

Fund Details

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 Investment Objective allocation of 80% equity, 20% debt and money market securities.

Fund Manager

Mr. Atul Penkar, Mr. Dhaval Gala & Mr. Dhaval Joshi

Date of Allotment

March 29, 1996

Benchmark

NIFTY 500 TRI

Managing Fund Since

December 28, 2021, April 01, 2022 & November 21, 2022

Experience in Managing the Fund

1.6 years, 1.3 years & 0.7 years

SIP

Monthly: Minimum ₹ 500/-

Fund Category

ELSS

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend

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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹ 14129.88 Crores
AUM as on last day	₹ 14252.70 Crores

Total Expense Ratio (TER)

Regular	1.69%
Direct	0.93%
Including additional expenses and goods and service tax on management fees.	



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Other Parameters

Portfolio Turnover	0.28
Standard Deviation	13.02%
Sharpe Ratio	0.57
Beta	0.85

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

₹ 500 (plus in multiples of ₹ 500)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 500)

PORTFOLIO

Issuer	% to Net Assets	Rating
Banks	28.66%	
HDFC Bank Limited	9.55%	
ICICI Bank Limited	8.36%	
State Bank of India	3.67%	
Axis Bank Limited	2.85%	
IndusInd Bank Limited	1.32%	
IDFC First Bank Limited	1.31%	
Bandhan Bank Limited	1.11%	
The Federal Bank Limited	0.49%	
Pharmaceuticals & Biotechnology	6.72%	
Pfizer Limited	1.51%	
Sun Pharmaceutical Industries Limited	1.46%	
GlaxoSmithKline Pharmaceuticals Limited	1.39%	
Biocon Limited	1.36%	
Cipla Limited	0.99%	
IT - Software	6.32%	
Infosys Limited	4.37%	
Tata Consultancy Services Limited	1.95%	
Construction	5.13%	
Larsen & Toubro Limited	5.13%	
Petroleum Products	5.12%	
Reliance Industries Limited	5.12%	
Industrial Manufacturing	4.91%	
Honeywell Automation India Limited	4.91%	
Auto Components	4.02%	
Sundaram Clayton Limited	1.95%	
Bosch Limited	0.96%	
Sundaram Clayton Limited	0.61%	CRISIL A1+
Sona BLW Precision Forgings Limited	0.49%	
Retailing	3.65%	
Shoppers Stop Limited	2.99%	

Issuer	% to Net Assets	Rating
FSN E-Commerce Ventures Limited	0.66%	
Healthcare Services	2.93%	
Fortis Healthcare Limited	2.93%	
Leisure Services	2.86%	
Thomas Cook (India) Limited	1.17%	
Devyani International Limited	0.65%	
Jubilant Foodworks Limited	0.57%	
Restaurant Brands Asia Limited	0.47%	
Personal Products	2.84%	
Gillette India Limited	2.26%	
Dabur India Limited	0.58%	
Automobiles	2.81%	
Mahindra & Mahindra Limited	1.54%	
Maruti Suzuki India Limited	1.28%	
Transport Services	2.72%	
InterGlobe Aviation Limited	1.39%	
Container Corporation of India Limited	1.33%	
Consumer Durables	2.17%	
Titan Company Limited	1.30%	
Johnson Controls - Hitachi Air Conditioning India Limited	0.87%	
Telecom - Services	1.88%	
Bharti Airtel Limited	1.88%	
Cement & Cement Products	1.82%	
UltraTech Cement Limited	1.24%	
Shree Cement Limited	0.58%	
Finance	1.63%	
Bajaj Finance Limited	0.99%	
Jio Financial Services Limited	0.53%	
Aditya Birla Capital Limited	0.11%	
Fertilizers & Agrochemicals	1.63%	
Bayer Cropscience Limited	1.63%	

Issuer	% to Net Assets	Rating
Insurance	1.51%	
HDFC Life Insurance Company Limited	0.97%	
Star Health & Allied Insurance Limited	0.54%	
Capital Markets	1.41%	
ICRA Limited	1.41%	
Ferrous Metals	1.08%	
Tata Steel Limited	1.08%	
Realty	1.03%	
Phoenix Mills Limited	1.03%	
Diversified FMCG	1.02%	
Hindustan Unilever Limited	1.02%	
Financial Technology (Fintech)	0.94%	
PB Fintech Limited	0.94%	
Chemicals & Petrochemicals	0.91%	

Issuer	% to Net Assets	Rating
Navin Fluorine International Limited	0.91%	
Paper Forest & Jute Products	0.90%	
Century Textiles & Industries Limited	0.90%	
Beverages	0.80%	
United Spirits Limited	0.80%	
United Breweries (Holdings) Limited	0.00%	
Power	0.75%	
NTPC Limited	0.75%	
Miscellaneous	0.00%	
Magnasound (I) Limited	0.00%	
Cash & Current Assets	1.81%	
Total Net Assets	100.00%	



Investment Performance

NAV as on July 31, 2023: ₹ 44.4800

Inception - Mar 29, 1996	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life ELSS Tax Relief '96	10.17%	6.64%	14.02%	11.11%
Value of Std Investment of ₹ 10,000	44,480	13,797	14,822	11,117
Benchmark - NIFTY 500 TRI	11.02%	13.29%	24.91%	17.25%
Value of Std Investment of ₹ 10,000	50,139	18,666	19,490	11,735
Additional Benchmark - Nifty 50 TRI	10.75%	13.02%	22.71%	16.18%
Value of Std Investment of ₹ 10,000	48,271	18,447	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 Scheme managed by Mr. Dhaval Gala is 6. 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. All IDCW declared prior to the splitting of the Scheme into IDCW & Growth Options are assumed to be reinvested in the units of the Scheme at the then prevailing NAV (ex-IDCW NAV). This Performance is of Regular Plan growth which was introduced on March 06, 2008. 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 (₹)	1850000	600000	360000	120000
Market Value of amount Invested	5204369	766322	413825	131481
Scheme Returns (CAGR)	12.36%	9.73%	9.28%	18.30%
NIFTY 500 TRI returns# (CAGR)	13.88%	18.02%	17.76%	23.72%
Nifty 50 TRI returns## (CAGR)	13.28%	16.79%	16.41%	20.90%

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

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 (w.e.f. 06/03/08):	Direct Plan
Growth	44.4800	48.9200
IDCW ^s :	168.0200	337.3500

^sIncome Distribution cum capital withdrawal