



### Fund Details

#### Investment Objective

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

#### Fund Manager

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

#### Date of Allotment

February 11, 2019

#### Benchmark

Nifty 500 TRI

#### Managing Fund Since

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

#### Experience in Managing the Fund

2.4 years, 1.6 years & 0.7 years

#### SIP

Monthly: Minimum ₹ 500/-

#### Fund Category

Children's Fund (Solution Oriented Fund)

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

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

#### AUM

Monthly Average AUM	₹	773.34	Crores
AUM as on last day	₹	789.69	Crores

#### Total Expense Ratio (TER)

Regular	2.23%
Direct	0.68%
Including additional expenses and goods and service tax on management fees.	



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#### Other Parameters

Standard Deviation	13.04%
Sharpe Ratio	0.66
Beta	0.85
Portfolio Turnover	0.62

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.6% (FBIL Overnight MIBOR as on 31 July 2023) for calculating Sharpe Ratio

#### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
<b>Banks</b>	<b>24.85%</b>	
HDFC Bank Limited	7.44%	
ICICI Bank Limited	6.70%	
State Bank of India	3.83%	
Axis Bank Limited	2.79%	
IDFC First Bank Limited	1.56%	
RBL Bank Limited	1.40%	
IndusInd Bank Limited	1.14%	
<b>Retailing</b>	<b>7.55%</b>	
Shoppers Stop Limited	1.96%	
Go Fashion India Limited	1.52%	
Vedant Fashions Private Limited	1.49%	
Info Edge (India) Limited	1.45%	
FSN E-Commerce Ventures Limited	1.12%	
<b>IT - Software</b>	<b>5.84%</b>	
Infosys Limited	3.72%	
Rategain Travel Technologies Limited	1.09%	
Tata Consultancy Services Limited	1.02%	
<b>Construction</b>	<b>4.64%</b>	
Larsen & Toubro Limited	3.30%	
Ashoka Buildcon Limited	1.34%	
<b>Automobiles</b>	<b>4.59%</b>	
Tata Motors Limited	1.63%	
Maruti Suzuki India Limited	1.54%	
Mahindra & Mahindra Limited	1.42%	
<b>Industrial Manufacturing</b>	<b>4.25%</b>	
Honeywell Automation India Limited	2.93%	
GMM Pfaudler Limited	1.32%	
<b>Finance</b>	<b>4.00%</b>	
Poonawalla Fincorp Limited	1.47%	
Mahindra & Mahindra Financial Services Limited	1.38%	
Bajaj Finance Limited	1.15%	
<b>Petroleum Products</b>	<b>3.73%</b>	

Issuer	% to Net Assets	Rating
<b>Reliance Industries Limited</b>	<b>3.73%</b>	
<b>Leisure Services</b>	<b>3.68%</b>	
Devyani International Limited	1.47%	
Chalet Hotels Limited	1.24%	
Jubilant Foodworks Limited	0.98%	
<b>Industrial Products</b>	<b>3.50%</b>	
TIMKEN INDIA LTD	2.09%	
Bharat Forge Limited	1.42%	
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>3.01%</b>	
Sun Pharmaceutical Industries Limited	1.27%	
Cipla Limited	1.00%	
Mankind Pharma Ltd	0.73%	
<b>Cement &amp; Cement Products</b>	<b>2.94%</b>	
The Ramco Cements Limited	1.64%	
UltraTech Cement Limited	1.31%	
<b>Consumer Durables</b>	<b>2.73%</b>	
Titan Company Limited	1.18%	
V-Guard Industries Limited	0.79%	
VIP Industries Limited	0.76%	
<b>Healthcare Services</b>	<b>2.41%</b>	
Fortis Healthcare Limited	2.41%	
<b>Auto Components</b>	<b>2.40%</b>	
Samvardhana Motherson International Limited	1.40%	
Motherson Sumi Wiring India Limited	1.00%	
<b>Chemicals &amp; Petrochemicals</b>	<b>2.38%</b>	
Navin Fluorine International Limited	1.11%	
Clean Science & Technology Limited	0.94%	
Atul Limited	0.32%	
<b>Agricultural Food &amp; other Products</b>	<b>1.76%</b>	
Balrampur Chini Mills Limited	1.76%	
<b>Beverages</b>	<b>1.52%</b>	
United Spirits Limited	1.52%	
<b>Insurance</b>	<b>1.50%</b>	



Issuer	% to Net Assets	Rating
Star Health & Allied Insurance Limited	1.50%	
Agricultural Commercial & Construction Vehicles	1.46%	
Ashok Leyland Limited	1.46%	
Ferrous Metals	1.40%	
Tata Steel Limited	1.40%	
Realty	1.25%	
Phoenix Mills Limited	1.25%	
Electrical Equipment	1.16%	
TD Power Systems Ltd	1.16%	
Textiles & Apparels	1.11%	
Gokaldas Exports Ltd	1.11%	
Transport Services	1.02%	

Issuer	% to Net Assets	Rating
InterGlobe Aviation Limited	1.02%	
Food Products	0.96%	
Britannia Industries Limited	0.96%	
Telecom - Services	0.96%	
Bharti Airtel Limited	0.96%	
Financial Technology (Fintech)	0.50%	
PB Fintech Limited	0.50%	
Miscellaneous	0.38%	
Jio Financial Services Limited	0.38%	
Cash & Current Assets	2.51%	
<b>Total Net Assets</b>	<b>100.00%</b>	

Investment Performance		NAV as on July 31, 2023: ₹ 15.2700			
Inception - February 11, 2019	Since Inception	5 Years	3 Years	1 Year	
Aditya Birla Sun Life Bal Bhavishya Yojna	9.94%	NA	15.19%	14.90%	
Value of Std Investment of ₹ 10,000	15,270	NA	15,285	11,498	
Benchmark - Nifty 500 TRI	16.77%	NA	24.91%	17.25%	
Value of Std Investment of ₹ 10,000	19,995	NA	19,490	11,735	
Additional Benchmark - Nifty 50 TRI	15.64%	NA	22.71%	16.18%	
Value of Std Investment of ₹ 10,000	19,145	NA	18,479	11,628	

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Atul Penkar is 3. Total Schemes managed by Mr. Harshil Suvarnkhar is 13. Total Schemes managed by Mr. Dhaval Joshi is 45. Refer annexure on page no. 164-165 to know more on performance of schemes managed by Fund Managers.

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

NAV of Plans / Options (₹)		
	Regular Plan	Direct Plan
Growth	15.2700	16.5500
IDCW <sup>§</sup> :	15.2700	16.5400

<sup>§</sup>Income Distribution cum capital withdrawal

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	540000	NA	360000	120000
Market Value of amount Invested	702084	NA	428272	134444
Scheme Returns (CAGR)	11.66%	NA	11.63%	23.17%
Nifty 500 TRI# (CAGR)	18.97%	NA	17.76%	23.72%
Nifty 50 TRI## (CAGR)	17.51%	NA	16.41%	20.90%

Date of First Installment: March 01, 2019 & Scheme Inception Date: February 11, 2019. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.