



An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Debt & Liquid Schemes).



Fund Details

Investment Objective

The Scheme aims to generate returns by investing in portfolio of equity schemes, ETFs and debt schemes as per the risk-return profile of investors. The Plan 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 Manager

Mr. Vinod Bhat & Mr. Dhaval Joshi

Date of Allotment

May 09, 2011

Benchmark

CRISIL Short Term Debt Hybrid 75+25 Index

Managing Fund Since

August 16, 2019 & November 21, 2022

Experience in Managing the Fund

4.0 years & 0.7 Years

SIP

Monthly: Minimum ₹ 100/-

Fund Category

FOF (Domestic)

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

AUM

Monthly Average AUM	₹	15.77	Crores
AUM as on last day	₹	16.88	Crores

Total Expense Ratio (TER)

Regular	0.83%
Direct	0.37%
Including additional expenses and goods and service tax on management fees.	
(In addition to the above, the scheme will also incur 0.53% i.e. total weighted average of the expense ratio levied by the underlying schemes.)	
Note: The investors will bear the recurring expenses of the Fund of Fund ("FoF") scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the FoF scheme.	



INVEST NOW

Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
MUTUAL FUNDS	90.56%	
HDFC Low Duration Fund - Direct Plan - Growth	15.09%	
ICICI Prudential Savings Fund - Direct Plan - Growth	13.73%	
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	11.93%	
HDFC Corporate Bond Fund - Growth Option - Direct Plan	7.28%	
BANDHAN BANKING & PSU DEBT FD- DIRECT-GR	7.03%	
Nippon India Small Cap Fund - Direct Plan - Growth Plan	4.62%	
KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH	4.48%	
HDFC LARGE & MID CAP FD-GR OPT-DIR PLAN	4.42%	
Aditya Birla Sun Life Small Cap Fund - Growth - Direct Plan	4.24%	

Issuer	% to Net Assets	Rating
MIRAE ASSET MIDCAP FUND- DIR GR OPTION	4.20%	
Kotak Emerging Equity Scheme - Growth - Direct	4.20%	
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan	3.15%	
Axis Focused 25 Fund - Direct Plan - Growth Option	3.11%	
ICICI Prudential Bluechip Fund - Direct Plan - Growth	3.07%	
Exchange Traded Fund	9.00%	
Aditya Birla Sun Life Gold ETF	8.61%	
Aditya Birla Sun Life Nifty ETF	0.39%	
Cash & Current Assets	0.44%	
Total Net Assets	100.00%	



Investment Performance

NAV as on July 31, 2023: ₹ 27.0052

	Since Inception	5 Years	3 Years	1 Year
Inception - May 09, 2011				
Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	8.46%	8.48%	10.60%	11.70%
Value of Std Investment of ₹ 10,000	27,005	15,028	13,530	11,177
Benchmark - CRISIL Short Term Debt Hybrid 75+25 Index	9.46%	9.12%	9.74%	9.23%
Value of Std Investment of ₹ 10,000	30,230	15,471	13,216	10,928
Additional Benchmark - CRISIL 10 Year Gilt Index	6.54%	6.47%	2.89%	7.89%
Value of Std Investment of ₹ 10,000	21,717	13,686	10,891	10,793

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 3. Total Schemes managed by Mr. Vinod Bhat is 3. 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.



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1470000	600000	360000	120000
Market Value of amount Invested	2550326	769153	415785	128971
Scheme Returns (CAGR)	8.60%	9.88%	9.60%	14.22%
CRISIL Short Term Debt Hybrid 75+25 Index returns# (CAGR)	9.51%	9.31%	8.31%	10.99%
CRISIL 10 Year Gilt Index returns## (CAGR)	6.16%	4.82%	4.08%	8.22%

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

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 1st day of every month has been considered.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	27.0052	28.4795
IDCW*	24.5691	19.3369

*Income Distribution cum capital withdrawal

