SL MediumTerm Plan -Gr - Direct Plan		24.54%
SBI Dynamic Bond Fund - Direct Plan - Growth		16.53%
Aditya Birla SL Dynamic Bond Fund- Grwth-Dir Plan		16.39%
SBI Magnum Gilt Fund - Long Term-Dir Pl - Growth		11.82%
Aditya Birla SL Short Term Fund Grwth -Direct Plan		3.21%
Kotak Low Duration Fund- Direct Plan- Grth Opt		0.01%
Cash & Current Assets		0.80%
Net receivables / payables		-0.18%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Financial Planning FOF - Conservative Plan		
Allocation as a % of Net Assets	Rating	%
Aditya Birla SL Cash Plus - Growth - Direct Plan		40.06%
Aditya Birla SL MediumTerm Plan -Gr - Direct Plan		18.09%
Kotak MF Gold ETF		6.94%
Aditya Birla Sun Life Advantage Fund - Gr - Dir Pl		6.52%
IDFC Dynamic Bond Fund-Direct Plan-Growth		6.36%
Reliance ETF Gold BeES		6.29%
Aditya Birla SL Frontline Eq Fd - Gr - Di Pl		5.58%
MOST Focused Multicap 35-Direct Plan-Growth Option		5.52%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth		2.16%
Reliance Pharma Fund-Direct Plan Gr Plan-Grth Opt		1.19%
Cash & Current Assets		1.72%
Net receivables / payables		-0.42%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Financial Planning FOF - Prudent Plan		
Allocation as a % of Net Assets	Rating	%
Aditya Birla SL Cash Plus - Growth - Direct Plan		25.38%
Aditya Birla SL MediumTerm Plan -Gr - Direct Plan		13.08%
Aditya Birla Sun Life Advantage Fund - Gr - Dir Pl		10.14%
MOST Focused Multicap 35-Direct Plan-Growth Option		8.97%
Aditya Birla SL Frontline Eq Fd - Gr - Di Pl		8.69%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth		8.43%
Reliance ETF Gold BeES		5.99%
Aditya Birla SL Short Term Fund Grwth -Direct Plan		4.97%
Kotak MF Gold ETF		4.18%
IDFC Dynamic Bond Fund-Direct Plan-Growth		3.32%
Reliance Pharma Fund-Direct Plan Gr Plan-Grth Opt		2.31%
SBI Blue Chip Fund-Direct Plan -Growth		2.27%
Cash & Current Assets		1.91%
Net receivables / payables		0.39%
<b>Total</b>		<b>100.00%</b>





## Regular Income Solutions

Aditya Birla Sun Life MIP II -Savings 5 Plan		
Allocation as a % of Net Assets	Rating	%
SP Imperial Star Private Limited	CARE A	9.61%
RKN Retail Pvt Limited	IND A-	9.24%
IL&FS Tamil Nadu Power Company Limited	ICRA A+(SO)	8.41%
Rural Electrification Corporation Limited	CRISIL AAA	8.13%
Wadhawan Global Capital Pvt Limited	CARE AAA(SO)	7.23%
Sterlite Power Grid Ventures Limited	IND A+	6.62%
Piramal Finance Limited	ICRA AA	5.34%
Adani Power Limited	BWR AA-(SO)	5.32%
S.D. Corporation Pvt Limited	CARE AA+(SO)	4.92%
IL & FS Education and Technology Services Limited	IND AA-(SO)	4.69%
Hero Realty Limited	UNRATED	4.68%
Hinduja Leyland Finance Limited	CARE AA-	4.63%
High Point Properties Private Limited	ICRA AA(SO)	3.65%
MFL Securitisation Trust	IND AAA(SO)	2.46%
Jharkand Road Projects Implementation Company Limited	CRISIL AA(SO)	2.07%
IRB InvIT Fund		1.89%
Jharkand Road Projects Implementation Company Limited	CARE AA(SO)	1.29%
Yes Bank Limited	ICRA AA+	1.06%
Mkhitaryan SBL IFMR Capital 2016	IND A+(SO)	0.62%
Jharkand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.43%
Cash & Current Assets		7.71%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life MIP		
Allocation as a % of Net Assets	Rating	%
6.68% GOI (MD 17/09/2031)	SOV	39.48%
Wadhawan Global Capital Pvt Limited	CARE AAA(SO)	11.53%
IL&FS Tamil Nadu Power Company Limited	ICRA A+(SO)	10.72%
S.D. Corporation Pvt Limited	CARE AA+(SO)	9.40%
Sterlite Power Grid Ventures Limited	IND A+	5.28%
7.61% GOI(MD 09/05/2030)	SOV	5.26%
Jharkand Road Projects Implementation Company Limited	CRISIL AA(SO)	1.38%
NTPC Limited	CRISIL AAA	0.01%
Cash & Current Assets		16.94%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Monthly Income		
Allocation as a % of Net Assets	Rating	%
IDFC Bank Limited	ICRA AAA	9.44%
High Point Properties Private Limited	ICRA AA(SO)	7.22%
SP Imperial Star Private Limited	CARE A	6.61%
S.D. Corporation Pvt Limited	CARE AA+(SO)	4.13%
Sterlite Power Grid Ventures Limited	IND A+	3.80%
IDFC Bank Limited	ICRA A1+	1.88%
IRB InvIT Fund		1.00%
Power Finance Corporation Limited	CRISIL AAA	0.28%
Magnasound (I) Ltd		0.00%
Cash & Current Assets		65.63%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life MIP II - Wealth 25 Plan		
Allocation as a % of Net Assets	Rating	%
8.13% GOI (MD 22/06/2045)	SOV	9.83%
8.56% RAJASTHAN SDL - (MD 23/01/2023)	SOV	2.26%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.98%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.98%
ONGC Petro Additions Limited	ICRA AAA(SO)	1.97%
National Bank For Agriculture and Rural Development	IND AAA	1.97%
Housing Development Finance Corporation Limited	ICRA A1+	1.96%
Idea Cellular Limited	CARE AA+	1.94%
Idea Cellular Limited	CARE AA+	1.94%
Housing Development Finance Corporation Limited	ICRA A1+	1.90%
Eicher Motors Ltd		1.69%
Yes Bank Limited		1.63%
Rural Electrification Corporation Limited	CRISIL AAA	1.62%
ICICI Bank Limited	CARE AAA	1.53%
Hindustan Petroleum Corporation Ltd		1.49%
Natco Pharma Ltd		1.39%
7.35% GOI (MD 22/06/2024)	SOV	1.39%
6.68% GOI (MD 17/09/2031)	SOV	1.30%
8.20% GOI (MD 15/02/2022)	SOV	1.23%
7.72% GOI (MD 25/05/2025)	SOV	1.21%
Dalmia Bharat Limited		1.18%
Maruti Suzuki India Ltd		1.16%
Bajaj Finance Ltd		1.11%
Hindustan Unilever Ltd		1.08%
Vedanta Ltd		1.07%
Volta Ltd		1.07%
Bajaj Finserv Ltd		1.03%
8.26% Maharashtra SDL(MD 23/12/2025)	SOV	1.02%
8.27% Karnataka SDL(MD 23/12/2025)	SOV	1.02%

HDFC Bank Ltd		1.01%
7.59% GOI (MD 20/03/2029)	SOV	0.99%
Union Bank of India	IND AA	0.98%
IRB InvIT Fund		0.97%
L&T Finance Holdings Ltd		0.85%
IDBI Bank Limited	IND BBB+	0.83%
IndusInd Bank Limited	CRISIL A1+	0.78%
ICICI Lombard General Insurance Company Ltd		0.78%
PNB Housing Finance Limited		0.75%
Indraprastha Gas Limited		0.74%
Repco Home Finance Ltd		0.72%
8.17% GOI (MD 01/12/2044)	SOV	0.70%
8.79% GOI (MD 08/11/2021)	SOV	0.63%
TVS Motor Company Ltd		0.61%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.60%
7.61% GOI(MD 09/05/2030)	SOV	0.57%
Berger Paints India Ltd		0.56%
Bharat Financial Inclusion Ltd		0.55%
V-Guard Industries Limited		0.55%
HDFC Standard Life Insurance Company Limited		0.54%
K.P.R. Mill Limited		0.51%
MRF Ltd		0.45%
Capital First Limited		0.45%
Hindalco Industries Ltd		0.43%
Bank of India	BWR AA-	0.42%
V-Mart Retail Limited		0.41%
8.59% Andhra Pradesh SDL (MD 23/01/2023)	SOV	0.41%
8.27% Telangana UDAY BOND (MD 22/03/2028)	SOV	0.41%
8.07% Telangana UDAY BOND (MD 22/03/2029)	SOV	0.40%
8.04% Telangana UDAY BOND (MD 22/03/2030)	SOV	0.40%
8.05% Telangana UDAY BOND (MD 22/03/2025)	SOV	0.40%
7.95% Telangana UDAY BOND (MD 22/03/2032)	SOV	0.40%
7.94% Telangana UDAY BOND (MD 22/03/2024)	SOV	0.40%
7.7% Telangana UDAY BOND (MD 22/03/2023)	SOV	0.40%
State Bank of India		0.39%
NHPC Limited	ICRA AAA	0.39%
NHPC Limited	ICRA AAA	0.39%
NHPC Limited	ICRA AAA	0.39%
NHPC Limited	ICRA AAA	0.39%
IDBI Bank Limited	IND BBB+	0.39%
NHPC Limited	ICRA AAA	0.38%
Bharat Electronics Ltd		0.38%
Orient Cement Ltd		0.35%
Bank Of Baroda		0.35%
Kalpataru Power Transmission Ltd		0.32%
Yes Bank Limited	ICRA AA+	0.30%
Equitas Holdings Limited		0.29%
Emami Ltd		0.29%
AIA Engineering Ltd		0.25%
Hindustan Zinc Ltd		0.24%
TeamLease Services Limited		0.23%
Bayer Cropscience Ltd		0.22%
Bharat Petroleum Corp Ltd		0.22%
8.35% GOI (MD 14/05/2022)	SOV	0.21%
8.12% GOI (MD 10/12/2020)	SOV	0.20%
Reliance Industries Limited	CRISIL AAA	0.19%
VA Tech Wabag Ltd		0.19%
9.23% GOI (MD 23/12/2043)	SOV	0.18%
UPL Limited		0.18%
Jindal Steel and Power Ltd		0.18%
Housing & Urban Development Corporation Limited		0.18%
Johnson Controls-Hitachi Air Conditioning India Lt		0.17%
Spicejet Ltd		0.17%
Godrej Consumer Products Ltd		0.16%
GE T&D India Limited		0.16%
Cholamandalam Investment and Finance Company Ltd		0.15%
Mahanagar Gas Limited		0.15%
Reliance Nippon Life Asset Management Limited		0.14%
Pidilite Industries Ltd		0.14%
Narayana Hrudayalaya Limited		0.14%
Bosch Ltd		0.12%
Cochin Shipyard Limited		0.10%
Whirlpool of India Ltd		0.09%
AU Small Finance Bank Limited		0.09%
J.Kumar Infraprojects Ltd		0.06%
7.68% GOI (MD 15/12/2023)	SOV	0.05%
Advanced Enzyme Technologies Limited		0.05%
IDBI Bank Limited	IND AA	0.04%
Yes Bank Limited	ICRA AA+	0.03%
8.08% Telangana UDAY BOND (MD 22/03/2031)	SOV	0.001%
Cash & Current Assets		17.79%
<b>Total</b>		<b>100.00%</b>



## Tax Savings Solutions

### Aditya Birla Sun Life Tax Relief '96

Allocation as a % of Net Assets	Rating	%
Sundaram Clayton Ltd		8.06%
Honeywell Automation India Ltd		7.63%
Gillette India Ltd		6.55%
Bayer Cropscience Ltd		5.49%
Johnson Controls-Hitachi Air Conditioning India Ltd		5.10%
Thomas Cook India Ltd		4.19%
Reliance Industries Ltd		4.06%
Pfizer Ltd		3.95%
Glaxosmithkline Pharmaceuticals Ltd		3.83%
Shoppers Stop Ltd		3.37%
ICRA Ltd		3.18%
Biocon Ltd		2.95%
Kotak Mahindra Bank Ltd		2.73%
Jet Airways India Ltd		2.65%
MRF Ltd		2.51%
Maruti Suzuki India Ltd		2.19%
Zee Entertainment Enterprises Ltd		2.15%
Bosch Ltd		2.03%
Indusind Bank Ltd		1.80%
HDFC Bank Ltd		1.67%
Century Textiles & Industries Ltd		1.66%
Housing Development Finance Corporation Ltd		1.50%
Yes Bank Limited		1.48%
ICICI Bank Ltd		1.37%
Shree Cement Ltd		1.27%
Larsen & Toubro Ltd		1.27%
Grasim Industries Ltd		1.26%
Hindustan Unilever Ltd		1.09%
Procter & Gamble Hygiene and Health Care Ltd		1.07%
Kansai Nerolac Paints Ltd		1.06%
Tata Consultancy Services Ltd		1.04%
Bata India Ltd		1.00%
Axis Bank Ltd		0.95%
Capital First Limited		0.93%
Cummins India Ltd		0.81%
Tata Motors Ltd		0.69%
HCL Technologies Ltd		0.58%
Infosys Ltd		0.51%
Sun Pharmaceutical Industries Limited		0.44%
ITC Ltd		0.37%
Vedanta Ltd		0.36%
Bharat Financial Inclusion Ltd		0.35%
Ashok Leyland Ltd		0.30%
Aditya Birla Capital Limited		0.28%
Mahindra & Mahindra Ltd		0.26%
IDFC Bank Ltd		0.25%
Container Corporation of India Ltd		0.22%
IDFC Ltd		0.15%
Bharat Bijlee Ltd		0.11%
United Breweries (Holdings) Limited		0.04%
Magnasound (I) Ltd		0.000%
Cash & Current Assets		1.64%
Net receivables / payables		-0.40%
<b>Total</b>		<b>100.00%</b>

HCL Technologies Ltd	0.58%
Infosys Ltd	0.51%
Sun Pharmaceutical Industries Limited	0.43%
ITC Ltd	0.37%
Vedanta Ltd	0.36%
Bharat Financial Inclusion Ltd	0.35%
Ashok Leyland Ltd	0.30%
Aditya Birla Capital Limited	0.29%
Mahindra & Mahindra Ltd	0.27%
IDFC Bank Ltd	0.27%
Container Corporation of India Ltd	0.22%
IDFC Ltd	0.17%
Bharat Bijlee Ltd	0.10%
United Breweries (Holdings) Limited	0.04%
Magnasound (I) Ltd	0.000%
Cash & Current Assets	1.06%
Net receivables / payables	-0.51%
<b>Total</b>	<b>100.00%</b>

### Aditya Birla Sun Life Tax Savings Fund

Allocation as a % of Net Assets	Rating	%
Sundaram Clayton Ltd		8.26%
Honeywell Automation India Ltd		7.80%
Gillette India Ltd		6.68%
Bayer Cropscience Ltd		5.26%
Johnson Controls-Hitachi Air Conditioning India Ltd		5.13%
Thomas Cook India Ltd		4.02%
Pfizer Ltd		3.74%
Glaxosmithkline Pharmaceuticals Ltd		3.58%
Shoppers Stop Ltd		3.26%
ICRA Ltd		3.23%
Biocon Ltd		3.01%
Kotak Mahindra Bank Ltd		2.79%
Jet Airways India Ltd		2.61%
MRF Ltd		2.56%
Reliance Industries Ltd		2.50%
Maruti Suzuki India Ltd		2.23%
Zee Entertainment Enterprises Ltd		2.19%
Bosch Ltd		2.07%
Indusind Bank Ltd		1.84%
HDFC Bank Ltd		1.71%
Century Textiles & Industries Ltd		1.70%
Housing Development Finance Corporation Ltd		1.53%
Yes Bank Limited		1.51%
ICICI Bank Ltd		1.40%
Shree Cement Ltd		1.29%
Larsen & Toubro Ltd		1.29%
Grasim Industries Ltd		1.28%
Hindustan Unilever Ltd		1.11%
Procter & Gamble Hygiene and Health Care Ltd		1.10%
Kansai Nerolac Paints Ltd		1.07%
Tata Consultancy Services Ltd		1.07%
Bata India Ltd		1.02%
Axis Bank Ltd		0.98%
Capital First Limited		0.95%
Cummins India Ltd		0.83%
Tata Motors Ltd		0.71%
HCL Technologies Ltd		0.60%
Infosys Ltd		0.52%
Sun Pharmaceutical Industries Limited		0.45%
Vedanta Ltd		0.41%
ITC Ltd		0.38%
Aditya Birla Capital Limited		0.36%
Bharat Financial Inclusion Ltd		0.36%
Ashok Leyland Ltd		0.33%
Mahindra & Mahindra Ltd		0.29%
IDFC Bank Ltd		0.29%
Container Corporation of India Ltd		0.22%
IDFC Ltd		0.17%
Bharat Bijlee Ltd		0.15%
United Breweries (Holdings) Limited		0.05%
Cash & Current Assets		2.72%
Net receivables / payables		-0.62%
<b>Total</b>		<b>100.00%</b>

### Aditya Birla Sun Life Tax Plan

Allocation as a % of Net Assets	Rating	%
Sundaram Clayton Ltd		8.54%
Honeywell Automation India Ltd		7.79%
Gillette India Ltd		6.61%
Bayer Cropscience Ltd		5.46%
Johnson Controls-Hitachi Air Conditioning India Ltd		5.09%
Thomas Cook India Ltd		4.16%
Reliance Industries Ltd		4.00%
Pfizer Ltd		3.93%
Glaxosmithkline Pharmaceuticals Ltd		3.79%
Shoppers Stop Ltd		3.36%
ICRA Ltd		3.19%
Biocon Ltd		2.97%
Kotak Mahindra Bank Ltd		2.76%
Jet Airways India Ltd		2.63%
MRF Ltd		2.52%
Maruti Suzuki India Ltd		2.20%
Zee Entertainment Enterprises Ltd		2.16%
Bosch Ltd		2.04%
Indusind Bank Ltd		1.81%
HDFC Bank Ltd		1.67%
Century Textiles & Industries Ltd		1.66%
Housing Development Finance Corporation Ltd		1.51%
Yes Bank Limited		1.48%
ICICI Bank Ltd		1.38%
Larsen & Toubro Ltd		1.27%
Shree Cement Ltd		1.27%
Grasim Industries Ltd		1.26%
Hindustan Unilever Ltd		1.10%
Procter & Gamble Hygiene and Health Care Ltd		1.07%
Kansai Nerolac Paints Ltd		1.06%
Tata Consultancy Services Ltd		1.05%
Bata India Ltd		1.00%
Axis Bank Ltd		0.96%
Capital First Limited		0.94%
Cummins India Ltd		0.81%
Tata Motors Ltd		0.70%





## Wealth Solutions

Aditya Birla Sun Life Equity Savings Fund		
Allocation as a % of Net Assets	Rating	%
ICICI Bank Ltd		4.68%
IDFC Bank Limited	ICRA AAA	3.45%
Housing Development Finance Corporation Ltd		3.08%
Maruti Suzuki India Ltd		3.03%
Bharat Financial Inclusion Ltd		2.93%
Infibeam Incorporation Limited		2.90%
Reliance Industries Ltd		2.89%
Vedanta Ltd		2.80%
Sun Pharmaceutical Industries Limited		2.77%
Housing Development Finance Corporation Limited	CRISIL AAA	2.67%
Tata Steel Ltd		2.36%
Shriram Transport Finance Company Limited	IND AA+	2.02%
Larsen & Toubro Ltd		2.00%
Dewan Housing Finance Corporation Ltd		1.99%
Yes Bank Limited		1.99%
Housing Development Finance Corporation Limited	CRISIL AAA	1.91%
Kotak Mahindra Prime Limited	CRISIL AAA	1.91%
HDFC Bank Limited		1.90%
HDFC Bank Limited	UNRATED	1.90%
Housing Development Finance Corporation Limited	CRISIL AAA	1.90%
Kotak Mahindra Prime Limited	CRISIL AAA	1.88%
6.84% GOI (MD 19/12/2022)	SOV	1.88%
Tata Motors Ltd		1.67%
8.15% GOI (MD 24/11/2026)	SOV	1.58%
Bharti Infratel Limited		1.52%
Hindalco Industries Ltd		1.50%
Eicher Motors Ltd		1.33%
State Bank of India		1.32%
9.20% GOI (MD 30/09/2030)	SOV	1.29%
Punjab National Bank		1.14%
Hindustan Petroleum Corporation Ltd		0.99%
Aurobindo Pharma Ltd		0.99%
Whirlpool of India Ltd		0.99%
PNB Housing Finance Limited		0.96%
Infosys Ltd		0.96%
Dalmia Bharat Limited		0.94%
Indiabulls Housing Finance Ltd		0.91%
Natco Pharma Ltd		0.91%
Blue Star Ltd		0.78%
LIC Housing Finance Limited	CRISIL AAA	0.76%
Indusind Bank Limited	CRISIL A1+	0.74%
Asian Paints Ltd		0.73%
Bajaj Finserv Ltd		0.70%
Kajaria Ceramics Limited		0.69%
L&T Finance Holdings Ltd		0.69%
Godrej Agrovet Limited		0.68%
Oil & Natural Gas Corporation Ltd		0.67%
Bajaj Finance Ltd		0.67%
Berger Paints India Ltd		0.65%
Recco Home Finance Ltd		0.65%
MRF Ltd		0.57%
TVS Motor Company Ltd		0.53%
Indraprastha Gas Limited		0.52%
V-Guard Industries Limited		0.47%
ITC Ltd		0.46%
LIC Housing Finance Ltd		0.45%
Emami Ltd		0.44%
IRB Infrastructure Developers Ltd		0.43%
JSW Steel Ltd		0.41%
8.17% GOI (MD 01/12/2044)	SOV	0.40%
Voltas Ltd		0.40%
Power Finance Corporation Ltd		0.37%
Wockhardt Ltd		0.36%
Kotak Mahindra Bank Ltd		0.35%
Bharat Forge Ltd		0.30%
Godrej Consumer Products Ltd		0.30%
HDFC Bank Ltd		0.28%
Indusind Bank Ltd		0.27%
Bharat Electronics Ltd		0.27%
NCC Ltd		0.24%
AIA Engineering Ltd		0.24%
Page Industries Ltd		0.21%
Lupin Ltd		0.16%
V-Mart Retail Limited		0.15%
Bharti Airtel Ltd		0.15%
Tata Chemicals Ltd		0.14%
Bayer Cropscience Ltd		0.14%
Havells India Ltd		0.12%
The India Cements Limited		0.10%
NMDC Ltd		0.08%
Indian Oil Corporation Ltd		0.08%
NTPC Ltd		0.05%
Castrol India Ltd		0.02%
CASTROLIND_25/01/2018		-0.02%
NTPC_25/01/2018		-0.05%
IOC_25/01/2018		-0.08%
NMDC_25/01/2018		-0.08%
INDIACEM_25/01/2018		-0.10%
L&TFH_25/01/2018		-0.11%
LUPIN_25/01/2018		-0.12%
TATACHEM_25/01/2018		-0.14%
BHARTIARTL_25/01/2018		-0.15%
LICHSGFIN_25/01/2018		-0.22%
NCC_25/01/2018		-0.25%
BHARATFORG_25/01/2018		-0.27%
KOTAKBANK_25/01/2018		-0.35%

WOCKPHARMA_25/01/2018		-0.37%
PFC_25/01/2018		-0.37%
JSWSTEEL_25/01/2018		-0.41%
IRB_25/01/2018		-0.43%
ITC_25/01/2018		-0.46%
ONGC_25/01/2018		-0.67%
TATASTEEL_25/01/2018		-0.69%
HINDALCO_25/01/2018		-0.78%
IBULHSGFIN_25/01/2018		-0.91%
INFY_25/01/2018		-0.96%
LT_25/01/2018		-1.02%
PNB_25/01/2018		-1.14%
VEDL_25/01/2018		-1.26%
INFRATEL_25/01/2018		-1.53%
TATAMOTORS_25/01/2018		-1.68%
BHARATFIN_25/01/2018		-1.98%
DHFL_25/01/2018		-2.01%
ICICIBANK_25/01/2018		-2.71%
SUNPHARMA_25/01/2018		-2.79%
RELIANCE_25/01/2018		-2.90%
INFIBEAM_25/01/2018		-2.90%
HDFC_25/01/2018		-3.08%
Cash & Current Assets		5.08%
Net receivables / payables		36.24%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Balanced Advantage Fund		
Allocation as a % of Net Assets	Rating	%
HDFC Bank Ltd		4.82%
Infosys Ltd		3.19%
ITC Ltd		2.83%
Tata Motors Ltd		2.68%
Housing Development Finance Corporation Ltd		2.48%
Reliance Industries Ltd		2.43%
Hindalco Industries Ltd		2.41%
ICICI Bank Ltd		2.22%
Bharti Airtel Ltd		2.17%
Sundaram Finance Limited	ICRA AAA	1.91%
Maruti Suzuki India Ltd		1.79%
Cholamandalam Investment and Finance Company Limited	ICRA AA	1.61%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.61%
PNB Housing Finance Limited	CARE AAA	1.60%
Motherson Sumi Systems Ltd		1.58%
NTPC Ltd		1.47%
State Bank of India		1.47%
Nestle India Ltd		1.24%
The India Cements Limited		1.19%
Mahanagar Gas Limited		1.15%
Oil & Natural Gas Corporation Ltd		1.13%
LIC Housing Finance Limited	CRISIL AAA	1.11%
Tamil Nadu Newsprint & Papers Ltd		1.10%
UPL Limited		1.08%
Dabur India Ltd		1.05%
Gail (India) Ltd		1.03%
Tata Steel Ltd		1.02%
Indian Oil Corporation Ltd		1.01%
Sanofi India Ltd		1.00%
Yes Bank Limited		0.93%
Vedanta Ltd		0.91%
Housing Development Finance Corporation Limited	CRISIL AAA	0.84%
Aurobindo Pharma Ltd		0.82%
The South Indian Bank Ltd		0.82%
Bajaj Finance Limited	ICRA AAA	0.81%
ICICI Prudential Life Insurance Company Limited		0.80%
Housing Development Finance Corporation Limited	CRISIL AAA	0.80%
Housing Development Finance Corporation Limited	CRISIL AAA	0.80%
Tata Motors Limited	CARE AA+	0.79%
Reliance Industries Limited	CRISIL AAA	0.78%
IRB InvIT Fund		0.76%
Indraprastha Gas Limited		0.76%
Bharat Financial Inclusion Ltd		0.75%
Jharkand Road Projects Implementation Company Limited	CARE AA(SO)	0.71%
Hindustan Petroleum Corporation Ltd		0.70%
Bank Of Baroda		0.69%
Bajaj Finance Ltd		0.68%
Shree Cement Ltd		0.66%
HCL Technologies Ltd		0.66%
Larsen & Toubro Ltd		0.65%
Hindustan Zinc Ltd		0.61%
Eicher Motors Ltd		0.57%
HDFC Standard Life Insurance Company Limited		0.56%
National Aluminium Company Ltd		0.55%
Tata Metaliks Ltd		0.55%
SBI Life Insurance Company Limited		0.54%
Colgate Palmolive India Ltd		0.53%
Somany Ceramics Ltd		0.51%
SKF India Ltd		0.50%
Sadhav Engineering Ltd		0.48%
Dalmia Bharat Limited		0.46%
Kotak Mahindra Bank Ltd		0.45%
TVS Motor Company Ltd		0.42%
Tech Mahindra Ltd		0.41%
Cyient Limited		0.40%

Carborundum Universal Ltd		0.39%
Indusind Bank Ltd		0.37%
Castrol India Ltd		0.37%
City Union Bank Ltd		0.35%
Punjab National Bank		0.33%
PNB Housing Finance Limited		0.32%
Recco Home Finance Ltd		0.29%
IFGL Refractories Ltd		0.29%
Jyothy Laboratories Ltd		0.28%
L&T Finance Holdings Ltd		0.28%
Tata Consultancy Services Ltd		0.26%
Jagran Prakashan Ltd		0.25%
Jharkand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.25%
Century Textiles & Industries Ltd		0.24%
6% Cum. Ncv. Prefer Zee Entertainment Enter'es Ltd		0.21%
Orient Refractories Limited		0.18%
LIC Housing Finance Limited	CRISIL AAA	0.16%
DLF Ltd		0.16%
Apollo Hospital Enterprise Ltd		0.04%
Reliance Infrastructure Ltd		0.03%
7.5% Redeemable Pref. Shares Vedanta Ltd		0.01%
Reliance Nippon Life Asset Management Limited		0.00%
NTPC Limited	CRISIL AAA	0.00%
RELINFRA_25/01/2018		-0.03%
ICICIBANK_25/01/2018		-0.16%
ITC_25/01/2018		-0.16%
DLF_25/01/2018		-0.16%
DABUR_25/01/2018		-0.24%
HDFCBANK_25/01/2018		-0.32%
HDFC_25/01/2018		-0.32%
NTPC_25/01/2018		-0.39%
YESBANK_25/01/2018		-0.46%
INFY_25/01/2018		-0.51%
TATAMOTORS_25/01/2018		-0.95%
SBIN_25/01/2018		-1.05%
BHARTIARTL_25/01/2018		-1.08%
HINDALCO_25/01/2018		-1.13%
MARUTI_25/01/2018		-1.27%
RELIANCE_25/01/2018		-1.49%
NIFTY_25/01/2018		-16.46%
Cash & Current Assets		14.83%
Net receivables / payables		31.20%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Balanced '95 Fund		
Allocation as a % of Net Assets	Rating	%
HDFC Bank Ltd		4.96%
ICICI Bank Ltd		3.69%
6.84% GOI (MD 19/12/2022)	SOV	2.43%
8.13% GOI (MD 22/06/2045)	SOV	2.16%
6.68% GOI (MD 17/09/2031)	SOV	2.14%
Infosys Ltd		1.92%
Eris Lifesciences Limited		1.71%
Hindalco Industries Ltd		1.60%
ITC Ltd		1.59%
Indusind Bank Ltd		1.54%
Eicher Motors Ltd		1.51%
Whirlpool of India Ltd		1.49%
Maruti Suzuki India Ltd		1.45%
State Bank of India		1.44%
Yes Bank Limited		1.38%
Bharat Electronics Ltd		1.28%
Larsen & Toubro Ltd		1.27%
Gail (India) Ltd		1.24%
Vedanta Ltd		1.23%
L&T Finance Holdings Ltd		1.15%
Hindustan Petroleum Corporation Ltd		1.14%
Indian Oil Corporation Ltd		1.11%
Aurobindo Pharma Ltd		1.09%
Titan Company Limited		1.03%
Kotak Mahindra Bank Ltd		1.02%
Zee Entertainment Enterprises Ltd		1.02%
IRB InvIT Fund		1.01%
IDFC Bank Limited	ICRA AAA	1.01%
PNB Housing Finance Limited		0.99%
Emami Ltd		0.98%
Hindustan Zinc Ltd		0.94%
Cholamandalam Investment and Finance Company Limited		0.94%
Bank Of Baroda		0.93%
Cyient Limited		0.91%
Kansai Nerolac Paints Ltd		0.87%
Tata Motors Ltd		0.87%
Bajaj Finance Ltd		0.85%
Dabur India Ltd		0.84%
8.83% GOI (MD 12/12/2041)	SOV	0.82%
Bharti Airtel Ltd		0.80%
CG Power and Industrial Solutions Limited		0.77%
Thyrocare Technologies Ltd		0.76%
7.61% GOI(MD 09/05/2030)	SOV	0.73%
Gujarat State Petronet Ltd		0.72%
Tech Mahindra Ltd		0.72%
Chennai Petroleum Corporation Ltd		0.72%
Mahindra & Mahindra Ltd		0.71%
SBI Life Insurance Company Limited		0.71%
UPL Limited		0.70%
Dalmia Bharat Limited		0.67%
Tata Chemicals Ltd		0.67%
Natco Pharma Ltd		0.65%
8.56% RAJASTHAN SDL - (MD 23/01/2023)	SOV	0.65%

Grasim Industries Ltd		0.64%	Brillio Technologies Pvt Ltd		0.000%	Dr Reddys Laboratories Ltd		1.12%
Sun TV Network Ltd		0.63%	Globsyn Technologies Ltd		0.000%	Cholamandalam Investment and Finance		1.07%
Dr Reddys Laboratories Ltd		0.61%	Magnasound (I) Ltd		0.000%	Company Ltd		1.05%
Britannia Industries Ltd		0.59%	Cash & Current Assets		7.50%	Bharat Electronics Ltd		1.04%
NLC India Limited		0.55%	<b>Total</b>		<b>100.00%</b>	Bank Of Baroda		1.02%
Shriram City Union Finance Limited		0.55%	<b>Aditya Birla Sun Life Index Fund</b>			Sanofi India Ltd		1.00%
ONGC Petro Additions Limited	ICRA AAA(SO)	0.55%	<b>Allocation as a % of Net Assets</b>			Reliance Capital Ltd		0.96%
Pfizer Ltd		0.55%				Britannia Industries Ltd		0.87%
Apollo Hospital Enterprise Ltd		0.54%				Dabur India Ltd		0.87%
8.17% GOI (MD 01/12/2044)	SOV	0.51%				IDFC Ltd		0.86%
Bharat Financial Inclusion Ltd		0.51%				Power Grid Corporation of India Ltd		0.86%
Pidilite Industries Ltd		0.48%				Cummins India Ltd		0.84%
Sundaram Finance Ltd		0.48%				Bayer Cropscience Ltd		0.83%
NTPC Ltd		0.48%				Oil & Natural Gas Corporation Ltd		0.78%
Crompton Greaves Consumer Electricals Limited		0.48%				Motherson Sumi Systems Ltd		0.71%
8.60% GOI (MD 02/06/2028)	SOV	0.47%				Hindustan Zinc Ltd		0.65%
IDBI Bank Limited	IND BBB+	0.47%				Axis Bank Ltd		0.65%
Torrent Pharmaceuticals Ltd		0.47%				Shriram City Union Finance Limited		0.63%
Schaeffler India Limited		0.46%				Emami Ltd		0.59%
Shriram Transport Finance Company Limited	CRISIL AA+	0.45%				Titan Company Limited		0.58%
PTC India Ltd		0.45%				Torrent Pharmaceuticals Ltd		0.56%
HCL Technologies Ltd		0.44%				L&T Finance Holdings Ltd		0.55%
Endurance Technologies Limited		0.43%				ACC Ltd		0.53%
Blue Star Ltd		0.43%				CG Power and Industrial Solutions Limited		0.51%
Reliance Nippon Life Asset Management Limited		0.43%				Tata Steel Ltd		0.49%
Bayer Cropscience Ltd		0.41%				Punjab National Bank		0.49%
Indian Energy Exchange Limited		0.41%				PNB Housing Finance Limited		0.48%
Finolex Cables Ltd		0.40%				Petronet LNG Ltd		0.44%
Muthoot Finance Ltd		0.40%				Godrej Consumer Products Ltd		0.43%
Recco Home Finance Ltd		0.39%				Bosch Ltd		0.43%
ICICI Lombard General Insurance Company Ltd		0.38%				ICICI Lombard General Insurance Company Ltd		0.43%
Marico Ltd		0.37%				IRB Infrastructure Developers Ltd		0.41%
Housing Development Finance Corporation Limited	CRISIL AAA	0.37%				Glaxosmithkline Consumer Healthcare Ltd		0.40%
Fortis Healthcare Ltd		0.37%				Sun Pharmaceutical Industries Limited		0.37%
Tata Capital Financial Services Limited	CRISIL AA+	0.37%				Castrol India Ltd		0.36%
National Bank For Agriculture and Rural Development	IND AAA	0.37%				GE Power India Limited		0.32%
Union Bank of India	IND AA	0.36%				Aditya Birla Capital Limited		0.30%
Idea Cellular Limited	CARE AA+	0.36%				HDFC Bank Limited	UNRATED	0.29%
Barclays Invest & Loans India Limited	CRISIL A1+	0.36%				Housing Development Finance Corporation Limited		0.28%
Housing Development Finance Corporation Limited	ICRA A1+	0.35%				Birla Sun Life Nifty ETF - Growth		0.27%
Shoppers Stop Ltd		0.35%				HDFC Standard Life Insurance Company Limited		0.27%
Indraprastha Gas Limited		0.34%				Glenmark Pharmaceuticals Ltd		0.23%
Petronet LNG Ltd		0.33%				Glaxosmithkline Pharmaceuticals Ltd		0.21%
MRF Ltd		0.33%				Interglobe Aviation Ltd		0.20%
Mangalore Refinery & Petrochemicals Ltd		0.32%				Procter & Gamble Hygiene and Health Care Ltd		0.17%
Inox Leisure Ltd		0.31%				Care Ltd		0.14%
Max Financial Services Limited		0.29%				Tata Consultancy Services Ltd		0.12%
Entertainment Network India Ltd		0.28%				Reliance Home Finance Limited		0.12%
Ashoka Buildcon Ltd		0.27%				ICICI Prudential Life Insurance Company Limited		0.11%
The Federal Bank Limited		0.27%				Chennai Petroleum Corporation Ltd		0.09%
Procter & Gamble Hygiene and Health Care Ltd		0.26%				Bharat Financial Inclusion Ltd		0.05%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.25%				7.5% Redeemable Pref. Shares Vedanta Ltd		0.05%
Reliance Ports and Terminals Limited	CRISIL AAA	0.25%				NTPC Limited	CRISIL AAA	0.02%
IDBI Bank Limited	IND BBB+	0.25%				Cash & Current Assets		1.67%
Carborundum Universal Ltd		0.24%				Net receivables / payables		-0.71%
Atul Ltd		0.24%				<b>Total</b>		<b>100.00%</b>
8.20% GOI (MD 15/02/2022)	SOV	0.23%				<b>Aditya Birla Sun Life Top 100 Fund</b>		
Power Finance Corporation Limited	CRISIL AAA	0.23%				<b>Allocation as a % of Net Assets</b>		
Sanofi India Ltd		0.21%						<b>Rating</b>
Power Finance Corporation Limited	CRISIL AAA	0.19%						<b>%</b>
Power Finance Corporation Limited	CRISIL AAA	0.19%				HDFC Bank Ltd		7.07%
Small Industries Dev Bank of India	CARE AAA	0.19%				ICICI Bank Ltd		4.50%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.18%				ITC Ltd		4.11%
Bajaj Finance Limited	ICRA AAA	0.18%				Infosys Ltd		3.73%
HDFC Bank Limited	UNRATED	0.18%				Maruti Suzuki India Ltd		2.77%
Tata Capital Financial Services Limited	ICRA AA+	0.18%				Housing Development Finance Corporation Ltd		2.38%
PNB Housing Finance Limited	CARE AAA	0.18%				Vedanta Ltd		2.35%
Power Finance Corporation Limited	CRISIL AAA	0.18%				Hindalco Industries Ltd		2.28%
Bata India Ltd		0.16%				Tata Motors Ltd		2.17%
Syndicate Bank	CARE AA-	0.15%				State Bank of India		2.13%
Aditya Birla Capital Limited		0.15%				Indusind Bank Ltd		1.91%
Power Grid Corporation of India Limited	CRISIL AAA	0.14%				NTPC Ltd		1.88%
Rural Electrification Corporation Limited	CRISIL AAA	0.11%				Gail (India) Ltd		1.81%
Tata Motors Ltd DVR Shares		0.11%				Larsen & Toubro Ltd		1.73%
Edelweiss Financial Services Ltd		0.11%				HCL Technologies Ltd		1.72%
Housing Development Finance Corporation Limited		0.09%				Indian Oil Corporation Ltd		1.72%
8.27% Karnataka SDL(MD 23/12/2025)	SOV	0.06%				Yes Bank Limited		1.71%
7.5% Redeemable Pref. Shares Vedanta Ltd		0.05%				Bharat Electronics Ltd		1.66%
8.26% Maharashtra SDL(MD 23/12/2025)	SOV	0.05%				Tech Mahindra Ltd		1.63%
IDBI Bank Limited	IND AA	0.05%				Zee Entertainment Enterprises Ltd		1.59%
8.83% GOI (MD 25/11/2023)	SOV	0.04%				Reliance Industries Ltd		1.57%
Rural Electrification Corporation Limited	CRISIL AAA	0.04%				Kotak Mahindra Bank Ltd		1.55%
7.72% GOI (MD 25/05/2025)	SOV	0.04%				Crompton Greaves Consumer Electricals Limited		1.53%
8.01% Telangana UDAY BOND (MD 07/03/2025)	SOV	0.04%				Aurobindo Pharma Ltd		1.47%
7.87% Telangana UDAY BOND (MD 07/03/2024)	SOV	0.04%				Mahindra & Mahindra Ltd		1.40%
6.90% GOI (MD 13/07/2019)	SOV	0.02%				Hindustan Unilever Ltd		1.38%
Power Grid Corporation of India Limited	CRISIL AAA	0.01%				Mahindra & Mahindra Financial Services Ltd		1.37%
6.79% GOI (MD 15/05/2027)	SOV	0.01%				IDFC Ltd		1.31%
Power Finance Corporation Limited	CRISIL AAA	0.004%				Punjab National Bank		1.30%
6% Cum. NCV. Prefer Zee Entertainment Enterprises Ltd		0.003%				Hindustan Petroleum Corporation Ltd		1.29%
6.79% GOI (MD 26/12/2029)	SOV	0.002%				Dabur India Ltd		1.25%
REC_6.79 & PAY_FLOAT_28/04/2022		0.001%				Bank Of Baroda		1.25%
HSBCBK						Dalmia Bharat Limited		1.24%
						Oil & Natural Gas Corporation Ltd		1.21%
						Bharti Airtel Ltd		1.19%
						Hindustan Zinc Ltd		1.11%
						Bajaj Finserv Ltd		1.09%
						Grasim Industries Ltd		1.08%



# Portfolio

L&T Finance Holdings Ltd	1.08%
Mangalore Refinery & Petrochemicals Ltd	1.01%
Petronet LNG Ltd	0.94%
Dr Reddys Laboratories Ltd	0.94%
Motherson Sumi Systems Ltd	0.91%
Power Grid Corporation of India Ltd	0.90%
Torrent Pharmaceuticals Ltd	0.88%
Max Financial Services Limited	0.87%
PTC India Ltd	0.86%
Shriram Transport Finance Company Ltd	0.79%
Britannia Industries Ltd	0.75%
Cummins India Ltd	0.72%
The Federal Bank Limited	0.71%
SBI Life Insurance Company Limited	0.71%
Ambuja Cements Ltd	0.71%
CG Power and Industrial Solutions Limited	0.67%
Sanofi India Ltd	0.67%
HDFC Bank Limited	UNRATED 0.64%
Bajaj Finance Ltd	0.63%
UPL Limited	0.61%
Birla Sun Life Nifty ETF - Growth	0.58%
Tata Steel Ltd	0.57%
Cholamandalam Investment and Finance Company Ltd	0.51%
Titan Company Limited	0.50%
Tata Motors Ltd DVR Shares	0.45%
Apollo Tyres Ltd	0.41%
Glenmark Pharmaceuticals Ltd	0.38%
Akzo India Nobel Ltd	0.36%
Housing Development Finance Corporation Limited	0.35%
ICI Lombard General Insurance Company Ltd	0.35%
Aditya Birla Capital Limited	0.25%
Axis Bank Ltd	0.19%
Bharat Petroleum Corp Ltd	0.13%
7.5% Redeemable Pref. Shares Vedanta Ltd	0.10%
NTPC Limited	CRISIL AAA 0.04%
Cash & Current Assets	3.47%
Net receivables / payables	0.95%
<b>Total</b>	<b>100.00%</b>

Eris Lifesciences Limited	0.43%
VA Tech Wabag Ltd	0.35%
Equitas Holdings Limited	0.35%
Dish TV India Ltd	0.34%
AIA Engineering Ltd	0.33%
7.5% Redeemable Pref. Shares Vedanta Ltd	0.31%
MRF Ltd	0.30%
Glaxosmithkline Consumer Healthcare Ltd	0.28%
L&T Finance Holdings Ltd	0.25%
The Jammu and Kashmir Bank Ltd	0.22%
Aditya Birla Capital Limited	0.19%
Torrent Pharmaceuticals Ltd	0.18%
Kewal Kiran Clothing Limited	0.15%
Reliance Nippon Life Asset Management Limited	0.13%
Cummins India Ltd	0.10%
Gujarat Alkalies & Chemicals Ltd	0.03%
5Paisa Capital Limited	0.01%
Mrs Infrastr Ltd	0.000%
MAESTROS MEDLINE SYSTEMS LIMITED	0.000%
Magnasound (I) Ltd	0.000%
Cash & Current Assets	6.59%
Net receivables / payables	0.38%
<b>Total</b>	<b>100.00%</b>

Pfizer Ltd	5.57%
ICRA Ltd	5.29%
Glaxosmithkline Pharmaceuticals Ltd	4.80%
Maruti Suzuki India Ltd	4.76%
Jet Airways India Ltd	4.75%
Thomas Cook India Ltd	4.63%
Kansai Nerolac Paints Ltd	4.28%
Capital First Limited	3.80%
Bosch Ltd	3.60%
Hindustan Unilever Ltd	2.77%
Bata India Ltd	2.23%
Schaeffler India Limited	2.19%
Procter & Gamble Hygiene and Health Care Ltd	2.18%
Wabco India Ltd	1.31%
Cummins India Ltd	1.30%
Quess Corp Limited	1.03%
Crisil Ltd	0.97%
Colgate Palmolive India Ltd	0.88%
ACC Ltd	0.74%
Castrol India Ltd	0.55%
Oracle Financial Services Software Ltd	0.52%
ITD Cementation India Ltd	0.46%
Ambuja Cements Ltd	0.40%
Nestle India Ltd	0.38%
SML Isuzu Ltd	0.37%
Federal-Mogul Goetze (India) Ltd	0.30%
Akzo India Nobel Ltd	0.24%
Sanofi India Ltd	0.24%
Siemens Ltd	0.23%
GE Power India Limited	0.23%
GE T&D India Limited	0.22%
ABB India Ltd	0.18%
Blue Dart Express Ltd	0.16%
Disa India Ltd	0.13%
Schneider Electric Infrastructure Ltd	0.06%
Blue Dart Express Limited	ICRA AA 0.001%
Blue Dart Express Limited	ICRA AA 0.001%
Jainpur Straw Brd and Paper Ltd	0.000%
Maruti Cortex Ltd	0.000%
Sree Jayalakshmi Autospin Ltd	0.000%
Sri Venkatesha Mill Ltd	0.000%
Visakha Aqua Farm Ltd	0.000%
Cash & Current Assets	0.25%
Net receivables / payables	-0.10%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Advantage Fund		
Allocation as a % of Net Assets		%
HDFC Bank Ltd	4.62%	
Maruti Suzuki India Ltd	4.56%	
Hindustan Petroleum Corporation Ltd	4.41%	
State Bank of India	4.27%	
ICI Bank Ltd	3.46%	
Voltas Ltd	3.39%	
Eicher Motors Ltd	3.30%	
Natco Pharma Ltd	2.84%	
Dalmia Bharat Limited	2.74%	
Yes Bank Limited	2.72%	
PNB Housing Finance Limited	2.72%	
Vedanta Ltd	2.62%	
Indusind Bank Ltd	2.20%	
The Ramco Cements Limited	2.08%	
Hindustan Unilever Ltd	2.06%	
Indraprastha Gas Limited	2.01%	
Shree Cement Ltd	2.01%	
Bank Of Baroda	1.99%	
L&T Finance Holdings Ltd	1.97%	
Bajaj Finance Ltd	1.95%	
Bharti Airtel Ltd	1.93%	
Blue Star Ltd	1.91%	
Crompton Greaves Consumer Electricals Limited	1.90%	
TVS Motor Company Ltd	1.84%	
Gail (India) Ltd	1.77%	
Quess Corp Limited	1.65%	
Reliance Industries Ltd	1.61%	
Bajaj Finserv Ltd	1.37%	
UPL Limited	1.37%	
Century Textiles & Industries Ltd	1.35%	
Kajaria Ceramics Limited	1.31%	
Finolex Cables Ltd	1.27%	
Dr Reddys Laboratories Ltd	1.23%	
Whirlpool of India Ltd	1.10%	
V-Guard Industries Limited	1.06%	
Emami Ltd	1.01%	
Petronet LNG Ltd	0.97%	
Birla Corporation Ltd	0.96%	
Asian Paints Ltd	0.95%	
Britannia Industries Ltd	0.92%	
Hindalco Industries Ltd	0.92%	
Cholamandalam Investment and Finance Company Ltd	0.84%	
Kansai Nerolac Paints Ltd	0.82%	
MRF Ltd	0.81%	
Recco Home Finance Ltd	0.81%	
Nestle India Ltd	0.76%	
Bharat Electronics Ltd	0.71%	
Berger Paints India Ltd	0.70%	
Titan Company Limited	0.66%	
BEML Ltd	0.64%	
Tata Global Beverages Ltd	0.62%	
Max Financial Services Limited	0.51%	
Equitas Holdings Limited	0.42%	
Engineers India Ltd	0.37%	
Bayer Cropscience Ltd	0.36%	
Hindustan Zinc Ltd	0.36%	
Eris Lifesciences Limited	0.36%	
Mahanagar Gas Limited	0.30%	
Orient Cement Ltd	0.26%	
Dharti Dredging	0.02%	
Karox Technologies Ltd	0.000%	
Cash & Current Assets	3.47%	
Net receivables / payables	-0.10%	
<b>Total</b>	<b>100.00%</b>	

Aditya Birla Sun Life Equity Fund		
Allocation as a % of Net Assets		%
HDFC Bank Ltd	5.69%	
ICI Bank Ltd	4.66%	
Vedanta Ltd	4.29%	
ITC Ltd	4.07%	
Maruti Suzuki India Ltd	3.12%	
Dabur India Ltd	2.60%	
Tata Communications Ltd	2.39%	
Hindalco Industries Ltd	2.33%	
Indusind Bank Ltd	2.30%	
Century Textiles & Industries Ltd	2.27%	
Tata Chemicals Ltd	2.26%	
Bajaj Finance Ltd	2.11%	
HCL Technologies Ltd	2.07%	
Kotak Mahindra Bank Ltd	1.97%	
Tata Steel Ltd	1.86%	
Yes Bank Limited	1.85%	
Bharat Forge Ltd	1.83%	
Larsen & Toubro Ltd	1.82%	
Dalmia Bharat Limited	1.79%	
Hindustan Unilever Ltd	1.77%	
United Spirits Ltd	1.69%	
Bharti Airtel Ltd	1.67%	
Housing Development Finance Corporation Ltd	1.61%	
Hero MotoCorp Ltd	1.58%	
Dr Reddys Laboratories Ltd	1.55%	
Tech Mahindra Ltd	1.52%	
ACC Ltd	1.39%	
Eicher Motors Ltd	1.33%	
Blue Star Ltd	1.30%	
Infosys Ltd	1.21%	
Cholamandalam Investment and Finance Company Ltd	1.20%	
Tata Motors Ltd	1.18%	
Cyient Limited	1.04%	
IDFC Ltd	1.01%	
Dishman Carbogen Amcis Limited	0.98%	
Aurobindo Pharma Ltd	0.97%	
Castrol India Ltd	0.95%	
Indian Oil Corporation Ltd	0.94%	
Kansai Nerolac Paints Ltd	0.91%	
Bank Of Baroda	0.87%	
Max Financial Services Limited	0.82%	
Exide Industries Ltd	0.78%	
Mahanagar Gas Limited	0.75%	
Bharat Financial Inclusion Ltd	0.72%	
SBI Life Insurance Company Limited	0.67%	
Radico Khaitan Ltd	0.66%	
The India Cements Limited	0.66%	
IFIL Holdings Ltd	0.64%	
Asian Paints Ltd	0.63%	
CESC Ltd	0.61%	
Punjab National Bank	0.60%	
UPL Limited	0.58%	
Whirlpool of India Ltd	0.56%	
Shriram City Union Finance Limited	0.54%	
Grasim Industries Ltd	0.51%	
PNB Housing Finance Limited	0.48%	
Recco Home Finance Ltd	0.47%	
Atul Ltd	0.43%	

Aditya Birla Sun Life Midcap Fund		
Allocation as a % of Net Assets		%
Gujarat State Petronet Ltd	2.88%	
TeamLease Services Limited	2.66%	
Bharat Electronics Ltd	2.48%	
TI Financial Holdings Limited	2.41%	
PNB Housing Finance Limited	2.38%	
KEC International Ltd	2.36%	
Mahindra CIE Automotive Ltd	2.32%	
Solar Industries (I) Ltd	2.30%	
The Federal Bank Limited	2.16%	
Mangalore Refinery & Petrochemicals Ltd	2.16%	
Petronet LNG Ltd	2.10%	
Tata Global Beverages Ltd	2.01%	
RBL Bank Limited	1.99%	
MRF Ltd	1.97%	
Tech Mahindra Ltd	1.96%	
Max Financial Services Limited	1.96%	
Eris Lifesciences Limited	1.95%	
Bharat Financial Inclusion Ltd	1.95%	
Delta Corp Ltd	1.94%	
Crompton Greaves Consumer Electricals Limited	1.93%	
L&T Finance Holdings Ltd	1.90%	
BEML Ltd	1.89%	
IRB Infrastructure Developers Ltd	1.85%	
Voltas Ltd	1.79%	
Century Textiles & Industries Ltd	1.68%	
Hindalco Industries Ltd	1.60%	
PNC Infratech Limited	1.59%	
Yes Bank Limited	1.53%	
DCB Bank Limited	1.53%	
Cyient Limited	1.48%	
Dewan Housing Finance Corporation Ltd	1.47%	
Hindustan Zinc Ltd	1.44%	
Punjab National Bank	1.39%	
JK Cements Ltd	1.37%	
NLC India Limited	1.36%	
Housing & Urban Development Corporation Limited	1.35%	
Bank Of Baroda	1.35%	
Pfizer Ltd	1.33%	
Bayer Cropscience Ltd	1.29%	
Fortis Healthcare Ltd	1.25%	
Gujarat Fluorochemicals Ltd	1.24%	
Whirlpool of India Ltd	1.24%	
Finolex Cables Ltd	1.24%	
Dalmia Bharat Limited	1.19%	
Schaeffler India Limited	1.14%	
Torrent Pharmaceuticals Ltd	1.10%	
CG Power and Industrial Solutions Limited	1.08%	
Endurance Technologies Limited	1.06%	
Hindustan Petroleum Corporation Ltd	1.06%	
Johnson Controls-Hitachi Air Conditioning India Ltd	1.04%	
Emami Ltd	1.04%	

Aditya Birla Sun Life MNC Fund		
Allocation as a % of Net Assets		Rating %
Honeywell Automation India Ltd	10.85%	
Gillette India Ltd	9.15%	
Johnson Controls-Hitachi Air Conditioning India Ltd	6.37%	
Bayer Cropscience Ltd	5.88%	
Kotak Mahindra Bank Ltd	5.84%	



Reliance Nippon Life Asset Management Limited	1.03%
Weisspund India Ltd	0.97%
Godrej Agrovet Limited	0.74%
Union Bank of India	0.73%
Cummins India Ltd	0.58%
Aditya Birla Capital Limited	0.23%
Cash & Current Assets	8.92%
Net receivables / payables	0.09%
<b>Total</b>	<b>100.00%</b>

### Aditya Birla Sun Life Small & Midcap Fund

Allocation as a % of Net Assets	%
DCB Bank Limited	2.86%
PNC Infratech Limited	2.73%
Repco Home Finance Ltd	2.56%
Gujarat State Petronet Ltd	2.44%
Chennai Petroleum Corporation Ltd	2.42%
Johnson Controls-Hitachi Air Conditioning India Ltd	2.37%
Jyothy Laboratories Ltd	2.35%
CG Power and Industrial Solutions Limited	2.34%
S Chand And Company Limited	2.31%
Satin Creditcare Network Limited	2.24%
HSIL Ltd	2.17%
Tata Metaliks Ltd	2.16%
KEC International Ltd	2.05%
Minda Corporation Ltd	2.03%
SANGHI INDUSTRIES LTD	2.00%
The India Cements Limited	1.97%
Reliance Home Finance Limited	1.94%
Gujarat Narmada Valley Fertilizers & Chemicals Ltd	1.85%
Cyient Limited	1.81%
Carborundum Universal Ltd	1.71%
VIP Industries Ltd	1.70%
The South Indian Bank Ltd	1.69%
Dixon Technologies (India) Limited	1.68%
IRB Infrastructure Developers Ltd	1.66%
Inox Leisure Ltd	1.61%
Mahindra CIE Automotive Ltd	1.58%
Rallis India Ltd	1.56%
Firstsource Solutions Ltd	1.55%
Security and Intelligence Services (India) Limited	1.50%
Ramkrishna Forgings Ltd	1.49%
BSE Limited	1.46%
The Federal Bank Limited	1.45%
Capital First Limited	1.45%
Deepak Nitrite Limited	1.43%
Natco Pharma Ltd	1.43%
Sunteck Realty Ltd	1.39%
NITIN SPINNERS LIMITED	1.35%
Tube Investments Of India Limited	1.30%
J.Kumar Infraprojects Ltd	1.29%
Mahindra Logistics Limited	1.26%
Atul Auto Limited	1.23%
Apar Industries Ltd	1.20%
Allcargo Logistics Ltd	1.12%
V-Guard Industries Limited	1.10%
Monte Carlo Fashions Ltd	0.99%
Capacite Infraprojects Limited	0.92%
Mahanagar Gas Limited	0.88%
Muthoot Capital Services Limited	0.84%
Indian Energy Exchange Limited	0.84%
Sanofi India Ltd	0.82%
Pennar Engineered Building Systems Ltd	0.66%
SUVEN LIFE SCIENCES LIMITED	0.19%
Cash & Current Assets	17.40%
Net receivables / payables	-2.32%
<b>Total</b>	<b>100.00%</b>

### Aditya Birla Sun Life Pure Value Fund

Allocation as a % of Net Assets	%
Hindustan Petroleum Corporation Ltd	5.79%
Gujarat Alkalies & Chemicals Ltd	4.45%
Tata Global Beverages Ltd	4.03%
Tata Chemicals Ltd	3.97%
Chennai Petroleum Corporation Ltd	3.31%
Gail (India) Ltd	3.17%
Steel Authority of India Ltd	3.14%
Bata India Ltd	2.68%
Mangalore Refinery & Petrochemicals Ltd	2.50%
Gujarat Narmada Valley Fertilizers & Chemicals Ltd	2.41%
Gujarat State Fertilizers & Chemicals Ltd	2.40%
BEML Ltd	2.30%
Century Plyboards (India) Limited	2.24%
Grasim Industries Ltd	2.20%
JSW Steel Ltd	2.16%
Somany Ceramics Ltd	1.97%
GHCL Ltd	1.96%
Wockhardt Ltd	1.94%
Blue Star Ltd	1.92%
Tamil Nadu Newsprint & Papers Ltd	1.86%
Satin Creditcare Network Limited	1.81%
VIP Industries Ltd	1.81%
Deepak Nitrite Limited	1.75%
The India Cements Limited	1.75%
Gujarat State Petronet Ltd	1.70%
Jindal Steel and Power Ltd	1.68%
Sterlite Technologies Ltd	1.66%

Cyient Limited	1.64%
Ashok Leyland Ltd	1.52%
K.P.R. Mill Limited	1.52%
Axis Bank Ltd	1.52%
Raymond Ltd	1.50%
National Aluminium Company Ltd	1.50%
Tech Mahindra Ltd	1.45%
Divis Laboratories Ltd	1.41%
Petronet LNG Ltd	1.39%
Gulf Oil Lubricants India Ltd	1.32%
NLC India Limited	1.28%
Gujarat Fluorochemicals Ltd	1.17%
STEEL STRIPS WHEELS LIMITED	1.17%
SANGHI INDUSTRIES LTD	1.16%
Weisspund India Ltd	1.11%
Cera Sanitaryware Limited	1.06%
KEC International Ltd	0.91%
ICICI Bank Ltd	0.89%
Jamma Auto Industries Limited	0.72%
State Bank of India	0.67%
Housing & Urban Development Corporation Limited	0.60%
Monte Carlo Fashions Ltd	0.57%
Sun Pharmaceutical Industries Limited	0.45%
Thomas Cook India Ltd	0.43%
L&T Finance Holdings Ltd	0.40%
Bharat Bijlee Ltd	0.27%
Sadbhav Engineering Ltd	0.25%
NCC Ltd	0.20%
Century Textiles & Industries Ltd	0.16%
Neuland Laboratories Ltd	0.13%
PTC India Ltd	0.09%
Cash & Current Assets	2.03%
Net receivables / payables	0.92%
<b>Total</b>	<b>100.00%</b>

### Aditya Birla Sun Life Manufacturing Equity Fund

Allocation as a % of Net Assets	%
Maruti Suzuki India Ltd	8.51%
Tata Chemicals Ltd	5.29%
Vedanta Ltd	4.81%
United Spirits Ltd	4.20%
Hindustan Unilever Ltd	3.83%
MRF Ltd	3.80%
Century Textiles & Industries Ltd	3.78%
Hindustan Zinc Ltd	3.75%
Kansai Nerolac Paints Ltd	3.55%
Eicher Motors Ltd	3.54%
Bharat Electronics Ltd	3.50%
Glaxosmithkline Consumer Healthcare Ltd	3.20%
Dishman Carbogen Amcis Limited	2.84%
Rallis India Ltd	2.59%
Asian Paints Ltd	2.57%
ITC Ltd	2.45%
HEIDELBERGCEMENT INDIA LIMITED	2.41%
Voltas Ltd	2.29%
Tata Steel Ltd	2.10%
Dabur India Ltd	2.04%
Tata Coffee Limited	1.97%
Hero MotoCorp Ltd	1.96%
Tata Motors Ltd	1.76%
Greaves Cotton Ltd	1.64%
Eris Lifesciences Limited	1.54%
HSIL Ltd	1.47%
Cummins India Ltd	1.47%
Torrent Pharmaceuticals Ltd	1.47%
AIA Engineering Ltd	1.44%
Hindalco Industries Ltd	1.43%
Dr Reddys Laboratories Ltd	1.37%
Wabco India Ltd	1.35%
S H Kelkar & Company Ltd	1.28%
United Breweries Ltd	1.26%
Endurance Technologies Limited	1.18%
Titan Company Limited	1.03%
Prataap Snacks Limited	0.98%
Raymond Ltd	0.88%
Keval Kiran Clothing Limited	0.84%
Grasim Industries Ltd	0.75%
Clariant Chemicals India Ltd	0.45%
Inox Wind Ltd	0.32%
Aditya Birla Capital Limited	0.32%
Cash & Current Assets	0.84%
Net receivables / payables	-0.06%
<b>Total</b>	<b>100.00%</b>

### Aditya Birla Sun Life Banking and Financial Services Fund

Allocation as a % of Net Assets	%
ICICI Bank Ltd	11.78%
HDFC Bank Ltd	8.05%
Bajaj Finance Ltd	8.01%
Yes Bank Limited	7.48%
L&T Finance Holdings Ltd	5.28%
Indusind Bank Ltd	4.68%
PNB Housing Finance Limited	4.34%
DCB Bank Limited	3.95%
Cholamandlam Investment and Finance Company Ltd	3.72%
Bharat Financial Inclusion Ltd	3.55%
State Bank of India	3.45%
Bank Of Baroda	2.70%

Repco Home Finance Ltd	2.62%
Shriram Transport Finance Company Ltd	2.42%
Mahindra & Mahindra Financial Services Ltd	2.35%
AU Small Finance Bank Limited	2.34%
Max Financial Services Limited	2.01%
Bajaj Finserv Ltd	1.83%
Edelweiss Financial Services Ltd	1.82%
Dewan Housing Finance Corporation Ltd	1.76%
Equitas Holdings Limited	1.70%
SBI Life Insurance Company Limited	1.64%
Shriram City Union Finance Limited	1.61%
Punjab National Bank	1.51%
HDFC Standard Life Insurance Company Limited	1.44%
Capital First Limited	1.30%
ICICI Lombard General Insurance Company Ltd	0.94%
Mas Financial Services Limited	0.78%
ICRA Ltd	0.63%
The Federal Bank Limited	0.60%
City Union Bank Ltd	0.55%
Reliance Nippon Life Asset Management Limited	0.38%
Cash & Current Assets	4.51%
Net receivables / payables	-1.74%
<b>Total</b>	<b>100.00%</b>

### Aditya Birla Sun Life Dividend Yield Plus

Allocation as a % of Net Assets	%
Vedanta Ltd	7.33%
ICICI Bank Ltd	6.88%
Hindustan Petroleum Corporation Ltd	4.48%
Dalmia Bharat Limited	3.51%
Bharat Petroleum Corp Ltd	3.12%
Mahanagar Gas Limited	2.87%
Hindustan Zinc Ltd	2.68%
IIFL Holdings Ltd	2.62%
Tamil Nadu Newsprint & Papers Ltd	2.39%
Sanofi India Ltd	2.30%
Dhanuka Agritech Ltd	2.28%
Keval Kiran Clothing Limited	2.24%
Sun TV Network Ltd	2.18%
Procter & Gamble Hygiene and Health Care Ltd	2.15%
Greaves Cotton Ltd	2.11%
The South Indian Bank Ltd	2.05%
Infosys Ltd	2.03%
Orient Cement Ltd	2.01%
Tata Chemicals Ltd	1.90%
Tech Mahindra Ltd	1.84%
Pfizer Ltd	1.83%
Interglobe Aviation Ltd	1.81%
Orient Refractories Limited	1.70%
Indian Oil Corporation Ltd	1.67%
Dewan Housing Finance Corporation Ltd	1.58%
City Union Bank Ltd	1.41%
PTC India Ltd	1.41%
The Federal Bank Limited	1.39%
Cummins India Ltd	1.37%
National Aluminium Company Ltd	1.37%
Indiabulls Housing Finance Ltd	1.26%
Oriental Hotels Ltd	1.21%
APPLE INC	1.20%
Gail (India) Ltd	1.14%
Atul Auto Limited	1.09%
Reliance Nippon Life Asset Management Limited	1.09%
Mangalore Refinery & Petrochemicals Ltd	1.07%
ICICI Prudential Life Insurance Company Limited	1.05%
NTPC Ltd	0.97%
Multi Commodity Exchange of India Ltd	0.97%
Oracle Financial Services Software Ltd	0.94%
Century Textiles & Industries Ltd	0.92%
Sonata Software Ltd	0.86%
INDUSTRIA DE DISENO TEXTIL SA	0.86%
Akzo India Nobel Ltd	0.84%
Reliance Capital Ltd	0.79%
Oil & Natural Gas Corporation Ltd	0.78%
GHCL Ltd	0.74%
K.P.R. Mill Limited	0.73%
Jyothy Laboratories Ltd	0.70%
Indian Energy Exchange Limited	0.58%
Weisspund India Ltd	0.58%
Punjab National Bank	0.56%
Jagran Prakashan Ltd	0.48%
Swaraj Engines Ltd	0.45%
GE Power India Limited	0.45%
Gujarat Mineral Development Corporation Limited	0.39%
Torrent Pharmaceuticals Ltd	0.35%
HEIDELBERGCEMENT INDIA LIMITED	0.34%
Bank Of Baroda	0.34%
7.5% Redeemable Pref. Shares Vedanta Ltd	0.23%
Gateway Distriparks Ltd	0.22%
Sintex Plastics Technology Limited	0.10%
5Paasa Capital Limited	0.06%
Cash & Current Assets	0.58%
Net receivables / payables	0.57%
<b>Total</b>	<b>100.00%</b>





Aditya Birla Sun Life Special Situations Fund	
Allocation as a % of Net Assets	%
ICICI Bank Ltd	6.67%
Gujarat Alkalies & Chemicals Ltd	4.48%
HDFC Bank Ltd	4.19%
Yes Bank Limited	4.13%
Indusind Bank Ltd	4.04%
Hindalco Industries Ltd	3.57%
Maruti Suzuki India Ltd	3.54%
Muthoot Capital Services Limited	3.52%
Hindustan Petroleum Corporation Ltd	3.05%
Satin Creditcare Network Limited	2.79%
ITC Ltd	2.65%
Chennai Petroleum Corporation Ltd	2.64%
CG Power and Industrial Solutions Limited	2.42%
Eicher Motors Ltd	2.29%
Vedanta Ltd	2.20%
Infosys Ltd	1.88%
Bajaj Finance Ltd	1.87%
Aurobindo Pharma Ltd	1.74%
Bharat Forge Ltd	1.74%
Bank Of Baroda	1.66%
Ashoka Buildcon Ltd	1.64%
Sterlite Technologies Ltd	1.64%
Bharti Airtel Ltd	1.60%
J.Kumar Infraprojects Ltd	1.57%
L&T Finance Holdings Ltd	1.52%
Motherson Sumi Systems Ltd	1.50%
Dr Reddys Laboratories Ltd	1.39%
Grasim Industries Ltd	1.37%
Dalmia Bharat Limited	1.26%
Pfizer Ltd	1.20%
Shriram City Union Finance Limited	1.18%
GHCL Ltd	1.16%
Hindustan Unilever Ltd	1.15%
Glaxosmithkline Consumer Healthcare Ltd	1.10%
Crompton Greaves Consumer Electricals Limited	1.08%
National Aluminium Company Ltd	1.06%
Tech Mahindra Ltd	1.06%
Britannia Industries Ltd	1.05%
Gujarat State Fertilizers & Chemicals Ltd	1.05%
Cyient Limited	1.04%
NIIT Technologies Ltd	1.01%
Indian Terrain Fashions Ltd	1.00%
DCB Bank Limited	0.99%
HCL Technologies Ltd	0.97%
Ashok Leyland Ltd	0.94%
Apollo Hospital Enterprise Ltd	0.91%
Dabur India Ltd	0.84%
Equitas Holdings Limited	0.81%
Gujarat Fluorochemicals Ltd	0.78%
Emami Ltd	0.74%
Blue Star Ltd	0.69%
Nestle India Ltd	0.66%
STEEL STRIPS WHEELS LIMITED	0.63%
Inox Leisure Ltd	0.51%
Jyothy Laboratories Ltd	0.37%
Cash & Current Assets	-2.35%
Net receivables / payables	-0.89%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life India Reforms Fund	
Allocation as a % of Net Assets	%
Voltas Ltd	8.91%
Eicher Motors Ltd	7.73%
Yes Bank Limited	7.06%
Maruti Suzuki India Ltd	6.61%
Hindustan Petroleum Corporation Ltd	5.40%
Bajaj Finserv Ltd	5.33%
HDFC Bank Ltd	5.09%
Indusind Bank Ltd	5.04%
Recco Home Finance Ltd	4.85%
ICICI Bank Ltd	4.26%
L&T Finance Holdings Ltd	4.02%
Sterlite Technologies Ltd	3.28%
Indraprastha Gas Limited	2.96%
Gail (India) Ltd	2.54%
Ashoka Buildcon Ltd	2.33%
Edelweiss Financial Services Ltd	2.22%
Dalmia Bharat Limited	2.18%
Bharti Airtel Ltd	2.16%
Mahindra & Mahindra Financial Services Ltd	2.09%
Gujarat Alkalies & Chemicals Ltd	2.04%
Tata Chemicals Ltd	1.99%
Petronet LNG Ltd	1.73%
Bharat Electronics Ltd	1.22%
Punjab National Bank	1.16%
Hindalco Industries Ltd	1.11%
Hindustan Zinc Ltd	1.05%
Natco Pharma Ltd	0.98%
CG Power and Industrial Solutions Limited	0.95%
6% Cum. NCV. Prefer Zee Entertainment	0.09%
Enter'es Ltd	0.09%
Cash & Current Assets	3.64%
Net receivables / payables	0.01%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Infrastructure Fund	
Allocation as a % of Net Assets	%
Honeywell Automation India Ltd	5.43%
Vedanta Ltd	4.09%
PNC Infratech Limited	3.93%
Hindalco Industries Ltd	3.81%
Indraprastha Gas Limited	3.44%
Hindustan Petroleum Corporation Ltd	2.68%
Carborundum Universal Ltd	2.66%
NTPC Ltd	2.47%
KEC International Ltd	2.46%
Housing Development Finance Corporation Ltd	2.38%
Mahanagar Gas Limited	2.27%
Dalmia Bharat Limited	2.17%
Grasim Industries Ltd	2.00%
L&T Finance Holdings Ltd	1.99%
Sintex Plastics Technology Limited	1.97%
Finolex Cables Ltd	1.97%
Kalpataru Power Transmission Ltd	1.95%
Orient Cement Ltd	1.95%
National Aluminium Company Ltd	1.90%
CG Power and Industrial Solutions Limited	1.87%
Blue Star Ltd	1.82%
Wabco India Ltd	1.71%
Ashoka Buildcon Ltd	1.70%
Orient Refractories Limited	1.62%
Indusind Bank Ltd	1.54%
Hindustan Zinc Ltd	1.53%
Bharat Petroleum Corp Ltd	1.51%
Greaves Cotton Ltd	1.51%
J.Kumar Infraprojects Ltd	1.43%
Bharat Electronics Ltd	1.40%
Gail (India) Ltd	1.39%
Tata Chemicals Ltd	1.38%
VA Tech Wabag Ltd	1.34%
Sadbhav Engineering Ltd	1.32%
NCC Ltd	1.30%
The India Cements Limited	1.28%
Cummins India Ltd	1.26%
Bank Of Baroda	1.23%
Century Textiles & Industries Ltd	1.15%
Larsen & Toubro Ltd	1.11%
Indian Oil Corporation Ltd	1.08%
Muthoot Finance Ltd	1.08%
Somany Ceramics Ltd	1.01%
The Federal Bank Limited	0.98%
PTC India Ltd	0.92%
Mangalore Refinery & Petrochemicals Ltd	0.91%
Bharti Airtel Ltd	0.84%
Interglobe Aviation Ltd	0.84%
Steel Authority of India Ltd	0.77%
JSW Steel Ltd	0.75%
TD Power Systems Ltd	0.71%
Indiabulls Housing Finance Ltd	0.67%
HDFC Bank Ltd	0.65%
Sintex Industries Ltd	0.64%
Crompton Greaves Consumer Electricals Limited	0.61%
Housing Development Finance Corporation Limited	0.58%
Punjab National Bank	0.57%
Yes Bank Limited	0.55%
IDFC Ltd	0.42%
Bajaj Finance Ltd	0.37%
Indian Energy Exchange Limited	0.36%
Aditya Birla Capital Limited	0.32%
Capital First Limited	0.29%
7.5% Redeemable Pref. Shares Vedanta Ltd	0.15%
Engineers India Ltd	0.005%
Cash & Current Assets	1.36%
Net receivables / payables	0.63%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life New Millennium Fund	
Allocation as a % of Net Assets	%
Infosys Ltd	24.26%
HCL Technologies Ltd	9.08%
Bharti Airtel Ltd	9.00%
Tech Mahindra Ltd	8.81%
NIIT Technologies Ltd	6.11%
Sterlite Technologies Ltd	5.86%
Tata Consultancy Services Ltd	5.58%
Sonata Software Ltd	4.39%
Larsen & Toubro Infotech Limited	4.07%
Cyient Limited	3.89%
Tata Communications Ltd	3.31%
Inox Leisure Ltd	3.20%
Persistent Systems Ltd	3.17%
Dish TV India Ltd	2.99%
Firstsource Solutions Ltd	1.98%
Tejas Network Limited	1.20%
Info Edge India Ltd	1.18%
6% Cum. NCV. Prefer Zee Entertainment	0.22%
Enter'es Ltd	0.000%
Magnasound (I) Ltd	0.000%
Cash & Current Assets	1.93%
Net receivables / payables	-0.23%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life India GenNext Fund	
Allocation as a % of Net Assets	%
Maruti Suzuki India Ltd	5.14%
HDFC Bank Ltd	4.93%
ICICI Bank Ltd	3.93%
Century Textiles & Industries Ltd	3.79%
Indusind Bank Ltd	3.28%
Eicher Motors Ltd	3.20%
ITC Ltd	3.12%
Kotak Mahindra Bank Ltd	2.48%
Yes Bank Limited	2.44%
Whirlpool of India Ltd	2.43%
United Spirits Ltd	2.42%
Talwalkars Better Value Fitness Ltd	2.34%
Housing Development Finance Corporation Ltd	2.30%
Grasim Industries Ltd	2.22%
Voltas Ltd	1.99%
HDFC Standard Life Insurance Company Limited	1.93%
Asian Paints Ltd	1.91%
Britannia Industries Ltd	1.86%
ACC Ltd	1.85%
Hindustan Unilever Ltd	1.80%
Bajaj Finance Ltd	1.71%
Zee Entertainment Enterprises Ltd	1.69%
Cholamandalam Investment and Finance Company Ltd	1.68%
Dabur India Ltd	1.61%
Indian Oil Corporation Ltd	1.54%
ICICI Prudential Life Insurance Company Limited	1.51%
ICICI Lombard General Insurance Company Ltd	1.40%
Apollo Hospital Enterprise Ltd	1.39%
Blue Star Ltd	1.34%
Emami Ltd	1.30%
IDFC Ltd	1.24%
Aurobindo Pharma Ltd	1.22%
Thyrocare Technologies Ltd	1.22%
Relaxo Footwears Limited	1.19%
Jyothy Laboratories Ltd	1.18%
Tata Motors Ltd	1.14%
Titan Company Limited	1.13%
Nestle India Ltd	1.05%
Dr Reddys Laboratories Ltd	1.05%
Recco Home Finance Ltd	0.99%
Radico Khaitan Ltd	0.94%
Bata India Ltd	0.92%
Castrol India Ltd	0.92%
Exide Industries Ltd	0.91%
Somany Ceramics Ltd	0.90%
Pidilite Industries Ltd	0.89%
HEIDELBERGCEMENT INDIA LIMITED	0.89%
City Union Bank Ltd	0.87%
Inox Leisure Ltd	0.77%
Glaxosmithkline Consumer Healthcare Ltd	0.73%
Bharti Airtel Ltd	0.70%
Eris Lifesciences Limited	0.69%
Torrent Pharmaceuticals Ltd	0.64%
Prataap Snacks Limited	0.55%
Capital First Limited	0.55%
Sanofi India Ltd	0.50%
Aditya Birla Capital Limited	0.49%
Marico Ltd	0.48%
Dish TV India Ltd	0.38%
6% Cum. NCV. Prefer Zee Entertainment	0.09%
Enter'es Ltd	0.000%
Magnasound (I) Ltd	0.000%
Cash & Current Assets	4.86%
Net receivables / payables	-0.62%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life India Opportunities Fund	
Allocation as a % of Net Assets	%
Honeywell Automation India Ltd	9.26%
Sanofi India Ltd	6.32%
Sonata Software Ltd	5.93%
HCL Technologies Ltd	5.60%
Wabco India Ltd	5.43%
NIIT Technologies Ltd	5.30%
Persistent Systems Ltd	5.10%
Tech Mahindra Ltd	4.93%
Reliance Industries Ltd	4.77%
Sterlite Technologies Ltd	4.76%
Infosys Ltd	4.66%
AIA Engineering Ltd	3.44%
Sun Pharmaceutical Industries Limited	3.17%
Cummins India Ltd	2.94%
Hindustan Zinc Ltd	2.63%
Aurobindo Pharma Ltd	2.44%
Bharat Forge Ltd	2.17%
Crisil Ltd	2.15%
Dr Reddys Laboratories Ltd	2.14%
Lupin Ltd	2.12%
Firstsource Solutions Ltd	1.97%
K.P.R. Mill Limited	1.75%
Cyient Limited	1.73%
Vedanta Ltd	1.54%
Bajaj Auto Ltd	1.23%
Anvind Ltd	1.00%
Brillio Technologies Pvt Ltd	0.000%





Jainpur Straw Brd and Paper Ltd	0.000%
Magnasound (I) Ltd	0.000%
Oriqua Ltd	0.000%
Sree Rama Polymer	0.000%
Cash & Current Assets	5.68%
Net receivables / payables	-0.16%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life International Equity Fund - Plan A	
Allocation as a % of Net Assets	%
APPLE INC	5.56%
Aetna Inc New	5.21%
VALERO ENERGY CORP	4.50%
The Boeing Co	4.45%
FEDEX CORP	4.19%
AXA SA	4.08%
EASTMAN CHEMICAL CO	3.15%
NORDEA BANK AB	3.04%
ESTEE LAUDER CL A ORD	3.04%
Amazon Com Inc	2.97%
SANOFI	2.81%
Westfield Corporation	2.74%
CH ROBINSON WORLDWIDE ORD	2.69%
TYSON FOODS INC	2.65%
FORD MOTOR CO	2.61%
EXPEDIA INC	2.58%
Koninklijke Ahold Delhaize NV	2.23%
TJX ORD	2.20%
DEERE & CO	2.17%
Charles Schwab Corp	2.15%
JOHNSON AND JOHNSON	2.11%
Wells Fargo & Co	2.07%
SAMSUNG ELECTRONICS - GDR	2.07%
Delta Air Lines Inc	2.04%
MONSANTO CO	2.04%
The Walt Disney Company	2.02%
Visa Inc	2.00%
Berkshire Hathaway Inc	2.00%
The Bank of New York Mellon Corporation	1.96%
Nestle SA (Registered) 7123870	1.94%
MICROSOFT CORPORATION	1.93%
GILEAD SCIENCES INC	1.90%
Mastercard Incorporated	1.90%
UNITED PARCEL SERVICES INC	1.79%
PUBLICIS GROUPE SA	1.78%
Unilever NV	1.77%
CVS CAREMARK CORP	1.74%
Elekta AB	0.92%
Cash & Current Assets	1.17%
Net receivables / payables	-0.16%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
HDFC Bank Ltd	8.45%
Indian Oil Corporation Ltd	3.83%
Repro Home Finance Ltd	3.59%
Indusind Bank Ltd	3.10%
ICICI Bank Ltd	3.03%
Eicher Motors Ltd	2.99%
Housing Development Finance Corporation Ltd	2.87%
IFGL Refractories Ltd	2.63%
Dalmia Bharat Limited	2.50%
Vedanta Ltd	2.44%
TVS Motor Company Ltd	2.39%
VST Industries Ltd	2.15%
Orient Refractories Limited	1.71%
Emami Ltd	1.64%
Cummins India Ltd	1.60%
Indian Terrain Fashions Ltd	1.59%
Infosys Ltd	1.53%
Kewal Kiran Clothing Limited	1.50%
Hindalco Industries Ltd	1.48%
Shriram City Union Finance Limited	1.45%
V-Mart Retail Limited	1.44%
APPLE INC	1.40%
Aetna Inc New	1.37%
Hindustan Zinc Ltd	1.35%
The Boeing Co	1.31%
Mahanagar Gas Limited	1.29%
Crompton Greaves Consumer Electricals Limited	1.26%
Kotak Mahindra Bank Ltd	1.20%
Sanofi India Ltd	1.17%
VALERO ENERGY CORP	1.16%
Yes Bank Limited	1.09%
PTC India Ltd	1.07%
Bajaj Finance Ltd	1.04%
AXA SA	1.04%
Hindustan Petroleum Corporation Ltd	1.03%
ITC Ltd	0.97%
FEDEX CORP	0.94%
K.P.R. Mill Limited	0.87%
Thomas Cook India Ltd	0.86%
Sonata Software Ltd	0.80%
EASTMAN CHEMICAL CO	0.76%
Amazon Com Inc	0.75%

SAMSUNG ELECTRONICS - GDR	0.74%
City Union Bank Ltd	0.74%
TYSON FOODS INC	0.72%
JOHNSON AND JOHNSON	0.71%
SANOFI	0.71%
HEIDELBERGCEMENT INDIA LIMITED	0.70%
EXPEDIA INC	0.69%
The Walt Disney Company	0.68%
Westfield Corporation	0.66%
MONSANTO CO	0.66%
NORDEA BANK AB	0.66%
ESTEE LAUDER CL A ORD	0.64%
Koninklijke Ahold Delhaize NV	0.63%
Delta Air Lines Inc	0.60%
DEERE & CO	0.60%
FORD MOTOR CO	0.58%
CH ROBINSON WORLDWIDE ORD	0.56%
Charles Schwab Corp	0.56%
The Bank of New York Mellon Corporation	0.55%
Nestle SA (Registered) 7123870	0.54%
Wells Fargo & Co	0.54%
MICROSOFT CORPORATION	0.54%
Tata Motors Ltd	0.53%
UNITED PARCEL SERVICES INC	0.52%
Elekta AB	0.51%
Visa Inc	0.50%
Berkshire Hathaway Inc	0.50%
TJX ORD	0.48%
Mastercard Incorporated	0.48%
Unilever NV	0.46%
GILEAD SCIENCES INC	0.46%
CVS CAREMARK CORP	0.41%
PUBLICIS GROUPE SA	0.38%
Atul Auto Limited	0.36%
Dell Technologies Inc	0.24%
Eris Lifesciences Limited	0.23%
Conduent Inc	0.14%
Orient Cement Ltd	0.13%
7.5% Redeemable Pref. Shares Vedanta Ltd	0.12%
Cash & Current Assets	0.19%
Net receivables / payables	2.89%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	
Allocation as a % of Net Assets	%
DEERE & CO	10.12%
Potash Corp Of Saskatchewan Inc USD	8.86%
TYSON FOODS INC	7.98%
MONSANTO CO	7.65%
ASSOCIATED BRITISH FOODS PLC	7.56%
ARCHER-DANIELS-MIDLAND CO	7.42%
BUNGE LTD	7.29%
Kubota Corp	5.98%
BRF SA	5.75%
CF INDUSTRIES HOLDINGS INC ORD SHS	5.61%
INGREDION INC	4.72%
YARA INTERNATIONAL ASA	3.14%
Sociedad Quimica yMinera de Chile SA	3.06%
WILMAR INTERNATIONAL LTD	3.04%
Marine Harvest ASA	2.93%
The Mosaic Company Limited	2.00%
Nippon Meat Pack Ord	1.21%
Uralkali OJSC SHS GDR	1.11%
Israel Chemicals Ltd	0.98%
GOLDEN AGRI-RESOURCES LTD	0.75%
Cash & Current Assets	3.22%
Net receivables / payables	-0.39%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Global Commodities Fund	
Allocation as a % of Net Assets	%
First State Glob Umbrella Fund	93.42%
Global Res Fund - I	11.72%
Cash & Current Assets	-5.14%
Net receivables / payables	-5.14%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Global Real Estate Fund	
Allocation as a % of Net Assets	%
ING (L) Invest Global Real Estate - I Cap USD	96.19%
Cash & Current Assets	4.67%
Net receivables / payables	-0.86%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Gold Fund	
Allocation as a % of Net Assets	%
Birla Sun Life Gold ETF	98.84%
Cash & Current Assets	1.38%
Net receivables / payables	-0.21%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme	
Allocation as a % of Net Assets	%
Kotak Low Duration Fund- Direct Plan- Grth Opt	32.94%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	31.69%
Aditya Birla SL Frontline Eq Fd - Gr - Di PI	5.97%
Aditya Birla SL Pure Value Fund - Grth -Dirct Plan	4.94%
SBI Blue Chip Fund-Direct Plan -Growth	4.59%
MOST Focused Multicap 35-Direct Plan-Growth Option	3.94%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	3.67%
Reliance Pharma Fund-Direct Plan Gr Plan-Grth Opt	3.45%
Aditya Birla SL Cash Plus - Growth - Direct Plan	0.11%
Cash & Current Assets	4.21%
Net receivables / payables	4.48%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Financial Planning FoF-Aggressive Plan	
Allocation as a % of Net Assets	%
Aditya Birla Sun Life Advantage Fund - Gr - Dir PI	16.49%
MOST Focused Multicap 35-Direct Plan-Growth Option	14.76%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	14.68%
Aditya Birla SL Frontline Eq Fd - Gr - Di PI	14.57%
Aditya Birla SL Cash Plus - Growth - Direct Plan	13.48%
Aditya Birla SL MediumTerm Plan -Gr - Direct Plan	5.84%
SBI Blue Chip Fund-Direct Plan -Growth	5.83%
Reliance Pharma Fund-Direct Plan Gr Plan-Grth Opt	3.76%
Reliance ETF Gold BeES	3.32%
Aditya Birla SL Short Term Fund Grwth -Direct Plan	2.08%
IDFC Dynamic Bond Fund-Direct Plan-Growth	2.06%
Kotak MF Gold ETF	1.46%
Cash & Current Assets	0.49%
Net receivables / payables	1.19%
<b>Total</b>	<b>100.00%</b>



## SAVINGS SOLUTIONS

Aditya Birla Sun Life Enhanced Arbitrage Fund		Aditya Birla Sun Life Enhanced Arbitrage Fund	
Allocation as a % of Net Assets	%	Allocation as a % of Net Assets	%
Margin Fixed Deposit	19.00%	Media & Entertainment	1.09%
Finance	14.55%	Healthcare Services	1.07%
Banks	11.00%	Telecom - Services	0.87%
Consumer Non Durables	5.82%	Oil	0.68%
Pharmaceuticals	5.38%	Transportation	0.58%
Auto	4.48%	Chemicals	0.50%
Ferrous Metals	3.96%	Consumer Durables	0.46%
Non - Ferrous Metals	3.85%	Pesticides	0.44%
Cement	3.77%	Gas	0.37%
Corporate Debt	2.74%	Fertilisers	0.35%
Money Market Instruments	2.67%	Minerals/Mining	0.28%
Petroleum Products	2.55%	Textile Products	0.22%
Power	2.50%	Textiles - Cotton	0.20%
Construction	2.30%	Telecom - Equipment & Accessories	0.04%
Construction Project	2.28%	Futures and Options	-74.45%
Auto Ancillaries	1.62%	Cash & Current Assets	0.70%
Industrial Capital Goods	1.59%	Net receivables / payables	75.29%
Software	1.27%	<b>Total Net Assets</b>	<b>100.00%</b>

## WEALTH SOLUTIONS

Aditya Birla Sun Life Equity Savings Fund		Aditya Birla Sun Life Balanced Advantage Fund		Aditya Birla Sun Life Balanced '95 Fund		Aditya Birla Sun Life Index Fund	
Allocation as a % of Net Assets	%	Allocation as a % of Net Assets	%	Allocation as a % of Net Assets	%	Allocation as a % of Net Assets	%
Corporate Debt	16.49%	Corporate Debt	13.79%	Banks	15.23%	Futures and Options	24.75%
Finance	13.39%	Banks	12.45%	Government Bond	9.63%	Banks	19.76%
Banks	10.03%	Finance	6.71%	Finance	8.73%	Software	8.44%
Auto	6.55%	Consumer Non Durables	5.93%	Corporate Debt	7.47%	Petroleum Products	7.84%
Pharmaceuticals	5.19%	Auto	5.47%	Consumer Non Durables	5.51%	Auto	7.67%
Government Bond	5.15%	Software	4.91%	Pharmaceuticals	5.28%	Consumer Non Durables	6.90%
Non - Ferrous Metals	4.30%	Petroleum Products	4.51%	Auto	4.65%	Finance	6.51%
Petroleum Products	3.98%	Non - Ferrous Metals	4.50%	Software	4.00%	Pharmaceuticals	3.03%
Software	3.86%	Gas	2.95%	Non - Ferrous Metals	3.83%	Construction Project	2.86%
Margin Fixed Deposit	3.80%	Cement	2.55%	Consumer Durables	3.59%	Non - Ferrous Metals	1.87%
Consumer Non Durables	3.27%	Telecom - Services	2.17%	Petroleum Products	3.29%	Power	1.63%
Ferrous Metals	2.77%	Pharmaceuticals	1.82%	Gas	2.63%	Telecom - Services	1.29%
Construction Project	2.64%	Auto Ancillaries	1.58%	Media & Entertainment	2.23%	Cement	1.20%
Consumer Durables	1.88%	Ferrous Metals	1.57%	Industrial Capital Goods	2.05%	Oil	1.02%
Telecom - Equipment & Accessories	1.52%	Power	1.50%	Healthcare Services	1.67%	Ferrous Metals	0.91%
Construction	1.12%	Industrial Products	1.36%	Construction Project	1.54%	Pesticides	0.63%
Cement	1.04%	Oil	1.13%	Power	1.48%	Minerals/Mining	0.63%
Industrial Capital Goods	0.74%	Construction Project	1.13%	Chemicals	1.41%	Transportation	0.60%
Money Market Instruments	0.74%	Paper	1.10%	Cement	1.31%	Gas	0.59%
Oil	0.67%	Pesticides	1.08%	Pesticides	1.11%	Media & Entertainment	0.59%
Auto Ancillaries	0.57%	Miscellaneous	0.76%	Industrial Products	1.10%	Telecom - Equipment & Accessories	0.49%
Industrial Products	0.54%	Construction	0.68%	Miscellaneous	1.01%	Auto Ancillaries	0.34%
Gas	0.52%	Media & Entertainment	0.46%	State Government Bond	0.83%	Cash & Current Assets	17.70%
Textile Products	0.21%	Healthcare Services	0.04%	Telecom - Services	0.80%	Net receivables / payables	-17.27%
Retailing	0.15%	Futures and Options	-26.19%	Auto Ancillaries	0.77%	<b>Total Net Assets</b>	<b>100.00%</b>
Telecom - Services	0.15%	Cash & Current Assets	14.83%	Money Market Instruments	0.71%		
Chemicals	0.14%	Net receivables / payables	31.20%	Retailing	0.35%		
Pesticides	0.14%	<b>Total Net Assets</b>	<b>100.00%</b>	Margin Fixed Deposit	0.18%		
Minerals/Mining	0.08%			WARRANT	0.09%		
Power	0.05%			SWAP	0.00%		
Futures and Options	-32.98%			Cash & Current Assets	7.50%		
Cash & Current Assets	5.08%			<b>Total Net Assets</b>	<b>100.00%</b>		
Net receivables / payables	36.24%						
<b>Total Net Assets</b>	<b>100.00%</b>						

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The above Allocation is As on December 31, 2017 as per Industry classification as recommended by AMFI.

# Industry Allocation

Aditya Birla Sun Life Frontline Equity Fund	
Allocation as a % of Net Assets	%
Banks	23.72%
Finance	12.40%
Consumer Non Durables	9.64%
Auto	8.21%
Software	7.39%
Non - Ferrous Metals	5.25%
Pharmaceuticals	5.20%
Petroleum Products	4.75%
Gas	2.61%
Power	2.60%
Construction Project	2.41%
Consumer Durables	2.21%
Industrial Capital Goods	1.90%
Cement	1.82%
Telecom - Services	1.64%
Media & Entertainment	1.56%
Auto Ancillaries	1.21%
Industrial Products	0.86%
Pesticides	0.84%
Oil	0.83%
Ferrous Metals	0.51%
Construction	0.41%
Margin Fixed Deposit	0.29%
WARRANT	0.28%
Exchange Traded Fund	0.27%
Transportation	0.20%
Corporate Debt	0.02%
Cash & Current Assets	1.67%
Net receivables / payables	-0.71%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Equity Fund	
Allocation as a % of Net Assets	%
Banks	18.15%
Consumer Non Durables	12.60%
Finance	11.21%
Auto	7.22%
Non - Ferrous Metals	6.94%
Cement	6.62%
Software	5.84%
Pharmaceuticals	4.11%
Telecom - Services	4.06%
Chemicals	2.72%
Industrial Products	2.26%
Petroleum Products	1.89%
Ferrous Metals	1.86%
Consumer Durables	1.86%
Construction Project	1.82%
Auto Ancillaries	1.08%
Gas	0.75%
Power	0.61%
Pesticides	0.58%
Engineering Services	0.35%
Media & Entertainment	0.34%
Textile Products	0.15%
Miscellaneous	0.00%
Cash & Current Assets	6.59%
Net receivables / payables	0.38%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life MNC Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	19.87%
Industrial Capital Goods	11.90%
Pharmaceuticals	10.60%
Finance	10.06%
Consumer Durables	8.61%
Pesticides	5.88%
Banks	5.84%
Auto Ancillaries	5.21%
Auto	5.13%
Transportation	4.91%
Services	4.63%
Industrial Products	3.50%
Cement	1.14%
Commercial Services	1.03%
Petroleum Products	0.55%
Software	0.52%
Construction	0.46%
Corporate Debt	0.00%
Miscellaneous	0.00%
Cash & Current Assets	0.25%
Net receivables / payables	-0.10%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Small & Midcap Fund	
Allocation as a % of Net Assets	%
Finance	11.33%
Construction	7.99%
Consumer Durables	7.91%
Banks	6.00%
Industrial Products	4.79%
Industrial Capital Goods	4.64%
Cement	3.97%
Media & Entertainment	3.92%
Software	3.37%
Auto Ancillaries	3.33%
Gas	3.32%
Chemicals	3.29%
Ferrous Metals	2.82%
Pharmaceuticals	2.43%
Petroleum Products	2.42%
Transportation	2.38%
Consumer Non Durables	2.35%
Construction Project	2.05%
Pesticides	1.56%
Commercial Services	1.50%
Textiles - Cotton	1.35%
Auto	1.23%
Textile Products	0.99%
Cash & Current Assets	17.40%
Net receivables / payables	-2.32%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Top 100 Fund	
Allocation as a % of Net Assets	%
Banks	22.31%
Finance	11.33%
Consumer Non Durables	7.84%
Software	7.07%
Auto	6.80%
Non - Ferrous Metals	5.84%
Petroleum Products	5.71%
Pharmaceuticals	4.34%
Power	3.63%
Cement	3.04%
Gas	2.75%
Industrial Capital Goods	2.33%
Consumer Durables	2.03%
Construction Project	1.73%
Media & Entertainment	1.59%
Auto Ancillaries	1.32%
Oil	1.21%
Telecom - Services	1.19%
Industrial Products	0.72%
Margin Fixed Deposit	0.64%
Pesticides	0.61%
Exchange Traded Fund	0.58%
Ferrous Metals	0.57%
WARRANT	0.35%
Corporate Debt	0.04%
Cash & Current Assets	3.47%
Net receivables / payables	0.95%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Advantage Fund	
Allocation as a % of Net Assets	%
Banks	19.26%
Finance	10.58%
Auto	9.70%
Cement	9.41%
Consumer Non Durables	7.84%
Petroleum Products	6.02%
Consumer Durables	5.57%
Gas	5.05%
Pharmaceuticals	4.43%
Non - Ferrous Metals	3.90%
Construction Project	3.75%
Industrial Capital Goods	2.40%
Telecom - Services	1.93%
Pesticides	1.73%
Commercial Services	1.65%
Construction	1.31%
Industrial Products	1.27%
Auto Ancillaries	0.81%
Miscellaneous	0.02%
Cash & Current Assets	3.47%
Net receivables / payables	-0.10%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Midcap Fund	
Allocation as a % of Net Assets	%
Finance	14.67%
Banks	10.67%
Industrial Capital Goods	6.70%
Industrial Products	5.28%
Gas	4.97%
Pharmaceuticals	4.38%
Cement	4.24%
Consumer Durables	4.21%
Construction Project	4.15%
Consumer Non Durables	3.78%
Construction	3.44%
Software	3.44%
Petroleum Products	3.21%
Non - Ferrous Metals	3.04%
Auto Ancillaries	3.03%
Commercial Services	2.66%
Chemicals	2.30%
Hotels, Resorts And Other	1.94%
Recreational Activities	1.36%
Power	1.36%
Pesticides	1.29%
Healthcare Services	1.25%
Textile Products	0.97%
Cash & Current Assets	8.92%
Net receivables / payables	0.09%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Pure Value Fund	
Allocation as a % of Net Assets	%
Chemicals	14.54%
Petroleum Products	12.92%
Consumer Durables	8.64%
Ferrous Metals	6.98%
Gas	6.26%
Cement	5.27%
Textile Products	4.71%
Consumer Non Durables	4.03%
Pharmaceuticals	3.93%
Industrial Capital Goods	3.75%
Software	3.09%
Banks	3.09%
Construction	3.02%
Finance	2.81%
Fertilisers	2.40%
Auto Ancillaries	1.89%
Paper	1.86%
Telecom - Equipment & Accessories	1.66%
Auto	1.52%
Non - Ferrous Metals	1.50%
Power	1.37%
Construction Project	1.37%
Services	0.43%
Cash & Current Assets	2.03%
Net receivables / payables	0.92%
<b>Total Net Assets</b>	<b>100.00%</b>

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# Country/Industry Allocation

Aditya Birla Sun Life Manufacturing Equity Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	27.33%
Auto	15.77%
Non - Ferrous Metals	9.99%
Pharmaceuticals	7.22%
Cement	6.94%
Auto Ancillaries	6.33%
Chemicals	5.74%
Industrial Products	4.55%
Industrial Capital Goods	3.82%
Pesticides	2.59%
Consumer Durables	2.50%
Construction Project	2.29%
Ferrous Metals	2.10%
Textile Products	1.72%
Finance	0.32%
Cash & Current Assets	0.84%
Net receivables / payables	-0.06%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Banking And Financial Services Fund	
Allocation as a % of Net Assets	%
Finance	50.14%
Banks	47.09%
Cash & Current Assets	4.51%
Net receivables / payables	-1.74%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life India Opportunities Fund	
Allocation as a % of Net Assets	%
Software	35.21%
Pharmaceuticals	16.19%
Industrial Capital Goods	9.26%
Industrial Products	8.55%
Auto Ancillaries	5.43%
Petroleum Products	4.77%
Telecom - Equipment & Accessories	4.76%
Non - Ferrous Metals	4.17%
Textile Products	2.75%
Finance	2.15%
Auto	1.23%
Miscellaneous	0.00%
Cash & Current Assets	5.68%
Net receivables / payables	-0.16%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Special Situations Fund	
Allocation as a % of Net Assets	%
Banks	21.69%
Finance	11.68%
Consumer Non Durables	8.57%
Non - Ferrous Metals	6.83%
Auto	6.77%
Software	5.95%
Petroleum Products	5.69%
Chemicals	5.64%
Pharmaceuticals	4.34%
Industrial Capital Goods	3.20%
Cement	2.63%
Auto Ancillaries	2.13%
Consumer Durables	1.77%
Industrial Products	1.74%
Construction Project	1.64%
Telecom - Equipment & Accessories	1.64%
Telecom - Services	1.60%
Construction	1.57%
Fertilisers	1.05%
Textile Products	1.00%
Healthcare Services	0.91%
Media & Entertainment	0.51%
Cash & Current Assets	2.35%
Net receivables / payables	-0.89%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Dividend Yield Plus	
Allocation as a % of Net Assets	%
Banks	12.62%
Non - Ferrous Metals	11.61%
Petroleum Products	10.34%
Finance	10.00%
Cement	6.78%
Industrial Products	5.74%
Software	5.67%
Pharmaceuticals	4.48%
Gas	4.01%
Consumer Non Durables	3.68%
Textile Products	3.54%
Media & Entertainment	2.66%
Chemicals	2.65%
Paper	2.39%
Power	2.38%
Pesticides	2.28%
International Equity	2.06%
Transportation	2.03%
Hotels, Resorts And Other	
Recreational Activities	1.21%
Auto	1.09%
Oil	0.78%
Industrial Capital Goods	0.45%
Minerals/Mining	0.39%
Cash & Current Assets	0.58%
Net receivables / payables	0.57%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Infrastructure Fund	
Allocation as a % of Net Assets	%
Industrial Products	11.64%
Non - Ferrous Metals	11.48%
Industrial Capital Goods	9.41%
Cement	8.55%
Construction Project	7.90%
Finance	7.87%
Gas	7.10%
Construction	6.37%
Petroleum Products	6.19%
Banks	5.52%
Power	5.34%
Consumer Durables	2.44%
Auto Ancillaries	1.71%
Ferrous Metals	1.52%
Chemicals	1.38%
Engineering Services	1.34%
Telecom - Services	0.84%
Transportation	0.84%
WARRANT	0.58%
Cash & Current Assets	1.36%
Net receivables / payables	0.63%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life India Reforms Fund	
Allocation as a % of Net Assets	%
Banks	22.61%
Finance	18.50%
Auto	14.33%
Construction Project	11.23%
Gas	7.24%
Petroleum Products	5.40%
Chemicals	4.02%
Telecom - Equipment & Accessories	3.28%
Cement	2.18%
Industrial Capital Goods	2.17%
Non - Ferrous Metals	2.16%
Telecom - Services	2.16%
Pharmaceuticals	0.98%
Media & Entertainment	0.09%
Cash & Current Assets	3.64%
Net receivables / payables	0.01%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life International Equity Fund - Plan A	
Allocation as a % of Net Assets	%
United States	77.50%
France	4.59%
Sweden	3.96%
Australia	2.74%
Netherlands	2.23%
Germany	2.20%
Korea, Republic Of	2.07%
Swaziland	1.94%
Spain	1.77%
Cash & Current Assets	1.17%
Net receivables / payables	-0.16%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life India GenNext Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	18.94%
Banks	17.93%
Finance	13.82%
Auto	9.47%
Cement	8.75%
Consumer Durables	7.02%
Pharmaceuticals	4.11%
Media & Entertainment	2.93%
Healthcare Services	2.60%
Petroleum Products	2.45%
Hotels, Resorts And Other	
Recreational Activities	2.34%
Construction Project	1.99%
Auto Ancillaries	0.91%
Construction	0.90%
Chemicals	0.89%
Telecom - Services	0.70%
Miscellaneous	0.00%
Cash & Current Assets	4.86%
Net receivables / payables	-0.62%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life New Millennium Fund	
Allocation as a % of Net Assets	%
Software	72.53%
Telecom - Services	12.31%
Telecom - Equipment & Accessories	7.06%
Media & Entertainment	6.40%
Miscellaneous	0.00%
Cash & Current Assets	1.93%
Net receivables / payables	-0.23%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
United States	20.60%
Banks	17.62%
Finance	8.75%
Auto	6.28%
Industrial Products	5.94%
Non - Ferrous Metals	5.39%
Petroleum Products	4.86%
Consumer Non Durables	4.76%
Textile Products	3.96%
Cement	3.33%
Software	2.32%
Retailing	1.44%
Pharmaceuticals	1.40%
Gas	1.29%
Consumer Durables	1.26%
Sweden	1.17%
France	1.09%
Power	1.07%
Services	0.86%
Korea, Republic Of	0.74%
Australia	0.66%
Netherlands	0.63%
Swaziland	0.54%
Germany	0.48%
Spain	0.46%
Cash & Current Assets	0.19%
Net receivables / payables	2.89%
<b>Total Net Assets</b>	<b>100.00%</b>

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**Note:** The above Allocation is As on December 31, 2017 as per Industry classification as recommended by AMFI.



# Country/Industry Allocation

Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	
Allocation as a % of Net Assets	%
United States	68.39%
Switzerland	7.56%
Japan	7.18%
Norway	6.08%
Mauritius	3.80%
Chile	3.06%
Russian Federation	1.11%
Cash & Current Assets	3.22%
Net receivables / payables	-0.39%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Global Real Estate Fund	
Allocation as a % of Net Assets	%
Mutual Fund Units	96.19%
Cash & Current Assets	4.67%
Net receivables / payables	-0.86%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Asset Allocator Multi Manager Fof Scheme	
Allocation as a % of Net Assets	%
Mutual Fund Units	91.32%
Cash & Current Assets	4.21%
Net receivables / payables	4.48%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Global Commodities Fund	
Allocation as a % of Net Assets	%
Mutual Fund Units	93.42%
Cash & Current Assets	11.72%
Net receivables / payables	-5.14%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Gold Fund	
Allocation as a % of Net Assets	%
Exchange Traded Fund	98.84%
Cash & Current Assets	1.38%
Net receivables / payables	-0.21%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Financial Planning FOF-Aggressive Plan	
Allocation as a % of Net Assets	%
Mutual Fund Units	93.53%
Exchange Traded Fund	4.79%
Cash & Current Assets	0.49%
Net receivables / payables	1.19%
<b>Total Net Assets</b>	<b>100.00%</b>

## TAX SAVINGS SOLUTIONS

Aditya Birla Sun Life Tax Relief '96	
Allocation as a % of Net Assets	%
Auto Ancillaries	12.59%
Pharmaceuticals	11.18%
Banks	10.26%
Consumer Non Durables	10.13%
Industrial Capital Goods	7.75%
Finance	6.44%
Consumer Durables	6.10%
Pesticides	5.49%
Cement	4.19%
Services	4.19%
Petroleum Products	4.06%
Auto	3.43%
Retailing	3.37%
Transportation	2.86%
Media & Entertainment	2.15%
Software	2.13%
Construction Project	1.27%
Industrial Products	0.81%
Non - Ferrous Metals	0.36%
Miscellaneous	0.00%
Cash & Current Assets	1.64%
Net receivables / payables	-0.40%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Tax Plan	
Allocation as a % of Net Assets	%
Auto Ancillaries	13.10%
Pharmaceuticals	11.13%
Banks	10.32%
Consumer Non Durables	10.21%
Industrial Capital Goods	7.90%
Finance	6.48%
Consumer Durables	6.08%
Pesticides	5.46%
Cement	4.20%
Services	4.16%
Petroleum Products	4.00%
Auto	3.46%
Retailing	3.36%
Transportation	2.85%
Media & Entertainment	2.16%
Software	2.14%
Construction Project	1.27%
Industrial Products	0.81%
Non - Ferrous Metals	0.36%
Miscellaneous	0.00%
Cash & Current Assets	1.06%
Net receivables / payables	-0.51%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Tax Savings Fund	
Allocation as a % of Net Assets	%
Auto Ancillaries	12.90%
Pharmaceuticals	10.78%
Banks	10.51%
Consumer Non Durables	10.34%
Industrial Capital Goods	7.95%
Finance	6.66%
Consumer Durables	6.15%
Pesticides	5.26%
Cement	4.27%
Services	4.02%
Auto	3.56%
Retailing	3.26%
Transportation	2.83%
Petroleum Products	2.50%
Media & Entertainment	2.19%
Software	2.18%
Construction Project	1.29%
Industrial Products	0.83%
Non - Ferrous Metals	0.41%
Cash & Current Assets	2.72%
Net receivables / payables	-0.62%
<b>Total Net Assets</b>	<b>100.00%</b>

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**Fund Manager :** An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription : This is the minimum investment amount for a new investor in a mutual fund scheme.

**Minimum Additional Amount :** This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity : The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

**SIP :** SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15<sup>th</sup> of the month in an equity fund for a period of three years.

**NAV :** The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark : A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

**Entry Load :** A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

**Exit Load :** Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit load. For instance if the NAV is ₹ 100 and the exit load is 1%, the investor will receive ₹ 99.

**Modified Duration :** Modified duration is the price sensitivity and the percentage change in price for a unit change in yield

**Standard Deviation :** Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

**Sharpe Ratio :** The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

**Beta :** Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

**AUM :** AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

**Holdings :** The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

**Nature of Scheme :** The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

**Rating Profile :** Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.



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## Offline Platforms



Toll-Free: 1800-270-7000



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